

SECTION I


1. LENDER NAME AND ADDRESS  WRIGHT FLOOD PO BOX 33003 SAINT PETERSBURG, FL 33733		2. COLLATERAL (Building/Mobile Home/Personal property ) PROPERTY ADDRESS (Legal description may be attached)  36008 EMERALD COAST PKWY DESTIN, FL 32541-4792  <b>36008 EMERALD COAST PKWY</b>		
3. LENDER ID. NO.	4. LOAN IDENTIFIER  DRP0000000007521046	5. AMOUNT OF FLOOD INSURANCE REQUIRED  \$		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP community name  CITY OF DESTIN	2. County(ies)  OKALOOSA COUNTY	3. State  FL	4. NFIP community number  125158
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B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME

1. NFIP map number or community - panel number (community name, if not the same as in "A").  125158-0493H	2. NFIP map panel effective/ revised date  12/06/2002	3. LOMA/LOMR  <input type="checkbox"/> Yes      _____ Date	4. Flood zone/BFE  	5. No NFIP map
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C. FEDERAL FLOOD INSURANCE AVAILABILITY (check all that apply)

1.  Flood insurance is available (community participates in NFIP).       Regular Program       Emergency Program of NFIP

2.  Federal Flood insurance is not available because community is not participating in the NFIP.

3.  Building/Mobile home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area ( OPA ), Federal Flood insurance may not be available.

    ←      CBRA/OPA designation date: 10/01/1983      →

D. DETERMINATION

IS BUILDING / MOBILE HOME IN SPECIAL FLOOD HAZARD AREA  
 ( ZONES CONTAINING THE LETTERS "A" OR "V" )?       Yes       No

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.  
 If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

E. COMMENTS (optional):


Request Date: 08/08/2016      Service Type: Basic Request      Program Status Date: 07/01/1977  
 Requested By:

Input address: 36008 EMERALD COAST PKWY, DESTIN, FL 325414792  
 HMDA Information: MSA/MD: 23020 NECTA: State: 12 County: 091 Census Tract: 0233.08  
 Additional Information : Previous community: CITY OF DESTIN, Previous CMP: 125158 , Previous COBRA date: 10/01/1983.

**This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used for or relied upon by any other entity or individual for any purpose, including, but not limited to deciding whether to purchase a property or determining the value of a property.**

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

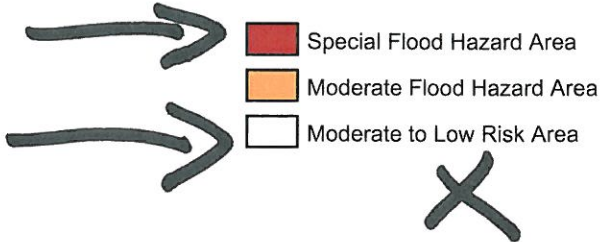
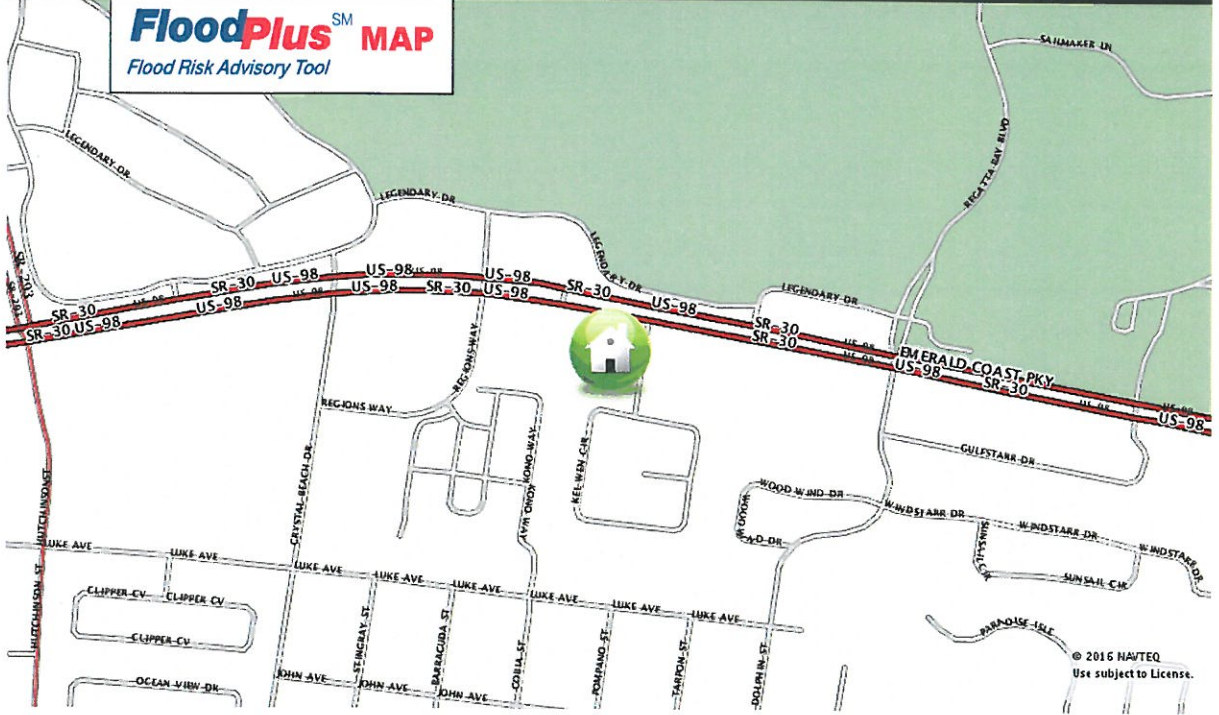
F. PREPARER'S INFORMATION

Name, address, telephone number (if other than lender)   LERETA, LLC 1123 Park View Drive Covina, CA 91724 (800) 736 - 3109	Certificate: 57956409-0
	DATE OF DETERMINATION  08/08/2016

# Your Property is Not in a Special Flood Hazard Area

Protect Your Home and Family with Affordable NFIP Flood Insurance Today

**FloodPlus<sup>SM</sup> MAP**  
Flood Risk Advisory Tool



Date: 08-08-2016

Flood Zone: X

Flood Insurance Required: No

Subject Property Address: **36008 EMERALD COAST PKWY  
DESTIN, FL 32541-4792**

This map shows your property's approximate location in relation to FEMA flood zone designations. By law, federally regulated lenders may not provide loans for properties in Special Flood Hazard Areas until the borrower obtains flood insurance.

For more information about the National Flood Insurance Program, visit [www.floodsmart.gov](http://www.floodsmart.gov)

Map provided by:  
LERETA, LLC  
1123 Park View Drive  
Covina, CA 91724

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This FloodPlus document is for the sole purpose of viewing an approximate property location and its proximity to flood zones only. This document may not be used or relied upon for any other purpose, including, but not limited to, determining flood hazard status or the exact location of the structure on the property.

**Flood Zone Details**

**Property Address**

REGATTA BAY BLVD  
DESTIN, FL 32541-5336

Quote Number: 09 QT44220460 99  
Reference Id: DRP0000000007204425

**Current Zone**

Flood Community: 120173, OKALOOSA COUNTY \*  
Flood Zone: X  
Map Panel: 0493  
Map Panel Suffix: H  
Map Panel Date: 12/06/2002  
CBRA Zone: Yes  
Base Flood Elevation:  
Flood SFHA: No

Regatta Bay Blvd

**Flood Zone Map**

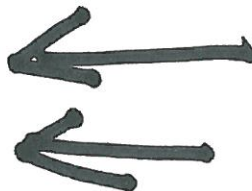


**Legend**

Approximate Property Location

**Flood Zone Designations**

- Special Flood Hazard Areas (SFHA Zones A & V)
- 500-Year Flood Hazard Areas (B & B/X)
- Moderate to Low Risk Areas (C, X, D)





# Underwriters At Lloyd's, London

Certificate Number: B1776XB200172G002  
P.O. Box 147018 Gainesville, FL 32614-7018

Date Prepared: July 06, 2016

Quote Prepared for: [REDACTED]

Quote Number: T004457224

Program: Flood

Total Premium: \$1,634.03

**Described Location**

REGATTA BAY BLVD  
DESTIN FL 32541-5336

**Agency Information**

Insurance Zone (6608)  
11275 US HIGHWAY 98 W  
MIRAMAR BEACH FL 32550  
(850) 424-6979

**Mailing Address**

Same as Described Location

**Policy Effective:**

From: July 09, 2016

To: July 09, 2017

**Property Coverage Information**

Building  
Contents  
Increased Cost of Compliance  
Loss of Use



Limit
\$700,000
\$350,000
\$30,000
\$5,000



**Policy Endorsement Information**

Annual Premium for Basic Policy Coverages  
Deductible Options  
Personal Property Replacement Cost

Limit	Premium
	\$1,438.00
	Incl
	\$91.00

**Policy Fees**

Florida Surplus Lines Service Office Fee  
Managing General Agency Fee  
Policy Tax

\$2.33
\$25.00
\$77.70

**Total Premium: \$1,634.03**

**Deductibles:**

Flood: \$5,000

**Rating Characteristics:**

County:	OKALOOSA	First Floor Height:	2 feet	Number of Stories:	2
Territory:	91	Building Replacement Cost:	\$700,000		

Please note that the above is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating, and the amount quoted above may change accordingly.

**This is only an indication of terms and NOT a confirmation of coverage**

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**Producing Broker** Insurance Zone - Destin  
495 Grand Blvd - Suite 220  
Miramar Beach, FL 32550

Quotation Issued: Mar 31, 2016 - by:

**Policy Type: Primary Flood**

Authority Ref C15-0604

for MARKETSCOUT - Private Client Solutions  
- quote expires 30 days from date issued

**Item 1** Name and Address of the Assured  
[Redacted]  
Regatta Bay Blvd  
Miramar Beach, FL 32550  
USA

**Item 2** Effective from March 31, 2016 to March 31, 2017  
both days at 12:01 a.m. Local Standard Time

**Item 3** Insurance is effected with Certain  
**Underwriters at Lloyd's, London**  
**A.M. Best Rating - A 15** Percentage  
100.00%

**Item 4** Insured Interests Coverage Limits

Coverage - Flood Insurance	
A. Building	\$250,000
B. Contents	\$100,000
C. Debris Removal	Included
--- Building Deductible	\$25,000
--- Contents Deductible	\$10,000

Full Premium - US\$  
4,100.00

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Minimum Earned Premium: 50%

**IMPORTANT!** - This quotation may reflect different or reduced coverage and/or limits from your original request or the expiring policy.

Taxes & Fees - US\$

FL State Taxes	206.75
Marketscout Fee	35.00

**Item 5** Situate: 519 Regatta Bay Blvd  
Miramar Beach, FL 32550  
USA

County: Walton

**Item 6** Forms and Endorsements applicable to this coverage  
As per Form CM-1 - attached

FSLSC Fee 7.24

**Total Cost to Assured - US\$**  
**4348.99**

**Item 7** Subject to:

- FULLY COMPLETED signed and dated application, and REQUEST TO BIND, SIGNED BY AGENT
- DEDUCTIBLE & MINIMUM PREMIUM ACKNOWLEDGMENT - signed by Insured - REQUIRED AT BINDING
- SURPLUS LINES PLACEMENT NOTICE - signed by Insured - REQUIRED AT BINDING
- Brokers confirmation that required MINIMUM EARNED PREMIUM has been received from Insured
- Completion and return of signed FLORIDA FRAUD & DILIGENT EFFORT STATEMENTS
- ALL OF THE ABOVE REQUIRED TO BIND

Please complete this section and return this quote with required binding items listed above in order to bind coverage.

PLEASE BIND EFFECTIVE: \_\_\_\_\_  
SIGNED (by Agent): \_\_\_\_\_  
DATE: \_\_\_\_\_

Please note - coverage is NOT bound until confirmed in writing by this office



# Underwriters At Lloyd's, London

Certificate Number: B1776XB200172G002  
P.O. Box 147018 Gainesville, FL 32614-7018

Quote Prepared for [REDACTED]

Quote Number: T004546783

Program: Flood

Total Premium: \$2,771.76

Date Prepared: July 26, 2016

**Described Location**  
[REDACTED] OCEAN BLVD  
DESTIN FL 32541-5702

OCEAN BLVD

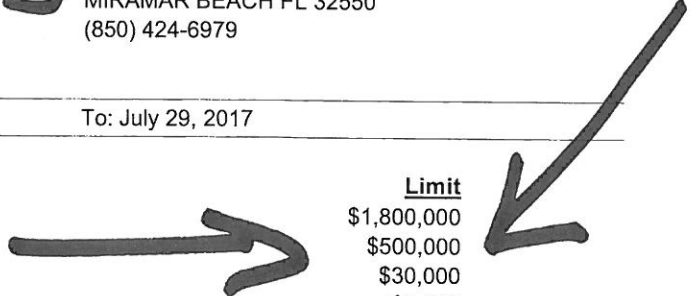
**Agency Information**  
Insurance Zone (6608)  
11275 US HIGHWAY 98 W  
MIRAMAR BEACH FL 32550  
(850) 424-6979

**Mailing Address**  
Same as Described Location

**Policy Effective:** From: July 29, 2016 To: July 29, 2017

**Property Coverage Information**

Building	<u>Limit</u>
Contents	\$1,800,000
Increased Cost of Compliance	\$500,000
Loss of Use	\$30,000
	\$5,000

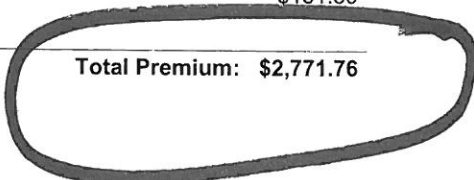


**Policy Endorsement Information**

Annual Premium for Basic Policy Coverages	<u>Limit</u>	<u>Premium</u>
Deductible Options		\$2,503.00
Personal Property Replacement Cost		Incl \$108.00

**Policy Fees**

Florida Surplus Lines Service Office Fee	\$3.96
Managing General Agency Fee	\$25.00
Policy Tax	\$131.80



**Total Premium: \$2,771.76**

**Deductibles:**  
Flood: \$25,000

**Rating Characteristics:**

County: OKALOOSA	First Floor Height: 2 feet	Number of Stories: 2
Territory: 91	Building Replacement Cost: \$1,800,000	

Please note that the above is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating, and the amount quoted above may change accordingly.