


Home Insurance Policy Before Participating in the Program

Universal Property & Casualty Insurance Company,
A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
04/03/2022



**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

Renewal Policy

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
██████████	04/03/2022		04/03/2023	12:01 AM Standard Time	9M50

Named Insured and Address

Luckrisha Anderson
██████████
██████████
(██████████)

Agent Name and Address

██████████
██████████
██████████
██████████
██████████

Insured Location

██████████ MIAMI-DADE COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$10,751.00	\$34.00	\$0.00	\$102.50	\$10,887.50

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO8	Masonry	1953	N	1	Y	2	34	99
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits:					
MIAMI-DADE	N	N	Burglar	Fire	Sprinkler			
			N	N	N			

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$240,722	\$10,751.00	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$24,078		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$120,361				
Coverage D - Loss of Use	\$24,073				

NOTE: The portion of your premium for hurricane coverage is: \$7,141.62
The portion of your premium for all other coverages is: \$3,745.88

Section I Coverages Subject to a 2.0% of Coverage A - \$4,814 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

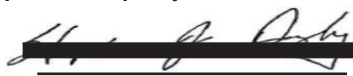
The Ordinance or Law Coverage amount is 25% of Coverage A - \$60,180

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood coverage is not provided by Universal Property & Casualty Insurance Company and is not part of this policy.

██████████
Countersignature

██████████
Date


Chief Executive Officer

Home Insurance Policy After Participating in the Program



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

EVIDENCE OF PROPERTY INSURANCE

We will provide the insurance described on this form in return of the premium and compliance by the insured with all applicable provisions of the policy for which application has been made. No insurance is provided by us unless the premium is paid when due. If this insurance is terminated after policy issuance, we will provide written notice to the insured and any Mortgagee/Lienholder in accordance with policy provisions and any applicable legal requirements. The coverage described is subject to the provisions of the policy and this form is subordinate to the provisions of any policy declarations issued.

Policy Number: ██████████ **Policy Period:** **From** 05/08/2023 **To** 05/08/2024
Policy Type: HO-3 **At 12:01 a.m. Eastern Time at the Location of the Residence Premises**
Print Date: 05/11/2023

First Named Insured and Mailing Address: LUCKRISHA ANDERSON 45 NW 108th Ter Miami Gardens, FL 33169-0000	Location of Residence Premises: 45 NW 108th Ter Miami Gardens, FL 33169-0000	Agent: WENSCRE, LLC SABALE ANDRAMING ██ STE 300 SUNRISE, FL 33323
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Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$2,500

Hurricane Deductible: \$5,400 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$270,000
B. Other Structures:	\$5,400
C. Personal Property:	\$67,500
D. Loss of Use:	\$27,000

LIMIT OF LIABILITY

PREMIUM
\$5,153

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000
F. Medical Payments:	\$2,000

LIMIT OF LIABILITY

\$16
Included

OTHER COVERAGES

Replacement Cost Loss Settlement on Dwelling up to Coverage A amount		Included
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

(Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)

\$5,502

Additional Named Insured(s)	
Name	Address
No Additional Named Insureds	

Additional Interest(s)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	SELECT PORTFOLIO SERVICING INC ISAOA PO BOX 7277 SPRINGFIELD, OH 45501-7277	0021404116