



PO BOX 2964
 SHAWNEE MISSION, KS 66201-1364
 800-527-2634
 NAIC Number: 19232

Policy Number
1807189038

FLOOD DWELLING FORM STANDARD POLICY ENDORSEMENT DECLARATION

Named Insured and Mailing Address: MICHAEL LANCTO 988 BONITA ST HITCHCOCK, TX 77563-2702	Policy Period: 12/22/2019 12:01am to 12/22/2020 12:01am Policy Term: ONE YEAR EFFECTIVE DATE OF CHANGE: 12/22/2019 Original New Business Effective Date: Reinstatement Date:
	Agent No: 0A4848 SAPP INS SERVICES 2709 PALMER HWY STE B TEXAS CITY, TX 77590-6929 Agent Phone: 409-945-7409
Payor: 1ST MORTGAGEE	
Property Location: 988 BONITA ST HITCHCOCK, TX 77563	

RATING DESCRIPTION	
Property/Building	Contents Location
Insured's Principal Residence: Y SINGLE FAMILY; ONE FLOOR; ELEVATED WITH UNFINISHED ENCLOSURE; ENCLOSURE WITH PROPER OPENINGS; INCLUDES ADDITION AND EXTENSION	
LOWEST FLOOR ONLY ABOVE GROUND LEVEL Subject to, III. Property Covered, Paragraph B.	

Date of construction or substantial improvement was on 01/01/1972

Coverage Limitations May Apply. See Your Policy for Details.

LOCATION INFORMATION
Community Name: BAYOU VISTA, CITY OF No: 4815890404G Status: REGULAR CRS Class: Flood Risk/Rated Zone: A14 Current Flood Zone: AE Elevation Difference: 2 Grandfathered: Y

COVERAGE AND RATING INFORMATION					
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Discount	Premium
Building	\$ 242,000	\$ 1,250	0.49/0.11	\$ -10.00	\$ 484.00
Contents	\$ 88,200	\$ 1,250	0.38/0.12	\$ -3.00	\$ 168.00
				ICC PREMIUM	\$ 6.00
				ANNUAL SUBTOTAL	\$ 658.00
				RESERVE FUND ASSESSMENT	\$ 99.00
				HFIAA SURCHARGE	\$ 25.00
				FEDERAL POLICY FEE	\$ 50.00
				TOTAL PREMIUM	\$ 832.00

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

THIS IS NOT A BILL

Policy Changes:

FIRST MORTGAGEE CHANGED

FIRST MORTGAGEE
 JP MORGAN CHASE BANK NA
 PO BOX 47020
 ATLANTA, GA 30368
 LOAN NUMBER: 1160814252

ISAOA/ATIMA

SECOND MORTGAGEE
 JP MORGAN CHASE BANK NA (HELOC) ISAOA/ATIMA
 PO BOX 47208
 ATLANTA, GA 30362
 LOAN NUMBER: 2150425365

Issue Date: 12/18/2019

Insured Copy

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

Policy Number: TWIA-000315548-05

Policy Period: Dec 27, 2019, to Dec 27, 2020
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Chris Michael Sapp
 2709B Palmer Hwy
 Texas City, TX 77590-6929

Name and Mailing Address of Insured:

Michael Lancto
 988 Bonita St
 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 : Michael Lancto

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 988 Bonita Street, Bayou Vista, Galveston County, TX, 77563 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (15%) \$311.00 Personal Property Replacement Cost \$139.00 Indirect Loss \$227.00 Deductible 2% -\$695.00 <i>Item #1-A forms: 320 431 220 800</i>	80% 2%	\$4,920	431	\$246,000.00	\$2,534.00
1	B	Description: Personal Property located at: 988 Bonita Street, Bayou Vista, Galveston County, TX, 77563 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$17.00	Nil 2%	\$1,700	365	\$85,000.00	\$281.00

Total Limit / Total Premium: \$331,000.00 \$2,815.00
Total ICC Premium: \$311.00
Total Surcharges: \$0.00
Total Premium + Total Surcharges: \$2,815.00

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_103.0.0_PRODUCTION_1_32284104: Insured



COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000315548-05

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
		Indirect Loss		\$28.00		320	
		Deductible 2%		-\$79.00			
		Item #1-B forms: 320 365					
----- End of Items Schedule -----							
Additional Interests		Attached to and forming part of Policy Number 000315548-05					
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 #	
JPMorgan Chase NA ISAOA ATIMA PO Box 47020 Atlanta, GA 30362-0020		Mortgagee		Loan # 1160814252		1A, 1B	
JPMorgan Chase Bank NA ISAOA ATIMA PO Box 47208 Atlanta, GA 30362-0208		Mortgagee		Loan # 2150425365		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.)

OCUL 12. 2002, 12:34 PM - SURVEYOR LANCE DRAHIN 201 200 0777

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

NO. 0300
T-886 P.082/004 F-22
L.P.L.B. NO. 3101-1111
Expires December 31, 2011

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1-7.

SECTION A - PROPERTY OWNER INFORMATION

BUILDING OWNER'S NAME Foust		Participation Company Unit	
Job # 10/244/05 SLF		Policy Number	
BUILDING STREET ADDRESS (including Apt, Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO. 988 Dorra			Company NAIC Number
CITY Bayou Vista	STATE TX	ZIP CODE	
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel number, Legal Description, etc.) Lot 888 New Bayou Vista 9-7			
BUILDING USE (e.g. Residential, Nonresidential, Addition, Accessory, etc. Use a Comments area, if necessary.) Residential			
LATITUDE/LONGITUDE (OPTIONAL) (<u>DD</u> - <u>MM</u> - <u>SS.SS</u> or <u>MMSS.SS</u>)		HORIZONTAL DATUM <input checked="" type="checkbox"/> NAD 1987 <input type="checkbox"/> NAD 1983	SOURCE <input type="checkbox"/> GPS (Type: _____) <input checked="" type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other: _____

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. FIRM COMMUNITY NAME & COMMUNITY NUMBER 48570 Galveston County		B2. COUNTY NAME Galveston	B3. STATE Texas
B4. MAP AREA PARCEL NUMBER 48570 6235	B5. SUFFIX C	B6. FIRM INDEX DATE 5-3-03	B7. FIRM PANEL EFFECTIVE/REVISED DATE 3-3-03
		B8. FLOOD ZONE AH	B9. BASE FLOOD ELEVATION (from AD, use depth factor) 12.0

- B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B8.
 FBS Profile FIRM Community Determined Other (Describe): _____
- B11. Indicate the elevation datum used for the BFE in B8: NGVD 1989 NAVD 1988 Other (Describe): _____
- B12. Is the building located in a Coastal Barrier Protection System (CBPS) area or Otherwise Protected Area (OPA)? Yes No Designation Date _____

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

- C1. Building elevations are based on: Construction Drawings Building Under Construction Finished Construction
 *A new Elevation Certificate will be required when construction of the building is complete.
- C2. Building Diagram Number 2 (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)
- C3. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR1, AR2, AR3, AR4, AR5, AR6, AR7, AR8, AR9, AR10, AR11, AR12, AR13, AR14, AR15, AR16, AR17, AR18, AR19, AR20, AR21, AR22, AR23, AR24, AR25, AR26, AR27, AR28, AR29, AR30, AR31, AR32, AR33, AR34, AR35, AR36, AR37, AR38, AR39, AR40, AR41, AR42, AR43, AR44, AR45, AR46, AR47, AR48, AR49, AR50, AR51, AR52, AR53, AR54, AR55, AR56, AR57, AR58, AR59, AR60, AR61, AR62, AR63, AR64, AR65, AR66, AR67, AR68, AR69, AR70, AR71, AR72, AR73, AR74, AR75, AR76, AR77, AR78, AR79, AR80, AR81, AR82, AR83, AR84, AR85, AR86, AR87, AR88, AR89, AR90, AR91, AR92, AR93, AR94, AR95, AR96, AR97, AR98, AR99, AR100, AR101, AR102, AR103, AR104, AR105, AR106, AR107, AR108, AR109, AR110, AR111, AR112, AR113, AR114, AR115, AR116, AR117, AR118, AR119, AR120, AR121, AR122, AR123, AR124, AR125, AR126, AR127, AR128, AR129, AR130, AR131, AR132, AR133, AR134, AR135, AR136, AR137, AR138, AR139, AR140, AR141, AR142, AR143, AR144, AR145, AR146, AR147, 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FORM NO. 12-2007/12-2007

RIA 0390 F. 3
F-303 P.064/064 F-237

IMPORTANT: In these spaces, copy the corresponding information from Section A.
BUILDING STREET ADDRESS (including Apt. No., etc., including Zip) OR P.O. BOX AND ZIP CODE

CITY		STATE	ZIP CODE
Description		TX	

Permittee License/Policy No.
Company License Number

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Check both sides of this Elevation Certificate for (1) community officials, (2) insurance underwriters, and (3) building owner.

COMMENTS

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED FOR ZONE AO AND ZONE A (WITHOUT BFE)) Check here if attachments

For Zone AO and Zone A (without BFE), complete items E1 through E6. The Elevation Certificate is invalid for use as supporting information for a LOMA or LOMR.F. Section C cannot be completed.

E1. Building Diagram Number: (Select the building diagram most similar to the building for which this certificate is being completed—see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)

E2. The top of the balcony floor (including beam or enclosure) of the building is ___ ft ___ in (or) ___ above or ___ below (check one) the highest adjacent grade. (Use actual grade, if available.)

E3. For Building Diagrams 6-8 with openings (see page 7), the exact higher floor or lowest floor (floor level) of the building is ___ ft ___ in (or) ___ above the highest adjacent grade. Complete items C3a and C3b on front of form.

E4. The top of the platform of any heavy machinery equipment serving the building is ___ ft ___ in (or) ___ above or ___ below (check one) the highest adjacent grade. (Use actual grade, if available.)

E5. For Zone AO only: If no flood depth indicator is available, is the top of the lowest floor elevated in accordance with the community's floodplain management ordinance?
 Yes No Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative is who completes Sections A, B, C (lines C3 and C3a), and E for Zone A (without a FEMA-based or community-based BFE) or Zone AO and signs here. The statements in Sections A, B, C, and E are correct to the best of my knowledge.

PROPERTY OWNER OR OWNER'S AUTHORIZED REPRESENTATIVE'S NAME

ADDRESS	CITY	STATE	ZIP CODE
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SIGNATURE	DATE	TELEPHONE
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COMMENTS

SECTION G - COMMUNITY INFORMATION (OPTIONAL) Check here if attachments

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable items and sign below.

G1. The information in Section C was taken from other documentation that has been signed and endorsed by a licensed surveyor, engineer, or architect who is authorized by state or local law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2. A community official completed Section G for a building located in Zone A (without a FEMA-based or community-based BFE) or Zone AO.

G3. The following information (Items G4-G6) is provided for community floodplain management purposes.

G4. PERMIT NUMBER	G5. DISPERMENT ISSUES	G6. BIOD CERTIFICATE OF COMPLIANCE (COC) NUMBER
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G7. This permit was issued for: New Construction Substantial Improvement

G8. Elevation of lowest finished floor (including basement) of the building is:

___ ft ___ in	Below
___ ft ___ in	Above

LOCAL OFFICIAL'S NAME	TITLE
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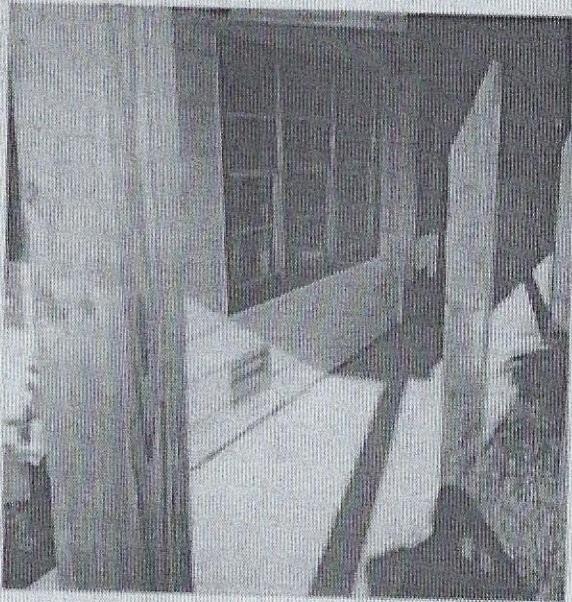
COMMUNITY NAME	TELEPHONE
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SIGNATURE	DATE
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COMMENTS

Check here if attachments

Policy Number 711 905160



Photo

