

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

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	MIAMI, CITY OF	Foundation Type	Slab on Grade
Current Community Number	120650	Date of Construction	07/01/1941
Current Map Panel Suffix	0311 L	Replacement Cost	\$305,801
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	\$1,250	\$833

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal	\$849
Name of Check Holder	Lender	Fees	+\$426
Check #	1234	Discounts	-\$130
Check Date	12/01/2025	TOTAL AMOUNT DUE	= \$1,145
Check Owner Signature		PREMIUM DUE DATE	
Amount	\$ 1145.00	We must <i>receive</i> 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



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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		
FULL RISK PREMIUM			= \$719		
STATUTORY DISCOUNTS					
Annual Increase Cap			-\$0		
Pre-FIRM Discount			-\$0		
Newly Mapped Discount			-\$0		
Other Statutory Discounts			-\$0		
ADJUSTED PREMIUM			= \$719		
Reserve Fund Assessment			+\$129		
HFIAA Surcharge			+\$250		
Federal Policy Fee			+\$47		
Probation Surcharge			+\$0		
TOTAL AMOUNT DUE			= \$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: EPM

I reject contents coverage. Initials: FP

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 for rating, financial size category and additional information on the insurance carrier shown on this application.

Esteban Madruga

12/01/2025 04:22PM UTC

Print Name of Insured

Signature of Insured

Date

Frank Pettineo

12/01/2025 04:29PM UTC

Print Name of Agent/Broker

Signature of Agent/Broker

Date

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

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formstack sign Document Completion Certificate

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Document Title : Application

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Sender Name : LUZ CARABALLO

Sender Email : luz@pettineo.com

Total Document Pages : 4

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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).
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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
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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

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