



Wright National Flood Insurance Company
A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

WFL 99.023 0424
8080584
6/26/26

2000 11523 FLD RGLR

Policy Number
42 1152743520 01

Expiration Date
8/29/26 12:01 a.m. S.T.

Date of Notice
6/26/26

Agent (409)770-9503
HAL ROCHKIND DBA
ROCHKIND INSURANCE
PO BOX 397
GALVESTON TX 77553-0397

TODD HINZ
3411 ERIN KNOLL CT
HOUSTON TX 77059-3716

RENEWAL NOTICE

Your flood insurance policy is about to expire.
Renewal premium is required to renew your policy.

Payor: First Mortgagee THIS IS A COPY OF YOUR BILL
Property Address:
4203 GREEN HERON DR,
GALVESTON, TX 77554-3041

NFIP Policy Number 1152743520

Thank you for being a valued Wright Flood policyholder!

Please make your renewal payment on or before the expiration date shown above.

**See page 2 of this notice for important information regarding the impacts of a lapse in coverage.*

Renewing your policy is easy. Submit your payment to Wright Flood by credit card or electronic funds online through the website: <https://www.myfloodpayment.com>. If paying by check, see the instructions on the remittance coupon below.

Your coverage options are provided below. You may keep your current coverage amounts or adjust your coverage for additional protection. If you have questions about your coverage options or your flood policy, please contact your insurance agent.

Please indicate one of the following options when submitting your payment:

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	\$250,000	\$100,000	\$5,000	\$5,000	\$3,104.00
B: INCREASED COVERAGE	N/A	N/A	N/A	N/A	N/A

Please RETURN BOTTOM PORTION along with your payment to the mailing address below.



Please WRITE POLICY NUMBER ON CHECK

Renewal Date: 8/29/26

And make payable to: **Wright National Flood Insurance Company**

Option A ☐ **\$3,104.00**

Insured: TODD HINZ

Option B ☐ **N/A**

To be paid by: First Mortgagee

PO. Box 33070
St. Petersburg, FL 33733-8070



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808058442115274352026177

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Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
8080584
9/03/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
AMENDED EFFECTIVE: 8/29/25

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1152743520 00	1152743520	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 8/29/25 To: 8/29/26 12:01 am Standard Time	09/03/2025	8080584	8705029476

Agent (409)770-9503
HAL ROCHKIND DBA
ROCHKIND INSURANCE
PO BOX 397
GALVESTON TX 77553-0397

TODD HINZ
3411 ERIN KNOLL CT
HOUSTON TX 77059-3716

HAL@INSURANCEGALVESTON.COM

Property Location (if other than above)
4203 GREEN HERON DR, GALVESTON TX 77554

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Single Family
Building Description: Main Dwelling

Flood Risk: VE
First Floor Height: 12.0 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 07/01/2005
Prior NFIP Claims: 0

Property Description: Elevated with enclosure on
posts/piles/piers, 2 floors, Frame
Construction

Coverage		Deductible	Annual Premium
BUILDING	\$250,000	\$5,000	\$1,753.00
CONTENTS	\$100,000	\$5,000	\$1,097.00

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

ICC Premium: \$54.00
Community Rating Discount: \$542.00
FULL RISK PREMIUM: \$2,362.00
DISCOUNTED PREMIUM: \$2,362.00
Reserve Fund Assessment: \$425.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

**Coverage limitations may apply. See your
Policy form for details.**

REVISED TOTAL ANNUAL PAYMENT \$3,084.00

THIS IS NOT A BILL

Premium Paid by: First Mortgagee

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0224 0224 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

808058442115274352025246

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Company



FFL99.001 1025
8080584
9/03/25

42 1152743520 00

Agent (409)770-9503
HAL ROCHKIND DBA
ROCHKIND INSURANCE
PO BOX 397
GALVESTON TX 77553-0397

First Mortgagee
Loan 0740075502
NATIONSTAR MORTGAGE LLC
ISAOA
PO BOX 7729
SPRINGFIELD OH 45501

Loss Payee
Loan na
POSEIDON PROPERTY MANAGEMENT
2951 MARINA BAY DR
LEAGUE CITY TX 77573

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form

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.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

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Company





POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000867575	09/05/2025 12:01 a.m.	09/05/2026 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
TODD HINZ 2951 MARINA BAY DR STE 130 LEAGUE CITY TX 77573-4078		HAL LAWRENCE ROCHKIND HAL LAWRENCE ROCHKIND - PRODUCER GROUP (18436) PO BOX 397 GALVESTON TX 77553 (409) 770-9503

IMPORTANT

Depending on your reason for cancellation, TWIA may be required by law to keep your full annual premium.

This policy is subject to an immediate surcharge if determined necessary by the Texas Insurance Commissioner. Failure to pay the surcharge will result in cancellation of the policy.



LOCATION INFORMATION						
LOCATION ADDRESS	CONSTRUCTION TYPE	YEAR BUILT	OCCUPANCY	COUNTY	TERRITORY CODE	COASTAL ZONE
4203 Green Heron Drive Galveston TX 77554	Frame	2005	Secondary	Galveston	8	Seaward

COVERAGES - Windstorm and Hail Only

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the effective date shown above TO the expiration date shown above at 12:01 a.m. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

COVERAGE SUMMARY

TOTAL PREMIUM AND SURCHARGES:	\$4,558	
	<i>Minimum earned premium applies</i>	
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$649,000	\$7,069
Deductible 2%	\$12,980	-\$1,277
<u>Coverage B</u>		
Personal Property	\$60,000	\$230
Deductible 1% (\$100 min)	\$600	Included
<u>Indirect Loss Coverage</u>	See Endorsements	\$244
Wind Driven Rain		
Consequential Loss		

POLICY FORMS AND ENDORSEMENTS				
NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	04/01/2020	TWIA Dwelling Policy	N/A	Included
TWIA-112	05/05/2015	Loss Payable Clause	N/A	Included
TWIA-220	03/01/2012	Automatic Adjusted Building Cost Endorsement	N/A	Included
TWIA-321	04/30/2021	Extension of Coverage - Wind Driven Rain	See Form	Included
TWIA-331	04/30/2021	Extension of Coverage - Consequential Loss	See Form	Included
TWIA-365	11/08/2019	Conversion to Replacement Cost Coverage B (Personal Property)	N/A	\$264
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$32,450	\$286
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

CREDITS AND SURCHARGES	
DESCRIPTION	AMOUNT
Building Code Credit - Dwelling	-\$2,199
Building Code Credit - Personal Property	-\$59

ADDITIONAL INTERESTS	
NAME AND ADDRESS: Poseidon Property Management 2951 Marina Bay Dr Mail Boxes Etc (100-514) Range Ste 130 League City TX 77573-4078	INTEREST TYPE: Loss Payee LOAN NUMBER: Unavailable
NAME AND ADDRESS: Nationstar Mortgage LLC ISAOA/ATIMA PO BOX 7729 Springfield OH 45501-7729	INTEREST TYPE: Mortgagee MORTGAGE POSITION: First Mortgage LOAN NUMBER: 0505648714

HAMILTON INSURANCE DAC

B0507NA0035525

Dwelling Property 3 - Special Form

DECLARATIONS PAGE - DWELLING POLICY

Policy Number: SHF0000208

Prior Policy Number: NEW

Policy Period Amended 12/11/2025

From: 11/12/2025

To: 11/12/2026

At 12:01 am standard time at location of residence premises

Bill To: Agency

Named Insured

FLN ENTERPRISES LLC

2951 MARINA BAY DR, STE 130-536
LEAGUE CITY, TX 77573 USA

For questions regarding your policy, contact:

HAL ROCHKIND DBA ROCHKIND INSURANCE
514 23RD ST
GALVESTON, TX 77550

P. (409) 770-9503

Agent Code: 3096

Insured Location

4203 Green Heron Dr, Galveston, TX 77554, USA :: Galveston County

Coverages & Limits of Liability

Coverage	Limit	Premium
A - Dwelling	\$ 555,000	\$ 1,099.00
B - Other Structures	\$ 55,500	INCLUDED
C - Personal Property	\$ 25,000	\$ 95.00
D - Fair Rental Value	\$ 111,000	INCLUDED
L - Personal Liability	\$ 500,000	INCLUDED
M - Medical Payments to Others	\$ 5,000	INCLUDED

Other coverages, endorsements, exclusions & credits (details listed on the following pages)

\$ 311.00

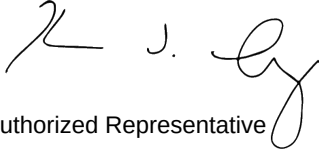
Deductible(s)

Premium

Deductible - Other Covered Perils: 2% minimum \$2,000.00

INCLUDED

Issued by RT Specialty
Houston, Texas



Countersigned by Authorized Representative

Policy Premium	\$ 1,505.00
Fully Earned Policy Fee	\$ 225.00
State Tax	\$ 83.91
Stamping Fee	\$ 0.69
Total Policy Premium Full Term	\$ 1,814.60

1st Mortgagee

2nd Mortgagee

NATIONSTAR MORTGAGE LLC ISAOA

PO BOX 7729
SPRINGFIELD, OH 45501-7729

Loan # 0740075502

Loan #

Named Insured: FLN ENTERPRISES LLC		Policy Number: SHF0000208	
Credits			Premium
Underwriting Information			
Construction Type: Stucco, Cement Fiber or Asbestos		Square Footage: 1878	
Roof Material: Composition		Year Built: 2005	
Occupancy: Tenant - Long-term		PPC: 2	
Other Coverages, Endorsements and Exclusions	Form Number	Limit	Premium
Wind & Hail Exclusion Reminder	ASL WH EX (01-07)		
Declaration Page - Dwelling Policy	DF_DEC (03-18)		
Certificate	NMA 2868 (01-22)		
Texas Complaints Notice	LMA9080E (04-24)		
Service Of Suit Clause	NMA1998 (07-09)		
Privacy Notice	HIDAC (01-22)		
Applicable Law (USA)	LMA5021 (09-05)		
Sanction Limitation and Exclusion Clause	LMA3100 (09-10)		
Several Liability Notice	LSW1001 (01-20)		
Claim Reporting Information	TXCLR (12-20)		
Surplus Lines Claim Handling	MC CLMH (10-17)		
Cancellation and Non-Renewal Provisions	MC CANC (10-17)		
Dwelling Property 3 - Special Form	DP 00 03 (07-14)		
Fraudulent Claim Clause	LMA 5062 (09-06)		
Special Provisions - Texas	DP 01 42 (02-14)		
Biological or Chemical Materials Exclusion	NMA2962 (02-03)		
Exterior Insulation and Finish Systems Limitation	ME EIFS (10-17)		
Foundation Exclusion	ME FNDE (10-17)		
Land, Water and Air Exclusion	NMA2341 (11-88)		
Limited Cyber and Data Exclusion	LMA5405 (11-19)		
Limited Loss Settlement For Losses To Roof Surfacing	ML ROOF (07-23)		
Limited Water Backup and Sump Discharge or Overflow			
Coverage - Texas	DP 04 45 (11-15)	\$ 25,000	INCLUDED
Microorganism Exclusion (Absolute)	LMA5018 (09-05)		
Neglect Exclusion	ME NEGL (10-17)		
Nuclear Incident Exclusion Clause-Liability-Direct (Broad)			
(USA)	NMA1256 (03-60)		
Occupancy Endt	MC OCC (06-18)		
Percentage Deductible Calculation	MC PERC (10-17)		
Personal Property Replacement Cost Loss Settlement	MC RPP (06-18)		INCLUDED
Pre-Exisitng Damage Endorsement	ME PDE (10-17)		
Property Cyber And Data Exclusion	LMA5401 (11-19)		
Radioactive Contamination Exclusion Clause - Physical			
Damage - Direct (USA)	NMA1191 (07-59)		
Residence Glass	MC GLASS (06-18)	INCLUDED	\$ 13.00
Seepage And/Or Pollution And/Or Contamination Exclusion	NMA2340 (11-88)		
Specific Building Materials Exclusion - Property	ME SPEP (10-17)		
These declarations together with the coverage form and endorsements complete the above numbered policy. We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.			

Named Insured:FLN ENTERPRISES LLC		Policy Number: SHF0000208	
Other Coverages, Endorsements and Exclusions	Form Number	Limit	Premium
Vacancy / Unoccupancy Exclusion	ME VAC V2 (02-21)		
War and Terrorism Exclusion	NMA2918 (10-01)		
Windstorm or Hail Exclusion	WindEx 01 25 (01-25)		
Advisory Notice to Policyholders (Personal Liability)	DL P 004 (07-14)		
Animal Exclusion	ME ANIE (10-17)		
Asbestos Endorsement	LMA 5019 (09-05)		
Asbestos Exclusion	ME ASB (10-17)		
Assault & Battery Exclusion	ME ABEX (10-17)		
Communicable Disease Endorsement	LMA 5393 (03-20)		
Communicable Disease Exclusion - Liability	LMA 5396 (04-20)		
Demolition Exclusion	ME DEMO (10-17)		
Earth or Land Movement Exclusion	ME ELME (10-17)		
Hunting Exclusion	ME HUNE (10-17)		
Lead Contamination Exclusion	ME LEAD (10-17)		
No Coverage for Home Day Care	DL 24 16 (12-02)		
Personal Liability	DL 24 01 (07-14)	\$ 500,000	\$ 298.00
Premises Liability Schedule	DL 24 11 (12-02)		
Punitive Exemplary Damage Exclusion	ME PUNE (10-17)		
Radioactive Contamination Exclusion Clause-Liability-Direct (U.S.A.)	NMA 1477 (02-64)		
Specific Building Materials Exclusion - Liability	ME SPEL (10-17)		
Swimming Pool Limitation	ML POOL (10-17)		
TX-Special Provisions Endorsement	DL 25 42 (11-15)		
Texas Surplus Lines Clause	LMA 9079 (09-13)		