

**DECLARATIONS PAGE**  
**TEXAS HOMEOWNERS POLICY - FORM HO-3**  
**HOMEOWNERS OF AMERICA INSURANCE COMPANY**  
**1400 CORPORATE DRIVE, SUITE 300 IRVING, TEXAS 75038**  
**A STOCK COMPANY**

<input type="checkbox"/>	NEW
<input checked="" type="checkbox"/>	RENEWAL
<input type="checkbox"/>	AMENDED DATE

42-121810-10

**NAMED INSURED / MAILING ADDRESS**

GORDON PAUL WALKER  
SHERI LYNNETTE WALKER  
1303 CAMBRIDGE DR.  
FRIENDSWOOD, TX 77546

**MORTGAGEE**

\*See Page 2

POLICY PERIOD: 12 mths

**RESIDENCE**

**PREMISES/DWELLING**

EFFECTIVE DATE: 08/21/2023

1303 CAMBRIDGE DR  
FRIENDSWOOD, TX 77546

EXPIRATION DATE: 08/21/2024

12:01 A.M. STANDARD TIME AT THE LOCATION  
OF THE RESIDENCE PREMISES / DWELLING

CONSTRUCTION: Brick/Veneer		PPC: 3	COUNTY: GALVESTON	LIMIT: INSIDE
COVERAGES		LIMITS OF LIABILITY	PREMIUM	
<b>SECTION I PROPERTY</b>				
Coverage A. Dwelling		\$434,070	\$5,485.00	
Coverage B. Other Structures		\$43,407	INCL	
Coverage C. Personal Property		\$173,628	INCL	
Coverage D. Loss of Use		\$86,814	INCL	
<b>SECTION II LIABILITY</b>				
Coverage E. Personal Liability		\$500,000	\$35.00	
Coverage F. Medical Payments		\$5,000	\$10.00	
<b>BASIC PREMIUM</b>			\$5,530.00	
<b>OTHER COVERAGES AND ENDORSEMENTS</b>				
Endorsement number and title				
HA.CEHO3 (0118) - Coverage Extension			\$50.00	
HA.HHAA (1119) - Home Sharing Host Activities Amendatory Endorsement				
HA.HO3SP (0820) - Special Provisions - Texas				
HO 00 03 10 00 - Homeowners 3 Special Form				
HO-105 (7-92) - Residence Glass Coverage			\$9.00	
Renewal Adjustment Discount			INCL	
Claim Renewal Discount			INCL	
Companion Product Discount			INCL	
Security Features Discount			INCL	
Maximum Discount Adjustment			INCL	

DEDUCTIBLE (SECTION I ONLY)	AMOUNT OF DEDUCTIBLE	DEDUCTIBLE ADJUSTMENT PREMIUM
DEDUCTIBLE CLAUSE 1 - Windstorm, Hurricane, Hail, and Wind Driven Rain	\$8,681	INCL
DEDUCTIBLE CLAUSE 2 - All Other Perils	\$4,341	INCL
TOTAL POLICY PREMIUM		\$5,709.00

A FULLY EARNED MGA FEE OF \$120.00 IS INCLUDED IN THIS PREMIUM

THIS POLICY INCLUDES THE PERILS OF WINDSTORM, HURRICANE AND HAIL

H MICHAEL VERN

VERN INSURANCE GROUP

AGENCY AT 3311 E BROADWAY ST

PEARLAND, TX 77581

(281) 922-1616

AGENCY CODE: 1178-000-000

OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY – REFER TO YOUR POLICY

MORTGAGEE #1

MORTGAGEE #2

MORTGAGEE #3

LOANDEPOT.COM, LLC, ISAOA/ATIMA

PO BOX 7114

TROY , MI 48007

Acc Num: 5000391580

#### Important Information

The dollar amount of each percentage deductible may change at renewal if the value of your home changes. Please understand that this change in limits could impact your "Windstorm, Hurricane, Hail and Wind Driven Rain" deductible and your "All Other Perils" deductible.

Please reference the Other Coverages and Endorsements section above to determine if any of the following special deductibles apply.

Additional Coverage	Special Deductible
Identity Fraud Expense Coverage - HA.IDT	\$100 applies for claims settled under this endorsement
Special Provisions-Texas - HA.HO3SP Water Back-up & Sump Discharge or Overflow	\$250 applies for claims settled under this coverage
Service Line Coverage - HA. SL	\$500 applies for claims settled under this coverage
Residence Glass Coverage - HO-105	\$0 for claims settled under this endorsement
Scheduled Personal Property - HA.SPP	\$0 applies for claims settled under this endorsement
Coverage Extension - HA.HO.CEHO3 Fire Department Service Charge Consequential Loss Lock Replacement Coverage Reward Reward Reimbursement Coverage Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money	\$0 applies for claims settled under this endorsement \$0 applies for claims settled under this endorsement \$0 applies for claims settled under this endorsement \$0 applies for claims settled under this endorsement \$0 applies for claims settled under this endorsement