



THE
HARTFORD

NFP PROPERTY & CASUALTY SVCS INC
1 NORTH STREET
ONANCOCK, VA 23417



FIRST & FOREVER, LLC C/O MATHEW & ERIN CANADA
126 N PERMUDA WYND
N TOPSAIL DR, NC 28460



THE HARTFORD
 NFP PROPERTY & CASUALTY SVCS INC
 1 NORTH STREET
 ONANCOCK, VA 23417

Agency Phone: (910) 794-6100

NFIP Policy Number: 6500540428
Company Policy Number: 6500540428
Agent: NFP PROPERTY & CASUALTY SVCS INC

Payor: FIRST MORTGAGEE
Policy Term: 11/07/2024 at time of closing - 11/07/2025 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
 (800) 787-5677

REVISED FLOOD INSURANCE POLICY DECLARATIONS
 NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
FIRST & FOREVER, LLC C/O MATHEW & ERIN CANADA 126 N PERMUDA WYND N TOPSAIL DR, NC 28460	FIRST & FOREVER, LLC C/O MATHEW & ERIN CANADA 126 N PERMUDA WYND N TOPSAIL DR, NC 28460

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
Hartford Insurance Company of the Midwest PO BOX 913385 DENVER, CO 80291-3385	132 N PERMUDA WYND DR NORTH TOPSAIL BEACH, NC 28460

RATING INFORMATION	BUILDING DESCRIPTION
BUILDING OCCUPANCY: SINGLE-FAMILY HOME NUMBER OF UNITS: N/A PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 2 FLOOR(S), FRAME CONSTRUCTION PRIOR NFIP CLAIMS: 0 CLAIM(S)	MAIN DWELLING BUILDING DESCRIPTION DETAIL: N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	DATE OF CONSTRUCTION:
FIRST MORTGAGEE: BSI FINANCIAL SERVICES ISAOA/ATIMA PO BOX 691690 SAN ANTONIO, TX 78269-1690	01/01/2017
SECOND MORTGAGEE:	CURRENT FLOOD ZONE: AE
ADDITIONAL INTEREST:	FIRST FLOOR HEIGHT (FEET): 11.6
DISASTER AGENCY:	FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

RATE CATEGORY — RATING ENGINE	LOAN NO:
	2000042088
	N/A
	N/A
	N/A
	N/A
	N/A

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	\$10,000	\$1,000

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.

ENDORSEMENT EFFECTIVE DATE: 02/14/2025 12:01 AM
ENDORSEMENT PREMIUM: \$0.00
CHANGES APPLIED TO: FIRST MORTGAGEE

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$1,306.00
CONTENTS PREMIUM:	\$245.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$29.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$346.00)
FULL RISK PREMIUM:	\$1,234.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,234.00
RESERVE FUND ASSESSMENT:	\$222.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,753.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$1,753.00

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.

Melinda Thompson
 Melinda Thompson, SVP, Head of Personal Lines

Terence Shields
 Terence Shields, Secretary

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

Zero Balance Due - This Is Not A Bill

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 31192517

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