

7-20-13 to 7-20-14



Policy Declarations

Processed By: e-Dis Net Flood Insurance Processing
P.O. Box 33018
St. Petersburg, FL 33735-8018
866-511-0793
FloodUnderwriting@asi-insurel

Inception Date: 07/20/2013 Expiration Date: 07/20/2014
Effective Date of this Transaction: 7/20/2013
At 12:01 AM at the location of Described Property

Policy ID: FLD174048
Policy Type: Dwelling Policy (DP)
Endorsement Reason: Other

Agent Information

Named Insured
LLOYD HAWKINS
Property Address:
4098 Ector Dr
Galveston, TX 77554-

Mailing Address
20743 FAWN BROOK CT
KATY, TX 77450

Payor: LLOYD HAWKINS
Coverage limitations may apply. Refer to your
Standard Flood Insurance policy for details.

420663 - ROBINSON FAMILY INSURANCE AGENCY
LLC
1100 GULF FWY S STE 112 LEAGUE CITY, TX 77573
(281)332-7799

Property And Building Information

Current Information:
Flood Zone: AE
Community #: 485469 - 0068 - E
Name: GALVESTON, CITY OF
Program: Regular
Building Description:
Single Family
Elevated - Without Enclosure
One Floor
Main House/Building
Principal Residence: No
Grandfathered: No
Replacement Cost: \$200,000

Rating Information:
Flood Zone: AE
Community #: 485469 - 0068 - E
Name: Galveston, City Of
Firm Type: POST
Elevation Certificate Information:
Base Flood Elevation: 14.0
Elevation Difference: 0004
Contents Information:
Lowest floor Only Above Ground Lev

Coverage Information

	Limit	Deductible	Premium
Building	\$200,000	\$1,000	\$256.00
Contents	\$25,000	\$1,000	\$95.00
ICC Premium:			\$5.00
CRS Discount:			\$0.00
Federal Policy Fee:			\$40.00
Total Premium:			\$396.00
Endorsement Premium:			\$0.00

THIS IS NOT A BILL

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

Deductible Discount Percentage: 1.00

Special Provisions

This policy covers only one building. If you have more than one building, on your property, please make sure each is covered. See Section 1U
Property Covered within your flood policy for the NEIP definition of 'building' or contact your agent, broker or insurance company.

Form and Endorsements

ASI FLD 00/PFNP 08, ASI FLD, SOC 08, LW 05 2009

This Declarations Page, in conjunction with the policy, constitutes your Flood Insurance Policy. IN WITNESS
WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement.

[Signature]
American Strategic Insurance

Date: 07/29/2013

1602002B-13707
AFFILIATED MORTGAGE COMPANY
8700 LEGACY DRIVE SUITE 10
PLANO TX 75024

Lender's Name and Address

HAWKINS, LLOYD
4008 ECTOR DR
GALVESTON TX 77554

Borrower's Name and Address

Notice to Borrower of Structure in a Special Flood Hazard Area - Zone AE (NFIP - Participating Community)

We are giving you this notice to inform you that the building or mobile home securing the loan for which you have applied is or will be located in an area prone to high flood risks that we call a Special Flood Hazard Area (SFHA). This SFHA is designated by FEMA as a Zone AE.

The area has been identified by the Federal Emergency Management Agency (FEMA) as an SFHA using the Flood Insurance Rate Map (FIRM) or the Flood Hazard Boundary Map (FHBM) for the number:

485469 - GALVESTON, CITY/GALVESTON COUNT

FIRMs are prepared by FEMA in cooperation with the applicable community to identify high flood risk and low-to-moderate flood risk areas. The SFHA in which your building or mobile home is or will be located has at least a one percent chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of flooding in an SFHA is 26 percent.

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in an SFHA. If you would like to make such a request, please contact us for further information. Borrowers may also call a FEMA mapping specialist at (877) 836-2427 to discuss their concerns.

Federal financial assistance, including FEMA disaster assistance, flood mitigation grants and federally backed mortgage lending is available in the NFIP participating communities. Mandatory flood insurance requirements are applicable to all Federal financial assistance. The mandatory flood insurance purchase requirements under section 102(b) of the Flood Disaster Protection Act of 1973 are applicable to Federally regulated lenders making loans in SFHAs. We will not make you the loan that you have applied for if you do not purchase flood insurance. If you fail to renew flood insurance on the property, federal law authorizes and requires us to purchase the flood insurance for you at your expense. The flood insurance must be maintained for the life of your loan.

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through a Write Your Own (WYO) company that has agreed to write and service NFIP policies on behalf of FEMA. Flood insurance also may be available from private insurers that are not Federally backed.

At minimum, flood insurance purchased must cover the lowest of: (1) the outstanding principal balance of the loan(s); or (2) the maximum amount of coverage allowed for the type of building under the NFIP; or (3) the full replacement cost value (RCV) of the building and/or contents securing the loan. The market value or land value on which the building is located has no bearing on the RCV of the building.

Federal disaster relief assistance, the majority of which is in the form of a low interest disaster assistance loan from the Small Business Administration (SBA), may be available for losses not covered by your flood insurance policy. Flood insurance requirements apply to recipients of Federal disaster assistance grants and SBA disaster assistance loans. If you are planning to build a structure or make repairs, contact the local community's chief executive official to determine building standards for structures within an SFHA.

We may assign, sell, or transfer the servicing of your mortgage loan. If applicable, your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan of the maximum allowable under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of your loan closing versus what subsequently the new lender/servicer may require.

We are required by federal regulations to provide the above notices.

The undersigned hereby acknowledges receipt of the above notice indicating that the structure securing the underlined loan is an area identified as a SFHA and the notice indicating whether federal disaster relief assistance will or will not be available for such property.

Borrower

Lloyd C Hawkins

Dated

6-19-12

Borrower

Katherine Hawkins

Dated

6-19-12

ASSISTANCE IS AVAILABLE

If you would like assistance with any of the options mentioned above, with obtaining an Elevation Certificate that may be required for the purchase of flood insurance or use in obtaining of a Letter of Map Change, please contact AFB Services at:

info@afbservices.org or by calling 800.985.4667, ext. 123