



POST-CONSTRUCTION STANDARD CONTRACT FOR BAITING TREATMENTS OF SUBTERRANEAN TERMITES

Approved by the Louisiana Structural Pest Control Commission
Louisiana Department of Agriculture & Forestry

PEST CONTROL COMPANY: Terminix Service Company

ADDRESS: 2400 N. Arnoult Rd, Metairie LA 70001 STATE: LA ZIP: 70001

TELEPHONE NO.: () (504) 834-7330 STRUCTURAL PEST CONTROL LICENSE NO.: Southshore-003XWM

CUSTOMER: WILLIAM MCSWEENEY JR HOME PHONE NO.: () 504-427-2466

MAILING ADDRESS: 3417 CLIFFORD DR BUSINESS PHONE NO.: ()

CITY: METAIRIE STATE: LA ZIP: 70002

PROPERTY ADDRESS OF STRUCTURE(S) BAITED: 3605-3607 CALHOUN ST

CITY: NEW ORLEANS STATE: LA ZIP: 70125

BUILDING(S) BAITED: Multi-Unit Residential

I fully understand and agree that this contract pertains to the treatment of **SUBTERRANEAN TERMITES (RETICULITERMES AND COPTOTERMES)**. I fully understand and agree to the terms and conditions in this contract and have received a Consumer Information Sheet entitled Sentricon Data Fact Sheet.

Customer Initials

Date

4/14/2026

Customer agrees to one of the following type of baiting treatments:

As a stand-alone treatment for subterranean termites as described in the minimum treatment specifications of the Structural Pest Control Laws and Rules & Regulations.

Customer Initials

As a supplement to a liquid termiticide barrier treatment as described in the minimum treatment specifications of the Structural Pest Control Law and Rules & Regulations.

Customer Initials

FOR THE SUM OF: \$

ATTACHMENTS WHICH MAY FORM PART OF THIS AGREEMENT:

STATE FEE: \$ \$0.00

WAIVER OF STATE SPECIFICATIONS*

FEE: \$ \$0.00

INSPECTION DIAGRAMgraph

TOTAL: \$ \$0.00

OTHER (Specify)

CONTRACT DATE - BEGINNING: 1-18-2013

CUSTOMER TO PAY AS FOLLOWS:

*Buildings not meeting or treated in accordance to minimum (baiting) specifications as per rules and regulations of the Louisiana Structural Pest Control Commission must have a waiver of minimum state specifications.

ARBITRATION

The Customer and the Company agree that any controversy or claim between them arising out of or relating to the interpretation, performance, or breach of this agreement or to the treatment of or rendering of services to the identified property in anyway, whether by virtue of contract, tort, or otherwise, shall be settled exclusively and finally by arbitration. The arbitration shall be conducted in accordance with the Louisiana Binding Arbitration Law, La. Rev. Stat. 9:4201 et seq. The arbitrator shall be a neutral third party mutually chosen by the Customer and the Company to hear their claims and render a decision. The arbitrator shall be bound by rules of substantive law and shall not be bound by the rules of evidence, whether or not set out by statute, except for provisions relating to privileged communications. The arbitrator shall give effect to any and all waivers, releases, disclaimer, limitations and other terms and conditions of this Contract. Therefore, the award shall not, and the arbitrator shall not have the power or authority to, hold the Company responsible for (i) the repair or replacement of any termite damage to the identified property other than new termite damage as defined in this Contract (ii) loss of anticipated rents and/or profits (iii) indirect, special, incidental, consequential, exemplary or punitive damages. Each party shall be responsible for paying any attorney's fees, expert witness fees and other expenses it incurs on its behalf in connection with the arbitration, plus one half of the arbitrator's fee and one half of any expenses incurred by the arbitrator, and the award shall assess the arbitrator's fees and expenses accordingly. Any award of damages pursuant to such arbitration shall be included in a written decision which shall state the reasons upon which the award was based, including all the elements involved in the calculation of any award of damages. Neither party shall sue the other party with respect to any matter in dispute between the parties other than for enforcement of this arbitration provision or of the arbitrator's decision and a party violating this provision shall pay the other party's costs, including but not limited to, attorneys' fees, with respect to such suit and the arbitration award shall so provide. I certify that I have read and understand the arbitration clause described above:

Customer Initials

GENERAL CONDITIONS

PEST CONTROL COMPANY (HEREAFTER REFERRED TO AS THE "COMPANY") WARRANTS ITS WORK PERFORMED ON THE ADDRESS LISTED ABOVE FOR NO LESS THAN ONE YEAR. THE OWNER, LESSEE, MANAGER OR AGENT (HEREAFTER REFERRED TO AS THE "CUSTOMER") OF THE ADDRESS RECEIVING THE TREATMENT RETAINS THE EXCLUSIVE OPTION TO RENEW THIS CONTRACT AND WARRANTY FOR ONE YEAR AFTER THE EXPIRATION OF THE FIRST YEAR'S WARRANTY. THE RENEWAL FEE DUE AT THE FIRST YEAR OF HIS CONTRACT SHALL BE \$ \$258.00 DUE AND PAYABLE ON OR BEFORE THE ANNIVERSARY DATE OF THIS AGREEMENT. THEREAFTER THE COMPANY MAY ADJUST THE ANNUAL RENEWAL FEE. THIS AGREEMENT MAY BE RENEWED ANNUALLY AFTER THE EXPIRATION OF THE SECOND ANNIVERSARY DATE BY THE MUTUAL CONSENT OF BOTH PARTIES.

THE COMPANY AND CUSTOMER AGREE TO THE FOLLOWING TERMS AND CONDITIONS:

1. PERFORMING THE WORK

The Company agrees to treat the building(s) in complete compliance with applicable laws, rules and regulations of the Louisiana Structural Pest Control Commission and to inspect the property 1.annually prior to the expiration of this agreement. The Company will exercise care while performing any work hereunder to try to avoid damaging any part of the property, plants or animals. Under no circumstances or conditions shall the Company be responsible for damages caused by the Company at the time the work is performed except those damages resulting from gross negligence on the part of the Company. Bait stations and equipment are not owned by the Customer and shall be removed at any time by the Company for replacement by an alternative bait, upon the termination of this agreement, or if the Company stops providing a bait program in this area.

2. INFESTATION

Should an active infestation (meaning) the presence of live insects) of subterranean termites covered by this agreement occur in any portion of the building(s) covered by this agreement, the Company agrees to treat such infested portions within thirty (30) days of discovery of such infestation at no additional charge to the Customer, except as otherwise noted within this agreement.

3. To obtain control of subterranean termites it may be necessary to have walls, ceilings, and other parts of the structure dismantled in order to locate and destroy the infestation. The Customer warrants full cooperation and is responsible for any additional costs associated with dismantling, which may be necessary to locate and destroy this infestation.

4. CONDITIONS CONDUCIVE TO INFESTATION

The Customer warrants full cooperation with the Company during the term of this agreement, and agrees to maintain the area(s) treated free from any factors contributing to infestation, such as wood, trash, lumber, direct wood-soil contact, standing water under pier type structure, or as noted in item 11. The Customer also agrees to notify the Company of and to eliminate faulty plumbing, leaks and dampness from drains, condensation or leaks from the roof or otherwise into, onto or under said area(s) treated. Failure of the Customer to fully correct the above conditions may result in the nullification of this service agreement. Failure of the Company to note any of the above conditions to the Customer does not alter the Customer's responsibility under this paragraph.

5. ADDITIONS OR ALTERATIONS

This agreement covers the building(s) identified herein as of the date of the initial treatment. In the event the building(s) are structurally modified, altered, other otherwise changed, or if soil is removed or added around the foundation, the Customer will immediately notify the Company in writing. Failure to notify the Company in writing prior to any additions or alterations may terminate this agreement. Additional services because of any alteration may be provided by the Company at the Customer's expense, and can require an adjustment of the renewal fee.

6. INSPECTION DIAGRAM

The Company neither implies or guarantees that any area(s) shown to be infested or damaged, and indicated on an inspection graph completed at the time of this agreement is entered into, represents all of the infestation or damage existing at that time. Likewise, the failure of a graph to indicate infestation or damage is not a warranty or guarantee that there is not infestation or damage at the time the inspection is made.

7. LOUISIANA STRUCTURAL PEST CONTROL COMMISSION

The Customer maintains the right to contact the Structural Pest Control Commission of the Louisiana Department of Agriculture of Forestry to arrange for an inspection of the property treated by Company as provided for by this contract.

8. CHANGE IN LAW

This contract shall be interpreted, regulated and adjudicated in accordance with applicable federal, state and local laws and regulations as they exist at the time this contract is executed.

9. NON-PAYMENT

The Customer agrees that upon default of any payment due by the Customer, the Company is relieved from further obligation under this agreement. The customer also agrees to pay all reasonable collection fees, including attorney's fees, incurred by the Company in the event of the Customer's default.

10. DAMAGE

THE CUSTOMER UNDERSTANDS THAT DUE TO VARIOUS CONDITIONS PRESENT IN CONSTRUCTION EXISTING AT THE TIME THIS AGREEMENT IS MADE, AND THE POSSIBILITIES OF INFESTATION AND DAMAGE WHICH MAY OR MAY NOT BE VISIBLE TO THE COMPANY, THE COMPANY CANNOT BE HELD LIABLE FOR ANY PAST, PRESENT OR FUTURE DAMAGE TO STRUCTURE(S) OR ITS CONTENTS COVERED BY THIS AGREEMENT, CAUSED BY SUBTERRANEAN TERMITES.

11. SPECIAL OR ADDITIONAL COMMENTS

By signing this agreement, I the customer, certify that I have read the provisions above and agree to all terms and conditions outlined therein.

4/14/2026

Date

Customer

Customer copy

Company

Kerry J Lindsey-TERMINIX

CUSTOMER'S RIGHT TO CANCEL

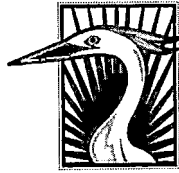
IF THIS AGREEMENT WAS SOLICITED AT YOUR RESIDENCE AND YOU DO NOT WANT THE GOODS OR SERVICES, YOU MAY CANCEL THIS AGREEMENT BY MAILING A WRITTEN NOTICE TO THE SELLER. THE NOTICE MUST STATE THAT YOU DO NOT WANT THE GOODS OR SERVICES AND MUST BE POSTMARKED BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY AFTER YOU SIGNED THIS AGREEMENT, IF YOU CANCEL, THE COMPANY MUST RETURN ALL OF YOUR CASH-DOWN PAYMENT. THE NOTICE MUST BE MAILED **Terminix Service Company**

2400 N. Arnoult Rd, Metairie LA 70001

Gulf States Insurance Company

A Stock Company
PO Box 82558
Lafayette, LA 70598

Service: Please contact agency below
Claims Reporting: 1-888-277-0575



**GULF STATES
INSURANCE**

**Dwelling Property Policy Declaration
Endorsement Declaration**

Reason: ADDED SSN

Amended Premium: \$0.00

Endorsement effective: 05/01/2024

Policy Number: LAD108627-00
Process Date: 06/20/2024

Policy Effective Date: 04/25/2024
Policy Expiration Date: 04/25/2025

Effective Time: 12:01 am CST

Named Insured and Mailing Address:

Agency Name and Address:

JULIE M ALEXANDER
WILLIAM MCSWEENEY JR
310 WOODVINE AVE
METAIRIE, LA 70005

INSURANCE EXPERTS OF LOUISIANA,
LLC - 171343
2315 FLORIDA STREET #129
MANDEVILLE, LA 70448

Phone Number: (504) 669-1646
Email Address: JMA211971@GMAIL.COM

Phone Number: (504) 339-7557
Email Address: ROSSHOMEL1998@YAHOO.COM

LOCATION 1

Location Description: 3605 CALHOUN ST
NEW ORLEANS, LA 70125

Policy Form: DP-3

Rating Information

FAMILIES	OCCUPANCY	YEAR BUILT	CONSTRUCTION	PROTECTION CLASS
1	Tenant	1960	Frame	1
TIER	TERRITORY	PARISH	HYDRANT	FIRE DEPT.
5	70125	ORLEANS	1000 ft	Station 40

SECTION I COVERAGES AMOUNT OF INSURANCE ANNUAL PREMIUM

A. DWELLING	\$175,000	\$3.036
B. OTHER STRUCTURES	\$	Not Incl.
C. PERSONAL PROPERTY	\$5,000	INCL
D. FAIR RENTAL VALUE	\$17,500	INCL

ALL OTHER PERILS DEDUCTIBLE{ (5%) - \$8,750 }

WIND/HAIL DEDUCTIBLE: { (5%) - \$8,750 } HURRICANE DEDUCTIBLE: { (5%) - \$8,750 }

SECTION II COVERAGES LIMIT OF LIABILITY ANNUAL PREMIUM

L. PREMISES LIABILITY	\$300,000	\$35
M. MEDICAL PAYMENTS	NOT INCLUDED	\$0.00

LOCATION 1 DISCOUNTS AND SURCHARGES APPLIED: ANNUAL PREMIUM

Discounts: Roof Age, Theft Protection, Electronic Policy Delivery, Advanced Purchase, Companion - Flood INCL

Surcharges: Age of Home

LOCATION 1 PREMIUM:		\$ \$3,131.00
MANDATORY TAX, FEES AND ASSESSMENTS	2024 LA FAIR PLAN REGULAR ASSESSMENT	\$ N/A
	2024 COASTAL PLAN REGULAR ASSESSMENT	\$ N/A
	2024 LA FAIR PLAN EMERGENCY ASSESSMENT	\$ \$57.00
	2024 COASTAL PLAN EMERGENCY ASSESSMENT	\$ N/A
	2024 LA INSURANCE GUARANTY ASSN ASSESSMENT	\$ \$11.00
	POLICY FEE:	\$ \$125.00
INSPECTION FEE:	\$ \$35.00	
TOTAL ANNUAL PREMIUM \$		\$3,359.00

AUTHORIZED COUNTERSIGNATURE



GSJ DP DEC (0821)**Gulf States Insurance Company**

PO Box 82558

Lafayette, LA 70598

Dwelling Property Policy Declaration

Policy Number: LAD108627-00

Policy Effective Date: 04/25/2024

Process Date: 06/20/2024

Policy Expiration Date: LAD108627-00

LOCATION 1 POLICY FORMS AND ENDORSEMENTS**LIMIT****ANNUAL PREMIUM**

LOCATION 1 POLICY FORMS AND ENDORSEMENTS	LIMIT	ANNUAL PREMIUM
GSIC DP DEC 0821 - Policy Declarations		INCL
PrivacyNotice - PrivacyNotice		INCL
DP Flood Related Notice - Flood Related Notice		INCL
GSIC DP Policy Jacket 0318 - Policy Jacket		INCL
GSIC DPCOV DISCL 1219 - GSIC Coverage Disclosure		INCL
DP 0003 0714 - Dwelling Property Special Form		INCL
GSIC DP AOB 0318 - Assignment of Benefits		INCL
LADP 0117 0323 - Special Provisions Louisiana		INCL
LADL 2517 0323 - Personal Liability Special Provisions - Louisiana		INCL
DP 2303 0417 - Limited Fungi Wet or Dry Rot or Bacteria Coverage		INCL
DL 2416 1202 - No Coverage for Home Day Care Business		INCL
DP 0303 0417 - Hurricane Deductible Louisiana		INCL
DP 0302 0417 - Windstorm or Hail Deductible Louisiana		INCL
DP 0418 1202 - Windstorm or Hail Broad and Special Form		INCL
DP 0411 1202 - Automatic Increase in Insurance	4%	INCL
Ordinance or Law - Ordinance or Law	10%	INCL
DP 0495 0714 - Limited Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	\$40
GSIC DP EB 0318 - Equipment Breakdown	\$100,000	\$30
GSCA NSDL 08 23 - Non-Structural Damage Limitation		INCL
GSCA WEPWE 08 23 - Windstorm Exterior Paint and Waterproofing Exclusion		INCL
GSIC DP 23 04 0521 - ACV Loss Settlement - Wind or Hail Roof Surface		INCL
DL 2401 0714 - Personal Liability		INCL
DL 2402 0714 - Personal Liability Additional Policy Conditions		INCL
DP 0537 0115 - Cap on Losses from Certified Acts of Terrorism		INCL
IL P 001 0104 OFAC NOTICE - OFAC Notice		INCL
GSCA DP LWD 08 23 - Limited Water Damage Coverage	\$10,000	INCL

MORTGAGE 1:**Name** 1- NATIONSTAR MORTGAGE LLC, ISAOA**MORTGAGE 2:****Name****Address** PO BOX 7729
SPRINGFIELD, OH 45501-7729**Address****Loan No.** 0716939186**Loan No.****IMPORTANT NOTICES**

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE. YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITH OUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES.

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

GSJ DP DEC (0821)

GSI DP DEC (0821)**Gulf States Insurance Company**

PO Box 82558

Lafayette, LA 70598

Dwelling Property Policy Declaration

Policy Number: LAD108627-00

Policy Effective Date: 04/25/2024

Process Date: 06/20/2024

Policy Expiration Date: LAD108627-00

LOCATION 1 POLICY FORMS AND ENDORSEMENTS**LIMIT****ANNUAL PREMIUM**

LOCATION 1 POLICY FORMS AND ENDORSEMENTS	LIMIT	ANNUAL PREMIUM
GSIC DP DEC 0821 - Policy Declarations		INCL
PrivacyNotice - PrivacyNotice		INCL
DP Flood Related Notice - Flood Related Notice		INCL
GSIC DP Policy Jacket 0318 - Policy Jacket		INCL
GSIC DPCOV DISCL 1219 - GSIC Coverage Disclosure		INCL
DP 0003 0714 - Dwelling Property Special Form		INCL
GSIC DP AOB 0318 - Assignment of Benefits		INCL
LADP 0117 0323 - Special Provisions Louisiana		INCL
LADL 2517 0323 - Personal Liability Special Provisions - Louisiana		INCL
DP 2303 0417 - Limited Fungi Wet or Dry Rot or Bacteria Coverage		INCL
DL 2416 1202 - No Coverage for Home Day Care Business		INCL
DP 0303 0417 - Hurricane Deductible Louisiana		INCL
DP 0302 0417 - Windstorm or Hail Deductible Louisiana		INCL
DP 0418 1202 - Windstorm or Hail Broad and Special Form		INCL
DP 0411 1202 - Automatic Increase in Insurance	4%	INCL
Ordinance or Law - Ordinance or Law	10%	INCL
DP 0495 0714 - Limited Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	\$40
GSIC DP EB 0318 - Equipment Breakdown	\$100,000	\$30
GSCA NSDL 08 23 - Non Structural Damage Limitation		INCL
GSCA WEPWE 08 23 - Windstorm Exterior Paint and Waterproofing Exclusion		INCL
GSIC DP 23 04 0521 - ACV Loss Settlement - Wind or Hail Roof Surface		INCL
DL 2401 0714 - Personal Liability		INCL
DL 2402 0714 - Personal Liability Additional Policy Conditions		INCL
DP 0537 0115 - Cap on Losses from Certified Acts of Terrorism		INCL
IL P 001 0104 OFAC NOTICE - OFAC Notice		INCL
GSCA DP LWD 08 23 - Limited Water Damage Coverage	\$10,000	INCL

MORTGAGE 1:**Name** 1- NATIONSTAR MORTGAGE LLC, ISAOA**MORTGAGE 2:****Name****Address** PO BOX 7729
SPRINGFIELD, OH 45501-7729**Address****Loan No.** 0716939186**Loan No.****IMPORTANT NOTICES****THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE. YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITH OUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES.****THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.****GSI DP DEC (0821)**

Gulf States Insurance Company

A Stock Company
 PO Box 82558
 Lafayette, LA 70598

Service: Please contact agency below
 Claims Reporting: 1-888-277-0575



**GULF STATES
 INSURANCE**

**Dwelling Property Policy Declaration
 Endorsement Declaration**

Reason: Coverage A - Increased Dwelling Coverage

Amended Premium: \$340.00

Endorsement effective: 05/01/2024

Policy Number: LAD108629-00
 Process Date: 06/11/2024

Policy Effective Date: 04/25/2024
 Policy Expiration Date: 04/25/2025

Effective Time: 12:01 am CST

Named Insured and Mailing Address:

JULIE M ALEXANDER
 WILLIAM MCSWEENEY JR
 310 WOODVINE AVE
 METAIRIE, LA 70005

Phone Number: (504) 669-1646
 Email Address: JMA211971@GMAIL.COM

Agency Name and Address:

INSURANCE EXPERTS OF LOUISIANA,
 LLC - 171343
 2315 FLORIDA STREET #129
 MANDEVILLE, LA 70448

Phone Number: (504) 339-7557
 Email Address: ROSSHOM1998@YAHOO.COM

Handwritten:
~~\$ 3131~~
 4/21 \$ 3354
 4/23 \$ 3354

LOCATION 1

Location Description: 3607 CALHOUN ST
 NEW ORLEANS, LA 70125

Policy Form: DP-3

Rating Information

FAMILIES	OCCUPANCY	YEAR BUILT	CONSTRUCTION	PROTECTION CLASS
2	Tenant	1960	Frame	1
TIER	TERRITORY	PARISH	HYDRANT	FIRE DEPT.
5	70125	ORLEANS	1000 ft	Station 40

SECTION I COVERAGES

	AMOUNT OF INSURANCE	ANNUAL PREMIUM
A. DWELLING	\$204,000	\$3,354
B. OTHER STRUCTURES	\$	Not Incl.
C. PERSONAL PROPERTY	\$5,000	INCL
D. FAIR RENTAL VALUE	\$20,400	INCL

ALL OTHER PERILS DEDUCTIBLE{ (5%) - \$10,200 }

WIND/HAIL DEDUCTIBLE: { (5%) - \$10,200 } HURRICANE DEDUCTIBLE: { (5%) - \$10,200 }

SECTION II COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
L. PREMISES LIABILITY	\$300,000	\$57
M. MEDICAL PAYMENTS	NOT INCLUDED	\$0.00

LOCATION 1 DISCOUNTS AND SURCHARGES APPLIED:

Discounts: Companion - Flood, Theft Protection, Roof Age, Electronic Policy Delivery, Advanced Purchase INCL

Surcharges: Age of Home

	LOCATION 1 PREMIUM:	
MANDATORY TAX, FEES AND ASSESSMENTS	2024 LA FAIR PLAN REGULAR ASSESSMENT	\$ N/A
	2024 COASTAL PLAN REGULAR ASSESSMENT	\$ N/A
	2024 LA FAIR PLAN EMERGENCY ASSESSMENT	\$ \$59.00
	2024 COASTAL PLAN EMERGENCY ASSESSMENT	\$ N/A
	2024 LA INSURANCE GUARANTY ASSN ASSESSMENT	\$ \$12.00
	POLICY FEE:	\$ \$125.00
	INSPECTION FEE:	\$ \$35.00
TOTAL ANNUAL PREMIUM		\$ \$3,702.00

AUTHORIZED COUNTERSIGNATURE

Handwritten Signature



GSI DP DEC (0821)
Gulf States Insurance Company
 PO Box 82558
 Lafayette, LA 70598

Dwelling Property Policy Declaration

Policy Number: LAD108629-00
 Process Date: 06/11/2024

Policy Effective Date: 04/25/2024
 Policy Expiration Date: LAD108629-00

LOCATION 1 POLICY FORMS AND ENDORSEMENTS	LIMIT	ANNUAL PREMIUM
GSIC DP DEC 0821 - Policy Declarations		INCL
PrivacyNotice - PrivacyNotice		INCL
DP Flood Related Notice - Flood Related Notice		INCL
GSIC DP Policy Jacket 0318 - Policy Jacket		INCL
GSIC DPCOV DISCL 1219 - GSIC Coverage Disclosure		INCL
DP 0003 0714 - Dwelling Property Special Form		INCL
GSIC DP AOB 0318 - Assignment of Benefits		INCL
LADP 0117 0323 - Special Provisions Louisiana		INCL
LADL 2517 0323 - Personal Liability Special Provisions - Louisiana		INCL
DP 2303 0417 - Limited Fungi Wet or Dry Rot or Bacteria Coverage		INCL
DL 2416 1202 - No Coverage for Home Day Care Business		INCL
DP 0303 0417 - Hurricane Deductible Louisiana		INCL
DP 0302 0417 - Windstorm or Hail Deductible Louisiana		INCL
DP 0418 1202 - Windstorm or Hail Broad and Special Form		INCL
DP 0411 1202 - Automatic Increase in Insurance	4%	INCL
Ordinance or Law - Ordinance or Law	10%	INCL
DP 0495 0714 - Limited Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	\$40
GSIC DP EB 0318 - Equipment Breakdown	\$100,000	\$30
GSCA NSDL 08 23 - Non Structural Damage Limitation		INCL
GSCA WEPWE 08 23 - Windstorm Exterior Paint and Waterproofing Exclusion		INCL
DL 2401 0714 - Personal Liability		INCL
DL 2402 0714 - Personal Liability Additional Policy Conditions		INCL
DP 0537 0115 - Cap on Losses from Certified Acts of Terrorism		INCL
IL P 001 0104 OFAC NOTICE - OFAC Notice		INCL
GSCA DP LWD 08 23 - Limited Water Damage Coverage	\$10,000	INCL

MORTGAGE 1:

Name 1- NATIONSTAR MORTGAGE LLC, ISAOA

Address PO BOX 7729
 SPRINGFIELD, OH 45501-7729

Loan No. 0716939186

MORTGAGE 2:

Name

Address

Loan No.

IMPORTANT NOTICES

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE. YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITH OUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES.

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

GSI DP DEC (0821)

Gulf States Insurance Company

PO Box 82558

Lafayette, LA 70598

Dwelling Property Policy Declaration

Policy Number: LAD108629-00

Policy Effective Date: 04/25/2024

Process Date: 06/11/2024

Policy Expiration Date: LAD108629-00

LOCATION 1 POLICY FORMS AND ENDORSEMENTS	LIMIT	ANNUAL PREMIUM
GSIC DP DEC 0821 - Policy Declarations		INCL
PrivacyNotice - PrivacyNotice		INCL
DP Flood Related Notice - Flood Related Notice		INCL
GSIC DP Policy Jacket 0318 - Policy Jacket		INCL
GSIC DPCOV DISCL 1219 - GSIC Coverage Disclosure		INCL
DP 0003 0714 - Dwelling Property Special Form		INCL
GSIC DP AOB 0318 - Assignment of Benefits		INCL
LADP 0117 0323 - Special Provisions Louisiana		INCL
LADL 2517 0323 - Personal Liability Special Provisions - Louisiana		INCL
DP 2303 0417 - Limited Fungi Wet or Dry Rot or Bacteria Coverage		INCL
DL 2416 1202 - No Coverage for Home Day Care Business		INCL
DP 0303 0417 - Hurricane Deductible Louisiana		INCL
DP 0302 0417 - Windstorm or Hail Deductible Louisiana		INCL
DP 0418 1202 - Windstorm or Hail Broad and Special Form		INCL
DP 0411 1202 - Automatic Increase in Insurance	4%	INCL
Ordinance or Law - Ordinance or Law	10%	INCL
DP 0495 0714 - Limited Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	\$40
GSIC DP EB 0318 - Equipment Breakdown	\$100,000	\$30
GSCA NSDL 08 23 - Non Structural Damage Limitation		INCL
GSCA WEPWE 08 23 - Windstorm Exterior Paint and Waterproofing Exclusion		INCL
DL 2401 0714 - Personal Liability		INCL
DL 2402 0714 - Personal Liability Additional Policy Conditions		INCL
DP 0537 0115 - Cap on Losses from Certified Acts of Terrorism		INCL
IL P 001 0104 OFAC NOTICE - OFAC Notice		INCL
GSCA DP LWD 08 23 - Limited Water Damage Coverage	\$10,000	INCL

MORTGAGE 1:

Name 1- NATIONSTAR MORTGAGE LLC, ISAOA

Address PO BOX 7729
SPRINGFIELD, OH 45501-7729

Loan No. 0716939186

MORTGAGE 2:

Name

Address

Loan No.

IMPORTANT NOTICES

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE. YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITH OUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES.

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



CHANGING THE FACE OF HOME LOANS

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

ESCROW REVIEW STATEMENT

STATEMENT DATE: 02/22/2025
PROPERTY ADDRESS: 3605 07 CALHOUN ST
NEW ORLEANS, LA 70125

LOAN NUMBER: 0716939186



Seq#: 001829391667

JULIE M ALEXANDER
WILLIAM MCSWEENEY
310 WOODVINE AVE
METAIRIE LA 700054146

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

$\$1,938.02 \div 2 = \969.01

HERE'S WHY YOU ARE RECEIVING THIS STATEMENT:

- We review your escrow account annually to ensure that your monthly escrow payment will be enough to cover tax and insurance items for the next 12 months.
- The amount of these tax and insurance items can change over time. This statement will outline and explain any changes.
- At this time, it appears you may have a surplus in your escrow account.
- The amount of your monthly mortgage payment may change.
- Per your request or increase/decrease in your tax or insurance amounts.



WHAT IS AN ESCROW ACCOUNT?
Each month we set aside a portion of your monthly mortgage payment into an account. We then use the funds in that account to pay your property taxes and insurance on your behalf.

HERE'S WHAT WE FOUND:

**YOU HAVE A SURPLUS
IN THE AMOUNT OF:
\$395.03**

- Your tax and/or insurance amount has decreased, which could cause your escrow account to have more money than needed.
- Based on our projection, as of April 1, 2025 the escrow portion of your monthly mortgage payment will decrease.

**The surplus amount listed above assumes the loan is current with no outstanding payments owed. If the loan is not contractually current, the surplus funds listed may not be actual funds in the escrow account. Any surplus funds in the escrow account will be held by us until the next escrow review. If you have past due amounts, please sign-in to your account at www.mrcooper.com or contact us for the past due amount and options to bring the loan current.*

If you have ACH, your payment will change to reflect your new payment at the effective date of the analysis. If you are enrolled in Online Bill pay, you will need to update the new payment information with your bank, as this will not automatically update.

HERE'S YOUR NEW MORTGAGE PAYMENT STARTING APRIL 1, 2025:

\$1,938.02
NEW MONTHLY
MORTGAGE PAYMENT

	CURRENT PAYMENT	DIFFERENCE	NEW PAYMENT
PRINCIPAL AND/OR INTEREST	\$906.44		\$906.44
ESCROW PAYMENT (TAXES & INSURANCE)	\$1,366.11	(\$334.53)	\$1,031.58
TOTAL MONTHLY MORTGAGE PAYMENT AMOUNT	\$2,272.55	(\$334.53)	\$1,938.02

NOTE: If you have an adjustable rate mortgage (ARM), a separate notice will be sent before your payment is scheduled to change.

For a detailed look at your payment amounts, see the following pages.



WHO CHANGES THE ESCROW ITEM AMOUNTS?
Any changes to what you owe for taxes and insurance are determined by your taxing authorities and insurance providers, not Mr. Cooper.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



HERE'S HOW WE CALCULATE ESCROW AMOUNTS:

Escrow is kind of like a savings account - you add money to it and we use that money to make your taxes and insurance payments throughout the coming year. Here's how:

- First, we review the escrow payments we received from you and the tax and insurance items paid on your behalf during the past year.
- Second, we determine if your monthly escrow payment needs to change for the coming year. To do this, we estimate the next year's tax and insurance items (excluding mortgage insurance) that we will pay on your behalf, plus the cash reserve† amount. We then divide the projected total by 12 to get your new monthly escrow payment.
- Then, with your new monthly escrow payment set, we project the monthly escrow account balances over the next year, on a month by month basis, to show what is coming in and what is going out.
- Finally, we compare the month with the lowest projected balance to the required minimum balance for that month to determine whether a shortage or surplus exists.
- The account histories on the following page show these steps in action!

† The cash reserve is also the minimum account balance. To calculate the cash reserve for the escrow account, we add up the total of your yearly escrow items (excluding Mortgage Insurance) and divide the total by 12. We take this amount and multiply it by 2, as allowed by state laws and/or the mortgage contract, to determine the total cash reserve. Maintaining a cash reserve helps to cover any unexpected increases in taxes and/or insurance.

HERE'S WHY THERE'S A SURPLUS:

LOWEST PROJECTED
ESCROW BALANCE (4/2025)
\$2,458.19

CALCULATED IN ESCROW ACCOUNT
PROJECTIONS TABLE ON THE NEXT PAGE

MINIMUM AMOUNT
REQUIRED:
\$2,063.16

CALCULATED AS: \$1,031.58 X 2 MONTHS

ESCROW SURPLUS
+ \$395.03

For a detailed look at your payment amounts,
see the following pages.

ESCROW ACCOUNT TRENDS:

This chart lists past tax and insurance item disbursements, as well as any surplus or shortage amounts that may have been identified for the past annual escrow reviews.

ACTUAL	04/24-03/25
PROPERTY INSURANCE	\$10,831.00
PROPERTY TAXES	\$6,193.29
TOTAL TAXES AND INSURANCE	\$17,024.29
MORTGAGE INSURANCE	-
TOTAL ACTUAL ESCROW	\$17,024.29

PROJECTED	04/25-03/26	# OF MONTHS	NEW MONTHLY ESCROW AMOUNT
PROPERTY TAXES	\$4,888.91	÷ 12 =	\$407.41
PROPERTY INSURANCE	\$7,490.00	÷ 12 =	\$624.17
TOTAL TAXES AND INSURANCE	\$12,378.91	÷ 12 =	\$1,031.58
MORTGAGE INSURANCE	-	÷ 12 =	-
NEW TOTAL MONTHLY ESCROW AMOUNT			\$1,031.58

The Shortage/Surplus amount is a projection that assumes that there are no outstanding payments owed. If the loan is not contractually current, the surplus/shortage amount does not represent the current escrow account status.

HERE'S WHAT YOU CAN DO WITH YOUR ATTACHED SURPLUS CHECK:

- **Cash it.**
or
- **Pay off your home sooner.** Just sign the back of the check and return it to us. Be sure to include a note stating that you'd like to apply these funds to your unpaid principal balance.
or
- **Apply it to this coming year's escrow account.** Just sign the back of the check and return it to us. Be sure to include a note stating that you'd like to apply these funds to your escrow account.

Mail your check and note to:
MR. COOPER
PO BOX 650783

Escrow explained
#3

ESCROW IS BASED UPON A PROJECTION.

The amount of your escrow account monthly payment is based upon disbursement projections for the next year using what we paid out the previous year.

Escrow explained
#4

QUESTIONS ABOUT ESCROW ITEMS?

If you have questions about changes to your taxes and insurance, please contact your local taxing authority or insurance provider.

HOW WE CALCULATE ESCROW AMOUNTS:

and of like a savings account - you add money to it and we use that money to make your taxes and payments throughout the coming year. Here's how:

- First, we review the escrow payments we received from you and the tax and insurance items paid on your behalf during the past year.
- Second, we determine if your monthly escrow payment needs to change for the coming year. To do this, we estimate the next year's tax and insurance items (excluding mortgage insurance) that we will pay on your behalf, plus the cash reserve† amount. We then divide the projected total by 12 to get your new monthly escrow payment.
- Then, with your new monthly escrow payment set, we project the monthly escrow account balances over the next year, on a month by month basis, to show what is coming in and what is going out.
- Finally, we compare the month with the lowest projected balance to the required minimum balance for that month to determine whether a shortage or surplus exists.
- The account histories on the following page show these steps in action!

† The cash reserve is also the minimum account balance. To calculate the cash reserve for the escrow account, we add up the total of your yearly escrow items (excluding Mortgage Insurance) and divide the total by 12. We take this amount and multiply it by 2, as allowed by state laws and/or the mortgage contract, to determine the total cash reserve. Maintaining a cash reserve helps to cover any unexpected increases in taxes and/or insurance.

HERE'S WHY THERE'S A SURPLUS:

LOWEST PROJECTED
ESCROW BALANCE (4/2025)
\$2,458.19

CALCULATED IN ESCROW ACCOUNT
PROJECTIONS TABLE ON THE NEXT PAGE

MINIMUM AMOUNT
REQUIRED:
\$2,063.16

CALCULATED AS: \$1,031.58 X 2 MONTHS

ESCROW SURPLUS.
+ \$395.03

For a detailed look at your payment amounts,
see the following pages.

ESCROW ACCOUNT TRENDS:

This chart lists past tax and insurance item disbursements, as well as any surplus or shortage amounts that may have been identified for the past annual escrow reviews.

ACTUAL		04/24-03/25
PROPERTY INSURANCE		\$10,831.00
PROPERTY TAXES		\$6,193.29
TOTAL TAXES AND INSURANCE		\$17,024.29
MORTGAGE INSURANCE		-
TOTAL ACTUAL ESCROW		\$17,024.29

PROJECTED	04/25-03/26	# OF MONTHS	NEW MONTHLY ESCROW AMOUNT
PROPERTY TAXES	\$4,888.91	÷ 12	= \$407.41
PROPERTY INSURANCE	\$7,490.00	÷ 12	= \$624.17
TOTAL TAXES AND INSURANCE	\$12,378.91	÷ 12	= \$1,031.58
MORTGAGE INSURANCE	-	÷ 12	= -
NEW TOTAL MONTHLY ESCROW AMOUNT			\$1,031.58

The Shortage/Surplus amount is a projection that assumes that there are no outstanding payments owed. If the loan is not contractually current, the surplus/shortage amount does not represent the current escrow account status.

Escrow explained
#3

ESCROW IS BASED UPON A PROJECTION.

The amount of your escrow account monthly payment is based upon disbursement projections for the next year using what we paid out the previous year.

HERE'S WHAT YOU CAN DO WITH YOUR ATTACHED SURPLUS CHECK:

- **Cash it.**
- or
- **Pay off your home sooner.** Just sign the back of the check and return it to us. Be sure to include a note stating that you'd like to apply these funds to your unpaid principal balance.
- or
- **Apply it to this coming year's escrow account.** Just sign the back of the check and return it to us. Be sure to include a note stating that you'd like to apply these funds to your escrow account.

Mail your check and note to:
MR. COOPER
PO BOX 650783
DALLAS, TX 75265-0783

Escrow explained
#4

QUESTIONS ABOUT ESCROW ITEMS?

If you have questions about changes to your taxes and insurance, please contact your local taxing authority or insurance provider.

HERE ARE YOUR ESCROW ACCOUNT PROJECTIONS FOR APRIL 2025 TO MARCH 2026

DATE	DEPOSITS TO ESCROW	PAYMENT FROM ESCROW	DESCRIPTION	PROJECTED ESCROW BALANCE	BALANCE REQUIRED IN THE ACCOUNT
			STARTING BALANCE	\$8,916.61	\$8,521.58
APRIL 2025	\$1,031.58	-\$3,561.00	HAZARD SFR	\$6,387.19	\$5,992.16
APRIL 2025	\$0.00	-\$3,929.00	HAZARD SFR	\$2,458.19	\$2,063.16
MAY 2025	\$1,031.58	\$0.00		\$3,489.77	\$3,094.74
JUNE 2025	\$1,031.58	\$0.00		\$4,521.35	\$4,126.32
JULY 2025	\$1,031.58	\$0.00		\$5,552.93	\$5,157.90
AUGUST 2025	\$1,031.58	\$0.00		\$6,584.51	\$6,189.48
SEPTEMBER 2025	\$1,031.58	\$0.00		\$7,616.09	\$7,221.06
OCTOBER 2025	\$1,031.58	\$0.00		\$8,647.67	\$8,252.64
NOVEMBER 2025	\$1,031.58	\$0.00		\$9,679.25	\$9,284.22
DECEMBER 2025	\$1,031.58	\$0.00		\$10,710.83	\$10,315.80
JANUARY 2026	\$1,031.58	-\$4,888.91	CITY TAX	\$6,853.50	\$6,458.47
FEBRUARY 2026	\$1,031.58	\$0.00		\$7,885.08	\$7,490.05
MARCH 2026	\$1,031.58	\$0.00		\$8,916.66	\$8,521.63
TOTALS	\$12,378.96	-\$12,378.91	ENDING BALANCE	\$8,916.66	\$8,521.63

The amounts in the boxes above indicate the month with the lowest projected escrow balance and the minimum required balance.

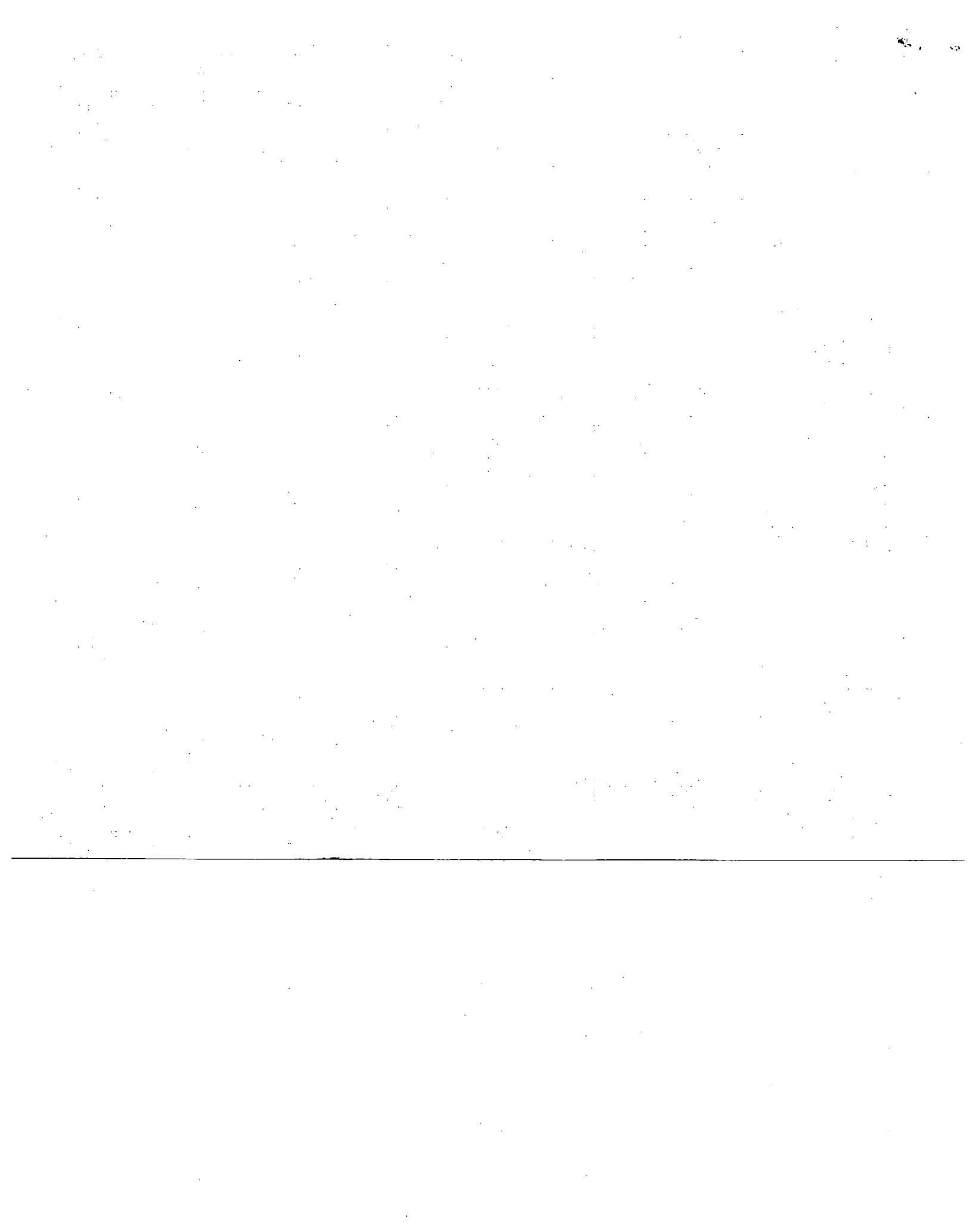
HERE'S YOUR ESCROW ACCOUNT ACTIVITY FROM APRIL 2024 TO MARCH 2025

DATE	DEPOSITS TO ESCROW			PAYMENTS FROM ESCROW			DESCRIPTION	ESCROW BALANCE		
	ACTUAL	PROJECTED	DIFFERENCE	ACTUAL	PROJECTED	DIFFERENCE		ACTUAL	PROJECTED	DIFFERENCE
							STARTING BALANCE	\$552.46	\$6,878.67	-\$6,326.21
APRIL 2024	\$7,033.54	\$0.00	\$7,033.54	\$3,354.00	\$0.00	\$3,354.00	HAZARD SFR	\$4,232.00	\$6,878.67	-\$2,646.67
APRIL 2024	\$0.00	\$0.00	\$0.00	\$3,354.00	\$0.00	\$3,354.00	HAZARD SFR	\$878.00	\$6,878.67	-\$6,000.67
APRIL 2024	\$0.00	\$0.00	\$0.00	\$3,354.00	\$0.00	\$3,354.00	HAZARD SFR	-\$2,476.00	\$6,878.67	-\$9,354.67
MAY 2024	\$4,399.75	\$1,045.75	\$3,354.00	\$1,304.38	\$0.00	\$1,304.38	CITY TAX	\$619.37	\$7,924.42	-\$7,305.05
JUNE 2024	\$1,299.99	\$1,081.28	\$218.71	\$204.00	\$0.00	\$204.00	HAZARD SFR	\$1,715.36	\$9,005.70	-\$7,290.34
JULY 2024	\$2,069.59	\$1,081.28	\$988.31	\$565.00	\$0.00	\$565.00	HAZARD SFR	\$3,219.95	\$10,086.98	-\$6,867.03
AUGUST 2024	\$1,022.80	\$866.11	\$156.69	\$0.00	\$0.00	\$0.00		\$4,242.75	\$10,953.09	-\$6,710.34
SEPTEMBER 2024	\$1,366.11	\$1,146.45	\$219.66	\$0.00	\$0.00	\$0.00		\$5,608.86	\$12,099.54	-\$6,490.68
OCTOBER 2024	\$1,366.11	\$1,146.45	\$219.66	\$0.00	\$0.00	\$0.00		\$6,974.97	\$13,245.99	-\$6,271.02
NOVEMBER 2024	\$1,366.11	\$1,146.45	\$219.66	\$0.00	\$0.00	\$0.00		\$8,341.08	\$14,392.44	-\$6,051.36
DECEMBER 2024	\$1,366.11	\$1,146.45	\$219.66	\$0.00	\$0.00	\$0.00		\$9,707.19	\$15,538.89	-\$5,831.70
JANUARY 2025	\$1,366.11	\$1,146.45	\$219.66	\$0.00	\$6,267.37	-\$6,267.37	CITY TAX	\$11,073.30	\$10,417.97	\$655.33
FEBRUARY 2025	\$1,366.11	\$1,146.45	\$219.66	\$4,888.91	\$0.00	\$4,888.91	CITY TAX	\$7,550.50	\$11,564.42	-\$4,013.92
MARCH 2025	\$1,366.11E	\$1,146.45	\$219.66	\$0.00	\$0.00	\$0.00		\$8,916.61	\$12,710.87	-\$3,794.26
TOTALS	\$25,388.44	\$12,099.57	\$13,288.87	\$17,024.29	\$6,267.37	\$10,756.92	ENDING BALANCE	\$8,916.61	\$12,710.87	-\$3,794.26

E – An amount listed with an "E" is a deposit to escrow or payment from escrow we anticipate to occur prior to the effective date of the new monthly payment.

If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If your loan was newly originated, please refer to your initial escrow disclosure for comparison of your prior years projections.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





INSURANCE EXPERTS OF LOUISIANA LLC
PO BOX 74
MANDEVILLE, LA 70448

Agency Phone: (504) 339-7557

Pol 4/22 \$3354.00

NFIP Policy Number: 3160109644
Company Policy Number: 3160109644
Agent: REGINALD "SCOTT" ROSS

Payor: INSURED
Policy Term: 05/11/2024 12:01 AM - 05/11/2025 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://cagulfstates.manageflood.com>
(844) 533-5663

NEW FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

JULIE M. ALEXANDER / WILLIAM MCSWEENEY JR.
310 WOODVINE AVE
METAIRIE, LA 70005

INSURED NAME(S) AND MAILING ADDRESS

JULIE M. ALEXANDER / WILLIAM MCSWEENEY JR.
310 WOODVINE AVE
METAIRIE, LA 70005

COMPANY MAILING ADDRESS

Gulf States Insurance Company
PO BOX 913326
DENVER, CO 80291-3326

INSURED PROPERTY LOCATION

3605-3607 CALHOUN ST
NEW ORLEANS, LA 70125

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

RATING INFORMATION

BUILDING OCCUPANCY: TWO-TO-FOUR FAMILY BUILDING
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 01/01/1940

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 3.8
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

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 \$1,250
CONTENTS: \$10,000 \$1,000

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:	\$817.00
CONTENTS PREMIUM:	\$198.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$19.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$126.00)
FULL RISK PREMIUM:	\$908.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$908.00
RESERVE FUND ASSESSMENT:	\$163.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,368.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement.

Marc Carter / President

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: Gulf States Insurance Company

Insurer NAIC Number: 16052



File: 30299612

Page 1 of 1



DocID: 235466565

0412 2D7TARLT05 B:1 000074 000148 002/002 295-296

This page is intentionally left blank.