

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

POLICY NUMBER
42-X-966-83W-0
 POLICY TERM
08-16-2023 TO 08-16-2024

THIS AMENDED DECLARATION
 REPLACES ALL PRIOR DECLARATIONS, IF ANY, AND WITH POLICY PROVISIONS
 AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THIS
HOMEOWNERS POLICY

1949 E. SUNSHINE
 SPRINGFIELD, MISSOURI 65899-0001
 (417) 887-0220

AND SUBSEQUENT RENEWALS
 AT 12:01 A.M. (STD)

CHANGE TYPE: MTG

NAMED INSURED AND P.O. ADDRESS
 KELLNER, MARK B & MARCI
 4156 PIRATES BCH
 GALVESTON TX 77554-8042

LIENHOLDER/MORTGAGEE
 ROUND POINT MORTGAGE SERVICING LLC
 PO BOX 2927
 PHEONIX AZ 85062

PREMIUM TO BE PAID BY
 INSURED

AGENT
 FOR CUSTOMER SERVICE, CALL PH #409-770-9503
 HAL ROCHKIND D5927-P 1-063

DESCRIPTION OF INSURED PROPERTY

4206 SAND CRAB GALVESTON TX 77554-8042

RATING INFORMATION, COVERAGES, PREMIUMS, AND LIMITS OF LIABILITY

INSURANCE IS PROVIDED ONLY WITH RESPECT TO THOSE OF THE FOLLOWING COVERAGES WHICH ARE INDICATED BY A SPECIFIC LIMIT OF LIABILITY AND/OR PREMIUM APPLICABLE THERETO.

SECTION I -	DEDUCTIBLES - SEE DECLARATION PAGE 3	LIMITS
COVERAGE A - DWELLING		\$832,800
COVERAGE B - OTHER STRUCTURES		\$83,280
COVERAGE C - PERSONAL PROPERTY		\$624,600
COVERAGE D - LOSS OF USE		\$208,200
	SUBJECT TO MONTHLY MAXIMUM OF \$16,656	
SECTION II		
COVERAGE E - PERSONAL LIABILITY	(EACH OCCURRENCE)	\$300,000
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	(EACH PERSON)	\$5,000

----- RATING INFORMATION -----

CONSTRUCTION: SIDING PROTECTION: 02 ZONE:072
 1 FAMILY DWELLING, BUILT IN 1989. FIRE DIST: GALVESTON
 DISCOUNTS: DEDUCTIBLE CREDIT

- \$5,000 LIMITED FUNGI, OTHER MICROBES, OR ROT REMEDIATION COVERAGE.
- THIS POLICY DOES NOT PROVIDE WIND, HURRICANE AND HAIL COVERAGE. PLEASE CONTACT YOUR AGENT TO OBTAIN COVERAGE THROUGH THE TEXAS WINDSTORM INSURANCE ASSOCIATION.

LIENHOLDER(S)/MORTGAGEE(S)

1ST ROUND POINT MORTGAGE SERVICING LLC
 ISAOA/ATIMA
 PO BOX 2927
 PHEONIX AZ 85062

 LOAN NUMBER - 2010025993

SUBJECT TO THE FOLLOWING FORMS AND ENDORSEMENTS

SH3.42 02-19 SH9194 01-12 SH92565 05-16
 SH92764 12-18 SH92777 06-21

TOTAL

TOTAL PREMIUMS \$2518.00

HAL ROCHKIND

DATE PRINTED 10-02-2023

H9D-02-92

AUTHORIZED REPRESENTATIVE

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

INSURED

ENDORSEMENT DESCRIPTIONS

SH3.42	0219	AMERICAN NATL HOMEOWNERS POL
SH9194	0112	WINDSTORM AND HAIL EXCLUSION
SH92565	0516	IDENTITY THEFT PROTECTION
SH92764	1218	HOME SYSTEMS AND SERVICE LINE
SH92777	0621	TEXAS HOME AMENDATORY ENDORS

Special Notice to Lienholders and Mortgagees:

This is a continuous form policy. Coverage for the lienholder and/or mortgagee will continue in force until cancelled by written notice.

The company reserves the right to cancel this policy giving the lienholder and/or mortgagee a ten day notice of cancellation.

IMPORTANT INFORMATION ON HOW TO REPORT A CLAIM

Should you need to report a claim under this policy, please call (Toll-Free) 1-800-333-2860.

Please be prepared to furnish the following information:

- 1) Date and Time of Loss
- 2) Facts of Occurrence
- 3) Location of Loss if other than the residence premises
- 4) Name, Address, and Phone Number of any injured parties
- 5) If applicable, name of law enforcement agency or fire department and the incident number

As a Policyholder, you are required to protect your property from further damage, make reasonable and necessary temporary repairs, and keep an accurate record of repair expenditures.

SMP-126B (2-95)



DESCRIPTION OF YOUR HOUSE

NOTICE – REBUILDING COSTS ESTIMATED UNDER IDEAL CONDITIONS

Important information regarding your Declarations Page 2 information for your home.

The listed characteristics of your home/dwelling are based on information gathered from you, to assist you in your insurance purchase. The insured value of your home/dwelling, as reflected in the stated Coverage A amount, is based upon estimated cost of rebuilding your home/dwelling, reflecting the rising trend of such costs. This should be considered **the minimum cost to rebuild your home/dwelling under ideal conditions**. In the event your home/dwelling is destroyed, your policy will only pay additional monies beyond Coverage A subject to the Extended Replacement, and Building, Ordinance, or Law provisions you have purchased and are filed for your state. The actual cost to rebuild or repair your home/dwelling will vary, especially if the information you have provided is incorrect or incomplete. Rebuilding costs can also vary greatly and are dependent upon: (1) the nature and extent of the damage sustained; (2) the availability of skilled labor and materials; and (3) other market conditions which may exist at the time of loss. **If the cost of rebuilding your home/dwelling exceeds the Coverage A amount, Extended Replacement, and Building, Ordinance or Law provisions on your policy, those additional costs will not be covered. We strongly encourage you to review the insured value of your home/dwelling and the Coverage A amount listed on your policy carefully. If you wish to purchase additional coverage, make corrections to the information you have provided, or if you modify or remodel your home/dwelling, please contact your agent immediately.**

Insured: KELLNER, MARK B & MARCI	Policy Number:	42-X-966-83W-0
Address: 4206 SAND CRAB GALVESTON, TX 77554-8042		
GENERAL INFORMATION		
Estimated Replacement Cost	\$832,786.00	US Dollars
ZIP Code	77554	Code
Year Built	1989	A.D.
Building Style	2 Story	
Building Shape	Rectangular	
Number of Stories	2.00	Stories
Number of Families	Single Family	
Total Living Area - Main Structure	3458	Square Fee
Finished Floor Area	3458	Square Fee
Exterior Walls, Wood Siding	100	Percent
Roofing, Architectural Shingles	100	Percent
Attached Structures, Attached Garage - 2 Car	1	Quantity
Attached Structures, Open Porch	228	Square Fee
Attached Structures, Wood Deck	936	Square Fee
Special Items, Sash, Wood with Glass, Standard	100	Percent
Special Items, Door, Wood, Exterior	2	Quantity
Partitions, Drywall	100	Percent
Partitions, Stud, 2 x 4	100	Percent
Partitions, Door, Hollow Core, Birch	22	Quantity
Wall Coverings, Paint	100	Percent
Ceilings, Drywall	100	Percent
Floor Coverings, Hardwood	33	Percent
Floor Coverings, Wall to Wall Carpet (acrylic/nylon)	34	Percent
Floor Coverings, Ceramic Tile	33	Percent
Interior, Kitchen - Custom	1	Quantity
Interior, Full Bath - Custom	3	Quantity
Interior, Fireplace - Single	1	Quantity
HVAC, Heating - Gas	100	Percent
HVAC, Central Air Cond. - Same Ducts	100	Percent
Miscellaneous, 200 amp Service, Standard	100	Percent
Foundation Type, Piers	100	Percent
Foundation Materials - Main, Concrete	100	Percent
Roof Style/Slope, Gable, Slight Pitch	100	Percent
Roof Shape, Simple/Standard	100	Percent
Floor/Ceiling Structure, Wood Joists & Sheathing	100	Percent
Roof Structure, Rafters, Wood w/Sheathing	100	Percent
Exterior Wall Framing, Stud, 2 x 4	100	Percent
Construction Type	1	Standard
Site Access, Flat Area/Easy Access	Terrain	
CONTINUED ON NEXT PAGE		



DESCRIPTION OF YOUR HOUSE

Insured: KELLNER, MARK B & MARCI

Policy Number: 42-X-966-83W-0

Address: 4206 SAND CRAB GALVESTON, TX 77554-8042

GENERAL INFORMATION

Ceiling Height, Wall Group 1, Wall Height	8.00 Feet
Ceiling Height, Wall Group 1, Percent of Wall	100 Percent

CONSTRUCTION ASSUMPTIONS

Degree of Slope	0-14 Degrees
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ADDITIONAL FACTORS

Cost of Labor, Building Materials and Supplies	\$610,797.00	US Dollars
Cost of Permits and Architect's Plans	\$55,639.00	US Dollars
Overhead and Profit	\$133,287.00	US Dollars
Inflationary Adjustment	\$33,063.00	US Dollars
(sum of the above amounts is equal to the Estimated Replacement Cost)		

For updates or corrections please contact your agent.
 HAL ROCHKIND 514 23RD ST GALVESTON TX 77550-1906
 PH 409-770-9503 State License 1419518

CORELOGIC COSTS INCLUDE LABOR AND MATERIAL, NORMAL PROFIT AND OVERHEAD AS OF DATE OF REPORT. COSTS REPRESENT GENERAL ESTIMATES WHICH ARE NOT TO BE CONSIDERED A DETAILED QUANTITY SURVEY. THESE COSTS INCLUDE GENERALITIES AND ASSUMPTIONS THAT ARE COMMON TO THE TYPES OF STRUCTURES REPRESENTED IN THE SOFTWARE.



PAGE 3 OF THE DECLARATION (FORM SM-126)

THE FOLLOWING DEDUCTIBLES APPLY TO YOUR POLICY:

\$41,640 All Peril DEDUCTIBLE

No deductible applies to:

- * Coverage D - Fire Department Service Charge
- * Coverage D - Credit Card, Fund transfer Card, Forgery, and Counterfeit Money.

OTHER DEDUCTIBLES THAT MAY APPLY:

Vacancy Deductible: \$41,640

If your dwelling is vacant for more than 60 consecutive days prior to a loss, and we are not notified of the vacancy in advance, an additional vacancy deductible will apply to any covered loss.

SH-92565 Identity Theft Protection: No deductible applies to stolen identity losses.

SH-92764 Home Systems and Service Line: \$500





Liability Exposures Declarations Page - A

(Refer to Declarations Page 1 for Limit of Liability)

The following is our record of information you have provided about your liability exposures. Your coverage may be affected by the accuracy of the information shown. Please review this information and notify your agent if any of this information is inaccurate or changes. Liability coverage may be excluded or limited for risk exposures which are not identified below. Failure to disclose risk exposures or attempts to conceal risk exposures may be deemed grounds for non-renewal.

DOG AND EQUINE ANIMAL LIABILITY EXPOSURES:

DOGS - No

EQUINE - No

Your policy will be reduced to a maximum of \$10,000 limit on liability coverage for dogs and equine animals that are not listed on this page. Other exclusions may also apply. Please refer to Section II - Exclusions in your policy for all animal exclusions.

PERSONAL LIABILITY EXPOSURES:

TRAMPOLINE - No

SKATEBOARD RAMP - No

SWIMMING POOL - No

SILOS - No

BUSINESS ON PREMISES - No

NUMBER OF CHILDREN FOR DAY CARE - No

ADULT DAY CARE - No

INCIDENTAL FARMING (LESS THAN \$2,000 ANNUAL GROSS RECEIPTS, AND 4 OR FEWER LARGE LIVESTOCK) - No

GENERATING POWER ON PREMISES - No

