

**POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.**



Wright National Flood Insurance Company  
A Stock Company  
PO Box 33003  
St. Petersburg, FL, 33733  
Office: 800.820.3242  
Fax: 800.850.3299

#### POLICY INFORMATION

<b>Policy Number</b>	42115212570700	<b>Application Date</b>	12/11/2021
<b>Policy Period</b>	12/31/2021 to 12/31/2022	<b>Waiting Period</b>	Loan Closing - No Wait
<b>Agency Number</b>	152864	<b>Premium paid by</b>	Insured
<b>Agency</b>	GOOSEHEAD INSURANCE LLC	<b>Insured Name</b>	CARL BOYD
<b>Agency Address</b>	1500 SOLANA BLVD STE 4500 WESTLAKE, TX 76262-7314	<b>Property Address</b>	586 FORREST LAWN WHARTON , TX 77488
<b>Agent Phone</b>	800.474.1377	<b>Premium Due By</b>	01/09/2022

#### RATING INFORMATION

<b>Community Program Type</b>	Regular	<b>Building Occupancy</b>	Single Family Home
<b>Community Name</b>	WHARTON COUNTY*	<b>Foundation Type</b>	Elevated with Enclosure (Post, Pile, or Pier)
<b>Current Community Number</b>	480652	<b>Date of Construction</b>	07/01/1960
<b>Current Map Panel   Suffix</b>	0365 F	<b>Replacement Cost</b>	\$266,201
<b>Map Date</b>	12/21/2017	<b>Principal/Primary Residence</b>	Yes
<b>Rate Category</b>	Rating Engine	<b>SFIP Form</b>	Dwelling

#### COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$204,000	\$1,250	\$356
Contents	\$80,000	\$1,000	\$215

#### PAYMENT INFORMATION

<b>Payment Method</b>	Credit Card	<b>Premium Subtotal</b>	\$582
<b>Name of Card Holder</b>	CARL A BOYD	<b>Fees</b>	+ \$177
<b>Expiration Date</b>	11/25	<b>Discounts</b>	- \$0
<b>Card Holders Signature</b>	_____	<b>TOTAL AMOUNT DUE</b>	= \$759
<b>Credit Card Number</b>	*****8098	<b>PREMIUM DUE DATE</b>	
<b>Amount</b>	\$ 759	We must <i>receive</i> premium in full by 01/09/2022 to keep the policy period as shown in the Policy Information section above.	

#### NOTES

**NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.**

**Notice:** This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

#### REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• automobile registration, or • proof of insurance for a vehicle, or • documents showing where children attend school, or • Homestead Tax Credit form, or • Statement of Primary Residence form signed by the insured

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

#### LENDER INFORMATION

PROSPERITY BANK  
707 E ARAPAHO RD  
RICHARDSON, TX 75081  
**Loan Number:** 202145035  
**Lender Type:** First Mortgagee  
**Lender Interest:** Building Only  
**Lender Clause(s):** ISAOA ATIMA  
**Bill To Lender?:** No



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## POLICY INFORMATION

<b>Policy Number</b>	42115212570700	<b>Policy Period</b>	12/31/2021 to 12/31/2022
<b>Bill To Renewal</b>	Insured	<b>Waiting Period</b>	Loan Closing - No Wait

## AGENT/PRODUCER INFORMATION

<b>Agency</b>	GOOSEHEAD INSURANCE LLC
<b>Agency Address</b>	1500 SOLANA BLVD STE 4500
<b>City, State, Zip</b>	WESTLAKE, TX 76262-7314
<b>Agent Phone</b>	800.474.1377
<b>Email Address</b>	carlos.cavazos@goosehead.com
<b>Agency Number</b>	152864

## POLICYHOLDER INFORMATION

<b>Insured Name</b>	CARL BOYD
<b>Property Address</b>	586 FORREST LAWN WHARTON, TX 77488
<b>Phone Number</b>	979.492.1132
<b>Email Address</b>	carl.boyd03@gmail.com
<b>Mailing Address</b>	2018 VILLAGE COURT LN ROSENBERG, TX 77471-6158
<b>Insured Tenant</b>	No
<b>Condominium Association</b>	No
<b>Small Business</b>	No
<b>Non-Profit</b>	No
<b>Force-Placed by Lender</b>	Yes

## COMMUNITY INFORMATION

<b>Community Name</b>	WHARTON COUNTY*	<b>Zone Determination</b>	Yes
<b>Community Program Type</b>	Regular	<b>Certificate #</b>	1426187875
<b>Current Community Number</b>	480652	<b>Determination #</b>	DRP00000000012879560
<b>Current Map Panel   Suffix</b>	0365 F	<b>Map Date</b>	12/21/2017
<b>Current Flood Zone</b>	AE		

## BUILDING LOCATION

<b>County or Parrish</b>	WHARTON	<b>Leased Federal Land</b>	No
<b>Latitude</b>	29.293398	<b>CBRS/OPA</b>	No
<b>Longitude</b>	-96.121155		

## BUILDING INFORMATION

<b>Building Occupancy</b>	Single Family Home	<b>Original Construction Date</b>	07/01/1960
<b>Building Description</b>	Main Dwelling	<b>Number of Units in Building</b>	1
<b>Building Purpose</b>	Residential	<b>Course of Construction</b>	No
<b>Residential Use Percentage</b>	100%	<b>Walled &amp; Roofed</b>	Yes
<b>Building Square Footage</b>	2373 sq. ft.	<b>Over Water</b>	Not Over Water
<b>Number of Floors</b>	1	<b>Machinery and Equipment Discount</b>	No
<b>Construction Type</b>	Frame	<b>Number of Detached Structures</b>	1
<b>Foundation Type</b>	Elevated with Enclosure (Post, Pile, or Pier)	<b>Elevators</b>	No
<b>Square Feet of Enclosure/Crawlspace</b>	2373	<b>Principal/Primary Residence</b>	Yes
<b>Compliant Venting</b>	No	<b>Percentage of Residency</b>	80% or more
<b>Number of Permanent Openings (Flood Vents)</b>	0	<b>Replacement Cost</b>	\$266,201
<b>Rental Property</b>	No	<b>Additions and Extensions</b>	None
<b>Tenant Building Coverage</b>	Not Applicable		

## BUILDING ELEVATION INFORMATION

<b>First Floor Height Used</b>	1.1
<b>Method to Determine First Floor Height</b>	Tool



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## DISCOUNTS

Prior Newly Mapped Lapse	No	Prior Pre-FIRM Lapse	No
Newly Mapped Eligible	No		

## PREMIUM INFORMATION

Building Premium	+		\$356
Contents Premium	+		\$215
Increased Cost of Compliance (ICC) Premium	+		\$11
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$0
<b>FULL RISK PREMIUM</b>	=		<b>\$582</b>
<b>STATUTORY DISCOUNTS</b>			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
<b>ADJUSTED PREMIUM</b>	=		<b>\$582</b>
Reserve Fund Assessment	+		\$105
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
<b>TOTAL AMOUNT DUE</b>	=		<b>\$759</b>

## IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

**By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.**

## INFORMATION AFFIRMATION

I understand that my building coverage is lower than the replacement cost of my structure. Initials: DS  
CB

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

**This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.**

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

Print Name of Insured	Signature of Insured	Date
Carlos Cavazos	<u>Carl Boyd</u> 8AD749387460400...	12/14/2021
Print Name of Agent/Broker	Signature of Agent/Broker	Date
	<u>Carlos Cavazos</u> 086BF4E81D2B4E2...	12/14/2021



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**LEGAL INFORMATION****Non-Discrimination**

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

**Privacy Act**

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

**This policy is issued by Wright National Flood Insurance Company**

42115212570700 - 20211211181541 - 759.00



Wright National Flood Insurance Company  
A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

Policy Number 42115212570700

Date of Notice

### STATEMENT OF PRIMARY RESIDENCE STATUS FOR NFIP POLICY RATING

Insured Name: CARL BOYD

Property Address: 586 FORREST LAWN WHARTON, TX 77488

**Check one:**

- The above address is my primary residence, and I and/or my spouse will live at this location for more than 50 percent of the 365 days following the policy effective date.**
- FOR ACTIVE-DUTY MILITARY PERSONNEL:** The above address is my primary residence, and I and/or my spouse will live at this location for more than 50 percent of the 365 days following the policy effective date unless I am on extended active duty military deployment. I will not rent or use as income property this dwelling anytime during the policy term, and I will notify my insurer when my status changes.

PURSUANT TO 28 U.S.C. § 1746 I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

DocuSigned by:  
*Carl Boyd*

12/14/2021

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SIGNATURE OF INSURED

DATE

**IMPORTANT:** Please return completed form to your **Agent of Record.**