



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
 0708732
 4/27/21
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE
 RENEWAL**

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1150351680 11	1150351680	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/09/21 To: 5/09/22 12:01 am Standard Time	04/27/2021	0708732	42 1150351680 10

Insured
 DAVID EDWARD NOWAK
 206 HI CREST DR
 AUBURN WA 98001-3840

HEFFERNAN INSURANCE AGENCY INC
 PO BOX 1360
 GALVESTON TX 77553-1360

Property Location (if other than above)
 101 TROUT ST, GALVESTON TX 77550

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 5/09/2003
 Flood Risk/Rated Zone: AE
 Grandfathered: No

Building Occupancy: Single Family
 Primary Residence: N
 Condo Type: N/A
 Community #: 485469 Map Panel/Suffix: 0434 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	\$125,000	\$2,000	\$5,609.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00
			ANNUAL SUBTOTAL: \$5,609.00
			DEDUCTIBLE DISCOUNT/SURCHARGE: \$0.00
			ICC PREMIUM: \$56.00
			COMMUNITY RATING DISCOUNT: - \$1,132.00
			SUB-TOTAL: \$4,533.00
			RESERVE FUND ASSESSMENT: \$816.00
			PROBATION SURCHARGE: \$0.00
			FEDERAL POLICY SERVICE FEE: \$50.00
			HFIAA SURCHARGE: \$250.00
TOTAL WRITTEN PREMIUM AND FEES:			\$5,649.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: First Mortgagee

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

ESCROW

070873242115035168021117 00008



Agent

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

Policy Number: TWIA-000563484-06

Policy Period: Jun 1, 2021, to Jun 1, 2022
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Heffernan Insurance Agency Inc
 P.O. Box 1360
 Galveston, TX 77553

Name and Mailing Address of Insured:

David Edward Nowak
 206 HI Crest Dr
 Auburn, WA 98001-3840

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 : David Edward Nowak

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		Form Number	Limit of Liability	Premium
				%	Amt			
1	A	Property Description: Single Family Dwelling 101 Trout, Galveston, Galveston County, TX, 77550 Addition: Lindale, Lot: 8 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (15%) \$208.00 Indirect Loss \$48.00	80%	1%	\$1,387		\$138,672.00	\$1,695.00
						431		
						320		

ESCROW

SCANNED

POSTED

Total Limit / Total Premium:	\$138,672.00	\$1,695.00
Total ICC Premium:	\$208.00	
Total Surcharges:		\$0.00
Total Premium + Total Surcharges:		\$1,695.00

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.)

CERTAIN UNDERWRITERS AT LLOYDS

B08313304262020
Dwelling Property 3 - Special Form

DECLARATIONS PAGE - DWELLING POLICY

Policy Number: LFC0001626

Prior Policy Number: LFC0000621

Policy Period Amended 10/29/2020

From: 10/17/2020

To: 10/17/2021

At 12:01 am standard time at location of residence premises

For questions regarding your policy, contact:

HEFFERNAN INSURANCE AGENCY INC
P O BOX 1360
GALVESTON, TX 77553

P. (409) 765-9011

Agent Code: 4613

Bill To: Agency

Named Insured

DAVID EDWARD NOWAK

206 HI CREST DRIVE
AUBURN, WA 98001

Insured Location

101 Trout Ave, Galveston, TX 77550, USA :: Galveston County

Coverages & Limits of Liability

Coverage	Limit	Premium
A - Dwelling	\$ 138,672	\$ 719.00
B - Other Structures	\$ 13,867	INCLUDED
D - Fair Rental Value	\$ 27,734	INCLUDED
L - Personal Liability	\$ 300,000	INCLUDED

Other coverages, endorsements, exclusions & credits (details listed on the following pages)

\$ 28.00

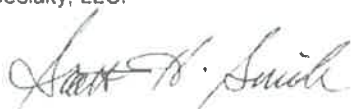
Deductible(s)

Deductible - Other Covered Perils: 1% minimum \$1,000.00
Water Damage Deductible: \$5,000.00

Premium

INCLUDED
INCLUDED

Issued by R-T Specialty, LLC.
Houston, Texas



Countersigned by Authorized Representative

Policy Premium	\$ 747.00
Fully Earned Policy Fee	\$ 135.00
State Tax	\$ 42.78
Stamping Fee	\$ 1.32
Total Policy Premium Full Term	\$ 926.10

1st Mortgagee

JPMorgan Chase Bank NA
ISAO/ATIMA
PO Box 4465
Springfield, OH 45501

Loan # 1186103395

2nd Mortgagee

Loan #

ESCROW

SCANNED

REVISED
Mtg