



FEMA

USAIA INSURANCE AGENCY INC P & C TEXAS ATTN: FLOOD OPERATIONS
 9800 FREDERICKSBURG RD
 SAN ANTONIO, TX 78288-0489

Agency Phone: (800) 531-8722

NFIP Policy Number: RL00064974
 Company Policy Number: RL00064974
 Agent: 0742879196



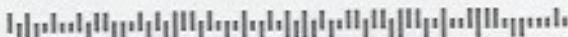
Policy Term: 05/16/2020 12:01 AM through 05/16/2021 12:01 AM
 Renewal Billing Payor: FIRST MORTGAGEE

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>
 (800) 767-4341

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS



CHRISTIAN S MCEVOY
 734 YARMOUTH ST
 NORFOLK, VA 23510-1513

INSURED NAME(S) AND MAILING ADDRESS

CHRISTIAN S MCEVOY
 734 YARMOUTH ST
 NORFOLK, VA 23510-1513

COMPANY MAILING ADDRESS

NFIP DIRECT
 PO BOX 913111
 DENVER, CO 80291-3111

PROPERTY LOCATION

734 YARMOUTH ST
 NORFOLK, VA 23510-1513

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 05/16/2017
 REINSTATEMENT DATE: N/A
 BUILDING OCCUPANCY: SINGLE FAMILY
 CONDOMINIUM INDICATOR: NOT A CONDO
 NUMBER OF UNITS: N/A
 PRIMARY RESIDENCE: YES
 ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
 BUILDING TYPE: THREE OR MORE FLOORS
 BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: SUBGRADE CRAWLSPACE

DATE OF CONSTRUCTION: 01/01/1895
 COMMUNITY NUMBER: 510104 0056 H REGULAR PROGRAM
 COMMUNITY NAME: NORFOLK, CITY OF
 CURRENT FLOOD ZONE: AE
 GRANDFATHERED: NO
 FLOOD RISK/RATED ZONE: AE
 ELEVATION DIFFERENCE: -6
 ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: HOME POINT FINANCIAL
 PO BOX 5017 TROY, MI 48007-5017

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
 DISASTER AGENCY:

PREMIUM CALCULATION — Pre-FIRM Elevation Rated

Prefirm Elevation Rated - SFR

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADDL COVERAGE	ADDL RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$250,000	\$10,000	\$60,000	10.370	\$190,000	0.370	(\$2,424.00)	\$4,501.00
CONTENTS	\$0	\$0	\$0	5.020	\$0	0.120	\$0.00	\$0.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$4,501.00
SRL PREMIUM : 10%	\$450.00
INCREASED COST OF COMPLIANCE:	\$34.00
COMMUNITY RATING DISCOUNT: 15%	(\$748.00)
RESERVE FUND ASSESSMENT: 18.0%	\$763.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM :	\$5,000.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$5,075.00

Zero Balance Due - This Is Not A Bill

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

Policy Issued by NFIP DIRECT

Company NAIC: 99999



File: 9468044

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DocID: 72962672