



PROPERTY ADDRESS #: 31 LAKESIDE DR, Hitchcock, TX, 77563
POLICY #: 8704632747
NFIP POLICY #: 8704632747
POLICY TERM: 06-20-2025 (12:01 AM) - 06-20-2026 (12:01 AM)
POLICY ISSUED BY: Texas Farmers Insurance Company
PAYOR: DAVID CATES

ENDORSEMENT EFFECTIVE DATE: 06-20-2025
REASON FOR CHANGE:
POLICY FORM: Dwelling Policy
POLICY DECLARATIONS TYPE: Revised Policy Declarations
RATE CATEGORY : RatingEngine

INSURED NAME & MAILING ADDRESS

DAVID CATES & MELISSA CATES
PO BOX 1021,
Sterling, AK, 99672

AGENT CONTACT INFORMATION

JOHN VALDES
907 W MAIN ST, League City, TX, 77573
Phone : 2813357772

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your policy. THIS IS NOT A BILL.

Policy Coverages & Endorsements

	COVERAGE	DEDUCTIBLE
Building	\$ 250,000	\$ 5,000
Contents	\$ 27,000	\$ 1,000

\$ 3,120

Total Annual Payment

Coverage limitations may apply. See your Policy Form for details.

Includes Premium, Discounts, Fees, and Surcharges

Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height (FFH)	1.1
Method Used to Determine FFH	FEMA Determined
Property Description	Elevated with enclosure on piers, posts & piles, 1 Floors , Frame
Date of Construction	01-01-1970
Prior NFIP Claims	1 Claim(s)

Your property's NFIP flood claims history can affect your premium.

Premium Calculations

COMPONENTS OF THE TOTAL	PREMIUM
Building Premium:	\$ 3,612
Contents Premium:	\$ 920
Increased Cost of Compliance (ICC) Premium:	\$ 75
Community Rating System Discount:	\$ 0
Full-Risk Premium:	\$ 4,607
Statutory Discounts:	
Annual Increase Cap Discount:	\$ (2,024.00)
Discounted Premium:	\$ 2,583
Fees and Surcharges:	
Reserve Fund Assessment:	\$ 465
HFIAA Surcharge:	\$ 25
Federal Policy Fee:	\$ 47
Total Premium	\$ 3,120

ADDITIONAL INTERESTS

First Mortgagee
Nationstar Mortgage LLC ISAOA,
PO Box 7729,
Springfield, OH, 45501
Loan # : 678150376

Additional Insured
MELISSA CATES ,
31 LAKESIDE DR,
Hitchcock, TX, 77563

