

**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

<b>Policy Number</b>	09115278088800	<b>Application Date</b>	12/01/2025
<b>Policy Period</b>	12/04/2025 to 12/04/2026	<b>Waiting Period</b>	Loan Closing - No Wait
<b>Agency Number</b>	709765	<b>Premium paid by</b>	Lender
<b>Agency</b>	PETTINEO INSURANCE AGENCY INC	<b>Insured Name</b>	EM 2288 LLC
<b>Agency Address</b>	2428 E COMMERCIAL BLVD FT LAUDERDALE, FL 33308-4040	<b>Property Address</b>	2288 NW 34TH ST MIAMI, FL 33142-5350
<b>Agent Phone</b>	954.493.9424	<b>Premium Due By</b>	01/02/2026

#### RATING INFORMATION

<b>Community Program Type</b>	Regular	<b>Building Occupancy</b>	Single Family Home
<b>Community Name</b>	MIAMI, CITY OF	<b>Foundation Type</b>	Slab on Grade
<b>Current Community Number</b>	120650	<b>Date of Construction</b>	07/01/1941
<b>Current Map Panel   Suffix</b>	0311 L	<b>Replacement Cost</b>	\$305,801
<b>Map Date</b>	09/11/2009	<b>Principal/Primary Residence</b>	No
<b>Rate Category</b>	Rating Engine	<b>SFIP Form</b>	Dwelling

#### COVERAGE / PREMIUM INFORMATION

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
Building	\$250,000	\$1,250	\$833

#### PAYMENT INFORMATION

<b>Payment Method</b>	Check	<b>Premium Subtotal</b>	\$849
<b>Name of Check Holder</b>	Lender	<b>Fees</b>	+ \$426
<b>Check #</b>	1234	<b>Discounts</b>	- \$130
<b>Check Date</b>	12/01/2025	<b>TOTAL AMOUNT DUE</b>	= \$1,145

**Check Owner Signature** \_\_\_\_\_  
**Amount** \$ 1145.00

#### PREMIUM DUE DATE

We must receive premium in full by 01/02/2026 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

BSI FINANCIAL SERVICES  
PO BOX 691690  
SAN ANTONIO, TX 78269  
**Phone No:**  
**Email:**  
**Loan Number:** 1519539  
**Lender Type:** First Mortgagee  
**Lender Interest:** Building Only  
**Lender Clause(s):** ISAOA ATIMA  
**Bill To Lender?:** Yes

## RISK RATING 2.0 FLOOD INSURANCE APPLICATION



Wright National Flood Insurance Company  
A Stock Company  
PO Box 33003  
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	\$1,250	\$833	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$833
Contents Premium	+	\$0
Increased Cost of Compliance (ICC) Premium	+	\$16
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$130
<b>FULL RISK PREMIUM</b>	=	\$719
<b>STATUTORY DISCOUNTS</b>		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
<b>ADJUSTED PREMIUM</b>	=	\$719
Reserve Fund Assessment	+	\$129
HFIAA Surcharge	+	\$250
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
<b>TOTAL AMOUNT DUE</b>	=	\$1,145

## 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: EM

I reject contents coverage. Initials: EM

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.

Esteban Madruga	<u>EM</u>	12/01/2025 04:22PM UTC
Print Name of Insured	Signature of Insured	Date
Frank Pettineo	<u>Frank Pettineo</u>	12/01/2025 04:29PM UTC
Print Name of Agent/Broker	Signature of Agent/Broker	Date

This policy is issued by Wright National Flood Insurance Company

0911527808800 - 20251201111319 - 1,145.00

**RISK RATING 2.0 FLOOD INSURANCE APPLICATION**



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

**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**

09115278088800 - 20251201111319 - 1,145.00

# formstack sign Document Completion Certificate

Document Reference : 9d642991-dae0-4250-960a-ff1bcb3bc180

Document Title : Application

Document Region : Northern Virginia

Sender Name : LUZ CARABALLO

Sender Email : luz@pettineo.com

Total Document Pages : 4

Secondary Security : Not Required

## Participants

1. Esteban Madruga (esteb601@gmail.com)
2. Frank Pettineo (frankj@pettineo.com)

## Document History

Timestamp	Description
12/01/2025 04:18PM UTC	Sender downloaded document.
12/01/2025 04:21PM UTC	Document sent by LUZ CARABALLO (luz@pettineo.com).
12/01/2025 04:21PM UTC	Email sent to Esteban Madruga (esteb601@gmail.com).
12/01/2025 04:21PM UTC	Email sent to LUZ CARABALLO (luz@pettineo.com).
12/01/2025 04:21PM UTC	Document viewed by Esteban Madruga (esteb601@gmail.com). 139.68.243.191 Mozilla/5.0 (Linux; Android 10; K) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/142.0.0.0 Mobile Safari/537.36
12/01/2025 04:22PM UTC	Esteban Madruga (esteb601@gmail.com) has agreed to terms of service and to do business electronically with LUZ CARABALLO (luz@pettineo.com). 139.68.243.191 Mozilla/5.0 (Linux; Android 10; K) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/142.0.0.0 Mobile Safari/537.36
12/01/2025 04:22PM UTC	Signed by Esteban Madruga (esteb601@gmail.com). 139.68.243.191 Mozilla/5.0 (Linux; Android 10; K) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/142.0.0.0 Mobile Safari/537.36
12/01/2025 04:22PM UTC	Email sent to Frank Pettineo (frankj@pettineo.com).
12/01/2025 04:29PM UTC	Document viewed by Frank Pettineo (frankj@pettineo.com). 173.162.81.170 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/142.0.0.0 Safari/537.36
12/01/2025 04:29PM UTC	Frank Pettineo (frankj@pettineo.com) has agreed to terms of service and to do business electronically with LUZ CARABALLO (luz@pettineo.com). 173.162.81.170 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/142.0.0.0 Safari/537.36

## Document History

Timestamp	Description
12/01/2025 04:29PM UTC	Signed by Frank Pettineo (frankj@pettineo.com). 173.162.81.170 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/142.0.0.0 Safari/537.36
12/01/2025 04:29PM UTC	Document copy sent to Esteban Madruga (esteb601@gmail.com).
12/01/2025 04:29PM UTC	Document copy sent to LUZ CARABALLO (luz@pettineo.com).
12/01/2025 04:29PM UTC	Document copy sent to Frank Pettineo (frankj@pettineo.com).