

# ELEVATION CERTIFICATE

**Important:** Follow the instructions on pages 1–9.

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

SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name Scott Douglas Cisco and Judy Mae Cisco				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 8012 Kansas Road				Company NAIC Number:	
City Fort Myers		State Florida		ZIP Code 33967	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Tax Id # 09-46-25-14-00008.0070					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residential</u>					
A5. Latitude/Longitude: Lat. <u>26.4839756</u> Long. <u>-81.8213368</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>1A</u>					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) <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>					
c) Total net area of flood openings in A8.b <u>N/A</u> sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
A9. For a building with an attached garage:					
a) Square footage of attached garage <u>N/A</u> sq ft					
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 A9.b <u>N/A</u> sq in					
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 Lee County (Unincorporated Areas) 125124			B2. County Name Lee		B3. State Florida
B4. Map/Panel Number 12071C0577	B5. Suffix G	B6. FIRM Index Date 12-07-2018	B7. FIRM Panel Effective/ Revised Date 12-07-2018	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth) 14'
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input checked="" type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2022

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 8012 Kansas Road			Policy Number:
City Fort Myers	State Florida	ZIP Code 33967	Company NAIC Number

## 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: FPRN Network Vertical Datum: NAVD88

Indicate elevation datum used for the elevations in items a) through h) below.

☐ NGVD 1929 ☒ NAVD 1988 ☐ Other/Source: \_\_\_\_\_

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>18.5</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>18.6</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	<u>17.9</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	<u>18.2</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.

Were latitude and longitude in Section A provided by a licensed land surveyor? ☐ Yes ☒ No ☐ Check here if attachments.

Certifier's Name Keith D. Clay	License Number LS 6267	<b>Place Seal Here</b>	
Title President			
Company Name Reliable Land Surveying, Inc.			
Address PO Box 1589			
City Fort Myers	State Florida		
Signature 	Date 06-26-2020	Telephone (239) 340-3318	Ext. N/A

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

Comments (including type of equipment and location, per C2(e), if applicable)

Longitude and Latitude were determined by Lee County GIS

Map in effect at time of building's construction: Pre-FIRM, per Lee County Property Appraisers website, was built in 1976.

C2. e) Equipment referenced is air conditioner located on plastic pad on concrete West side of residence.

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2022

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Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 8012 Kansas Road			Policy Number:
City Fort Myers	State Florida	ZIP Code 33967	Company NAIC Number

## 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 1–2 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 or Owner's Authorized Representative's Name

Address City State ZIP Code

Signature Date Telephone

Comments

☐ Check here if attachments.

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2022

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 8012 Kansas Road			Policy Number:	
City Fort Myers	State Florida	ZIP Code 33967	Company NAIC Number	
<b>SECTION G – COMMUNITY INFORMATION (OPTIONAL)</b>				
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. <input type="checkbox"/> 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. <input type="checkbox"/> 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. <input type="checkbox"/> 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
G7. This permit has been issued for: <input type="checkbox"/> New Construction <input type="checkbox"/> Substantial Improvement				
G8. Elevation of as-built lowest floor (including basement) of the building: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters Datum _____				
G9. BFE or (in Zone AO) depth of flooding at the building site: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters Datum _____				
G10. Community's design flood elevation: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters Datum _____				
Local Official's Name		Title		
Community Name		Telephone		
Signature		Date		
Comments (including type of equipment and location, per C2(e), if applicable)				
<input type="checkbox"/> Check here if attachments.				



<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 8012 Kansas Road			Policy Number:
City Fort Myers	State Florida	ZIP Code 33967	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.



Photo One

Photo One Caption	Front View 06/25/2020	Clear Photo One
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Photo Two

Photo Two Caption	Rear View 06/25/2020	Clear Photo Two
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<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 8012 Kansas Road			Policy Number:
City Fort Myers	State Florida	ZIP Code 33967	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.

Photo Three

Photo Three Caption

Clear Photo Three

Photo Four

Photo Four Caption

Clear Photo Four



Dr. Bradley Frick

Dr. Linda Kitchen

Flood Photos

Dated: 10-16-24

Property Address: 8012 KANSAS RD, FORT MYERS, FL 33967











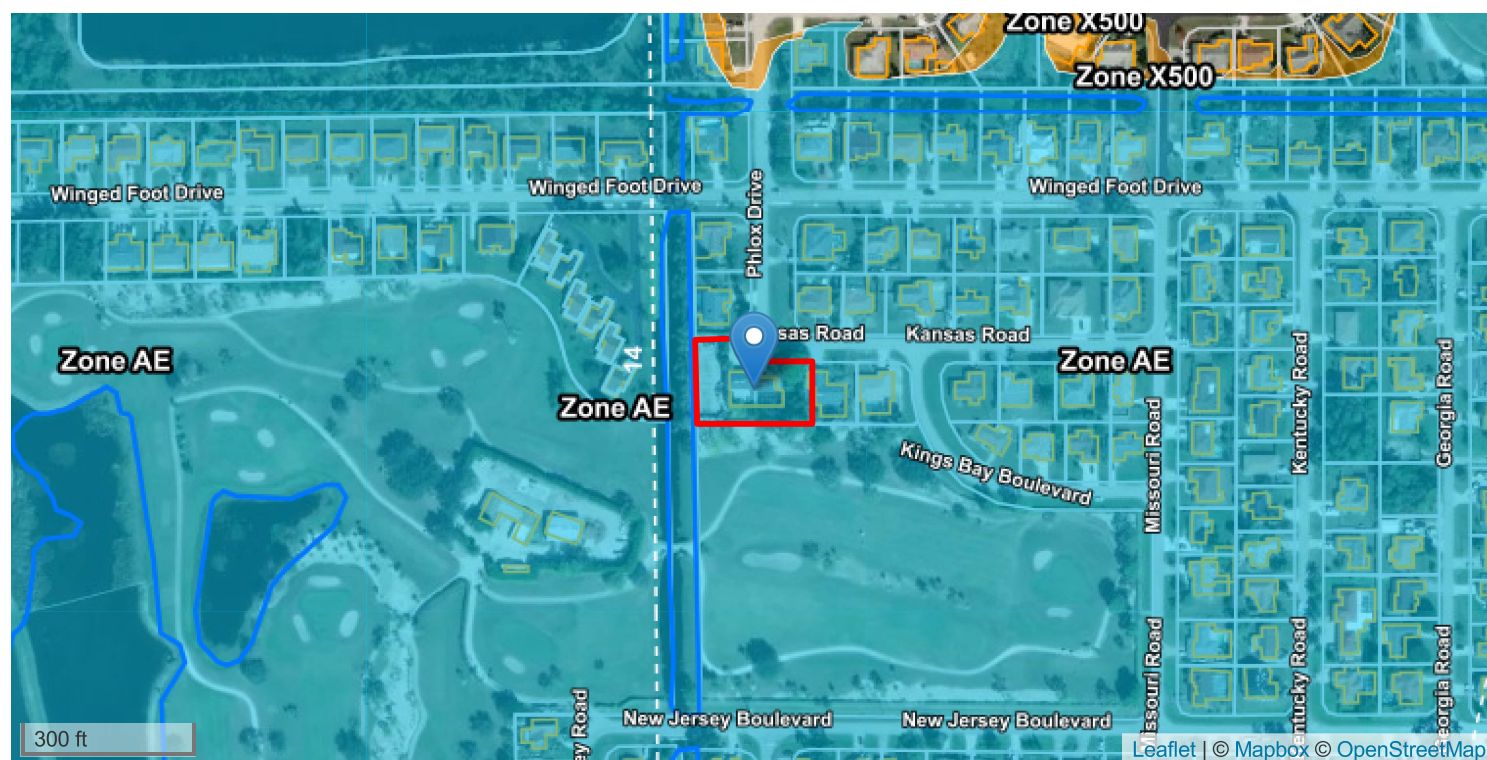






# FloodRisk Standard

Provided Location	8012 KANSAS RD, FORT MYERS, FL 33967		
Standardized Location	8012 KANSAS RD, FORT MYERS, FL 33967-3195		
Latitude, Longitude	26.483951, -81.821297	Parcel ID	09462514000080070
FIPS / MSA / Tract	12071 / 15980 / 502.08	Community No.	125124
Community Name	LEE COUNTY*		
County Name	UNINCORPORATED AREAS		



Flood Zone	Zone AE		Next Nearest Zone (Dist.)		X500 (539 ft)
BFE	14 Feet NAVD88 (15.17 ft NGVD29)		USGS Ground Elev		14 ft NAVD88
FEMA Map	12071C0577H, 11/17/2022		Previous Map	12071C0577G, 12/07/2018, Zone AE	
NFIP Status	PARTICIPATING	NFIP Program	REGULAR	First FIRM	09/19/1984
LOMA or LOMR	NO	CBRS / OPA	NO	EC On-File	NO
Claims* \$ / #	\$1,570,436,060 / 22192	NFIP PIF*	67118	NFIP Discount	25%
Flood Source	111 ft	Salt Water	19682 ft	Fresh Water	163 ft

\*Aggregated by NFIP community.

Copyright Xactus. All Rights Reserved. This is not a guaranteed flood hazard determination, it is not a substitute for an elevation certificate, and it cannot be used to acquire a Letter of Map Amendment. Go to [massivecert.com](https://massivecert.com) for certified products, building elevation and construction data, and flood risk scores. If you have questions about this report, call us toll-free at 844-4EZ-CERT, or email us at [customersupport@xactus.com](mailto:customersupport@xactus.com).



# STANDARD FLOOD INSURANCE APPLICATION

PO Box 2057, Kalispell, MT, 59903

MONARCH NATIONAL  
INSURANCE COMPANY  
<https://monarchnational.com/>  
(800) 219-3102

Date	Application Number	Effective Date	Expiration Date	Waiting Period
11-05-2024	FLD5715011622	11-15-2024	11-15-2025	Loan Transaction - No Wait

Insured Name(s)	Mailing Address & Phone	Property Address	Agency Name, Address & Phone
BRADLEY FRICK	8012 Kansas Rd, Fort Myers, FL, 33967 <b>Home Phone:</b> <b>Work Phone:</b> <b>Cell Phone:</b> (239)877-3512 <b>Email:</b> DRBRADLEYFRICK@OUTLOOK.COM	8012 KANSAS RD, Fort Myers, FL, 33967  <b>Property Address Type:</b> Location	3400 TAMIAMI TRAIL N UNIT 102, Naples, FL, 34103 <b>Email:</b> NEF@ES-INSURANCE.COM <b>Phone Number:</b> 2392615470 <b>Agent Name:</b> NEFTALI ESPINOSO E&S INSURANCE LLC

**Applicant Type:**INDIVIDUAL

**Prior Company NAIC:**

**Prior Policy Number:**

**Prior Company Name:**

**Renewal Billing:**

**Other Policy Number:**

**Potential Duplicate Policy:**

## 1st Mortgagee

Luminate Home Loans, Inc., ISAOA/ATIMA  
2523 S. Wayzata Blvd Suite 200,  
Minneapolis, Hennepin County , MN, 55405

**Phone Number:**

**Fax Number:**

**Loan Number:**24259910

**Required under**

**Mandatory**

**Purchase:**

## Current Community Information

**Community Name:**

**Community Number:**125124

**Map Panel:**0577

**Map Panel Suffix:**H

**Current Flood Zone:**AE

**Current Base Flood Elevation(BFE):**14

**FIRM Date:**09-19-1984

**Program:**FLOODREGULAR

**Program Status:**

**County:**Lee County

**Current Map Date:**11-17-2022

**Rating Map Date:**

## Prior Community Information

**Community Number:**

**Map Panel:**

**Map Panel Suffix:**

**Flood Zone:**

**FIRM Date:**09-19-1984

**Has This Property Been Remapped?:**

**Map Revision Date:**

## Construction Date

**Date of Original Construction:**12-31-1975

**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)?:**YES

**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 APPLICATION

PO Box 2057, Kalispell, MT, 59903

MONARCH NATIONAL  
INSURANCE COMPANY  
<https://monarchnational.com/>  
(800) 219-3102

Date	Application Number	Effective Date	Expiration Date	Waiting Period
11-05-2024	FLD5715011622	11-15-2024	11-15-2025	Loan Transaction - No Wait
<b>Building Information</b> Building Located In CBRS/OPA:NO CBRS/OPA Designation Date: If the building is in the buffer zone, did USFWS issue an official determination showing the building outside the system unit or OPA?: Is the building use consistent with the protected area purpose?: Prior NFIP Claims: Building Severe Repetitive Loss (SRL) Property: Property on NFIP SRL list, Document(s) provided indicating non-SRL: Coverage Req'd for Disaster Assistance:		<b>Building Located Over Water:</b> Not over Water <b>Building in Course of Construction:</b> NO <b>Building Construction Type:</b> Other <b>Construction Type Description:</b> <b>Estimated Building Replacement Cost:</b> 703000 <b>Replacement Cost Value Returned by FEMA:</b> 794001 <b>Total sq. footage of building:</b> 4146 <b>Total # of floors in building:</b> 2 <b>Total # of units in building:</b> 1 <b>What floor is the unit located on?:</b> <b>Number of Detached Structures:</b> 0 <b>Building Located on Federal Land:</b> <b>Is the policy force-placed by the lender?:</b>		
<b>Foundation Information</b> Foundation:Slab on Grade (non-elevated) Enclosure/Crawlspace Size: Number of Elevators:		<b>Mobilehome/Travel Trailer Information</b> <b>On Permanent Foundation:</b> <b>Anchored By:</b> <b>Serial Number:</b>		
<b>Venting Information (excluding V-Zones)</b> Enclosure/Crawlspace Has Valid Flood Openings: Number of Openings:		<b>Area of Permanent Openings (Sq. In.):</b> <b>Has Engineered Openings:</b>		
<b>Building Machinery, Equipment and Appliances</b> Does the building contain appliances?: Are all appliances elevated above the first floor?:		<b>Does the building contain machinery and equipment servicing the building?:</b>  <b>Is all machinery and equipment servicing the building, located inside or outside the building, elevated above the first floor?:</b> NO		
<b>Elevation Certificate Information</b> Elevation Certificate Section Used:C Elevation Certificate Date:06-26-2020 Diagram Number:1A Top of Bottom Floor:18.5 Top of Next Higher Floor: Lowest Adjacent Grade (LAG):17.9		<b>Floodproofing Certificate:</b> <b>Flood Proofing Elevation:</b> <b>Lowest (Rating) Floor Elevation:</b> <b>Elevation Certificate First Floor Height:</b> 0.6 <b>FEMA First Floor Height:</b> 0.6 <b>First Floor Height Method Used:</b> EC		

## Premium Calculations

RISK RATING 2.0	COVERAGE	DEDUCTIBLE	COMPONENTS OF THE TOTAL	AMOUNT DUE
Building	250,000.00	10,000.00	Building Premium:	\$ 1,033.00
Content	100,000.00	10,000.00	Content Premium:	\$ 611.00
			Increased Cost of Compliance (ICC) Premium:	\$ 31.00
			Mitigation Discount:	\$ 0.00
			Community Rating System Reduction:	\$ (370.00)
			Full Risk Premium:	\$ 1,305.00
			Annual Increase Cap Discount:	\$ 0.00
			Newly Mapped Discount:	\$ 0.00
			Pre-Firm Discount:	\$ 0.00
			Discounted Premium:	\$ 1,305.00
			Reserve Fund Assessment:	\$ 235.00
			HFIAA Surcharge:	\$ 25.00
			Federal Policy Fee:	\$ 47.00
			Probation Surcharge:	\$ 0.00
			<b>Total Quoted Premium</b>	<b>\$ 1,612.00</b>

Signature of Insurance Agent/Producer

Date

Signature of Policy Holder (Optional)

Date

Date:

APC PRV 07 21







## **Flood Insurance Payment Confirmation Receipt**

Quote Number: TMP241008983435

Policy Number: FLD5715011622

Insured Name: BRADLEY FRICK

Property Address: 8012 KANSAS RD, Fort Myers, FL, 33967

Transaction Date: 11/05/2024

Remittance ID: 27J2C2AU

Premium Paid: \$1612



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 #:	8012 KANSAS RD, Fort Myers, FL, 33967	POLICY FORM:	Dwelling Policy
POLICY #:	FLD5715011622	POLICY DECLARATIONS TYPE:	New Policy Declarations
NFIP POLICY #:	5715011622		
POLICY TERM:	11-15-2024 (At time of loan closing) - 11-15-2025 (12:01 AM)	RATE CATEGORY :	RatingEngine
POLICY ISSUED BY:	MONARCH NATIONAL INSURANCE COMPANY		
PAYOR:	BRADLEY FRICK		

INSURED NAME & MAILING ADDRESS

BRADLEY FRICK & LINDA KITCHEN  
8012 Kansas Rd,  
Fort Myers, FL, 33967

AGENT CONTACT INFORMATION

NEFTALI ESPINOSO E&S INSURANCE LLC  
3400 TAMIAMI TRAIL N UNIT 102, Naples, FL, 34103

Phone : 2392615470

## 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	\$ 10,000	\$ 1,612
Contents	\$ 100,000	\$ 10,000	
Coverage limitations may apply. See your Policy Form for details.			Total Annual Payment
			Includes Premium, Discounts, Fees, and Surcharges

### Property Information

		COMPONENTS OF THE TOTAL	PREMIUM
Primary Residence	YES	Building Premium:	\$ 1,033
Building Occupancy	Single Family	Contents Premium:	\$ 611
Building Description	Main House/Building	Increased Cost of Compliance (ICC) Premium:	\$ 31
First Floor Height (FFH)	0.6	Community Rating System Discount:	\$ (370.00)
Method Used to Determine FFH	EC	<b>Full-Risk Premium:</b>	\$ 1,305
Property Description	Slab on Grade (non-elevated), 2 Floors , Other	<b>Discounted Premium:</b>	\$ 1,305
Date of Construction	01-01-1976	Fees and Surcharges:	
Prior NFIP Claims	0 Claim(s)	Reserve Fund Assessment:	\$ 235
Your property's NFIP flood claims history can affect your premium.		HFIAA Surcharge:	\$ 25
		Federal Policy Fee:	\$ 47
		<b>Total Premium</b>	<b>\$ 1,612</b>

### Premium Calculations

### ADDITIONAL INTERESTS

First Mortgagee  
Luminate Home Loans, Inc., ISAOA/ATIMA,  
2523 S. Wayzata Blvd Suite 200,  
Minneapolis, MN, 55405  
Loan # : 24259910

Additional Insured  
LINDA KITCHEN ,  
8012 Kansas Rd,  
Fort Myers, FL, 33967

Date Mailed: 11-06-2024

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](https://FloodSmart.gov)

