

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

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: Newmark Homes	Policy Number: _____		
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 11310 Desert Orangetip Drive	Company NAIC Number: _____		
City: Cypress	State: Texas ZIP Code: 77433		
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number: Lot 2, Block 1, Bridgeland Prairieland Village Sec 20			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential			
A5. Latitude/Longitude: Lat. 29°57'2.23"N Long. 95°47'8.12"W Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983 <input type="checkbox"/> WGS 84			
A6. Attach at least two and when possible four clear photographs (one for each side) of the building (see Form pages 7 and 8).			
A7. Building Diagram Number: 1B			
A8. For a building with a crawlspace or enclosure(s): <ul style="list-style-type: none"> a) Square footage of crawlspace or enclosure(s): N/A sq. ft. b) Is there at least one permanent flood opening on two different sides of each enclosed area? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade: Non-engineered flood openings: N/A Engineered flood openings: N/A d) Total net open area of non-engineered flood openings in A8.c: N/A sq. in. e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instructions): N/A sq. ft. f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): N/A sq. ft. 			
A9. For a building with an attached garage: <ul style="list-style-type: none"> a) Square footage of attached garage: N/A sq. ft. b) Is there at least one permanent flood opening on two different sides of the attached garage? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade: Non-engineered flood openings: N/A Engineered flood openings: N/A d) Total net open area of non-engineered flood openings in A9.c: N/A sq. in. e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions): N/A sq. ft. f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): N/A sq. ft. 			
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION			
B1.a. NFIP Community Name: Harris County Unincorporated Areas	B1.b. NFIP Community Identification Number: 480287		
B2. County Name: Harris	B3. State: Texas	B4. Map/Panel No.: 48201C0385	B5. Suffix: N
B6. FIRM Index Date: 11/15/2019	B7. FIRM Panel Effective/Revised Date: 11/15/2019		
B8. Flood Zone(s): AE	B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Depth): 159.4'		
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9:			
<input checked="" type="checkbox"/> FIS <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other: _____			
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input checked="" type="checkbox"/> Other/Source: NAVD 88 (2001 Adj)			
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			
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

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11310 Desert Orangetip Drive

City: Cypress State: Texas ZIP Code: 77433

FOR INSURANCE COMPANY USE

Policy Number: _____

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, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: HCFCM RM200120 Vertical Datum: NAVD 88 (2001 Adj)

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

NGVD 1929 NAVD 1988 Other: NAVD 88 (2001 Adj)

Datum used for building elevations must be the same as that used for the BFE. Conversion factor used?

If Yes, describe the source of the conversion factor in the Section D Comments area.

Yes No

Check the measurement used:

- | | | |
|---|-------|--|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor): | 163.6 | <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters |
| b) Top of the next higher floor (see Instructions): | 172.6 | <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (see Instructions): | N/A | <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters |
| d) Attached garage (top of slab): | 163.2 | <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters |
| e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): | 163.3 | <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters |
| f) Lowest Adjacent Grade (LAG) next to building: <input type="checkbox"/> Natural <input checked="" type="checkbox"/> Finished | 162.5 | <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters |
| g) Highest Adjacent Grade (HAG) next to building: <input type="checkbox"/> Natural <input checked="" type="checkbox"/> Finished | 162.6 | <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters |
| h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: | N/A | <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 state 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 and describe in the Comments area.

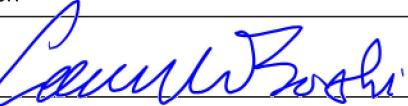
Certifier's Name: Lawrence W. Borski License Number: 3926

Title: RPLS

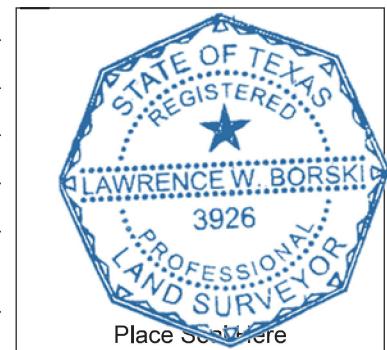
Company Name: Allpoints Land Survey TBPELS # 10122600

Address: 1515 Witte Road

City: Houston State: Texas ZIP Code: 77080

Signature:  Date: 10/24/2023

Telephone: (713) 468-7707 Ext.: 0 Email: lborski@allpointsgroup.com



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

Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments):

C2. e) AC Pad

500 Yr. Elevation = 160.0'
Centerline of Street = 160.4'
Top of Curb = 160.7'

ELEVATION CERTIFICATE
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19
BUILDING PHOTOGRAPHS

See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:
11310 Desert Orangetip Drive

City: Cypress State: Texas ZIP Code: 77433

FOR INSURANCE COMPANY USE

Policy Number: _____

Company NAIC Number: _____

Instructions: Insert below at least two and when possible four photographs showing each side of the building (for example, may only be able to take front and back pictures of townhouses/rowhouses). Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." Photographs must show the foundation. When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.



Date Taken: 10/24/23 Front View

Date Taken: 10/24/23 Right Front View



Date Taken: 10/24/23 Left Front View

Date Taken: 10/24/23 Rear View

ELEVATION CERTIFICATE
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19
BUILDING PHOTOGRAPHS

Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:
11310 Desert Orangetip Drive

City: Cypress State: Texas ZIP Code: 77433

FOR INSURANCE COMPANY USE

Policy Number: _____

Company NAIC Number: _____

Insert the third and fourth photographs below. Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.



Date Taken: 10/24/23 Left Rear View

Date Taken: 10/24/23 Right Rear View

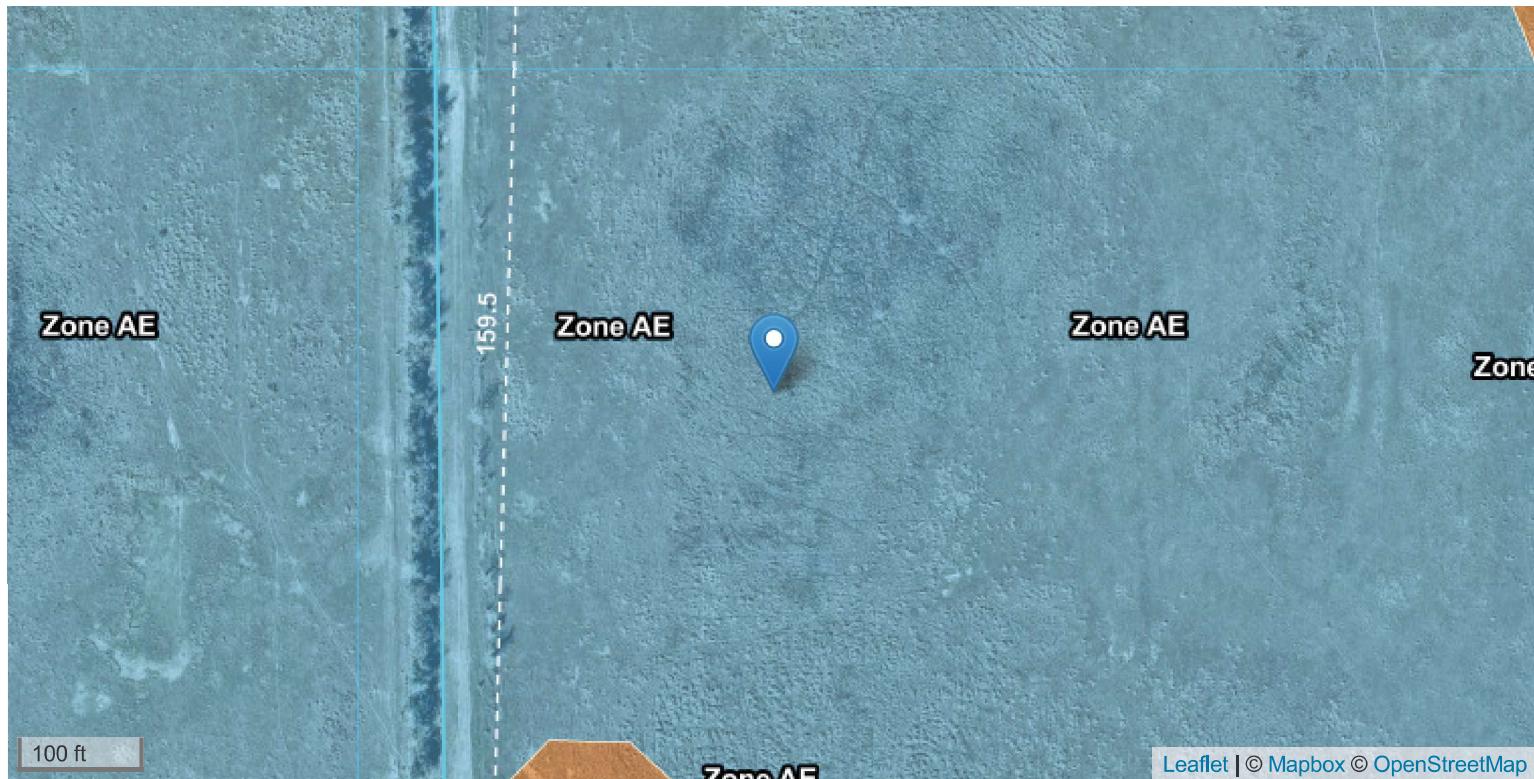


Date Taken: 10/24/23 AC Pad

Date Taken:

FloodRisk Standard

Provided Location	11310 DESERT ORANGETIP DRIVE, CYPRESS, TX 77433		
Standardized Location	11310 DESERT ORANGETIP DR ,CYPRESS ,TX 77433		
Latitude, Longitude	29.950612, -95.785941	Parcel ID	
FIPS / MSA / Tract	48201 / 26420 / 5430.05	Community No.	480287
Community Name	HARRIS COUNTY*		
County Name	HARRIS COUNTY		



Flood Zone	Zone AE	Next Nearest Zone (Dist.)	X500 (317 ft)		
BFE	159.5 Feet NAVD88 (159.47 ft NGVD29)	USGS Ground Elev	160 ft NAVD88		
FEMA Map	48201C0385N, 11/15/2019	Previous Map	48201C0385M, 10/16/2013, Zone AE		
NFIP Status	PARTICIPATING	NFIP Program	REGULAR	First FIRM	05/26/1970
LOMR or LOMR	NO	CBRS / OPA	NO	EC On-File	NO
Claims* \$ / #	\$2,538,032,397 / 49223	NFIP PIF*	100357	NFIP Discount	15%
Flood Source	897 ft	Salt Water	>6 miles	Fresh Water	1936 ft

*Aggregated by NFIP community.



Texas Farmers Insurance Company
PO Box 2057 Kalispell MT 59903 USA

Texas Farmers Insurance Company
<https://www.farmers.com/>
(888) 391-2810
NAIC# : 21660

PROPERTY ADDRESS #: 11310 DESERT ORANGETIP DRIVE, Cypress, TX, 77433

POLICY FORM:

Dwelling Policy

POLICY #: FLD1660003221

POLICY DECLARATIONS TYPE:

New Policy Declarations

NFIP POLICY #: 1660003221

RATE CATEGORY :

RatingEngine

POLICY TERM: 01-17-2024 (12:01 AM) - 01-17-2025 (12:01 AM)

POLICY ISSUED BY:

Texas Farmers Insurance Company

PAYOR: MINNA DU MINDY DU

INSURED NAME & MAILING ADDRESS

MINNA DU MINDY DU

11310 Desert Orangetip Drive,

Cypress, TX, 77433

PO BOX 1250, Red Oak, TX, 75154

Phone : 9726172368

FLOOD INSURANCE POLICY DECLARATIONS

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

Policy Coverages & Endorsements

	COVERAGE	DEDUCTIBLE	\$ 1,735
Building	\$ 250,000	\$ 2,000	
Contents	\$ 100,000	\$ 2,000	Total Annual Payment

Coverage limitations may apply. See your Policy Form for details.

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
Method Used to Determine FFH	EC
Property Description	Elevated without enclosure on piers, posts & piles, 2 Floors , Masonry
Date of Construction	12-31-2022
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:	\$ 999
Contents Premium:	\$ 594
Increased Cost of Compliance (ICC) Premium:	\$ 30
Community Rating System Discount:	\$ (214.00)
Full-Risk Premium:	\$ 1,409
Discounted Premium:	\$ 1,409
Fees and Surcharges:	
Reserve Fund Assessment:	\$ 254
HFIAA Surcharge:	\$ 25
Federal Policy Fee:	\$ 47
Total Premium	\$ 1,735

ADDITIONAL INTERESTS

Date Mailed: 12-28-2023

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





STANDARD FLOOD INSURANCE APPLICATION

PO Box 2057 Kalispell MT 59903 USA

Texas Farmers Insurance

Company

<https://www.farmers.com/>

(888) 391-2810

Date 12-18-2023	Application Number FLD1660003221	Effective Date 01-17-2024	Expiration Date 01-17-2025	Waiting Period Standard - 30 Day Wait
Insured Name(s) MINNA DU MINDY DU	Mailing Address & Phone 11310 Desert Orangetip Drive,Cypress,TX,77433	Property Address 11310 DESERT ORANGETIP DRIVE, 77433, Cypress, , TX	Agency Name, Address & Phone PO BOX 1250,Red Oak,TX,75154	
Home Phone: Work Phone: Cell Phone:(469)867-9395 Email:minnadu2010@gmail.com	Property Address Type:Location	Email:tponcio@farmersagent.com Phone Number:9726172368 Agent Name:TONY PONCIO		
Applicant Type:INDIVIDUAL Prior Company NAIC: Prior Policy Number: Prior Company Name: Renewal Billing:	Other Policy Number: Potential Duplicate Policy:			

Current Community Information Community Name: Community Number:480287 Map Panel:0385 Map Panel Suffix:N Current Flood Zone:AE Current Base Flood Elevation(BFE):160 FIRM Date:05-26-1970 Program:FLOODREGULAR Program Status: County: Current Map Date:11-15-2019 Rating Map Date:	Prior Community Information Community Number: Map Panel: Map Panel Suffix: Flood Zone: FIRM Date:05-26-1970 Has This Property Been Remapped?: Map Revision Date:
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Construction Date
Date of Original Construction:12-31-2022
Building Substantially Improved:NO
Post-FIRM Construction:YES
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 QUOTE

PO Box 2057 Kalispell MT 59903 USA

Texas Farmers Insurance

Company

<https://www.farmers.com/>

(888) 391-2810

Date	Application Number	Effective Date	Expiration Date	Waiting Period
12-18-2023	FLD1660003221	01-17-2024	01-17-2025	Standard - 30 Day 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:800000		
Prior NFIP Claims:		Replacement Cost Value Returned by FEMA:783480		
Building Severe Repetitive Loss (SRL)		Total sq. footage of building:4532		
Property:		Total # of floors in building:2		
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?:		
Foundation Information		Number of Detached Structures:0		
Foundation:Slab on Grade (non-elevated)		Building Located on Federal Land:		
Enclosure/Crawlspace Size:		Is the policy force-placed by the lender?:		
Number of Elevators:		Mobilehome/Travel Trailer Information		
Venting Information (excluding V-Zones)		On Permanent Foundation:		
Enclosure/Crawlspace Has Valid Flood Openings:		Anchored By:		
Number of Openings:		Serial Number:		
Building Machinery, Equipment and Appliances		Area of Permanent Openings (Sq. In.):		
Does the building contain appliances?:		Has Engineered Openings:		
Are all appliances elevated above the first floor?:		Does the building contain machinery and equipment servicing the building?:		
Elevation Certificate Information		Is all machinery and equipment servicing the building, located inside or outside the building, elevated above the first floor?: NO		
Elevation Certificate Section Used:C		Floodproofing Certificate:		
Elevation Certificate Date:10-04-2023		Flood Proofing Elevation:		
Diagram Number:1B		Lowest (Rating) Floor Elevation:		
Top of Bottom Floor:164		Elevation Certificate First Flood Height:1		
Top of Next Higher Floor:173		FEMA First Floor Height:1		
Lowest Adjacent Grade (LAG):163		First Floor Height Method Used:EC		

Premium Calculations

RISK RATING 2.0	COVERAGE	DEDUCTIBLE	COMPONENTS OF THE TOTAL	AMOUNT DUE
Building	250,000.00	2,000.00	Building Premium:	\$ 999.00
Content	100,000.00	2,000.00	Content Premium:	\$ 594.00
			Increased Cost of Compliance (ICC) Premium:	\$ 30.00
			Mitigation Discount:	\$ 0.00
			Community Rating System Reduction:	\$ (214.00)
			Full Risk Premium:	\$ 1,409.00
			Annual Increase Cap Discount:	\$ 0.00
			Pre-Firm Discount:	\$ 0.00
			Discounted Premium:	\$ 1,409.00
			Reserve Fund Assessment:	\$ 254.00
			HFIAA Surcharge:	\$ 25.00
			Federal Policy Fee:	\$ 47.00
			Probation Surcharge:	\$ 0.00
			Total Quoted Premium	\$ 1,735.00

Signature of Insurance Agent/Producer

Date

Signature of Policy Holder (Optional)

Date

Date:

APC PRV 07 21



FLD1660003221 / MINNA DU MINDY DU

11310 DESERT ORANGETIP DRIVE, Cypress, Harris County, TX,
77433 - 0389

11310 Desert Orangetip Drive, Cypress, Harris County, TX, 77433 -
0389

Renew indicator : BATCH RENEWAL

Term Start Date :	01/17/2024	Term End Date :	01/17/2025	Transaction Type :	New Business-Agent
Transaction Eff. Dt.:	01/17/2024	Waiting Period:	Standard - 30 Day Wait	Last Updated Date :	Business 12-28-2023
Last Updated By :	MARCUS DUNCAN	Applicant Date :	12/18/2023		

Claims 0 Loss Run Risk Rating 2.0

Total Premium Change :

\$1,735.00

Bill To :

POLHOLDER

Serv Rep :

U/writer :

Product Name :

Agent Tasks : File complete
Business
12-28-2023

Coverage

Property Info

Additional info

Billing

Account View	Receivable View	Invoicing	Subledger	Unposted
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Policy Transaction

ACCOUNTING DT.	TRANS TYPE	TRANS REF	CHECK NO	CERTIFIED DATE	DEBIT	CREDIT	BALANCE	SYSTEM DT
12/18/2023	PAYMENT	F2166000003221		12/18/2023	\$0.00	\$1,735.00)	\$1,735.00)	12/18/2023
12/28/2023	INVOICE	INV00779787			\$1,735.00	\$0.00	\$0.00	12/28/2023

Forms

Tickets

Commission

Log Documents Agent Customer
Portal Portal

Term Selection: (1114648)

01-17-2024/01-17-2025

Transaction Selection: (1505243)

NEWBUSINESS - ISSUED

Last transaction

New Business by MARCUS
DUNCAN

Transaction date: 12-28-2023
Transaction Eff. Dt. 2024-01-17

Note

(02-29-2024) Agent Tony ci became
asking for dec page, summary of
coverages. Advised Agent that...

Agency Info

08811-02813-0000 Tony Poncio
Tony Poncio
PO BOX 1250
Ellis County, Red Oak, TX, 75154
9726172368
9726177920

12-28-2023 9:36:12 AM	Aprvd NB effective 1/17/2024, 30 day wait from Application Submission date of 12/18/2023. Premium received within 9 days of Application Submission date of 12/18/23. EC and photos used for rating on file. Addresses match for Primary Residence.	MARCUS DUNCAN	<input type="checkbox"/>
12-28-2023 9:34:21 AM	Agent task : File complete. UW Note: Aprvd	MARCUS DUNCAN	<input type="checkbox"/>
12-27-2023 4:54:07 PM	Spoke with the agent following up on the EC , asissted	JOSEPH BAUTISTA	