

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1-9.

OMB No. 1660-0008
Expiration Date: July 31, 2015

SECTION A - PROPERTY INFORMATION

FOR INSURANCE COMPANY USE

A1. Building Owner's Name YUNIER SUAREZ CALZADA, LAURA SUAREZ BORGES, & JOSE PERA ALAYON			Policy Number:		
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 3054 NW 98TH ST			Company NAIC Number:		
City MIAMI	State FLORIDA	ZIP Code 33147			
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Folio #:30-3104-003-0716					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residential</u>					
A5. Latitude/Longitude: Lat. <u>N 25°51'48.49"</u> Long. <u>W 80°14'51.58"</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number <u>1B</u>					
A8. For a building with a crawlspace or enclosure(s):			A9. For a building with an attached garage:		
a) Square footage of crawlspace or enclosure(s) <u>N/A</u> sq ft			a) Square footage of attached garage <u>N/A</u> sq ft		
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <u>N/A</u>			b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade <u>N/A</u>		
c) Total net area of flood openings in A8.b <u>N/A</u> sq in			c) Total net area of flood openings in A9.b <u>N/A</u> sq in		
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number MIAMI-DADE COUNTY UNIC 120635		B2. County Name MIAMI-DADE COUNTY		B3. State FLORIDA	
B4. Map/Panel Number 12086C0301L	B5. Suffix L	B6. FIRM Index Date 9/11/2009	B7. FIRM Panel Effective/Revised Date 9/11/2009	B8. Flood Zone(s) AH	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 9.0

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.
☐ FIS Profile ☒ FIRM ☐ Community Determined ☐ Other/Source: _____

B11. Indicate elevation datum used for BFE in Item B9: ☒ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? ☐ Yes ☒ No
Designation Date: N/A ☐ CBRS ☐ OPA

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings* ☐ Building Under Construction* ☒ Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.
Benchmark Utilized: L-17-R Vertical Datum: NGVD 1929
Indicate elevation datum used for the elevations in items a) through h) below. ☒ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: N/A
Datum used for building elevations must be the same as that used for the BFE.


Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	<u>9.87</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor	<u>N/A</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	<u>N/A</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab)	<u>N/A</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	<u>9.41</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	<u>8.77</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	<u>9.03</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	<u>N/A</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available.
I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

☒ Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a
☐ Check here if attachments. licensed land surveyor? ☒ Yes ☐ No

Certifier's Name	Guillermo A. Guerrero	License Number	6453
Title	PROFESSIONAL SURVEYOR & MAPPER	Company Name	Online Land Surveyors Inc.
Address	6175 NW 153rd Street STE 401	City	Miami Lakes
		State	FL
		ZIP Code	33014
Signature		Telephone	(305) 910-0123
	Date	2/4/2022	



ELEVATION CERTIFICATE, page 2

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 3054 NW 98TH ST			Policy Number:
City MIAMI	State FL	ZIP Code 33147	Company NAIC Number:

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments LATITUDE LONGITUDE PER GOOGLE, ATTACHMENTS = BUILDING PICTURES

C2(E) DENOTES TO AIR CONDITIONER PAD

NOTE: THIS ELEVATION CERTIFICATE IS ONLY VALID FOR THE PERSON OR PERSONS NAMED ON THIS CERTIFICATE. THIS CERTIFICATE IS FOR FLOOD INSURANCE PURPOSES ONLY. THE INFORMATION ON THIS CERTIFICATE SHOULD NOT TO BE

2/4/2022

Signature

Date

SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ ☒ feet ☐ meters ☐ above or ☐ below the HAG.b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ ☒ feet ☐ meters ☐ above or ☐ below the LAG.E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8–9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ ☒ feet ☐ meters ☐ above or ☐ below the HAG.E3. Attached garage (top of slab) is _____ ☒ feet ☐ meters ☐ above or ☐ below the HAG.E4. Top of platform of machinery and/or equipment servicing the building is _____ ☒ feet ☐ meters ☐ above or ☐ below the HAG.E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☒ Unknown. The local official must certify this information in Section G.**SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION**

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner's or Owner's Authorized Representative's Name

Address	City	State	ZIP Code
Signature	Date	Telephone	
Comments			

☐ Check here if attachments.**SECTION G – COMMUNITY INFORMATION (OPTIONAL)**

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.G3. ☐ The following information (Items G4–G10) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate Of Compliance/Occupancy Issued
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G7. This permit has been issued for: ☐ New Construction ☐ Substantial ImprovementG8. Elevation of as-built lowest floor (including basement) of the building: _____ ☒ feet ☐ meters Datum _____G9. BFE or (in Zone AO) depth of flooding at the building site: _____ ☒ feet ☐ meters Datum _____G10. Community's design flood elevation: _____ ☒ feet ☐ meters Datum _____

Local Official's Name	Title
Community Name	Telephone
Signature	Date
Comments	

☐ Check here if attachments.



Front



Address verification



Front left elevation



Front right elevation



Rear left



Rear right



MONARCH NATIONAL INSURANCE COMPANY
PO Box 2057 Kalispell MT 59903 USA

MONARCH NATIONAL INSURANCE
COMPANY
https://monarchnational.com/
(800) 219-3102
NAIC# : 15715

PROPERTY ADDRESS #: 3054 NW 98TH ST., Miami, FL, 33147
POLICY #: FLD5715007615
NFIP POLICY #: 5715007615
POLICY TERM: 05-07-2024 (At time of loan closing) - 05-07-2025 (12:01 AM)
POLICY ISSUED BY: MONARCH NATIONAL INSURANCE COMPANY
PAYOR: YUNIER SUAREZ CALZADA
POLICY FORM: Dwelling Policy
POLICY DECLARATIONS TYPE: New Policy Declarations
RATE CATEGORY : RatingEngine

INSURED NAME & MAILING ADDRESS
YUNIER SUAREZ CALZADA & LAURA SUAREZ BORGES
3054 NW 98th St,
Miami, FL, 33147
AGENT CONTACT INFORMATION
OPTION 1 INSURANCE AGENCY LLC
5951 NW 151ST ST STE 105, ALEXANDRA DEL CID, Hialeah, FL,
33014
Phone : 3059019993

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your policy. THIS IS NOT A BILL.

Policy Coverages & Endorsements

	COVERAGE	DEDUCTIBLE	
Building	\$ 250,000	\$ 5,000	\$ 519
Contents	\$ 0	\$ 0	
Coverage limitations may apply. See your Policy Form for details.			Total Annual Payment
			Includes Premium, Discounts, Fees, and Surcharges

Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height (FFH)	1.1
Method Used to Determine FFH	EC
Property Description	Slab on Grade (non-elevated), 1 Floors , Masonry
Date of Construction	12-31-1957
Prior NFIP Claims	0 Claim(s)

Your property's NFIP flood claims history can affect your premium.

Premium Calculations

COMPONENTS OF THE TOTAL	PREMIUM
Building Premium:	\$ 469
Contents Premium:	\$ 0
Increased Cost of Compliance (ICC) Premium:	\$ 9
Community Rating System Discount:	\$ (99.00)
Full-Risk Premium:	\$ 379
Discounted Premium:	\$ 379
Fees and Surcharges:	
Reserve Fund Assessment:	\$ 68
HFIAA Surcharge:	\$ 25
Federal Policy Fee:	\$ 47
Total Premium	\$ 519

ADDITIONAL INTERESTS

First Mortgagee
FREEDOM MORTGAGE CORPORATION ISAOA ATIMA,
PO Box 5050,
Troy, MI, 48007
Loan # : 148006562

ADDITIONAL INSURED
LAURA SUAREZ BORGES ,
3054 NW 98th St

If there have been any mortgagee changes, please make sure your profile reflects the changes.
For questions about your flood insurance rating, contact your agent or insurance company.
To learn more about your flood risk, please visit FloodSmart.gov

Date Mailed: 05-10-2024





STANDARD FLOOD INSURANCE APPLICATION

MONARCH NATIONAL
INSURANCE COMPANY

<https://monarchnational.com/>

PO Box 2057 Kalispell MT 59903 USA

(800) 219-3102

Date	Application Number	Effective Date	Expiration Date	Waiting Period
05-07-2024	FLD5715007615	05-07-2024	05-07-2025	Loan Transaction - No Wait

Insured Name(s)	Mailing Address & Phone	Property Address	Agency Name, Address & Phone
YUNIER SUAREZ CALZADA	3054 NW 98th St, Miami, FL, 33147	3054 NW 98TH ST, Miami, Miami-Dade, FL, 33147	5951 NW 151ST ST STE 105, Hialeah, FL, 33014
	Home Phone:		Email:alexandra.option1@gmail.com
	Work Phone:	Property Address Type:Location	Phone Number:3059019993
	Cell Phone:(305)560-3497		Agent Name:OPTION 1 INSURANCE AGENCY LLC
	Email:kitayponcorp@gmail.com		

Applicant Type:INDIVIDUAL

Prior Company NAIC:

Prior Policy Number:

Prior Company Name:

Renewal Billing:

Other Policy Number:

Potential Duplicate Policy:

1st Mortgagee

FREEDOM MORTGAGE CORPORATION ISAOA ATIMA

PO Box 5050,

Troy, Oakland County , MI, 48007

Phone Number:

Fax Number:

Loan Number:148006562

Required under

Mandatory

Purchase:

Current Community Information

Community Name:MIAMI-DADE COUNTY*

Community Number:120635

Map Panel:0301

Map Panel Suffix:L

Current Flood Zone:AH

Current Base Flood Elevation(BFE):9

FIRM Date:09-29-1972

Program:FLOODREGULAR

Program Status:

County:Miami-Dade

Current Map Date:09-29-1972

Rating Map Date:

Prior Community Information

Community Number:

Map Panel:

Map Panel Suffix:

Flood Zone:

FIRM Date:09-29-1972

Has This Property Been Remapped?:

Map Revision Date:

Construction Date

Date of Original Construction:12-31-1957

Building Substantially Improved:NO

Post-FIRM Construction:NO

Substantial Improvement Date:

Building is on list of Historic Buildings:

Prior Policy Information

Is this a new purchase (within the last year)?NO

Prior Owner Policy Number:

Prior Owner Company Name:

Did the applicant have a prior NFIP policy for the building that lapsed?:

Was the policy receiving a PRE-FIRM or

Newly Mapped discount?:

Mapped discount when it lapsed?:

Did the Policy lapse for a valid reason?:

Occupancy Information

Occupancy Type:Single Family

Building Description:

Is this the Applicant's Primary

Residence: YES

Is the insured a small business with

less than 100 employees?: NO

Is the insured a nonprofit entity?:NO

Date:

APC PRV 07 21





STANDARD FLOOD INSURANCE QUOTE

PO Box 2057 Kalispell MT 59903 USA

MONARCH NATIONAL

INSURANCE COMPANY

<https://monarchnational.com/>

(800) 219-3102

Date	Application Number	Effective Date	Expiration Date	Waiting Period
05-07-2024	FLD5715007615	05-07-2024	05-07-2025	Loan Transaction - No Wait
Building Information		Building Located Over Water: Not over Water		
Building Located In CBRS/OPA:NO		Building in Course of Construction: NO		
CBRS/OPA Designation Date:		Building Construction Type: Masonry		
If the building is in the buffer zone, did USFWS issue an official determination showing the building outside the system unit or OPA?:		Construction Type Description:		
Is the building use consistent with the protected area purpose?:		Estimated Building Replacement Cost: 287800		
Prior NFIP Claims:		Replacement Cost Value Returned by FEMA: 297819		
Building Severe Repetitive Loss (SRL)		Total sq. footage of building: 2034		
Property:		Total # of floors in building: 1		
Property on NFIP SRL list, Document(s) provided indicating non-SRL:		Total # of units in building: 1		
Coverage Req'd for Disaster Assistance:		What floor is the unit located on?:		
		Number of Detached Structures: 0		
		Building Located on Federal Land:		
		Is the policy force-placed by the lender?:		
Foundation Information		Mobilehome/Travel Trailer Information		
Foundation:Slab on Grade (non-elevated)		On Permanent Foundation:		
Enclosure/Crawlspace Size:		Anchored By:		
Number of Elevators:		Serial Number:		
Venting Information (excluding V-Zones)		Area of Permanent Openings (Sq. In.):		
Enclosure/Crawlspace Has Valid Flood Openings:		Has Engineered Openings:		
Number of Openings:				
Building Machinery, Equipment and Appliances		Does the building contain machinery and equipment servicing the building?:		
Does the building contain appliances?:		Is all machinery and equipment servicing the building, located inside or outside the building, elevated above the first floor?: NO		
Are all appliances elevated above the first floor?:				
Elevation Certificate Information		Floodproofing Certificate:		
Elevation Certificate Section Used:C		Flood Proofing Elevation:		
Elevation Certificate Date:02-04-2022		Lowest (Rating) Floor Elevation:		
Diagram Number:1B		Elevation Certificate First Floor Height: 1.1		
Top of Bottom Floor:9.8		FEMA First Floor Height: 1.1		
Top of Next Higher Floor:		First Floor Height Method Used: EC		
Lowest Adjacent Grade (LAG):8.7				

Premium Calculations

RISK RATING 2.0	COVERAGE	DEDUCTIBLE	COMPONENTS OF THE TOTAL	AMOUNT DUE
Building	250,000.00	5,000.00	Building Premium:	\$ 469.00
Content	0.00	0.00	Content Premium:	\$ 0.00
			Increased Cost of Compliance (ICC) Premium:	\$ 9.00
			Mitigation Discount:	\$ 0.00
			Community Rating System Reduction:	\$ (99.00)
			Full Risk Premium:	\$ 379.00
			Annual Increase Cap Discount:	\$ 0.00
			Pre-Firm Discount:	\$ 0.00
			Discounted Premium:	\$ 379.00
			Reserve Fund Assessment:	\$ 68.00
			HFIAA Surcharge:	\$ 25.00
			Federal Policy Fee:	\$ 47.00
			Probation Surcharge:	\$ 0.00
			Total Quoted Premium	\$ 519.00

Signature of Insurance Agent/Producer

Date

Signature of Policy Holder (Optional)

Date

Date:

APC PRV 07 21



FLD5715007615 / YUNIER SUAREZ CALZADA

Quote Source: AGENT

3054 NW 98TH ST., Miami, Miami-Dade County, FL, 33147 - 2060

kitayponcorp@gmail.com

(305)560-3497

3054 NW 98th St, Miami, Miami-Dade County, FL, 33147 - 2060

Renew indicator : BATCH RENEWAL

Agent Tasks :

Term Start Date :	05/07/2024	Term End Date :	05/07/2025	Transaction Type :	New Business- Agent Business
Transaction Eff. Dt. :	05/07/2024	Waiting Period:	Loan Transaction - No Wait	last Updated Date :	05-10-2024
Last Updated By :	MARCUS DUNCAN	Applicant Date :	05/07/2024		

Claims	0	Loss Run	Risk Rating		2.0
Total Premium Change :	\$519.00	Bill To :	POLHOLDER	Serv Rep :	
Total Premium :	\$519.00			U/writer :	
				Product Name :	Flood Program

Coverage	+
Property Info	+
Additional info	+
Billing	-

Account View Receivable View Invoicing Subledger

Unposted

Policy Transaction

ACCOUNTING DT.	TRANS TYPE	TRANS REF	CHECK NO	CERTIFIED DATE	DEBIT	CREDIT	BALANCE	SYSTEM DT
05/09/2024	PAYMENT	8707409665 to FLD57150076		04/30/2024	\$0.00	\$(537.00)	\$(537.00)	05/09/2024
05/10/2024	INVOICE	INV00193584			\$519.00	\$0.00	\$(18.00)	05/10/2024
05/13/2024	REFUND	INV00193584	800137085		\$18.00	\$0.00	\$0.00	05/13/2024

FEMA Flood Map Service Center: Search By Address

Navigation

Search

Enter an address, place, or coordinates: ?

3054 NW 98TH ST, Miami, FL, 33147

Search

Whether you are in a high risk zone or not, you may need [flood insurance \(https://www.fema.gov/national-flood-insurance-program\)](https://www.fema.gov/national-flood-insurance-program) because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

Learn more about [steps you can take \(https://www.fema.gov/what-mitigation\)](https://www.fema.gov/what-mitigation) to reduce flood risk damage.

Search Results—Products for MIAMI - DADE COUNTY

Show ALL Products » (<https://msc.fema.gov/portal/availabilitySearch?addcommunity=12086C&communityName=MIAMI - DAD>)

The flood map for the selected area is number **12086C0301L**, effective on **9/11/2009**

DYNAMIC MAP



(<https://msc.fema.gov/portal/firmette?latitude=25.863479&longitude=-80.247662>)

MAP IMAGE



(<https://msc.fema.gov/portal/downloadProduct?>

[productTypeID=FINAL_PRODUCT&productSubTypeID=FIRM_PANEL&productID=12086C0301L](#))

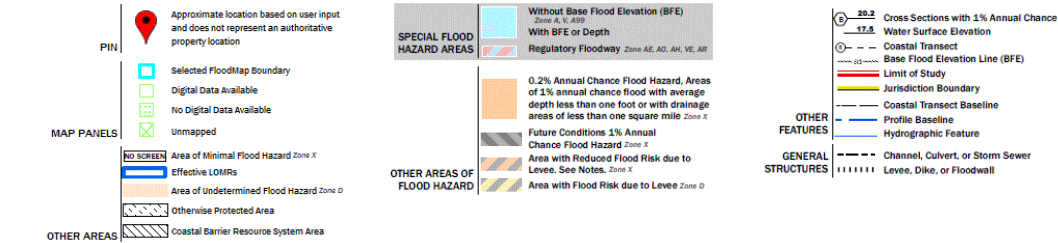
Changes to this FIRM ?


- Revisions (0)
- Amendments (37)
- Revalidations (3)

You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette.

Go To NFHL Viewer » (<https://fema.maps.arcgis.com/home/webmap/viewer.html?webmap=cbe088e7c8704464aa0fc34eb99>)





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[\(https://www.oig.dhs.gov/hotline\)](https://www.oig.dhs.gov/hotline)

 Official website of the Department of Homeland Security

Date	Description	Inserted By	Mark Hidden
05-10-2024 11:51:33 AM	MARCUS DUNCAN - Processed refund for \$18	MARCUS DUNCAN	<input type="checkbox"/>
05-10-2024 9:51:27 AM	Aprvd NB effective LC date of 5/7/24. Premium received within 9 days of App Submission date. EC and photos on file used for rating. Addresses match for Primary Residence.	MARCUS DUNCAN	<input type="checkbox"/>