



LENNAR INSURANCE AGENCY LLC
400 E LAS COLINAS BLVD STE 550
IRVING, TX 75039

Standard Flood Insurance Policy Application

Dwelling Form

Date 07/12/2023	Type New	Application Number 0000113978	Effective Date 07/25/2023	Expiration Date 07/25/2024	Waiting Period Loan Closing 07/25/2023
Insured Name(s) PURNADIVYA THURAGA NAGA VENKATA SOMESWARA RAO GONABOYINA		Mailing Address and Phone 12604 NW 23RD PL MIAMI, FL 33167-1496		Property Address 12604 NW 23RD PL MIAMI, FL 33167-1496	Agency Name, Address, and Phone LENNAR INSURANCE AGENCY LLC 400 E LAS COLINAS BLVD STE 550 IRVING, TX 75039
Applicant Type: Individual		Home Phone:		Property Address Type:	
Other Policy Number:		Work Phone:		Email: SERVICE@HIPPO.COM	
Prior Policy Number:		Cell Phone: (786) 635-8889		Phone Number: 800-235-0339	
Prior Company Name:		Email: TURAGAPURNADIVYA@GMAIL.COM		Agent Name: SERVICE LOGIN	
Renewal Billing: First Mortgagee		Prior Company NAIC:			
		Potential Duplicate Policy: N/A			
1st Mortgagee LENNAR MORTGAGE, LLC ISAOA ATIMA 140 FOUNTAIN PKWY N, STE. 250 ST. PETERSBURG, FL 33716		2nd Mortgagee		Additional Interest	Disaster Agency

Phone Number:	Phone Number:	Phone Number:	Phone Number:
Fax Number:	Fax Number:	Fax Number:	Fax Number:
Loan Number: 20700655	Loan Number:	Loan Number:	Loan Number:
Current Community Information		Prior Community Information	
Community Name:	MIAMI-DADE COUNTY*	Community Number:	N/A
Community Number:	120635	Map Panel:	N/A
Map Panel:	0138	Map Panel Suffix:	N/A
Map Panel Suffix:	L	Flood Zone:	N/A
Current Flood Zone:	AH	FIRM Date:	N/A
FIRM Date:	09/30/1972	Has This Property Been Remapped?:	No
Program:	Regular	Map Revision Date:	N/A
Program Status:	Active and participating		
County:	N/A		
Current Map Date:	09/11/2009		
Rating Map Date:	09/11/2009		
Construction/Substantial Improvement Date		Property Ownership Information	
Date of Original Construction:	01/01/2023	Coverage for Owner or Tenant:	Owner
Building Substantially Improved:	No	Building a Rental Property:	No
Building is on list of Historic Buildings:	N/A	Is the policyholder a condominium association?	No
Post-FIRM Construction:	Yes		
Substantial Improvement Date:	N/A		
Prior NFIP Coverage			
Did the applicant purchase the building within the last 365 days?	No	Did the applicant have a prior NFIP policy for the building that lapsed?	N/A
Prior Owner Policy Number:	N/A	Was the policy receiving a Pre-FIRM or Newly Mapped discount when it lapsed?	N/A
Prior Owner Company Name:	N/A	Did the policy lapse for a valid reason?	N/A



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Building Information

Building Located In CBRS/OPA:	No	Building Located Over Water:	Not Over Water
CBRS/OPA Designation Date:	N/A	Building in Course of Construction:	No
If the building is in the buffer zone, did USFWS issue an official determination showing the building outside the system unit or OPA?	N/A	Building Construction Type:	Masonry
Is the building use consistent with the protected area purpose?	N/A	Construction Type Description:	N/A
Prior NFIP Claims:	N/A	Estimated Building Replacement Cost:	N/A
Building Severe Repetitive Loss (SRL) Property:	No	Replacement Cost Value Returned By FEMA:	\$266,106
Property on NFIP SRL list, document(s) provided indicating non-SRL:	N/A	Total sq. footage of the building:	1,828
Coverage Req'd for Disaster Assistance:	No	Total # of floors in building:	2
		What floor is the unit located on?	N/A
		Number of Detached Structures:	0
		Building Located on Federal Land:	No
		Is the policy force-placed by the lender?	Yes

Occupancy Information

Occupancy Type:	Single-Family Home	Number Of Units In Building:	1
Is this the Applicant's Primary Residence:	Yes	Is the insured a nonprofit entity?	No
Is the insured a small business with less than 100 employees?	No	Building Description:	Main Dwelling
		"Other" Description:	N/A

Foundation Information

Foundation:	Slab on grade (non-elevated)
Enclosure/Crawlspace Size:	N/A
Number of Elevators:	N/A

Mobilehome/Travel Trailer Information

On Permanent Foundation:	N/A
Anchored By:	none
Serial Number:	N/A

Venting Information

Enclosure/Crawlspace Has Valid Flood Openings:	No	Area of Permanent Openings (Sq. In.):	0
Number of Openings:	0	Has Engineered Openings:	No

Machinery, Equipment and Appliances

Does the building contain appliances?	Yes	Does the building contain machinery and equipment servicing the building?	Yes
Are all appliances elevated above the first floor?	No	Is all machinery and equipment servicing the building, located inside or outside the building, elevated above the first floor?	No

Elevation Certificate Information

Elevation Certificate Section Used:	Section C	Flood Proofing Certificate:	N/A
Elevation Certificate Date:	06/07/2023	Flood Proofing Elevation:	N/A
Diagram Number:	1A	Lowest (Rating) Floor Elevation:	8.8
Top of Bottom Floor:	8.8	Elevation Certificate First Floor Height:	1.3
Top of Next Higher Floor:	19.5	FEMA First Floor Height:	1.3
Lowest Adjacent Grade (LAG):	7.5	First Floor Height Method Used:	EC

Premium Calculations

RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING	\$250,000	\$1,250
CONTENTS	\$50,000	\$1,000

COMPONENTS OF THE TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$386.00
CONTENTS PREMIUM:	\$215.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$11.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$104.00)
FULL RISK PREMIUM:	\$508.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$508.00
RESERVE FUND ASSESSMENT:	\$91.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL AMOUNT DUE:	\$671.00



The above statements are correct to the best of my knowledge. I understand that any fraudulent statements may be punishable by fine or imprisonment under the applicable federal law. The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations. The premium shown above must comply with FEMA rules and rates and may be revised in accordance with applicable policy provisions.

Patrick J Smith

Signature of Agent/Producer

07/12/2023

Date _____

- DocuSigned by:

Naga venkata someswara rao Gohaboyina 7/17/2023

Signature of Insured (Optional)

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.

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Application Produced For: UNIVERSAL NORTH AMERICA INSURANCE COMPANY



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Amanda Volles

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someswarao10@gmail.com

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Signing Complete

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Security Checked

7/17/2023 8:26:33 AM

Payment Events**Status****Timestamps**

Submission Packet

From: LENNAR INSURANCE AGENCY LLC, SERVICE LOGIN
To: UNIVERSAL NORTH AMERICA INSURANCE COMPANY
PO BOX 912017
DENVER, CO 80291-2017

Phone: 877-826-6921

Regarding Application Tracking Number: 0000113978 - PURNADIVYA THURAGA

The following documentation is required before the policy can be issued and may be directly uploaded to the policy by accessing the website.

Electronic Application:

- ☐ Full Annual Premium payment.
- Online payments can be submitted using either of the following payment methods:
- Credit Card
 - Electronic Check

If the payment is mailed, a copy of the application must be provided with the check.

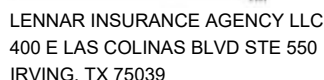
Elevation Certificate Requires Review

- Elevation Certificate
- Building Photographs that meet the following requirements:
 - Minimum of two photographs must be provided.
 - The date the photographs were taken must be provided.
 - The photographs must have been taken within 90 days from the date the premium is submitted.
 - The photographs must show the front and back of the building being insured.
 - The photographs must be at least 3"x3" and provide a clear image of the building.
 - For buildings with split level or multi-level areas at ground level, two additional photographs are required.



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PURNADIVYA THURAGA
12604 NW 23RD PL
MIAMI, FL 33167-1496

Agency:
LENNAR INSURANCE AGENCY LLC
400 E LAS COLINAS BLVD STE 550
IRVING, TX 75039

Agent:
SERVICE LOGIN
Phone Number: 800-572-5499
Email: SERVICE@HIPPO.COM

New Application Invoice

Application Number : 0000113978
Policy Expiration Date : 07/25/2024
Application ID : 000015464482
Billing ID : 000221408150

Insured Property Location :
12604 NW 23RD PL
MIAMI, FL 33167-1496

	<u>Coverage</u>	<u>Deductible</u>
Building	\$250,000	\$1,250
Contents	\$50,000	\$1,000

Payment Options :

Premium Total Due : \$671.00

- **ACH or Credit Card :** Call our Payment Processing Center at 877-826-6921.
- **Check :** Follow the instructions noted on the bottom of this invoice.
Please don't forget to include the application number on your check.
- **On-Line :** Visit <https://uictx.manageflood.com> and select "Pay New Application Online."

Please be aware that this application is subject to a full underwriting review of all documentation and rates may change based on that review.

IF PAYING BY CHECK PLEASE DETACH HERE AND SEND THIS PORTION WITH YOUR PAYMENT.



- Make payment for the exact premium amount due.
- Full payment is required.
- Write your application number on your check.
- Mail this stub and the payment to the address below.

Insured Name : PURNADIVYA THURAGA

Effective Date : 07/25/2023

Application No : 0000113978

Application ID : 000015464482

Billing ID : 000221408150

Amount Enclosed : \$

Make check payable to : UNIVERSAL NORTH AMERICA INSURANCE COMPANY
PO BOX 912017
DENVER, CO 80291-2017

000015464482 000221408150 9

LENNAR INSURANCE AGENCY LLC
400 E LAS COLINAS BLVD STE 550
IRVING, TX 75039

Standard Flood Insurance Policy Application

Dwelling Form

Date	Type	Application Number	Effective Date	Expiration Date	Waiting Period					
07/12/2023	New	0000113978	07/25/2023	07/25/2024	Loan Closing 07/25/2023					
Insured Name(s)	Mailing Address and Phone		Property Address	Agency Name, Address, and Phone						
PURNADIVYA THURAGA NAGA VENKATA SOMESWARA RAO GONABOYINA	12604 NW 23RD PL MIAMI, FL 33167-1496		12604 NW 23RD PL MIAMI, FL 33167-1496	LENNAR INSURANCE AGENCY LLC 400 E LAS COLINAS BLVD STE 550 IRVING, TX 75039						
Applicant Type: Individual		Home Phone:	Property Address Type:		Email: SERVICE@HIPPO.COM					
Other Policy Number:		Work Phone:			Phone Number: 800-235-0339					
Prior Policy Number:		Cell Phone: (786) 635-8889			Agent Name: SERVICE LOGIN					
Prior Company Name:		Email: TURAGAPURNADIVYA@GMAIL.COM	Prior Company NAIC:							
Renewal Billing: First Mortgagee		Potential Duplicate Policy: N/A								
1st Mortgagee	2nd Mortgagee	Additional Interest		Disaster Agency						
LENNAR MORTGAGE, LLC ISAOA ATIMA 140 FOUNTAIN PKWY N, STE. 250 ST. PETERSBURG, FL 33716										
Phone Number:	Phone Number:	Phone Number:	Phone Number:							
Fax Number:	Fax Number:	Fax Number:	Fax Number:							
Loan Number: 20700655	Loan Number:	Loan Number:	Loan Number:							
Current Community Information		Prior Community Information		Case Number:						
Community Name:	MIAMI-DADE COUNTY*	Community Number:	N/A							
Community Number:	120635	Map Panel:	N/A							
Map Panel:	0138	Map Panel Suffix:	N/A							
Map Panel Suffix:	L	Flood Zone:	N/A							
Current Flood Zone:	AH	FIRM Date:	N/A							
FIRM Date:	09/30/1972	Has This Property Been Remapped?:	No							
Program:	Regular	Map Revision Date:	N/A							
Program Status:	Active and participating									
County:	N/A									
Current Map Date:	09/11/2009									
Rating Map Date:	09/11/2009									
Construction/Substantial Improvement Date		Property Ownership Information								
Date of Original Construction:	01/01/2023	Coverage for Owner or Tenant:	Owner							
Building Substantially Improved:	No	Building a Rental Property:	No							
Building is on list of Historic Buildings:	N/A	Is the policyholder a condominium association?	No							
Post-FIRM Construction:	Yes									
Substantial Improvement Date:	N/A									
Prior NFIP Coverage										
Did the applicant purchase the building within the last 365 days?	No	Did the applicant have a prior NFIP policy for the building that lapsed?	N/A							
Prior Owner Policy Number:	N/A	Was the policy receiving a Pre-FIRM or Newly Mapped discount when it lapsed?	N/A							
Prior Owner Company Name:	N/A	Did the policy lapse for a valid reason?	N/A							



Building Information			
Building Located In CBRS/OPA:	No	Building Located Over Water:	Not Over Water
CBRS/OPA Designation Date:	N/A	Building in Course of Construction:	No
If the building is in the buffer zone, did USFWS issue an official determination showing the building outside the system unit or OPA?	N/A	Building Construction Type:	Masonry
Is the building use consistent with the protected area purpose?	N/A	Construction Type Description:	N/A
Prior NFIP Claims:	N/A	Estimated Building Replacement Cost:	N/A
Building Severe Repetitive Loss (SRL) Property:	No	Replacement Cost Value Returned By FEMA:	\$266,106
Property on NFIP SRL list, document(s) provided indicating non-SRL:	N/A	Total sq. footage of the building:	1,828
Coverage Req'd for Disaster Assistance:	No	Total # of floors in building:	2
		What floor is the unit located on?	N/A
		Number of Detached Structures:	0
		Building Located on Federal Land:	No
		Is the policy force-placed by the lender?	Yes

Occupancy Information			
Occupancy Type:	Single-Family Home	Number Of Units In Building:	1
Is this the Applicant's Primary Residence:	Yes	Is the insured a nonprofit entity?	No
Is the insured a small business with less than 100 employees?	No	Building Description:	Main Dwelling
		"Other" Description:	N/A

Foundation Information		Mobilehome/Travel Trailer Information	
Foundation:	Slab on grade (non-elevated)	On Permanent Foundation:	N/A
Enclosure/Crawlspace Size:	N/A	Anchored By:	none
Number of Elevators:	N/A	Serial Number:	N/A

Venting Information			
Enclosure/Crawlspace Has Valid Flood Openings:	No	Area of Permanent Openings (Sq. In.):	0
Number of Openings:	0	Has Engineered Openings:	No

Machinery, Equipment and Appliances			
Does the building contain appliances?	Yes	Does the building contain machinery and equipment servicing the building?	Yes
Are all appliances elevated above the first floor?	No	Is all machinery and equipment servicing the building, located inside or outside the building, elevated above the first floor?	No

Elevation Certificate Information			
Elevation Certificate Section Used:	Section C	Flood Proofing Certificate:	N/A
Elevation Certificate Date:	06/07/2023	Flood Proofing Elevation:	N/A
Diagram Number:	1A	Lowest (Rating) Floor Elevation:	8.8
Top of Bottom Floor:	8.8	Elevation Certificate First Floor Height:	1.3
Top of Next Higher Floor:	19.5	FEMA First Floor Height:	1.3
Lowest Adjacent Grade (LAG):	7.5	First Floor Height Method Used:	EC

Premium Calculations			COMPONENTS OF THE TOTAL AMOUNT DUE	
RATING ENGINE	COVERAGE	DEDUCTIBLE		
BUILDING	\$250,000	\$1,250	BUILDING PREMIUM:	\$386.00
CONTENTS	\$50,000	\$1,000	CONTENTS PREMIUM:	\$215.00
			INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$11.00
			MITIGATION DISCOUNT:	(\$0.00)
			COMMUNITY RATING SYSTEM REDUCTION:	(\$104.00)
			FULL RISK PREMIUM:	\$508.00
			ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
			STATUTORY DISCOUNTS:	(\$0.00)
			DISCOUNTED PREMIUM:	\$508.00
			RESERVE FUND ASSESSMENT:	\$91.00
			HFIAA SURCHARGE:	\$25.00
			FEDERAL POLICY FEE:	\$47.00
			PROBATION SURCHARGE:	\$0.00
			TOTAL AMOUNT DUE:	\$671.00



A separate flood insurance policy is required for each building with the following exception: Under the Standard Flood Insurance Policy Dwelling Form, appurtenant structure coverage may apply to a detached garage at the described location provided the detached garage is not used for dwelling, business, or farming purposes. Coverage is limited to 10% of the limit of liability on the dwelling and reduces the building limit of liability.

The above statements are correct to the best of my knowledge. I understand that any fraudulent statements may be punishable by fine or imprisonment under the applicable federal law. The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations. The premium shown above must comply with FEMA rules and rates and may be revised in accordance with applicable policy provisions.

Signatures

Patrick J. Smith

07/12/2023

Signature of Agent/Producer

Date

Signature of Insured (Optional)

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.

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