

**FEMA**

MCCORKLE INSURANCE AGENCY
14020 HIGHWAY 3 STE 110
WEBSTER, TX 77598-1601

Agency Phone: (281) 488-2720

NFIP Policy Number: RL10208221
Company Policy Number: RL10208221
Agent: KAREN MCCORKLE



Policy Term: 12/08/2018 12:01 AM through 12/08/2019 12:01 AM
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>
(800) 767-4341

FLOOD INSURANCE POLICY DECLARATIONS**STANDARD POLICY - DWELLING FORM****DELIVERY ADDRESS**

KATHLEEN DAVIS
99 BAYOU VISTA DR
HITCHCOCK, TX 77563-2510

INSURED NAME(S) AND MAILING ADDRESS

KATHLEEN DAVIS
99 BAYOU VISTA DR
HITCHCOCK, TX 77563-2510

COMPANY MAILING ADDRESS

NFIP DIRECT SERVICING AGENT
PO BOX 913111
DENVER, CO 80291-3111

PROPERTY LOCATION

99 BAYOU VISTA DR
HITCHCOCK, TX 77563-2510

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 12/08/1999
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: SINGLE FAMILY
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
BUILDING TYPE: SPLIT LEVEL
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO ENCLOSURE OR CRAWLSPACE

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 01/01/1965
COMMUNITY NUMBER: 485470 0205 C REGULAR PROGRAM
COMMUNITY NAME: GALVESTON COUNTY
CURRENT FLOOD ZONE: A14
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: A14
ELEVATION DIFFERENCE: 0
ELEVATED BUILDING TYPE: ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: NATIONSTAR MORTGAGE LLC
PO BOX 7729 SPRINGFIELD, OH 45501-7729

LOAN NUMBER: 0646200774

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

PREMIUM CALCULATION — Pre-FIRM Elevation Rated

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$110,000	\$2,000	\$60,000	1.570	\$50,000	0.080	(\$74.00)	\$908.00
CONTENTS	\$42,000	\$2,000	\$25,000	0.690	\$17,000	0.120	(\$14.00)	\$179.00

Coverage limitations may apply. See your policy form for details.

Prefirm Elevation Rated

ANNUAL SUBTOTAL:	\$1,087.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT: 15.0%	\$164.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$1,257.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$1,332.00

Zero Balance Due**This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by NFIP DIRECT SERVICING AGENT

Company NAIC: 99999



File: 8358392

Page 1 of 2



DocID: 63402375

Residential Declarations Page
Texas Windstorm Insurance Association
P.O. Box 99090 Austin, Texas 78709-9090

Policy Number: TWIA-000294482-04

Policy Period: Dec 11, 2018, to Dec 11, 2019
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Karen L McCorkle
 14020 Hwy 3 Ste 110
 Webster, TX 77598

Name and Mailing Address of Insured:

Kathleen Davis
 99 Bayou Vista Drive
 Hitchcock, TX 77563

Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.

This policy will be subject to an immediate surcharge if determined necessary by the Texas Insurance Commissioner. Failure to pay the surcharge will result in cancellation of the policy.

Insured : Kathleen Davis

COVERAGES - Windstorm and Hail Only

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence Deductible % Amt	Form Number	Limit of Liability	Premium
1	A	Property Description: Single Family Dwelling 99 Bayou Vista Drive, Hitchcock, Galveston County, TX, 77563 Lot: 99 Underwriting Details: Stories: 2; Construction: Frame; Roof: Built-Up/Tar and Gravel; Occupancy: Primary Dwelling Adjustment amounts included in the premium for each item: Increased Cost of Construction (5%) \$90.00 Personal Property Replacement Cost \$61.00 Indirect Loss \$100.00 Item #1-A forms: 320 431 220 800	80% 1%	\$1,080		\$108,000.00	\$1,371.00
1	B	Description: Personal Property located at: 99 Bayou Vista Drive, Hitchcock, Galveston County, TX, 77563 Lot: 99 Underwriting Details: Stories: 2; Construction: Frame; Roof: Built-Up/Tar and Gravel; Occupancy: Primary Dwelling	Nil 1%	\$500		\$50,000.00	\$214.00

Total Limit / Total Premium: \$158,000.00 \$1,585.00

Total ICC Premium: \$90.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$1,585.00

Original

Part 1, Page 1 of 2

(This policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)

678000447_100.0.0_PRODUCTION_1_27408680: Insured

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000294482-04

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence Deductible % Amt	Form Number	Limit of Liability	Premium
<i>Adjustment amounts included in the premium for each item:</i>							
		Personal Property Replacement Cost	\$10.00		365		
		Indirect Loss	\$17.00		320		
<i>Item #1-B forms: 320 365</i>							
----- End of Items Schedule -----							
Additional Interests							
Attached to and forming part of Policy Number 000294482-04							
Loss on building items shall be payable to the following as mortgagees or trustees, as their interest may appear at the time of loss, subject to Mortgage Clause (without contribution) printed elsewhere in this policy.							
Name and Address		Interest Type	Instrument #		Item #		
Mr. Cooper PO Box 7729 Springfield, OH 45501-7729		Mortgagee	Loan # 646200774		1A, 1B		
----- End of Additional Interests List -----							

Original
Part 1, Page 2 of 2

(This policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)