

NATIONAL GENERAL
an Allstate company



BRAD SPURGEON INSURANCE AGENCY INC
1118 14TH ST N
TEXAS CITY, TX 77590

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729

BRAD SPURGEON INSURANCE AGENCY INC
1118 14TH ST N
TEXAS CITY, TX 77590

Agency Phone: (409) 945-4746

NFIP Policy Number: 0000382858
Company Policy Number: 0000382858
Agent: JOHN SPURGEON

Payor: FIRST MORTGAGEE
Policy Term: 07/31/2023 12:01 AM - 07/31/2024 12:01 AM
Policy Form: DWELLING POLICY

To report a claim
visit or call us at: <https://Nationalgeneral.manageflood.com>
(888) 598-0296

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
NATIONSTAR MORTGAGE LLC ITS SUCCESSORS AND/OR ASSIGNS PO BOX 7729 SPRINGFIELD, OH 45501-7729	CLAYTON D CRAIGHEAD / HELEINA LORRAINE B FORMOSO 808 PENN DR FRIENDSWOOD, TX 77546

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
INTEGON NATIONAL INSURANCE COMPANY PO BOX 912063 DENVER, CO 80291-2063	22112 PECOS DR GALVESTON, TX 77554

RATING INFORMATION	BUILDING DESCRIPTION:	BUILDING DESCRIPTION DETAIL:
BUILDING OCCUPANCY: SINGLE-FAMILY HOME NUMBER OF UNITS: N/A PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION PRIOR NFIP CLAIMS: 0 CLAIM(S)	MAIN DWELLING	N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	DATE OF CONSTRUCTION:	CURRENT FLOOD ZONE:	FIRST FLOOR HEIGHT (FEET):	FIRST FLOOR HEIGHT METHOD:
FIRST MORTGAGEE: NATIONSTAR MORTGAGE LLC ITS SUCCESSORS AND/OR ASSIGNS PO BOX 7729 SPRINGFIELD, OH 45501-7729	01/01/1980	AE	12.0	FEMA DETERMINED
SECOND MORTGAGEE:				
ADDITIONAL INTEREST:				
DISASTER AGENCY:				

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$5,000
CONTENTS:	\$100,000	\$5,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$3,612.00
CONTENTS PREMIUM:	\$1,415.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$15.00)
FULL RISK PREMIUM:	\$5,087.00
ANNUAL INCREASE CAP DISCOUNT:	(\$3,819.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,268.00
RESERVE FUND ASSESSMENT:	\$228.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,793.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement


Peter Rendall / President


Christine DeBiase / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: INTEGON NATIONAL INSURANCE COMPANY

Insurer NAIC Number: 29742



File: 29216925

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