



General Indemnity Company  
 National Flood Insurance Program (NFIP)  
 9800 Fredericksburg Road  
 San Antonio, Texas 78288-0489  
 NAIC: 02003

Policy Number:  
 2209 51 59 0F

**STANDARD POLICY**  
 Renewal Flood Policy Declaration  
 Policy Period: 03/29/2020 to 03/29/2021 (12:01 a.m.)

Named Insured / Property Location  
 ELIZABETH G FREEMAN  
 118 DOLPHIN AVE  
 GALVESTON, TX 77550

Additional Insured:

Premium Payor: First Mortgagee

220951590F Original Effective Date: 03/29/2016

**COVERAGE INFORMATION**

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 171,800	\$ 2,000	\$ 1,824.00
Contents	\$ 55,100	\$ 2,000	\$ 907.00
		Deductible Adjustment:	\$ 0.00
		Community Discount:	\$ -557.00
		Increased Cost of Compliance:	\$ 56.00
		Reserve Fund Assessment:	\$ 335.00
		HFIAA Surcharge:	\$ 25.00
		Federal Policy Fee:	\$ 50.00
		<b>Total Premium Paid:</b>	<b>\$ 2,640.00</b>
Pre-FIRM Subsidized			
Replacement Cost:	\$ 142,000		

**LOCATION INFORMATION**

Community Name: GALVESTON, CITY OF	Flood Risk / Rated Zone: AE
Community Number: 48-5469 0434 G	NFIP Grandfathering: N
Date of Construction or Substantial Improvement: 01/01/1965	Primary Residence: Y
Building Occupancy: Single Family	
Elevation Difference:	
Property Desc: One floor without a basement, non elevated building, no addition(s) or extension(s)	

**LENDER INFORMATION**

<b>First Mortgagee</b>	<b>Second Mortgagee</b>	
USAA FEDERAL SAVINGS BANK ITS SUCCESSORS AND OR ASSIGNS PO BOX 7729 SPRINGFIELD, OH 45501-7729	None	
Loan Number: 1820592754	Loan Number: None	
<b>Other Mortgagee</b>	<b>Loss Payee</b>	<b>Disaster Agency</b>
None	None	None
Loan Number: None	Loan Number: None	Loan Number: None

**THIS IS NOT A BILL**

Coverage limitations may apply. See your Standard Flood Insurance Policy Dwelling Form for details.

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

Flood insurance is not underwritten by USAA or its affiliates and is provided by USAA General Indemnity Company through an arrangement with the Federal Emergency Management Agency. The Federal government has financial responsibility for underwriting losses.

Contact USAA at 210-531-USAA (8722), our mobile shortcut #8722, or 800-531-8722  
 between 7:30 a.m. and 6:00 p.m. CST Monday – Friday or 8:00 a.m. to 4:30 p.m. CST on Saturday



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

Policy Number: TWIA-000516434-05

Policy Period: Mar 29, 2020, to Mar 29, 2021  
 12:01 A.M. Standard Time at the property location

**Name and Mailing Address of Agent:**

USAA Insurance Agency Inc  
 9800 Fredericksburg Rd, HSVE  
 San Antonio, TX 78288

**Name and Mailing Address of Insured:**

Elizabeth G Freeman  
 118 Dolphin Ave  
 Galveston, TX 77550-3202

**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 :** Elizabeth G Freeman

**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	<b>Property Description: Single Family Dwelling</b> 118 Dolphin Avenue, Galveston, Galveston County, TX, 77550 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (5%) \$93.00 431 Personal Property Replacement Cost \$82.00 365 Indirect Loss \$135.00 320 Deductible 2% -\$408.00 <i>Item #1-A forms: 320 802 431 220 800</i>	80%	2% \$2,920		\$146,000.00	\$1,417.00
1	B	<b>Description: Personal Property located at:</b> 118 Dolphin Avenue, Galveston, Galveston County, TX, 77550 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$10.00 365	Nil	2% \$1,000		\$50,000.00	\$173.00

**Total Limit / Total Premium: \$196,000.00 \$1,590.00**

**Total ICC Premium: \$93.00**

**Total Surcharges: \$0.00**

**Total Premium + Total Surcharges: \$1,590.00**

**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.)

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**COVERAGES - Windstorm and Hail Only**

**Attached to and forming part of Policy Number: TWIA-000516434-05**

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		\$17.00	320		
		Deductible 2%		-\$41.00			
		Item #1-B forms: 320 365					
		----- End of Items Schedule -----					
<b>Additional Interests</b>		Attached to and forming part of Policy Number 000516434-05					
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.							
<b>Name and Address</b>		<b>Interest Type</b>	<b>Instrument #</b>		<b>Item #</b>		
USAA Federal Savings Bank		Mortgagee	Loan # 1820592754		1A, 1B		
ISAOA							
PO Box 7729							
Springfield, OH 45501-7729							
		----- 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.)



# Certificate of Compliance WPI-8

**Location of Property to be Insured****Street:** 118 DOLPHIN AVENUE**Lot:****Block:****Tract or Addition:****City:** GALVESTON**County:** GALVESTON

Inside City Limits

Seaward - International Residential Code, 2006 Edition (Amended with 2006 Texas Revisions)

**Date of Construction:** 03-30-2018**Application ID:** 2119186**Certificate Number:** 2119186**Occupancy Type:** Residential**Building Type:** House

Roof	Entire Re-Roof	May 3, 2018	Appointed Qualified Inspector	Comments: Composition Shingles
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This Certificate of Compliance, Form WPI-8, is issued by the Texas Department of Insurance under Insurance Code § 2210.251 and § 2210.2515 and demonstrates that the ongoing improvement identified in the certificate complies with the applicable windstorm building code under 28 Texas Administrative Code §§ 5.4007 – 5.4011.





APPROVED BY THE TEXAS REAL ESTATE COMMISSION  
**ADDENDUM FOR SELLER'S DISCLOSURE OF INFORMATION  
 ON LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS  
 AS REQUIRED BY FEDERAL LAW**

10-10-11

CONCERNING THE PROPERTY AT 118 Dolphin Ave Galveston  
 (Street Address and City)

**A. LEAD WARNING STATEMENT:** "Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-paint hazards is recommended prior to purchase."

**NOTICE: Inspector must be properly certified as required by federal law.**

**B. SELLER'S DISCLOSURE:**

1. PRESENCE OF LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS (check one box only):
  - (a) Known lead-based paint and/or lead-based paint hazards are present in the Property (explain): \_\_\_\_\_
  - (b) Seller has no actual knowledge of lead-based paint and/or lead-based paint hazards in the Property.
2. RECORDS AND REPORTS AVAILABLE TO SELLER (check one box only):
  - (a) Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the Property (list documents): \_\_\_\_\_
  - (b) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the Property.

**C. BUYER'S RIGHTS (check one box only):**

1. Buyer waives the opportunity to conduct a risk assessment or inspection of the Property for the presence of lead-based paint or lead-based paint hazards.
2. Within ten days after the effective date of this contract, Buyer may have the Property inspected by inspectors selected by Buyer. If lead-based paint or lead-based paint hazards are present, Buyer may terminate this contract by giving Seller written notice within 14 days after the effective date of this contract, and the earnest money will be refunded to Buyer.


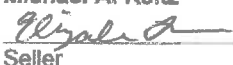
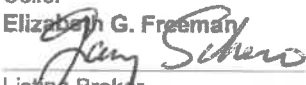
**D. BUYER'S ACKNOWLEDGMENT (check applicable boxes):**

1. Buyer has received copies of all information listed above.
2. Buyer has received the pamphlet *Protect Your Family from Lead in Your Home*.

**E. BROKERS' ACKNOWLEDGMENT:** Brokers have informed Seller of Seller's obligations under 42 U.S.C. 4852d to:

(a) provide Buyer with the federally approved pamphlet on lead poisoning prevention; (b) complete this addendum; (c) disclose any known lead-based paint and/or lead-based paint hazards in the Property; (d) deliver all records and reports to Buyer pertaining to lead-based paint and/or lead-based paint hazards in the Property; (e) provide Buyer a period of up to 10 days to have the Property inspected; and (f) retain a completed copy of this addendum for at least 3 years following the sale. Brokers are aware of their responsibility to ensure compliance.

**F. CERTIFICATION OF ACCURACY:** The following persons have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Buyer _____	Date _____		Seller _____	Date _____
		Michael A. Keltz		
Buyer _____	Date _____		Seller _____	Date _____
		Elizabeth G. Freeman		
Other Broker _____	Date _____		Listing Broker _____	Date _____
		Gary Schero		

The form of this addendum has been approved by the Texas Real Estate Commission for use only with similarly approved or promulgated forms of contracts. Such approval relates to this contract form only. TREC forms are intended for use only by trained real estate licensees. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not suitable for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 76711-2188, 512-936-3000 (<http://www.trec.texas.gov>)

(TXR 1906) 10-10-11

TREC No. OP-L

