



RENEWAL DECLARATIONS

AMOUNT DUE: None  
Payment is due by TO BE PAID BY MORTGAGEE

Policy Number: [redacted]

Policy Period: 12 Months  
Effective Dates: MAR 30 2022 to MAR 30 2023  
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent  
[redacted]

Phone: (281) 265-2886

Homeowners Basic Policy

Location of Residence Premises  
[redacted]

Construction: Masonry Veneer  
Year Built: 1995

Automatic Renewal  
If the POLICY PERIOD is shown as 12 MONTHS, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

NOTICE: Information concerning changes in your coverage is included. Please call your agent if you have any questions. THIS POLICY CONTAINS A POLLUTION EXCLUSION (INCLUDING BUT NOT LIMITED TO ASBESTOS AND LEAD) LOCATED UNDER SECTION II - EXCLUSIONS. The Inflation Coverage provision may change your deductible. Refer to page 11 of your policy.

PREMIUM

Annual Premium	\$1,888.00
Your premium has already been adjusted by the following:	
Home/Auto Discount	Claim Record Discount
Loyal Customer	
Total Premium	\$1,888.00

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NAMED INSURED

MORTGAGEE AND ADDITIONAL INTERESTS

	<div>Mortgagee</div> <div>NEWREZ MORTGAGE LLC</div> <div>ISAOA/ATIMA</div> <div></div>	<div></div>
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SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 240,900
Other Structures	\$ 24,090
B Personal Property	\$ 96,360
C Loss of Use	\$ 48,180
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Locks and Remote Devices	\$1,000

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 300,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 1,000

INFLATION

Inflation Coverage Index: 326.8
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DEDUCTIBLES

Section I Deductible	Deductible Amount
Other Losses 2%	\$ 4,818
Wind or Hail 3%	\$ 7,227

LOSS SETTLEMENT PROVISIONS

Replacement Cost-Common Construction-Coverage A
Depreciated Loss Settlement - Coverage B

FEB 08 2022

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**FORMS, OPTIONS, AND ENDORSEMENTS**

Homeowners Basic Policy  
Ho Basic Amend - Roof Surfaces  
\*Amendatory Endorsement

\*New Form Attached

**ADDITIONAL MESSAGES**

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

**Other limits and exclusions may apply - refer to your policy**

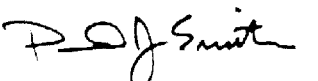
Your policy consists of these Declarations, the Homeowners Basic Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by State Farm Lloyds.

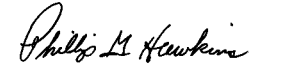
SERVICE OF PROCESS - Service of Process may be had upon the State Official duly designated for such purpose in the state in which the property insured hereunder is located if State Farm Lloyds is licensed in such state; or upon the Commissioner of Insurance of the State of Texas; or upon the duly appointed Attorney-in-Fact for State Farm Lloyds at Richardson, Texas. Underwriters at State Farm Lloyds have complied with the laws of the State of Texas regulating Lloyds plan insurance and said statutes are hereby made a part of the policy. The entire assets of State Farm Lloyds supports its policies, but each individual underwriter's liability is several and not joint and is limited by law to the amount fixed by his/her underwriter's contract and subscription and no underwriter is liable as a partner. This policy is made and accepted subject to the foregoing stipulations and conditions together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto, and no agent or other representative of State Farm Lloyds shall have the power to waive any provision or condition of this policy. This policy is non-assessable and no contingent liability of any kind and character attaches to the insured named herein.

In Witness Whereof, State Farm Lloyds has caused this policy to be signed by its President and Secretary.

By:

  
Secretary  
State Farm Lloyds, Inc.  
Attorney-in-Fact

State Farm Lloyds

  
President  
State Farm Lloyds, Inc.  
Attorney-In-Fact

**Your coverage amount....**

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.