



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YY)  
11/18/2015

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

<b>PRODUCER</b>  BRIGHTWAY PO BOX 5700 JACKSONVILLE, FL 32247		<b>PHONE</b> (A/C, No, Ext): 888 254 5014		<b>COMPANY</b>  NEW HAMPSHIRE FLOOD	
<b>CODE:</b>		<b>SUB CODE:</b>			
<b>AGENCY</b> <b>CUSTOMER ID #:</b>		<b>LOAN NUMBER</b> 336833			
<b>INSURED</b>  CMBS SERIES 220628, LLC 2027 NE 121st Rd Miami, FL 33181		<b>POLICY NUMBER</b> 10070383		<b>EXPIRATION DATE</b> 11/20/2016	
		<b>EFFECTIVE DATE</b> 11/20/2015		<b>CONTINUED UNTIL</b> TERMINATED IF CHECKED <input type="checkbox"/>	
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>					

## PROPERTY INFORMATION

### LOCATION/DESCRIPTION

FLOOD ZONE: AE  
2027 NE 121ST RD  
MIAMI, FL 33181

## COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
A. DWELLING B. CONTENTS DEDUCTIBLE:	\$250,000 \$0	\$5,000

## REMARKS (Including Special Conditions)

DWELLING IS 100% GUARANTEED REPLACEMENT COST.  
ANNUAL PREMIUM OF \$2,449.00 IS DUE AT CLOSING. PLEASE SEND SIGNED HUD AND CHECK PAYABLE TO "NEW HAMPSHIRE INSURANCE COMPANY" TO: BRIGHTWAY, 8936 N MILITARY TRAIL, PALM BEACH GARDENS, FL 33410

## CANCELLATION

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 15 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

## ADDITIONAL INTEREST

### NAME AND ADDRESS

BOFI FEDERAL BANK ISAOA  
PO BOX 919008  
SAN DIEGO, CA 92191  
LOAN #336833



MORTGAGEE



LOSS PAYEE



ADDITIONAL INSURED

LOAN #

AUTHORIZED REPRESENTATIVE

## NEW HAMPSHIRE INSURANCE COMPANY

P.O. Box 2057  
KalisPELL, MT 59903-2057  
  
(800)637-3846

## STANDARD FLOOD INSURANCE APPLICATION

QUOTE NUMBER:

10070383

POLICY NUMBER:

ALTERNATE POLICY NUMBER:

REQUESTED EFFECTIVE DATE:

11-20-2015 to 11-20-2016

12:01 a.m. local time at the insured property location.

INSURED MAILING ADDRESS	CMBS SERIES 220628, LLC		AGENT INFORMATION	Agency: Ross Komarinetz	
	2027 NE 121ST RD			Name: Ross Komarinetz	
PROPERTY ADDRESS	MIAMI, FL 33181-3306		FIRST MORTGAGEE INFORMATION	Producer Number: 10170-00063-000-00001	
	(305)300-4545			Alternate Agent Number:	
GENERAL INFORMATION	E-Mail: Billing@Usrealtybureau.Com			Address: Po Box 5700	
				Brightway Insurance	
				Jacksonville, FL 32247-5700	
				Telephone: (561)727-3300	
				Required Under Mandatory Purchase: No	
				BOFI FEDERAL BANK ISAOA	
				PO BOX 919008	
				SAN DIEGO, CA 92191	
				Loan Number: 336833	
				Additional Mortgagee Info on Application Part 2, If applicable.	

COVERAGE FOR	BASIC LIMITS			ADDITIONAL LIMITS			DEDUCTIBLE AMOUNT	PREMIUM CALCULATIONS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		DEDUCTIBLE DECREASE	COVERAGE AMOUNT	TOTAL ANNUAL PREMIUM
BUILDING	\$60,000	1.30	\$780	\$190,000	1.12	\$2,128	\$5,000	(\$465.00)	\$250,000	\$2,443
CONTENTS	\$0	0.00	\$0	\$0	0.00	\$0		\$0	\$0	\$0

DEDUCTIBLE OPTIONS		
BUILDING	CONTENTS	PREMIUM
\$2,000	\$0	\$2,850
\$3,000	\$0	\$2,712
\$4,000	\$0	\$2,574
\$5,000	\$0	\$2,449
\$10,000	\$0	\$2,098

ANNUAL SUBTOTAL:	\$2,443
ICC PREMIUM:	\$55
SUB TOTAL:	\$2,498
CRS DISCOUNT: 25%	(\$625)
RESERVE FUND ASSESSMENT:	\$281
HFIAA SURCHARGE:	\$250
PROBATION SURCHARGE:	\$0
FEDERAL POLICY FEE:	\$45
TOTAL PREMIUM:	\$2,449

FULL PREMIUM MUST ACCOMPANY APPLICATION

Rate Table Used:

This quote was rated with the information provided. Any new or additional information may void this quote, or result in a higher premium.

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

*Doug Duryea*  
Signature of Agent/Producer

7-2-2015  
Date

Signature of Insured (Optional)

Date

## STANDARD FLOOD INSURANCE APPLICATION

QUOTE NUMBER:

10070383

POLICY NUMBER:

ALTERNATE POLICY NUMBER:

COMMUNITY INFORMATION	Current Community Number:	120655 0143 L	CONSTRUCTION INFORMATION	Date of Construction:	1-15-1960
	Initial Map Date:	9-29-1972		Date of Construction Source:	Original Construction Date
BUILDING INFORMATION	Current Map Date:		OCCUPANCY INFORMATION	Date of Substantial Improvement:	
	Program Type:	Regular		Building in Course of Construction:	No
ENCLOSURE INFORMATION	County:	DADE COUNTY	GARAGE INFORMATION	Building Walled & Roofed:	
	Current Flood Zone:	AE		Building Over Water:	Not over Water
BUILDING INFORMATION	Current BFE:		BASEMENT INFORMATION	Located on Federal Land:	No
	Flood Zone Determination Number:	14370671		Occupancy:	Single Family
BUILDING INFORMATION	Grandfathered	No Grandfathering	GARAGE INFORMATION	% of year Insured Resides:	0% - N/A; Non-Primary Res
	Grandfathered Community Number			Number of Units:	1
BUILDING INFORMATION	Grandfathered Flood Zone		GARAGE INFORMATION	Building Purpose:	100% Residential
	Newly Mapped Community Number:			% of Residential Use:	100%
BUILDING INFORMATION	Newly Mapped Date:		GARAGE INFORMATION	House of Worship:	No
	Rated Map Date:			Agricultural Structure:	No
BUILDING INFORMATION	Entire Building Coverage:	No	GARAGE INFORMATION	Business Property:	No
	Building Description:	Main House		Condo Form of Ownership:	No
BUILDING INFORMATION	Building does not have addition(s) or extension(s)		GARAGE INFORMATION	Condo Description:	Not a Condo
	Foundation:	Slab on Grade		Rental Property:	Yes
BUILDING INFORMATION	Below Grade All Sides:	No	GARAGE INFORMATION	Is Insured a Tenant:	No
	Number of Floors:	One Floor		Is Tenant Requesting Building Coverage:	
ENCLOSURE INFORMATION	Attached Garage:	Yes	GARAGE INFORMATION	Attached to Building:	Yes
	Attached Garage Location:	Single Fmaily		Only Enclosure:	No
ENCLOSURE INFORMATION	Additional Building Description:		GARAGE INFORMATION	Garage Wall Material:	
	Severe Repetitive Loss Property:	No		Breakaway Walls:	
ENCLOSURE INFORMATION	Building Contains Elevator(s):		GARAGE INFORMATION	Garage Used for Other Purposes:	No
	Number of Elevator(s):			Garage Walls Finished:	Yes
ENCLOSURE INFORMATION	Elevator(s) below the Base Flood Elevation:		GARAGE INFORMATION	Size of Garage (sq. ft.):	500
	Contents Location:			Area Contains Flood Vents/Permanent Openings:	No
ENCLOSURE INFORMATION	Lowest Floor Elevated By:		GARAGE INFORMATION	Number of Flood Vents/Permanent Openings w/in 1ft above the ground:	0
	Enclosure Wall Material:			Total Area of Vents (sq. in.):	0
ENCLOSURE INFORMATION	Breakaway Walls:		GARAGE INFORMATION	Machinery, Equipment, or Appliances elevated to the Base Flood Elevation:	
	Enclosure Used for Other Purposes:			Value of Machinery/Equipment:	
ENCLOSURE INFORMATION	Enclosure Walls Finished:		GARAGE INFORMATION	Total Value of Machinery/Equipment:	
	Size of Crawlspace/Enclosure/Elevator(s) (sq. ft.):			Value of Washers/Dryers/Food Freezers:	
ENCLOSURE INFORMATION	% of area below the elevated floor is enclosed:		GARAGE INFORMATION	Total Value of Washers/Dryers/Food Freezers:	
	Number of Flood Vents/Permanent Openings w/in 1ft above the ground:			Basement Area Is:	
ENCLOSURE INFORMATION	Total Area of Vents (sq. in.):		GARAGE INFORMATION	Machinery, Equipment, or Appliances elevated to the Base Flood Elevation:	
	Engineered Flood Openings:	No		Value of Machinery/Equipment:	
ENCLOSURE INFORMATION			GARAGE INFORMATION	Total Value of Machinery/Equipment:	
				Value of Washers/Dryers/Food Freezers:	
ENCLOSURE INFORMATION			GARAGE INFORMATION	Total Value of Washers/Dryers/Food Freezers:	

<b>ELEVATION CERTIFICATE INFORMATION</b>	Building Flood Proofed: Elevation Certificate Date: Date Photos Taken: Building Diagram Number: Flood Proofed Elevation: Top of Bottom Floor Elevation: Base Flood Elevation: Lowest Floor Elevation: Next Higher Floor Elevation: Lowest Adjacent Grade: Highest Adjacent Grade:	<b>ELEVATION CERTIFICATE INFORMATION</b>	Attached Garage Elevation: Lowest Floor - Base Flood = Elevation Difference:
<b>ADDITIONAL QUESTION(S)</b>	Does the building have a Mid-Level Entry: What is the elevation of the Mid-Level entry: Distance (in feet & inches) from the ground to the Mid-Level entry:                      Feet                      Inches: Number of Freezers: Number of Washers: Number of Dryers: Total value of Machinery and Equipment: Any part of the foundation or support system in the water:	<b>MANUFACTURED (MOBILE) HOMES</b>	Anchoring Method: Installation Method: Make: Model: Mobile Home Year: Serial Number: Dimensions: Additions/Extensions:
<b>PRIOR NFIP COVERAGE</b>	Prior NFIP Policy for this property: No Prior Policy required under mandatory purchase: No Prior NFIP Policy lapsed: No Lapse Result of Community Suspension: No Suspension Date: Reinstatement Date: Reinstatement within 180 Days of Policy Eff Date: Yes		

<b>SECOND MORTGAGEE</b>		<b>LOSS PAYEE</b>	
<b>DISASTER AGENCY</b>		<b>DISASTER ASSISTANCE</b>	Required for Disaster Assistance: No Disaster Government Agency: Not Required Case File Number:

### IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTIONS

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.

**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 in Title 42, U.S. Code 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 to any mortgagee named on your policy.

**DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 9.579, 7(b)**

Solicitation of the Social Security Number (SSN) is authorized under provisions of E.O. 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide your precise identification.

**DISCLOSURE OF BURDEN**

Public reporting burden for the collection of information, entitled "National Flood Insurance Program Policy Forms" is estimated to average 10 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden to: Information Collection Management, Federal Emergency Management Agency; 500 C Street, SW; Washington, D.C. 20472: and to the Office of Management and Budget, Paperwork Reduction Project (3067-0022); Washington, D.C. 20503.

**DISCLOSURE OF GUARANTY FUND NON-PARTICIPATION**

In the event the insurer is unable to fulfill its contractual obligation under this policy or contract or application or certificate or evidence of coverage, the policyholder or the certificate holder is not protected by an insurance guaranty fund or other solvency protection arrangement. However, this policy is backed by funds in the U.S. Treasury as provided by Federal Law.?

**\*\*\* PLEASE NOTE: ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED.**