

SAMANTHA J JOHNSON
HARVEST INSURANCE
2001 BROADWAY STE 200
RIVIERA BEACH, FL 33404

AMERICAN HERITAGE LENDING, LLC ISAOA
19800 MACARTHUR BLVD STE 950
IRVINE, CA 92612-2496



POLICY CHANGE SUMMARY

POLICY NUMBER: 10497511 - 2	POLICY PERIOD	FROM	07/05/2024	TO	07/05/2025
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 05/12/2025		

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Contact Address (Additional Interest: American Heritage Lending, LLC ISAOA)		Added
Dwelling		
Dwelling at 5820 NW 27TH CT, LAUDERHILL, FL		
Additional Interests		
Additional Interest: American Heritage Lending, LLC ISAOA (1st Mortgagee)		Added
Additional Interest: FAY SERVICING ISAOA/ATIMA (1st Mortgagee)	Added	Deleted

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 10497511 - 2 **POLICY PERIOD:** FROM 07/05/2024 TO 07/05/2025
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 05/12/2025

Named Insured and Mailing Address: First Named Insured: Kenelu LLC 12353 ANTILLE DR BOCA RATON, FL 33428-4802 Phone Number: 321-505-9706	Location Of Residence Premises: 5820 NW 27TH CT LAUDERHILL FL 33313-2330 County: BROWARD	Agent: Fl. Agent Lic. #: W588421 Harvest Insurance SAMANTHA J JOHNSON 2001 BROADWAY STE 200 RIVIERA BEACH, FL 33404 Phone Number: 561-621-3131 Citizens Agency ID#: 11030441
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Primary Email Address:
ktalabert@yahoo.com

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$2,500

Hurricane Deductible: \$10,310 (2%)

PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$515,500	\$9,400
B. Other Structures:	\$0	
C. Personal Property:	\$5,000	
D. Fair Rental Value*:	\$51,550	
E. Additional Living Expense*:	\$51,550	

* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

LIABILITY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
L. Personal Liability:	\$0	\$0
M. Medical Payments:	\$0	\$0

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$9,400

Florida Hurricane Catastrophe Fund Build-Up Premium: \$163

Premium Adjustment Due To Allowable Rate Change: \$0

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$96
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$167

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$9,828

The portion of your premium for:

Hurricane Coverage is \$5,465

Non-Hurricane Coverage is \$4,098

Authorized By: SAMANTHA J JOHNSON

Processed Date: 05/12/2025



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Forms and Endorsements applicable to this policy:

CIT 05 85 02 23, CIT 04 61 12 23, CIT DP-3 06 23, IL P 001 01 04, CIT DP 03 15 10 23, CIT DP 01 09 03 24, CIT 05 86 02 23, CIT 25 12 23, CIT 05 11 02 23

Rating/Underwriting Information			
Year Built:	1973	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	037 / 00	Terrain:	C
Wind / Hail Exclusion:	No	Roof Cover:	Non-FBC Equivalent
Municipal Code - Police:	551	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	551	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Level C
Use:	Rental Property	Roof-Wall Connection:	Toe Nail
Months Unoccupied:	None	Secondary Water Resistance:	No
Non-Primary Residence Rate Applied:	Yes	Roof Shape:	Hip
Number of Families:	3	Opening Protection:	None
Protection Class:	1	Roof Update Year:	2006
Distance to Hydrant (ft.):	100	Roof Material:	Shingles - Architectural
Distance to Fire Station (mi.):	1	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$2,313) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	American Heritage Lending, LLC ISAOA 19800 MACARTHUR BLVD STE 950 IRVINE, CA 92612-2496	25052587



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WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

NEITHER "FLOOD" NOR "ORDINANCE OR LAW" COVERAGE IS PROVIDED IN THIS POLICY.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

EXCEPT AS OTHERWISE PROVIDED, FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.



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If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place.

If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:

- a. January 1, 2024, for a structure that has a dwelling replacement cost of \$600,000 or more.
- b. January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- c. January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.



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TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE \$10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.