



SFI Group
PO BOX 519
SNEADS FERRY, NC 28460

Agent : SFI GROUP
PO BOX 519
SNEADS FERRY, NC 28460
(910) 329-4443

JON NEBLETT
13401 GLADEHILL RD
CHESTER, VA 23831

RENEWAL NOTICE

Your flood insurance policy will expire 07/01/2026. Renewal premium is required to renew your policy.

THIS IS A COPY OF YOUR BILL

Policy Number : 0002552536
Policy Expiration Date : 07/01/2026 12:01 am
Loan Number : 0673048765
Notice Date : 04/02/2026
Payor : First Mortgagee
Insured Property Location :
103 BEACHWOOD DR
SURF CITY, NC 28445-6590

Coverage Options	Coverage Amounts		Deductibles		Premium
	Building	Contents	Building	Contents	
A. Current coverage	250,000.00	40,000.00	1,250.00	1,000.00	850.00
B. Increased coverage ⁵	250,000.00	42,000.00	1,250.00	1,000.00	853.00

This renewal offer is being made on behalf of National General Insurance Company

Follow the instructions below to pay your renewal premium online with a credit card or electronic check.

- Visit <https://Nationalgeneral.manageflood.com> and select "Make a Payment".
- Enter your policy information and follow the instructions to select your payment type and available coverage amounts if applicable.
- You will immediately receive a copy of your renewal declarations page.

See reverse of this notice for important additional information

IF PAYING BY CHECK OR MONEY ORDER PLEASE DETACH HERE AND SEND THIS PORTION WITH YOUR PAYMENT.

To pay by check or money order :

- Make payment for the exact amount of the coverage option you selected.
- Full payment is required for the option selected.
- Write your policy number on your check or money order.
- Return this portion in the attached return envelope.

Make check or money order payable to :

Insured Name : JON NEBLETT
Renewal Date : 07/01/2026
Policy No : 0002552536
Bill ID : 32046394-269083960
Select One: Option A Option B
\$850 \$853

Amount Enclosed: \$.00

National General Insurance Company
PO BOX 209559
DALLAS, TX 75320-9559

MORTGAGEE, ADDITIONAL INTEREST, DISASTER AGENCY INFORMATION



1st Mortgagee:

2nd Mortgagee:

Additional Interest:

Disaster Agency:

NEW REZ MORTGAGE LLC
ISAOA ATIMA
P. O. BOX 7050
TROY, MI 48007

1. Provided your payment is received within 30 days of the expiration of your policy (expiration date + 29 days), it will be renewed without a lapse in coverage. If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or a holiday, the deadline does not extend to the next business day. More renewal information is available at www.floodsmart.gov/get-insured/renew-a-policy.

To ensure that your policy is renewed without a lapse in coverage you may use the electronic payment options (e-check or credit card) available to you. You may also mail your premium via USPS certified mail or other third party delivery services that provides either a proof of mailing, or that provides documentation showing the actual mailing date and the delivery date, to us at the remittance address shown on this form. In these instances the mailing date will be used as the cash receipts date even though the delivery may be after the expiration date.
2. You are encouraged to insure your property for at least 80% of the structures replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent/producer for details.
3. If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.
4. If the mortgagee listed on the bill is not the current mortgagee, please forward the bill to the new financial institution (if they are responsible for premium payment) and have your agent/producer send a General Change Endorsement to correct the policy.
5. Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.
6. You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection. Please indicate the option you choose on the payment page. If you have questions about your coverage options or your flood policy, contact your insurance agent/producer.

FOR QUESTIONS ON ANY OF THIS INFORMATION, PLEASE CONTACT YOUR INSURANCE AGENT/PRODUCER.

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.

IMPORTANT NOTICE:

PAYMENT MAILING ADDRESS CHANGE

Effective June 18, 2025, our payment mailing address has changed. If you pay your premium by mailing a check or use online banking for payments, please make sure to update the payment mailing address to the address listed on your renewal or expiration notice.

April 02, 2026

IMPORTANT NOTICE TO RESIDENTIAL POLICYHOLDERS

JON NEBLETT

Flood Insurance Policy # 0002552536

As you were previously advised, the HFIAA Surcharge was implemented as part of the Homeowners Flood Insurance Affordability Act of 2014. Effective April 1, 2015, this mandatory surcharge is added to all flood policies. It is used to offset the subsidized premiums for some policies, and help achieve the financial sustainability goals of the NFIP as mandated by Congress under the BW12 legislation. The fee will be included each year until the policy premium subsidies are eliminated. **The fee is \$25.00 for a primary residence and \$250.00 for all other buildings. To date we have not received documentation to indicate that the building insured on this policy is your primary residence.**

A primary residence is described as a building that will be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date. In addition, the insured must not establish or acquire another residence or use the residence as a rental or income property any time during the policy term.

Effective April 1, 2019: Some two to four family buildings now qualify for the \$25.00 HFIAA Surcharge. If the building insured on this policy is your primary residence, please complete the information on the form below, subtract \$225.00 from your renewal payment and return the form with your renewal notice and payment.

If your mortgage company is responsible for the payment of your renewal premium and your primary residence status needs updating, please complete and return this form by either:

Uploading directly to your policy:

Go to: <https://Nationalgeneral.manageflood.com>

Select: "Upload documents"

Follow the instructions on the web site

Or mail to:

National General Insurance Company
PO BOX 209559
DALLAS, TX 75320-9559

If the building insured on this policy is not your primary residence, please disregard this message.

VERIFICATION OF PRIMARY RESIDENCE STATUS FOR NFIP POLICY RATING

Property Address: 103 BEACHWOOD DR
SURF CITY, NC 28445-6590

The above address is my primary residence, and I and/or my spouse will live at this location for more than 50 percent of the 365 days following the policy effective date. In addition, I will not establish or acquire another residence or use this residence as a rental or income property any time during the policy term.

Insured Name (Printed): _____ Date the property became the primary residence: _____

Insured Signature: _____ Date: _____

PURSUANT TO 28 U.S.C. § 1746 I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SFI Group
PO BOX 519
SNEADS FERRY, NC 28460

April 02, 2026

JON NEBLETT
13401 GLADEHILL RD
CHESTER, VA 23831

Re: Policy Number 0002552536
Property Address 103 BEACHWOOD DR
SURF CITY, NC 28445-6590

Important Information Regarding Your Flood Insurance Premium Calculation

The Federal Emergency Management Agency (FEMA) has released Flood Insurance Rate Map changes for the area in which the building insured on the above referenced policy is located. A review of your flood insurance policy indicates that your policy is rated using the current community information for the insured structure. No further action is required.

This review process is required as part of FEMA's implementation of Section 28 of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) which was passed by Congress and signed into law by President Obama on March 21, 2014.

Please do not hesitate to contact your agent with questions related to this process.

Sincerely,

National General Insurance Company

cc Christina Scott

NEW REZ MORTGAGE LLC ISAOA ATIMA
Loan Number: 0673048765