

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

Policy Number: TWIA-000630563-05

Policy Period: Jul 5, 2020, to Jul 5, 2021
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Galveston Insurance Associates
 P.O. Box 16767
 Galveston, TX 77552-6767

Name and Mailing Address of Insured:

The Estate of Willard E Craft Jr
 Moody National Bank
 PO Box 1139
 Galveston, TX 77553-1139

**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 : The Estate of Willard E Craft Jr

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 5602 Rosewood Drive, Galveston, Galveston County, TX, 77551 <i>Underwriting Details:</i> Stories: 1; Construction: Brick Veneer; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (25%) \$211.00 Personal Property Replacement Cost \$64.00 Indirect Loss \$105.00 <i>Item #1-A forms: 320 802 431 220 800</i> | 80% 1% | \$1,310 | 431 | \$131,000.00 | \$1,556.00 |
| 1 | B | Description: Personal Property located at: 5602 Rosewood Drive, Galveston, Galveston County, TX, 77551 <i>Underwriting Details:</i> Stories: 1; Construction: Brick Veneer; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$13.00 | Nil 1% | \$783 | 365 | \$78,287.00 | \$281.00 |

Total Limit / Total Premium: \$209,287.00 \$1,837.00

Total ICC Premium: \$211.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$1,837.00

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.)



FORM 08-15 000017 01/20/05 L

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000630563-05

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 <i>Item #1-B forms: 320 365</i> | \$22.00 | | 320 | | |
| ----- End of Items Schedule ----- | | | | | | | |

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.)

678000447_105.0.0_PRODUCTION_1_34402327: Insured



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 0519
 2964102
 3/02/20
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

| | | |
|----------------------|---------------------------|--------------------------------------|
| Policy Number | NFIP Policy Number | Product Type: Standard Policy |
| 42 1150671226 09 | 1150671226 | Dwelling Form |

| | | | |
|--|----------------------|-------------------|----------------------------|
| Policy Period | Date of Issue | Agent Code | Prior Policy Number |
| From: 3/13/20 To: 3/13/21 12:01 am Standard Time | 03/02/2020 | 0084467 | 421150254114 00 |

Agent (409)740-1251
 GALVESTON INSURANCE ASSOCIATES
 PO BOX 16767
 GALVESTON TX 77552-6767

THE ESTATE OF WILLARD E CRAFT JR
 PO BOX 1139
 GALVESTON TX 77553-1139

Property Location (if other than above)
 5602 ROSEWOOD DR, GALVESTON TX 77551

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 3/13/2011
 Flood Risk/Rated Zone: AE
 Grandfathered: No

Building Occupancy: Single Family
 Primary Residence: Y
 Condo Type: N/A
 Community #: 485469 Map Panel/Suffix: 0439 G
 Community Rating: 06 / 20% Program Status: Regular
 Community Name: GALVESTON, CITY OF

Number of Floors: One Floor
 Building Indicator: Non-Elevated
 Basement/Enclosure/Crawlspace:
 No Basement

| Coverage | Deductible | Annual Premium |
|--------------------------|---------------------------------|--------------------------------|
| BUILDING | \$103,000 | \$2,000 |
| CONTENTS | \$60,000 | \$2,000 |
| | | ANNUAL SUBTOTAL: |
| | | \$2,112.00 |
| | | DEDUCTIBLE DISCOUNT/SURCHARGE: |
| | | \$0.00 |
| | | ICC PREMIUM: |
| | | \$56.00 |
| | | COMMUNITY RATING DISCOUNT: |
| | | - \$434.00 |
| | | SUB-TOTAL: |
| | | \$1,734.00 |
| | | RESERVE FUND ASSESSMENT: |
| | | \$260.00 |
| | | PROBATION SURCHARGE: |
| | | \$0.00 |
| | | FEDERAL POLICY SERVICE FEE: |
| | | \$50.00 |
| | | HFIAA SURCHARGE: |
| | | \$25.00 |
| Premium Paid by: Insured | TOTAL WRITTEN PREMIUM AND FEES: | \$2,069.00 |

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form

No Additions and Extensions
 Pre-FIRM Subsidized

Forms and Endorsements:

WFL 99.414 1117 1117 FFL 99.310 0120 0120 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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06351



Insured