



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
 0605577
 6/11/21
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1150457743 11	1150457743	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/22/21 To: 6/22/22 12:01 am Standard Time	06/11/2021	0605577	42 1150457743 10

Agent (409)763-6376
 BALDWIN KRISTYN SHERMAN
 PARTNERS LLC
 112 MAGNOLIA ESTATES DR
 LEAGUE CITY TX 77573-4613

VERNON LUTHER HALE III
 PO BOX 16551
 GALVESTON TX 77552-6551

Property Location (if other than above)
 22201 LAMPASAS DR, GALVESTON TX 77554

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 6/22/2008
 Flood Risk/Rated Zone: AE
 Grandfathered: No

Building Occupancy: Single Family
 Primary Residence: Y
 Condo Type: N/A
 Community #: 485469 Map Panel/Suffix: 0493 G
 Community Rating: 06 / 20% Program Status: Regular
 Community Name: GALVESTON, CITY OF

Number of Floors: One Floor
 Building Indicator: Elevated
 Basement/Enclosure/Crawlspace:
 Enclosure with Proper Openings
 Elevation Difference: 6

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$1,250
CONTENTS	\$100,000	\$1,250
	ANNUAL SUBTOTAL:	\$542.00
	DEDUCTIBLE DISCOUNT/SURCHARGE:	- \$11.00
	ICC PREMIUM:	\$6.00
	COMMUNITY RATING DISCOUNT:	- \$108.00
	SUB-TOTAL:	\$429.00
	RESERVE FUND ASSESSMENT:	\$77.00
	PROBATION SURCHARGE:	\$0.00
	FEDERAL POLICY SERVICE FEE:	\$50.00
	HFIAA SURCHARGE:	\$25.00
Premium Paid by: First Mortgagee	TOTAL WRITTEN PREMIUM AND FEES:	\$581.00

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

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

060557742115045774321162

00005

Company



FFL99.001 0519
0605577
6/11/21

42 1150457743 11

Agent (409)763-6376
BALDWIN KRYSTYN SHERMAN
PARTNERS LLC
112 MAGNOLIA ESTATES DR
LEAGUE CITY TX 77573-4613

First Mortgagee
Loan 0143687648
SWBC MORTGAGE CORP
ISAOA ATIMA
CO Central Loan Administration and Reporting
PO BOX 202028
FLORENCE SC 29502-2028

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.
Claims Information:
Please contact your agent or go to www.wrightflood.com to enter your claim as well as
receive important information to mitigate the damage to your property. If you need to
reach the insurance company the number is 1-800-725-9472.

060557742115045774321162

00005

Company





Keep
the
Promise®

INSURANCE
UNITED PROPERTY & CASUALTY INSURANCE CO
PO Box 30763
Tampa, FL 33630-3763

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
UTH 0445851 00 42	04/19/2021 12:01 a. m. at the residence premises.	04/19/2022

AMENDED DECLARATION Effective: 04/21/2021 Date Issued: 04/23/2021
CHANGE MORTGAGEE

INSURED: **AGENT: 6400091**

VERNON HALE III PO BOX 16551 GALVESTON TX 77551 Telephone: 682-225-1022	BOHLMAN AGENCY LLC DBA BOHLMAN AGENCY 522 WAUGH DR HOUSTON TX 77019 Telephone: 281-370-1000
--	---

The residence premises covered by this policy is located at the address listed below.
22201 LAMPASAS DR GALVESTON TX 77554

Coverage is provided where premium and limit of liability is shown. Flood coverage is not provided and is not a part of this policy.

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$337,000	\$888.00
B. OTHER STRUCTURES	\$33,700	\$16.00
C. PERSONAL PROPERTY	\$134,800	-\$33.00
D. LOSS OF USE	\$101,100	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$500,000	\$35.00
F. MEDICAL PAYMENTS	\$5,000	\$10.00
OPTIONAL COVERAGES		

Continued on Additional Coverages Schedule

The above coverages are subject to a **N/A Wind/Hail Deductible per Wind/Hail loss.**

The above coverages are subject to a **1% / \$3,370 All Other Peril Deductible per non-Wind/Hail loss.**

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$1,067.00**

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	
HO P004 (05/11) HO 0005 (05/11) HO 0446 (10/00) HO 0470 (06/02) HO 2304 (05/11) ILN 001 (09/03) ILP 001 (01/04) N 42 TIN (07/20)	
Continued on Forms Schedule	
ADDITIONAL INTERESTS	
MORTGAGEE 0143687648 SWBC MORTGAGE CORPORATION ISAOA ATIMA CENLAR PO BOX 202028 FLORENCE SC 29502	



INSURANCE
 UNITED PROPERTY & CASUALTY INS CO
 PO Box 30763
 Tampa, FL 33630-3763

Keep
 the
 Promise*

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
UTH 0445851 00 42	04/19/2021 12:01 a.m. at the residence premises.	04/19/2022

AMENDED DECLARATION CHANGE MORTGAGEE	Effective: 04/21/2021	Date Issued: 04/23/2021
INSURED:	AGENT: 6400091	
VERNON HALE III PO BOX 16551 GALVESTON TX 77551 Telephone: 682-225-1022	BOHLMAN AGENCY LLC DBA BOHLMAN AGENCY 522 WAUGH DR HOUSTON TX 77019 Telephone: 281-370-1000	
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:		
22201 LAMPASAS DR	GALVESTON TX 77554	

Premium:

CREDITS/SURCHARGES (Included in Base Premium):		
Fire Protective Devices Discount		N/A
Hip Roof Discount		N/A
Companion Policy Discount (CPD)		N/A
IBHS/WPI-8		N/A
Number of Stories		N/A
Open Foundation		N/A
Payment Type		-\$81.00
Secured Community/Theft		N/A
Woodburning Stove		N/A
Age of Dwelling		\$233.00
Infl Guard		N/A
Max Credits/Surcharges		N/A
Age and Marital Status		\$23.00
Rent Occup Surch		N/A
Wind Opening Protection		N/A
MGA Fee		\$75.00
TX FAIR Plan Assessment 2018		\$2.00
CHANGE IN POLICY PREMIUM		\$0.00
TOTAL POLICY PREMIUM INCLUDING ALL SURCHARGES		\$1,067.00

***** **Additional Information** *****

This replaces all previously issued policy declarations, if any. This policy applies to accidents, occurrences, or losses which happen during the policy period shown above. In case of loss under Section I, only that part of loss over the stated deductible applies. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.

FLOOD CARRIER	N/A	YEAR BUILT	1974	CONSTRUCT TYPE	F
FLOOD ZONE	N/A	TERRITORY	084	PROTECTION CLASS	02
FORM TYPE	HO-5	COUNTY CODE	084	PROT DEVICE/THEFT	N
NUMBER OF FAMILIES	00001	PROT DEV/SPRINKLER	N	REPLACEMENT COST	Y
USE CODE	P	INFLATION GUARD	2%	WIND/HAIL EXCLUSION	Y
PROT DEVICE/FIRE	N				
OCCUPANCY CODE	OWNER				

POLICY NUMBER	POLICY PERIOD	
	From	To
UTH 0445851 00 42	04/19/2021	04/19/2022
	12:01 a.m. at the residence premises.	

ADDITIONAL COVERAGES SCHEDULE

(continued from page 1)

Coverage Type	Description	Limit	Premium
DWELLING FOUNDATION COVERAGE		\$50,550	\$44.00
LIMITED WATER BACK-UP AND SUMP	Deductible \$3370.00	\$10,000	\$30.00

POLICY NUMBER	POLICY PERIOD	
	From	To
UTH 0445851 00 42	04/19/2021 12:01 a.m. at the residence premises.	04/19/2022

FORMS SCHEDULE
(continued from page 1)

UPC 0142 (12/14)	UPC 0468 (12/14)	UPC 0495 (12/14)	UPC 207TX (04/19)	UPC 42 225(02/17)
UPC 42 662(01/18)	UPC 424 (10/17)	UPC 430TX (12/14)	UPC 431 (02/18)	UPC 601 (12/14)
UPC 602 (12/14)	UPC 663 (01/18)			

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM A FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY A FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT OR INSURANCE COMPANY, OR VISIT www.floodsmart.gov.

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

Policy Number: TWIA-000919076-03

Policy Period: Apr 19, 2021, to Apr 19, 2022
 12:01 A.M. Standard Time at the property location
 Amended Declarations Page Effective: April 21, 2021

Name and Mailing Address of Agent:

LUKE JOHN BOHLMAN
 522 WAUGH DR
 HOUSTON, TX 77019-2002

Name and Mailing Address of Mortgagee:

SWBC Mortgage Corporation
 ISAOA, ATIMA C/O Cenlar
 PO Box 202028
 Florence, SC 29502-2028

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 : Vernon Hale

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 22201 Lampasas, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Deductible 2% -\$783.00 Item #1-A forms: 220 800	80%	2% \$6,040		\$302,000.00	\$2,350.00
1	B	Description: Personal Property located at: 22201 Lampasas, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Deductible 2% -\$138.00	Nil	2% \$3,000		\$150,000.00	\$415.00

Total Limit / Total Premium: \$452,000.00 \$2,765.00

Pro rata Additional Surcharges: \$0.00

Total Surcharges: \$0.00
Total Premium + Total Surcharges: \$2,765.00

Memorandum of Insurance - Not a Policy
 Page 1 of 2

This is furnished simply as a memorandum of said policy as it stands at the date of issue hereof and is given as a matter of information only and confers no rights on the holder and imposes no liability upon this Association.

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000919076-03

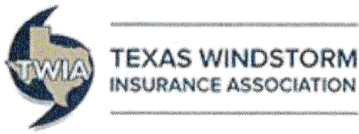
In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard 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
----- End of Items Schedule -----							
Additional Interests		Attached to and forming part of Policy Number 000919076-03					
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 #		
SWBC Mortgage Corporation ISAOA, ATIMA C/O Cenlar PO Box 202028 Florence, SC 29502-2028		Mortgagee	Loan # 0143687648		1A, 1B		
----- End of Additional Interests List -----							

Memorandum of Insurance - Not a Policy

Page 2 of 2

This is furnished simply as a memorandum of said policy as it stands at the date of issue hereof and is given as a matter of information only and confers no rights on the holder and imposes no liability upon this Association.



Important Notice About Your Policy Coverage

This letter is intended to provide you with information to better understand your TWIA policy coverage. It is not intended to replace the insurance policy, endorsements, or guidance from your agent.

This policy only provides Actual Cash Value Coverage for one, or more, Coverage A (Dwelling) items. At this time your TWIA policy only provides Actual Cash Value coverage for one, or more, Coverage A (Dwelling) items.

As your property ages the value decreases, which is called depreciation. This depreciated value is the Actual Cash Value of the property. This means your policy may not cover the full cost of replacing your property. It will only cover the value of the property at the time of a loss event.

What Is Available: Replacement Cost Value Coverage

The cost to replace the property with something brand new is called the Replacement Cost Value. Replacement Cost Value coverage may be available to you and would cover the full cost of repairs, up to your coverage limit.

To qualify for this coverage, your property must be insured to value (ITV) at a rate of 80% or more of the full replacement cost. The Replacement Cost Value is an estimate based on information provided by your agent and obtained from independent sources.

In the example below, we compare a claim with both coverage types to demonstrate the difference in the resulting claim payments. For this example, we will consider a covered event requiring the replacement of a roof that has depreciated in value by 50%. The example also assumes the roof is replaced.

Claim Comparison by Coverage Type		
	Actual Cash Value	Replacement Cost Value
Cost to Replace Roof	\$15,000	\$15,000
Depreciation	50%	50%
Recoverable Depreciation	N/A	\$7,500
Non-Recoverable Depreciation	\$7,500	N/A
Deductible	\$1,000	\$1,000
Policy would pay	\$6,500	\$14,000

As the example demonstrates, with Actual Cash Value coverage, your policy benefits may not cover the full cost of your repairs in the event of a loss. We recommend you review your coverage amounts with your agent regularly to be sure you have the coverage amounts you need.

For more information please visit www.twia.org/itv, discuss it with your agent, or call us at (800) 788-8247.

Texas Windstorm Insurance Association
 5700 South MoPac Expressway, Building A, Austin, Texas 78749
 P.O. Box 99090, Austin, Texas 78709-9090
 800-788-8247 / Fax 512-899-4950