

A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003

FFL 99.001 1215
 4824176
 6/30/16



FLOOD DECLARATIONS PAGE
 AMENDED EFFECTIVE: 7/24/16

2000 11523 FLD RGLR

Policy Number	NFIP Policy Number	Product Type:
42 1150294361 06	1150294361	Standard Policy Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/27/16 To: 6/27/17 12:01 am Standard Time	06/30/2016	0046614	42 1150294361 05

Agent (409)744-4414
 BEST INSURANCE & FINANCIAL
 SERVICES INC
 2001 61ST ST STE A
 GALVESTON TX 77551-7404

VINCENT EDWARD DIAS
 5219 JAMAICA BCH UNIT 5
 GALVESTON TX 77554-9678

Property Location (if other than above)
 16630 JOHN SILVER RD, GALVESTON TX 77550

Address may have been changed in accordance with USPS standards.

Rating Information

Building Occupancy: Single Family	Community Name: JAMAICA BEACH, CITY OF
Primary Residence: Y	Community #: 481271 Map Panel/Suffix: 0001 D
Number of Floors: Two Floors	Community Rating: 10 / 00%
Building Indicator: Elevated	Program Status: Regular Grandfathered: No
Basement/Enclosure/Crawlspace:	Flood Risk/Rated Zone: AE
Enclosure without Proper Openings	
Condo Type: N/A	

Coverage

Coverage	Deductible	Premium
BUILDING	\$151,100	\$1,985.00
CONTENTS	\$10,000	\$118.00

ANNUAL SUBTOTAL: \$2,103.00
 DEDUCTIBLE DISCOUNT/SURCHARGE: \$.00
 ICC PREMIUM: \$70.00
 COMMUNITY RATING DISCOUNT: \$.00
 RESERVE FUND ASSESSMENT: \$325.00
 PROBATION SURCHARGE: \$.00
 FEDERAL POLICY SERVICE FEE: \$50.00
 HFIAA SURCHARGE: \$25.00
 PRIOR PREMIUM AND FEES: \$2,499.00
 PREMIUM AND FEES ADJUSTMENT: \$69.00
 TOTAL OF PREMIUMS AND FEES: \$2,568.00

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: Insured

Special Provisions:

Pre-FIRM Subsidized

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. Coverage Limitations may apply. Please refer to your Flood Insurance Policy Form for details.

Forms and Endorsements:

WFL 99.414 0414 0614 FFL 99.310 1012 1010 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.

H. Neal Conolly
 H. Neal Conolly, President

00466144211502943611618201

00000

Insured

06749



Amended House & Home Policy Declarations

Your policy effective date is March 15, 2016

**Allstate.**
You're in good hands.

Page 1 of 4

Total Premium for the Policy Period

Premium for property insured	\$786.21
Recoupment Fee Volunteer Rural Fire Department Assistance Program	1.26
Total	\$787.47

Information as of April 15, 2016

Summary

Named Insured(s)
Vincent Edward Dias Ste 1
Mailing address
**5219 Jamaica Beach Unit 5
Galveston TX 77554-9678**

Policy number
836 843 476

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **March 15, 2016** through
March 15, 2017 at 12:01 a.m. standard
time

Your Allstate agency is
Gary Lee Pierce
1926 El Dorado
Houston TX 77062
(281) 488-7231
GaryPierce@allstate.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.

Discounts (included in your total premium)

Protective Device	\$17.42	Home Buyer	\$32.92
Early Signing	\$10.67	Responsible Payment	\$292.05
Smoke-Free	\$78.22	Welcome	\$64.51
Total discount savings	\$495.79		

Insured property details*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182) for additional coverage information. Contact us if you have any changes.

Location of property insured: 16630 John Silver Rd, Jamaica Beach, TX 77554

Dwelling Style:

Built in 1980; 1 family; 1134 sq. ft.; 1 story

Foundation:

100% Pier foundation

Attached structure:

One 1-car built-in garage

Interior details:

One average kitchen

One average full bath

Exterior wall type:

100% wood siding

Interior wall partition:

100% drywall

Additional details:

Interior wall height - less than 10 ft,
100%

Fire protection details:

1 mile to fire department

Roof surface material type:

(continued)



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

Policy Number: TWIA-000464660-01

Policy Period: Mar 18, 2016, to Mar 18, 2017
 12:01 A.M. Standard Time at the property location
 Amended Declarations Page Effective: January 01, 2017

Name and Mailing Address of Agent:

Chris Michael Sapp
 1926 El Dorado
 Houston, TX 77062

Name and Mailing Address of Insured:

Vincent Edward Dias
 5219 Jamaica Beach
 Unit 5 Box 1
 Galveston, TX 77554

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 : Vincent Edward Dias

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 16630 John Silver Road, 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> Increased Cost of Construction (15%) \$153.00 Personal Property Replacement Cost \$86.00 Indirect Loss \$140.00 Deductible 3% -\$701.00 <i>Item #1-A forms: 320 431 220</i>	80%	3%	\$4,770			\$159,000.00	\$1,249.00
1	B	Description: Single Family Dwelling located at: 16630 John Silver Road, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling	Nil	3%	\$1,200			\$40,000.00	\$112.00

Pro rata Additional Surcharges: \$0.00	Total Limit / Total Premium:	\$199,000.00	\$1,361.00
	Total ICC Premium:	\$153.00	
	Total Surcharges:		\$0.00
	Total Premium + Total Surcharges:		\$1,361.00

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.)

678000447_85.0.0_PRODUCTION_24_9924109: Insured



COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000464660-01

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.

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<p>Additional Interests Attached to and forming part of Policy Number 000464660-01</p> <p>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.</p> <table> <thead> <tr> <th>Name and Address</th> <th>Interest Type</th> <th>Instrument #</th> <th>Item #</th> </tr> </thead> <tbody> <tr> <td>Central Loan Administration & Reporting ISAOA/ ATIMA PO Box 202028 Florence, SC 29502-2028</td> <td>Mortgagee</td> <td>Loan # 0082694811</td> <td>1A, 1B</td> </tr> </tbody> </table> <p>----- End of Additional Interests List -----</p>								Name and Address	Interest Type	Instrument #	Item #	Central Loan Administration & Reporting ISAOA/ ATIMA PO Box 202028 Florence, SC 29502-2028	Mortgagee	Loan # 0082694811	1A, 1B																
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