

**PROOF OF PURCHASE: Present a copy of the application and premium payment to satisfy the mortgagee's proof-of-purchase requirements. THE POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.**



Wright National Flood Insurance Company  
A Stock Company  
PO Box 33003  
St. Petersburg, FL, 33733  
Office: 800.820.3242  
Fax: 800.850.3299

#### POLICY INFORMATION

Policy Number	09115277122900	Application Date	10/02/2025
Policy Period	10/06/2025 to 10/06/2026	Waiting Period	Loan Closing - No Wait
Agency Number	7066978	Premium paid by	Lender
Agency	NSI INSURANCE GROUP LLC	Insured Name	CRESPI 3C LLC
Agency Address	5875 NW 163RD ST STE 207 MIAMI LAKES, FL 33014-5618	Property Address	8305 CRESPI BLVD APT 3C MIAMI BEACH , FL 33141-1385
Agent Phone	305.556.1488	Premium Due By	11/04/2025

#### RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Residential Unit
Community Name	MIAMI BEACH, CITY OF	Foundation Type	Slab on Grade
Current Community Number	120651	Date of Construction	12/15/1971
Current Map Panel   Suffix	0326 L	Replacement Cost	\$2,837,399
Map Date	09/11/2009	Principal/Primary Residence	No
Rate Category	Rating Engine	SFIP Form	Dwelling

#### COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$5,000	\$407

#### PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal		\$407
Name of Check Holder	Lender	Fees	+	\$361
Check #	00	Discounts	-	\$53
Check Date	10/02/2025	TOTAL AMOUNT DUE	=	\$715
Check Owner Signature				
Amount	\$ 715.00	PREMIUM DUE DATE		
		We must <u>receive</u> premium in full by 11/04/2025 to keep the policy period as shown in the Policy Information section above.		

#### NOTES

**NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.**

**Notice:** 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.

#### REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

##### • Payment by Check

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

#### LENDER INFORMATION

VONTIVE INC  
1000 2ND AVE STE 2500  
SEATTLE, WA 98104-1095  
Phone No: 4159529684  
Email:  
Loan Number: 1015061-0000040633-3  
Lender Type: First Mortgagee  
Lender Interest: Building Only  
Lender Clause(s): ISAOA ATIMA  
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115277122900 - 20251017144935 - 715.00

# RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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A Stock Company  
PO Box 33003  
St. Petersburg, FL, 33733  
Office: 800.820.3242  
Fax: 800.850.3299

## POLICY INFORMATION

<b>Policy Number</b>	09115277122900	<b>Policy Period</b>	10/06/2025 to 10/06/2026
<b>Bill To Renewal</b>	Lender	<b>Waiting Period</b>	Loan Closing - No Wait

## AGENT/PRODUCER INFORMATION

**Agency** NSI INSURANCE GROUP LLC  
**Agency Address** 5875 NW 163RD ST STE 207  
**City, State, Zip** MIAMI LAKES, FL 33014-5618  
**Agent Phone** 305.556.1488  
**Email Address** debbie@nsigroup.org  
**Agency Number** 7066978

## POLICYHOLDER INFORMATION

**Insured Name** CRESPI 3C LLC  
**Property Address** 8305 CRESPI BLVD APT 3C  
MIAMI BEACH, FL 33141-1385  
**Email Address** eli@e2creative.com  
**Mailing Address** 525 71ST ST # 546703  
MIAMI BEACH, FL 33141-0638

## COMMUNITY INFORMATION

<b>Community Name</b>	MIAMI BEACH, CITY OF	<b>Zone Determination</b>	Yes
<b>Community Program Type</b>	Regular	<b>Certificate #</b>	16823706
<b>Current Community Number</b>	120651	<b>Determination #</b>	DRP00000000019903019
<b>Current Map Panel   Suffix</b>	0326 L	<b>Map Date</b>	09/11/2009
<b>Current Flood Zone</b>	AE		

## BUILDING LOCATION

<b>County or Parrish</b>	MIAMI-DADE	<b>Leased Federal Land</b>	No
<b>Latitude</b>	25.868466	<b>CBRS/OPA</b>	No
<b>Longitude</b>	-80.124889		

## BUILDING INFORMATION

<b>Building Occupancy</b>	Residential Unit	<b>Original Construction Date</b>	12/15/1971
<b>Building Description</b>	Residential Condo Unit (Residential Building)	<b>Number of Units in Building</b>	16
<b>Building Purpose</b>	Residential	<b>Unit Floor Location</b>	3
<b>Residential Use Percentage</b>	100%	<b>Course of Construction</b>	No
<b>Building Square Footage</b>	20000 sq. ft.	<b>Walled &amp; Roofed</b>	Yes
<b>Number of Floors</b>	4	<b>Over Water</b>	Not Over Water
<b>Construction Type</b>	Other	<b>Machinery and Equipment Discount</b>	No
<b>Foundation Type</b>	Slab on Grade	<b>Elevators</b>	Yes
<b>Building Flood Proofed</b>	No	<b>Principal/Primary Residence</b>	No
		<b>Percentage of Residency</b>	50% or Less
		<b>Replacement Cost</b>	\$2,837,399
		<b>Additions and Extensions</b>	None
		<b>Rental Property</b>	Yes
		<b>Tenant Building Coverage</b>	Not Applicable

## BUILDING ELEVATION INFORMATION

<b>First Floor Height Used</b>	9.0
<b>Method to Determine First Floor Height</b>	Tool

## LENDER INFORMATION

VONTIVE INC  
1000 2ND AVE STE 2500  
SEATTLE, WA 98104-1095  
**Phone No:** 4159529684  
**Email:**  
**Loan Number:** 1015061-0000040633-3  
**Lender Type:** First Mortgagee  
**Lender Interest:** Building Only  
**Lender Clause(s):** ISAOA ATIMA  
**Bill To Lender?:** Yes

# RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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St. Petersburg, FL, 33733  
Office: 800.820.3242  
Fax: 800.850.3299

COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$5,000	\$407	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$407
Contents Premium	+	\$0
Increased Cost of Compliance (ICC) Premium	+	\$0
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$53
<b>FULL RISK PREMIUM</b>	=	<b>\$354</b>
<b>STATUTORY DISCOUNTS</b>		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
<b>ADJUSTED PREMIUM</b>	=	<b>\$354</b>
Reserve Fund Assessment	+	\$64
HFIAA Surcharge	+	\$250
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
<b>TOTAL AMOUNT DUE</b>	=	<b>\$715</b>

## IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

**By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.**

## INFORMATION AFFIRMATION

I understand that my building coverage is lower than the replacement cost of my structure. Initials: fk

I reject contents coverage. Initials fk

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

**This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.**

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to [www.ambest.com](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier shown on this application.

Elchanan Kagan

Print Name of Insured

Elchanan Kagan (Oct 17, 2025 16:18:13 ADT)

Signature of Insured

10/17/2025

Date

Oscar Seikaly

Print Name of Agent/Broker

Signature of Agent/Broker

10/17/2025

Date

This policy is issued by Wright National Flood Insurance Company

09115277122900 - 20251017144935 - 715.00

## RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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### LEGAL INFORMATION

#### **Non-Discrimination**

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

#### **Privacy Act**

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

**This policy is issued by Wright National Flood Insurance Company**

09115277122900 - 20251017144935 - 715.00







# Flood Application for Crespi 3C LLC (Please sign & return)

Final Audit Report

2025-10-17

Created:	2025-10-17
By:	Debbie Whittingham (debbiew@nsigroup.org)
Status:	Signed
Transaction ID:	CBJCHBCAABAAwRVIOfms3woeYqfd3oPu4Jfxd6PWMS07

## "Flood Application for Crespi 3C LLC (Please sign & return)" History

-  Document created by Debbie Whittingham (debbiew@nsigroup.org)  
2025-10-17 - 6:53:01 PM GMT
-  Document emailed to eli@e2creative.com for signature  
2025-10-17 - 6:53:05 PM GMT
-  Email viewed by eli@e2creative.com  
2025-10-17 - 7:17:10 PM GMT
-  Signer eli@e2creative.com entered name at signing as Elchanan Kagan  
2025-10-17 - 7:18:11 PM GMT
-  Document e-signed by Elchanan Kagan (eli@e2creative.com)  
Signature Date: 2025-10-17 - 7:18:13 PM GMT - Time Source: server
-  Agreement completed.  
2025-10-17 - 7:18:13 PM GMT