

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION

| | |
|--|---------------------------|
| BUILDING OWNER'S NAME <u>Leo Covington</u> | FOR INSURANCE COMPANY USE |
| STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER <u>1309-Blue Heron Drive</u> | POLICY NUMBER |
| OTHER DESCRIPTION (Lot and Block Numbers, etc.) <u>Lot 1309 in New Bayou Vista Addition No. 10, Galveston County, Texas</u> | COMPANY NAIC NUMBER |
| CITY | STATE |
| | ZIP CODE |

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

| | | | | | |
|--------------------------------------|--------------------------------|-----------------------|-----------------------|-----------------------------|--|
| 1. COMMUNITY NUMBER <u>485486</u> | 2. PANEL NUMBER <u>0025</u> | 3. SUFFIX <u>D</u> | 4. DATE OF FIRM INDEX | 5. FIRM ZONE <u>A-14</u> | 6. BASE FLOOD ELEVATION (in AO Zones, use depth) <u>13.0 feet</u> |
|--------------------------------------|--------------------------------|-----------------------|-----------------------|-----------------------------|--|

7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): NGVD '29 Other (describe on back)
8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: _____ feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level _____.
- 2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of 15.20 feet NGVD (or other FIRM datum—see Section B, Item 7).
- (b). FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of _____ feet NGVD (or other FIRM datum—see Section B, Item 7).
- (c). FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is _____ feet above or below (check one) the highest grade adjacent to the building.
- (d). FIRM Zone AO. The floor used as the reference level from the selected diagram is _____ feet above or below (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance? Yes No Unknown
3. Indicate the elevation datum system used in determining the above reference level elevations: NGVD '29 Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
4. Elevation reference mark used appears on FIRM: Yes No (See Instructions on Page 4)
5. The reference level elevation is based on: actual construction construction drawings
(NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
6. The elevation of the lowest grade immediately adjacent to the building is: 5.40 feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: _____ feet NGVD (or other FIRM datum—see Section B, Item 7)
2. Date of the start of construction or substantial improvement _____



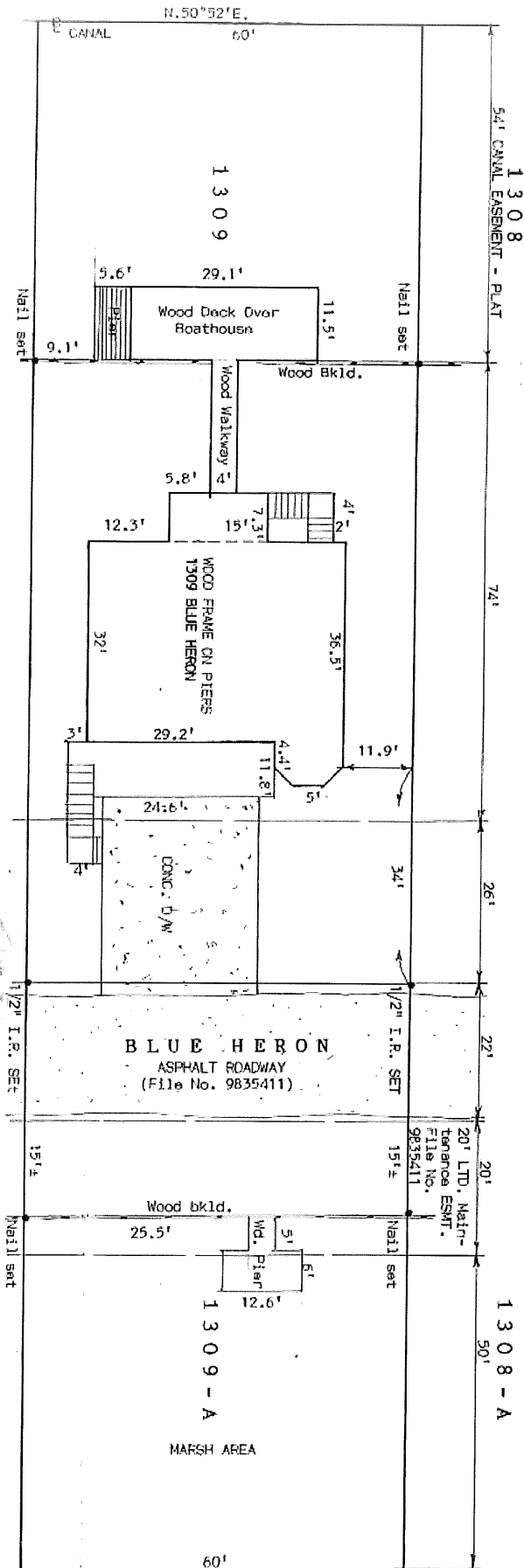
G.F. No. 93558-G Buyer: WALTER HESTER AND LYNNE HESTER

TRACT 1: Lot 1309, of NEW BAYOU VISTA, ADDITION NO. 10, a subdivision in Galveston County, Texas, according to the map or plat thereof recorded in Volume 10, Page 71 of the Map Records of Galveston County, Texas.

TRACT 2: Lot 1309-A, of NEW BAYOU VISTA, ADDITION NO. 10-A, a subdivision in Galveston County, Texas, according to the map or plat thereof recorded in Volume 18, Page 802 of the Map Records of Galveston County, Texas.

Note: Property subject to agreement with H.L.D.P. for underground electrical service per Vol. 2332, Pg. 391.

SCALE 1"=20'



1310

1310-A

I hereby certify that this is an accurate plat on the above property indicating all improvements thereon which was prepared under my supervision from an actual survey made on the ground on August 1, 2002.

Subject property DOES lie within the 100 year flood plain; Property lies in Zone A-14, elevation 13' according to Map No. 485470 0210 C.

Robert L. Derrick
 ROBERT L. DERRICK
 3753
 STATE OF TEXAS
 COUNTY OF GALVESTON

Job No. 8025

Insured Information

DIANA LYNN DOLLAR

Policy Number

0000043493

Payor InformationDIANA DOLLAR
1309 BLUE HERON ST
BAYOU VISTA, TX 77563-2725**Date**

8/28/2024 8:52:45 AM

Receipt Number**Activity****Account Number****Amount**

Renewal

*****065

Total:

\$1086.00

eCheck Payment:

\$1086.00

Please allow 1-5 days for processing.
Please retain this receipt for your records.



GULF COAST INSURANCE SOLUTIONS
PO BOX 16168
GALVESTON, TX 77552



AUGUST 28, 2024

DIANA LYNN DOLLAR
1309 BLUE HERON ST
BAYOU VISTA, TX 77563-2725

Policy Number: 0000043493

Insured(s): DIANA LYNN DOLLAR
Property Location: 1309 BLUE HERON ST
BAYOU VISTA, TX 77563-2725

Flood Insurance Policy Packet

This packet includes:

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit <https://centauri.manageflood.com>, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at (888) 582-2297 or centaurics@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: BART PRICE

Agent's Phone Number: (409) 229-1524

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



GULF COAST INSURANCE SOLUTIONS
 PO BOX 16168
 GALVESTON, TX 77552

Agency Phone: (409) 229-1524

NFIP Policy Number: 0000043493
 Company Policy Number: 0000043493
 Agent: BART PRICE

Payor: INSURED
 Policy Term: 09/07/2024 12:01 AM - 09/07/2025 12:01 AM
 Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://centauri.manageflood.com>
 (888) 481-1141

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
 NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

DIANA LYNN DOLLAR
 1309 BLUE HERON ST
 BAYOU VISTA, TX 77563-2725

INSURED NAME(S) AND MAILING ADDRESS

DIANA LYNN DOLLAR
 1309 BLUE HERON ST
 BAYOU VISTA, TX 77563-2725

COMPANY MAILING ADDRESS

CENTAURI INSURANCE
 PO BOX 912487
 DENVER, CO 80291-2487

INSURED PROPERTY LOCATION

1309 BLUE HERON ST
 BAYOU VISTA, TX 77563-2725

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION: 05/05/1991
CURRENT FLOOD ZONE: VE
FIRST FLOOR HEIGHT (FEET): 10.0
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

| | COVERAGE | DEDUCTIBLE |
|------------------|-----------------|-------------------|
| BUILDING: | \$250,000 | \$10,000 |
| CONTENTS: | \$100,000 | \$10,000 |

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
 Please review this declaration page for accuracy. If any changes are needed, contact your agent.
 Notes: 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. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE

| | |
|--|--------------|
| BUILDING PREMIUM: | \$2,679.00 |
| CONTENTS PREMIUM: | \$1,354.00 |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$75.00 |
| MITIGATION DISCOUNT: | (\$0.00) |
| COMMUNITY RATING SYSTEM REDUCTION: | (\$0.00) |
| FULL RISK PREMIUM: | \$4,108.00 |
| ANNUAL INCREASE CAP DISCOUNT: | (\$3,249.00) |
| STATUTORY DISCOUNTS: | (\$0.00) |
| DISCOUNTED PREMIUM: | \$859.00 |
| RESERVE FUND ASSESSMENT: | \$155.00 |
| HFIAA SURCHARGE: | \$25.00 |
| FEDERAL POLICY FEE: | \$47.00 |
| PROBATION SURCHARGE: | \$0.00 |
| TOTAL ANNUAL PREMIUM: | \$1,086.00 |

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Jenna Feverston

Jenna Feverston

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

Zero Balance Due - This Is Not A Bill

Policy issued by: CENTAURI INSURANCE

Insurer NAIC Number: 12573



File: 30942194

Page 1 of 1



DocID: 242312592

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MORTGAGEE, ADDITIONAL INTEREST, DISASTER AGENCY INFORMATION



1st Mortgagee:

2nd Mortgagee:

Additional Interest:

Disaster Agency:

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/how-renew-your-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.

1309 Blue Heron Repairs/Renovations

Prior to Diane Dollar purchasing home:

1. Remodel to kitchen and living area - \$ 36,000
2. New flooring and carpets throughout upstairs - \$ 7,100
3. Faux wood custom blinds throughout upstairs \$ 3,100
4. All wood decking and top railing for canal and estuary 2018 - \$ 8,500
5. Lifetime GAF High definition Timberline Roof 2011 - \$ 6,850
6. Enlarged boathouse and pier - \$ 12,300
7. Exterior vinyl siding \$ 8,700

Repairs made since 2018

2018 - Complete remodel of master bath – Unknown \$

1. Nov 2020 – New range, refrigerator, dishwasher, stove/oven and microwave -\$ 3,252
2. June 2021 – new fence on right side \$ 1,500
3. December 2021 – New storm shutters \$ 7,990
4. August 2022 – Replaced all wood on canal dock \$ 8,000
5. October 2022 – New bulkhead on bay side - \$ 17,290
6. Feb 2023 – Boat dock skirt - \$ 5,600
7. Sept 2023 – Replaced 7 cinder block columns and repairs required to do so. All supervised by structural engineer. \$ 16,450
8. March 2024 – new condenser and furnace, thermostat and drain pan. \$ 11,000
9. August 2024 – new garage door \$ 900
10. August 2024 - Repairs to downstairs after storm damage \$ 6,835
11. December 2024 - Remodel of guest bath \$ 10,160
12. January 2025 - New water heater - \$ 1,992