FEMA

NATIONAL FLOOD INSURANCE PROGRAM

Policy Number:	2022434076
Policy Term:	January 28, 2024 at (12:01 a.m.) - January 28, 2025 at (12:01 a.m.)
Policy Form:	Dwelling Policy
Policy Declarations Type:	Renewal Policy Declarations
Rate Category:	Rating Engine
Insured Property Location:	3108 CRANDON LN A AND B RALEIGH, NC 27612
To report a claim visit	https://my.nfipdirect.fema.gov
or call us at:	(800) 767-4341

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL.

Policyholders(s)/Mailing Address:

LINWOOD K HARRIS
6049 RICKER RD
RALEIGH, NC 27610

Agent:

JOHN CRAMER, TRISURE, AN ALERA GROUP COMPANY
4325 LAKE BOONE TRAIL STE 200
RALEIGH, NC 27607
(919) 469-2473
JCRAMER@TRISURE.COM

Insurer NAIC Number: 99999

0110 2D412RRX3S14 B:2 001915 005744 002/003 11487-11490

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	$250,000	$1,250
Contents	N/A	N/A

$980.00
Total Annual Payment
Includes Premium, Discounts, Fees, and Surcharges

Payor: Lender (1st Mortgagee)

Premium Details

Building Premium	***$1,594.00***
Contents Premium	***$0.00***
Increased Cost of Compliance (ICC) Premium	***$30.00***
Mitigation Discounts	($0.00)
Community Rating System Discount	($0.00)
Full-Risk Premium	***$1,624.00***
Statutory Discounts	
• Annual Increase Cap Discount	($1,045.00)
Discounted Premium	***$579.00***
Fees and Surcharges	
• Reserve Fund Assessment	$104.00
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	$250.00
• Federal Policy Fee	$47.00
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	***$980.00***

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Location and Property Information

Primary Residence	No
Building Occupancy	Two-to-Four Family Building
Building Description	Main Dwelling
Building Description Detail	N/A
Current Flood Zone	AE
First Floor Height	4.8 ft
Method Used to Determine First Floor Height	FEMA Determined
Property Description	Slab on grade (Non-Elevated), 2 floor(s), Frame construction
Number of Units	N/A
Date of Construction	05/14/1985
Prior NFIP Claims	0 claim(s)
Replacement Cost Value	$97,500.00

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee
US BANK NATIONAL ASSOCIATION ISAOA
C/O US BANK HOME MORTGAGE
PO BOX 961045
FORT WORTH, TX 76161
Loan No: 2200795123

2nd Mortgagee
N/A

Loan No: N/A

Loss Payee
N/A

Loan No: N/A

Disaster Agency
N/A

Case No: N/A
Disaster Agency: N/A

Please review this declaration page for accuracy. If any changes are needed, contact your agent. 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. "Mitigation Discounts" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately.

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.