

1507 EASY ST

Insured Information

LJWN LLC

Policy Number

6820670067

Payor Information

JW BENEFITS PLANNING
4010 OLEANDER DR
WILMINGTON, NC 28403

Date

3/4/2025 1:55:05 PM

Receipt Number

144472

Activity

New Business

Account Number

*****3012

Amount

Total:

\$5845.00

Credit Card Payment:

\$5845.00

Please retain this receipt for your records.



CREW INSURANCE AGENCY INC
PO BOX 848
HOLLY RIDGE, NC 28445-0848

Agency Phone: (910) 329-3691

NFIP Policy Number: 6820670067
Company Policy Number: 32-6820670067-00
Agent: DAVID WAGGONER

Payor: INSURED
Policy Term: 04/03/2025 12:01 AM - 04/03/2026 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
<p>LJWN LLC 4010 OLEANDER DR WILMINGTON, NC 28403</p>	<p>LJWN LLC 4010 OLEANDER DR WILMINGTON, NC 28403</p>

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
<p>Bankers Insurance Company PO BOX 912888 DENVER, CO 80291-2888</p>	<p>1507 EASY ST SURF CITY, NC 28445</p>

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: SINGLE-FAMILY HOME	MAIN DWELLING
NUMBER OF UNITS: N/A	BUILDING DESCRIPTION DETAIL: N/A
PRIMARY RESIDENCE: NO	
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	DATE OF CONSTRUCTION: 01/01/1984
PRIOR NFIP CLAIMS: 0 CLAIM(S)	CURRENT FLOOD ZONE: AE
	FIRST FLOOR HEIGHT (FEET): 1.5
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE: SOUTHSTATE BANK, N.A. ISAOA, ATIMA PO BOX 2590 COPPELL, TX 75019	17001009934
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE	COMPONENTS OF TOTAL AMOUNT DUE																																					
<table border="1" style="margin: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">COVERAGE</th> <th style="text-align: center;">DEDUCTIBLE</th> </tr> </thead> <tbody> <tr> <td>BUILDING:</td> <td style="text-align: center;">\$250,000</td> <td style="text-align: center;">\$1,250</td> </tr> <tr> <td>CONTENTS:</td> <td style="text-align: center;">\$25,000</td> <td style="text-align: center;">\$1,000</td> </tr> </tbody> </table>		COVERAGE	DEDUCTIBLE	BUILDING:	\$250,000	\$1,250	CONTENTS:	\$25,000	\$1,000	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>BUILDING PREMIUM:</td> <td style="text-align: right;">\$3,765.00</td> </tr> <tr> <td>CONTENTS PREMIUM:</td> <td style="text-align: right;">\$862.00</td> </tr> <tr> <td>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</td> <td style="text-align: right;">\$75.00</td> </tr> <tr> <td>MITIGATION DISCOUNT:</td> <td style="text-align: right;">(\$0.00)</td> </tr> <tr> <td>COMMUNITY RATING SYSTEM REDUCTION:</td> <td style="text-align: right;">(\$0.00)</td> </tr> <tr> <td>FULL RISK PREMIUM:</td> <td style="text-align: right;">\$4,702.00</td> </tr> <tr> <td>ANNUAL INCREASE CAP DISCOUNT:</td> <td style="text-align: right;">(\$0.00)</td> </tr> <tr> <td>STATUTORY DISCOUNTS:</td> <td style="text-align: right;">(\$0.00)</td> </tr> <tr> <td>DISCOUNTED PREMIUM:</td> <td style="text-align: right;">\$4,702.00</td> </tr> <tr> <td>RESERVE FUND ASSESSMENT:</td> <td style="text-align: right;">\$846.00</td> </tr> <tr> <td>HFIAA SURCHARGE:</td> <td style="text-align: right;">\$250.00</td> </tr> <tr> <td>FEDERAL POLICY FEE:</td> <td style="text-align: right;">\$47.00</td> </tr> <tr> <td>PROBATION SURCHARGE:</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>TOTAL ANNUAL PREMIUM:</td> <td style="text-align: right;">\$5,845.00</td> </tr> </tbody> </table>	BUILDING PREMIUM:	\$3,765.00	CONTENTS PREMIUM:	\$862.00	INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00	MITIGATION DISCOUNT:	(\$0.00)	COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)	FULL RISK PREMIUM:	\$4,702.00	ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)	STATUTORY DISCOUNTS:	(\$0.00)	DISCOUNTED PREMIUM:	\$4,702.00	RESERVE FUND ASSESSMENT:	\$846.00	HFIAA SURCHARGE:	\$250.00	FEDERAL POLICY FEE:	\$47.00	PROBATION SURCHARGE:	\$0.00	TOTAL ANNUAL PREMIUM:	\$5,845.00
	COVERAGE	DEDUCTIBLE																																				
BUILDING:	\$250,000	\$1,250																																				
CONTENTS:	\$25,000	\$1,000																																				
BUILDING PREMIUM:	\$3,765.00																																					
CONTENTS PREMIUM:	\$862.00																																					
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00																																					
MITIGATION DISCOUNT:	(\$0.00)																																					
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)																																					
FULL RISK PREMIUM:	\$4,702.00																																					
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)																																					
STATUTORY DISCOUNTS:	(\$0.00)																																					
DISCOUNTED PREMIUM:	\$4,702.00																																					
RESERVE FUND ASSESSMENT:	\$846.00																																					
HFIAA SURCHARGE:	\$250.00																																					
FEDERAL POLICY FEE:	\$47.00																																					
PROBATION SURCHARGE:	\$0.00																																					
TOTAL ANNUAL PREMIUM:	\$5,845.00																																					

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: Bankers Insurance Company

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 33162



File: 31612947

Page 1 of 1



DocID: 250803618



CREW INSURANCE AGENCY INC
PO BOX 848
HOLLY RIDGE, NC 28445-0848

Standard Flood Insurance Policy Application Dwelling Form

Date	Type	Application Number	Effective Date	Expiration Date	Waiting Period
03/04/2025	New	6820670067	04/03/2025	04/03/2026	Standard 30 Day Wait
Insured Name(s)		Mailing Address and Phone	Property Address		Agency Name, Address, and Phone
LJWN LLC		4010 OLEANDER DR WILMINGTON, NC 28403	1507 EASY ST SURF CITY, NC 28445		CREW INSURANCE AGENCY INC PO BOX 848 HOLLY RIDGE, NC 28445-0848
		Home Phone: (910) 619-9001	Property Address Type:		
		Work Phone:			
		Cell Phone: (910) 619-9001			
		Email: LWOLFE@JWINVEST.COM			
Applicant Type: Business					Email: DAVID@CREWINSURANCE.CC
Other Policy Number:					Phone Number: (910) 329-3691
Prior Policy Number:					Agent Name: DAVID WAGGONER
Prior Company Name:		Prior Company NAIC:			
Renewal Billing: Insured		Potential Duplicate Policy: N/A			
1st Mortgagee		2nd Mortgagee	Additional Interest	Disaster Agency	
SOUTHSTATE BANK, N.A. ISAOA, ATIMA PO BOX 2590 COPPELL, TX 75019					

Phone Number:	Phone Number:	Phone Number:	Phone Number:
Fax Number:	Fax Number:	Fax Number:	Fax Number:
Loan Number: 17001009934	Loan Number:	Loan Number:	Loan Number:
Current Community Information		Prior Community Information	
Community Name:	SURF CITY, TOWN OF	Community Number:	370186
Community Number:	370186	Map Panel:	4500
Map Panel:	4245	Map Panel Suffix:	L
Map Panel Suffix:	M	Flood Zone:	VE
Current Flood Zone:	AE	FIRM Date:	N/A
FIRM Date:	05/02/1977	Has This Property Been Remapped?:	Yes
Program:	Regular	Map Revision Date:	01/17/2025
Program Status:	Active and participating		
County:	PENDER		
Current Map Date:	01/17/2025		

Construction/Substantial Improvement Date	Property Ownership Information
Date of Original Construction: 01/01/1984	Coverage for Owner or Tenant: Owner
Building Substantially Improved: No	Building a Rental Property: Yes
Building is on list of Historic Buildings: N/A	Is the policyholder a condominium association?: No
Post-FIRM Construction: Yes	
Substantial Improvement Date: N/A	
Prior NFIP Coverage	
Did the applicant purchase the building within the last 365 days?	No
Prior Owner Policy Number:	N/A
Prior Owner Company Name:	N/A
	Did the applicant have a prior NFIP policy for the building that lapsed? N/A
	Was the policy receiving a Pre-FIRM or Newly Mapped discount when it lapsed? N/A
	Did the policy lapse for a valid reason? N/A

Building Information

Building Located In CBRs/OPA:	None	Building Located Over Water:	Not Over Water
CBRS/OPA Designation Date:	N/A	Building in Course of Construction:	No
If the building is in the buffer zone, did USFWS issue an official determination showing the building outside the system unit or OPA?	N/A	Building Construction Type:	Frame
Is the building use consistent with the protected area purpose?	N/A	Construction Type Description:	N/A
Prior NFIP Claims:	N/A	Estimated Building Replacement Cost:	N/A
Building Severe Repetitive Loss (SRL) Property:	No	Replacement Cost Value Returned By FEMA:	\$193,714
Property on NFIP SRL list, document(s) provided indicating non-SRL:	N/A	Total sq. footage of the building:	1,300
Coverage Req'd for Disaster Assistance:	No	Total # of floors in building:	1
		What floor is the unit located on?	N/A
		Number of Detached Structures:	0
		Building Located on Federal Land:	No
		Is the policy force-placed by the lender?	No

Occupancy Information

Occupancy Type:	Single-Family Home	Number Of Units In Building:	1
Is this the Applicant's Primary Residence:	No	Is the insured a nonprofit entity?	No
Is the insured a small business with less than 100 employees?	No	Building Description:	Main Dwelling
		"Other" Description:	N/A

Foundation Information

Foundation: Slab on grade (non-elevated)

Enclosure/Crawlspace Size: N/A

Number of Elevators: N/A

Mobilehome/Travel Trailer Information

On Permanent Foundation: N/A

Anchored By: none

Serial Number: N/A

Venting Information

Enclosure/Crawlspace Has Proper Flood Openings: No

Number of Openings: 0

Area of Permanent Openings (Sq. In.): 0

Has Engineered Openings: No

Machinery, Equipment and Appliances

Does the building contain appliances? Yes

Are all appliances elevated above the first floor? Yes

Does the building contain machinery and equipment servicing the building? Yes

Is all machinery and equipment servicing the building, located inside or outside the building, elevated above the first floor? Yes

Elevation Certificate Information

Elevation Certificate Section Used: N/A

Elevation Certificate Date: N/A

Diagram Number: N/A

Top of Bottom Floor: N/A

Top of Next Higher Floor: N/A

Lowest Adjacent Grade (LAG): N/A

Flood Proofing Certificate: N/A

Flood Proofing Elevation: N/A

Lowest (Rating) Floor Elevation: N/A

Elevation Certificate First Floor Height: N/A

FEMA First Floor Height: 1.5

First Floor Height Method Used: FEMA Determined

Premium Calculations

RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING	\$250,000	\$1,250
CONTENTS	\$25,000	\$1,000

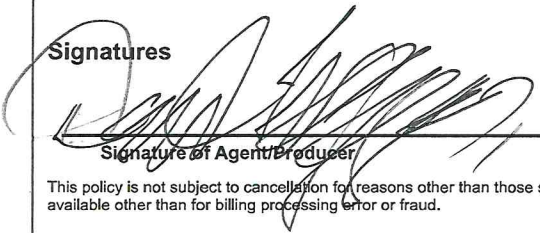

COMPONENTS OF THE TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$3,765.00
CONTENTS PREMIUM:	\$862.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$4,702.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$4,702.00
RESERVE FUND ASSESSMENT:	\$846.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL AMOUNT DUE:	\$5,845.00



A separate flood insurance policy is required for each building with the following exception: Under the Standard Flood Insurance Policy Dwelling Form, appurtenant structure coverage may apply to a detached garage at the described location provided the detached garage is not used for dwelling, business, or farming purposes. Coverage is limited to 10% of the limit of liability on the dwelling and reduces the building limit of liability.

The above statements are correct to the best of my knowledge. I understand that any fraudulent statements may be punishable by fine or imprisonment under the applicable federal law. The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations. The premium shown above must comply with FEMA rules and rates and may be revised in accordance with applicable policy provisions.

Signatures	
	
_____ Signature of Agent/Producer	_____ Signature of Insured (Optional)
03/04/2025	_____ Date

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.

PDF Creation: 03/04/2025 01:52 PM Pacific Standard Time

Application Produced For: BANKERS INSURANCE COMPANY

