

**Renewal**

**Dwelling Policy Form**

**Policy Declarations**

**Policy Number:** 0FLD525954  
**Product Type:** Standard Policy

**Policy Period:** 06/29/2022 to 06/29/2023  
At the time of loan closing

**Named Insured**

NAIC: 11059

**Agent/Producer Name & Address**

RICHARD WALL HERNANDEZ  
**Property Location:**  
4820 AVENUE P 1/2  
GALVESTON, TX 77551-5243

432783 - GOOSEHEAD INSURANCE AGENCY, LLC  
1500 SOLANA BOULEVARD, BUILDING 4 SUITE 4500  
WESTLAKE, TX 76262  
(800)474-1377

**Mailing Address**

RICHARD & EMMANUEL WALL HERNANDEZ  
9858 MILLS FIELD DR  
HOUSTON, TX 77070

**Payor:** TRUIST BANK ISAOA/ATIMA

**Community Rating Information**

Community Name: **GALVESTON, CITY OF**  
Community Number: **485469 - 0437 - G**  
Current Flood Zone: **AE**  
FIRM Type: **PRE**  
Program: **Regular**

No Addition(s) and Extension(s)

**Building Information**

Occupancy: **Single Family**  
Elevated Building: **Yes**  
Number of Floors: **1 Floor**  
Crawlspace (Elevated)  
Construction Type: **Frame**  
Type of Building: **HOME**  
First Floor Height: **3 ft** **FEMA determined**  
Prior NFIP Claims: **0**

Your property's NFIP Flood claims history can affect your premium

Replacement Cost: **\$200,000**

Primary Residence: No

FEMA Determined Replacement Cost: **\$163,782**

**Contents Location:**

Basement/Enclosure/Crawlspace and Above

Coverage Information	Limit(s):	Deductible	Premium
Building	\$200,000	\$2,000	\$1,039.00
Contents	\$80,000	\$2,000	\$623.00

**THIS IS NOT A BILL**

**MORTGAGEE:**

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.

**COVERAGE LIMITATIONS MAY APPLY.**

See Your Policy Form for Detail

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

<b>ICC Premium:</b>	\$32.00
<b>Mitigation Discount:</b>	\$-75.00
<b>CRS Discount:</b>	\$-285.00
<b>Full-Risk Premium:</b>	\$1,334.00
<b>Annual Increase Cap Discount:</b>	\$-867.00
<b>Pre-FIRM Discount:</b>	\$0.00
<b>Newly Mapped Discount:</b>	\$0.00
<b>Other Statutory Discounts:</b>	\$0.00
<b>Discounted Premium:</b>	\$467.00
<b>Reserve Fund Assessment:</b>	84.00
<b>HFIAA Surcharge:</b>	\$250.00
<b>Federal Policy Fee:</b>	\$47.00
<b>Probation Surcharge:</b>	\$0.00
<b>Total Annual Payment:</b>	\$848.00

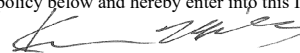
**Special Provisions**

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

**Forms and Endorsements**

ASI FLD IMPINF 08, DW 10 2021 Merged

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



Kevin Milkey

Executive Vice President, American Strategic Insurance

Date: 08/18/2022

**Mortgagee(s)**

**First Mortgagee:**

TRUIST BANK ISAOA/ATIMA  
PO BOX 7952  
SPRINGFIELD, OH 45501

LOAN #:0060261906  
ESCROW: YES

**Additional Named Insured(s)**

**First Additional Named Insured:**

EMMANUEL WALL HERNANDEZ  
9858 MILLS FIELD DR  
HOUSTON, TX 77070-1181