



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
6/10/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Higginbotham Insurance Agency, Inc. 3939 Tampa Road Oldsmar FL 34677		CONTACT NAME: Michelle Bernier PHONE (A/C, No, Ext): 813-818-5300 FAX (A/C, No): 813-818-5396 E-MAIL ADDRESS: mbernier@higginbotham.net PRODUCER CUSTOMER ID: MANHTOW-01	
License#: 2081754		INSURER(S) AFFORDING COVERAGE	
INSURED Manhattan Townhomes Owner's Association, Inc. c/o Ameritech Property Management 24701 US Hwy 19 North Suite #102 Clearwater FL 33763		INSURER A: Lloyd's INSURER B: Philadelphia Indemnity Insurance Company INSURER C: Great American Insurance Company INSURER D: INSURER E: INSURER F:	
		NAIC # 15642 18058 16691	

COVERAGES

CERTIFICATE NUMBER: 997883815

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
See attached

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/>	PROPERTY	AA1122000	5/14/2025	5/14/2026	<input checked="" type="checkbox"/> BUILDING	\$ see attached
		CAUSES OF LOSS				<input type="checkbox"/> PERSONAL PROPERTY	\$
						<input type="checkbox"/> BUSINESS INCOME	\$
		BASIC				<input type="checkbox"/> EXTRA EXPENSE	\$
		BROAD				<input type="checkbox"/> RENTAL VALUE	\$
	<input checked="" type="checkbox"/>	SPECIAL				<input type="checkbox"/> BLANKET BUILDING	\$
		EARTHQUAKE				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/>	WIND				<input type="checkbox"/> BLANKET BLDG & PP	\$
		FLOOD				<input type="checkbox"/> RCV	\$
							\$
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
C	<input checked="" type="checkbox"/>	CRIME	SSA39256741392301	9/15/2024	9/15/2025	<input checked="" type="checkbox"/> Loss Limit	\$ 500,000
		TYPE OF POLICY					\$
		Employee Dishonesty					\$
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
							\$
B		General Liability	PHPK2614763	12/1/2024	9/15/2025	<input checked="" type="checkbox"/> Ea Occurrence	\$ 1,000,000
						<input checked="" type="checkbox"/> Aggregate	\$ 2,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

FOR INFORMATION ONLY
United States

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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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

FFL99.001 1124
0087661
4/28/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152618146 01	1152618146	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	04/28/2025	0087661	09 1152618146 00

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

Property Location (if other than above)
4321-4333 HAR PAUL CIR # 4321, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Other (Residential)
Building Description Detail: Townhome

Flood Risk: AE
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/2001
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 832,207

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,447.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$28.00
Community Rating Discount: \$320.00
FULL RISK PREMIUM: \$1,155.00
DISCOUNTED PREMIUM: \$1,155.00
Reserve Fund Assessment: \$208.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,660.00

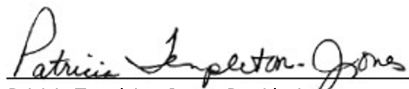
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115261814625118

00009

Company



FFL99.001 1124
0087661
4/28/25

09 1152618146 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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: General Property 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.

008766109115261814625118

00009

Company





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

FFL99.001 1124
0087661
4/28/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152618122 01	1152618122	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	04/28/2025	0087661	09 1152618122 00

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS
ASSOC INC
24701 US 19 N STE 102
CLEARWATER FL 33763-4086

Property Location (if other than above)
4326-4338 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Entire Apartment Building

Flood Risk: AE
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 07/01/2006
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 857,770

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,479.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$28.00
Community Rating Discount: \$328.00
FULL RISK PREMIUM: \$1,179.00
DISCOUNTED PREMIUM: \$1,179.00
Reserve Fund Assessment: \$212.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,688.00

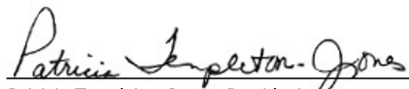
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115261812225118

00003

Company



FFL99.001 1124
0087661
4/28/25

09 1152618122 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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: General Property 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.

008766109115261812225118

00003

Company





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

FFL99.001 1124
0087661
5/29/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152618144 01	1152618144	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	05/29/2025	0087661	1152591200

Insured
MANHATTAN TOWNHOMES OWNERS ASSN INC
4337 HAR PAUL CIR
TAMPA FL 33614-1416

STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

Property Location (if other than above)
4337 - 4351 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Other (Residential)
Building Description Detail: Townhome

Flood Risk: AE
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 07/01/2006
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 956,366

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,522.00
CONTENTS NO CONTENTS COVERAGE INSURED DECLINED CONTENTS COVERAGE		\$0.00

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

ICC Premium: \$29.00
Community Rating Discount: \$339.00
FULL RISK PREMIUM: \$1,212.00
DISCOUNTED PREMIUM: \$1,212.00
Reserve Fund Assessment: \$218.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,727.00

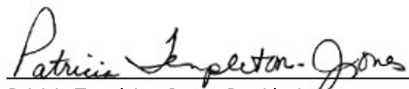
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115261814425149

00008

Agent



FFL99.001 1124
0087661
5/29/25

09 1152618144 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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: General Property 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.

008766109115261814425149

00008

Agent





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

FFL99.001 1124
0087661
4/28/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152601264 01	1152601264	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	04/28/2025	0087661	1152591208

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

Property Location (if other than above)
4342-4356 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Other (Residential)
Building Description Detail: Townhome

Flood Risk: X
First Floor Height: .2 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 07/01/2005
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 992,340

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,461.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$28.00
Community Rating Discount: \$323.00
FULL RISK PREMIUM: \$1,166.00
DISCOUNTED PREMIUM: \$1,166.00
Reserve Fund Assessment: \$210.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,673.00

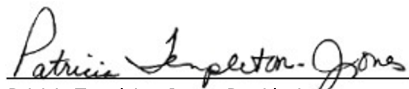
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115260126425118

00002

Company



FFL99.001 1124
0087661
4/28/25

09 1152601264 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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: General Property 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.

008766109115260126425118

00002

Company





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

FFL99.001 1124
0087661
4/28/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152605246 01	1152605246	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	04/28/2025	0087661	1152591214

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

Property Location (if other than above)
4355 - 4369 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Other (Residential)
Building Description Detail: Townhome

Flood Risk: X
First Floor Height: .2 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/2023
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,001,282

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,433.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$27.00
Community Rating Discount: \$316.00
FULL RISK PREMIUM: \$1,144.00
DISCOUNTED PREMIUM: \$1,144.00
Reserve Fund Assessment: \$206.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,647.00

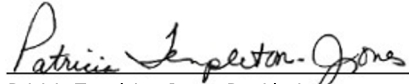
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115260524625118

00006

Company



FFL99.001 1124
0087661
4/28/25

09 1152605246 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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: General Property 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.

008766109115260524625118

00006

Company





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

FFL99.001 1124
0087661
5/27/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152618117 01	1152618117	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	05/27/2025	0087661	1152591203

Insured

MANHATTAN TOWNHOMES OWNERS ASSN INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

Property Location (if other than above)
4362 - 4374 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Other (Residential)
Building Description Detail: Townhomes

Flood Risk: X
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 07/01/2004
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 919,879

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,405.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$27.00
Community Rating Discount: \$309.00
FULL RISK PREMIUM: \$1,123.00
DISCOUNTED PREMIUM: \$1,123.00
Reserve Fund Assessment: \$202.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,622.00

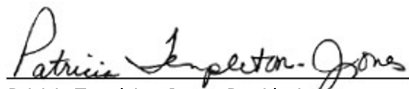
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115261811725147

00009

Agent



FFL99.001 1124
0087661
5/27/25

09 1152618117 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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: General Property 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.

008766109115261811725147

00009

Agent





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

FFL99.001 1124
0087661
4/28/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152605237 01	1152605237	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	04/28/2025	0087661	09 1152605237 00

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

Property Location (if other than above)
4401-4419 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Other (Residential)
Building Description Detail: Townhomes

Flood Risk: AE
First Floor Height: .7 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 07/01/2005
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,195,513

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,954.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$37.00
Community Rating Discount: \$449.00
FULL RISK PREMIUM: \$1,542.00
DISCOUNTED PREMIUM: \$1,542.00
Reserve Fund Assessment: \$278.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$2,117.00

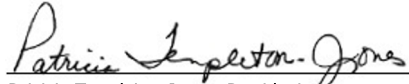
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115260523725118

00006

Company



FFL99.001 1124
0087661
4/28/25

09 1152605237 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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: General Property 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.

008766109115260523725118

00006

Company





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

FFL99.001 1124
0087661
4/28/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152618112 01	1152618112	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	04/28/2025	0087661	09 1152618112 00

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

Property Location (if other than above)
4425-4437 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Other (Residential)
Building Description Detail: Townhomes

Flood Risk: X
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 07/01/2007
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 857,700

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,535.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$29.00
Community Rating Discount: \$342.00
FULL RISK PREMIUM: \$1,222.00
DISCOUNTED PREMIUM: \$1,222.00
Reserve Fund Assessment: \$220.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,739.00

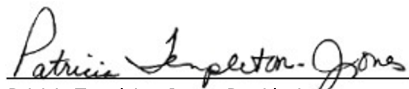
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115261811225118

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Company



FFL99.001 1124
0087661
4/28/25

09 1152618112 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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: General Property 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.

008766109115261811225118

00002

Company





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

FFL99.001 1124
0087661
5/27/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152618116 01	1152618116	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	05/27/2025	0087661	09 1152618116 00

Insured
MANHATTAN TOWNHOMES OWNERS
ASSOC INC
24701 US 19 N STE 102
CLEARWATER FL 33763-4086

STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

Property Location (if other than above)
4443-4457 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .0 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 07/01/2011
Prior NFIP Claims: 0
Number of Units: 8
Replacement Cost Value: 1,674,313

Property Description: Basement, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$550,000	\$1,250	\$1,028.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$20.00
Community Rating Discount: \$213.00
FULL RISK PREMIUM: \$835.00
DISCOUNTED PREMIUM: \$835.00
Reserve Fund Assessment: \$150.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy Form for details.

TOTAL ANNUAL PAYMENT \$1,611.00

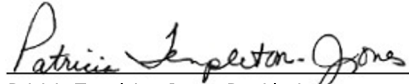
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 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

008766109115261811625147

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Agent



FFL99.001 1124
0087661
5/27/25

09 1152618116 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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.

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Special Provisions:

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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.

008766109115261811625147

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Agent





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

FFL99.001 1124
0087661
4/28/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152605243 01	1152605243	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/25 To: 6/13/26 12:01 am Standard Time	04/28/2025	0087661	09 1152605243 00

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

Property Location (if other than above)
4463-4475 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Other (Residential)
Building Description Detail: Townhomes

Flood Risk: AE
First Floor Height: .2 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/2023
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 815,919

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,366.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

ICC Premium: \$26.00
Community Rating Discount: \$299.00
FULL RISK PREMIUM: \$1,093.00
DISCOUNTED PREMIUM: \$1,093.00
Reserve Fund Assessment: \$197.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,587.00

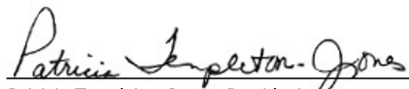
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

008766109115260524325118

00003

Company



FFL99.001 1124
0087661
4/28/25

09 1152605243 01

Agent (813)818-5300
STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677-3104

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008766109115260524325118

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Company



Loc #	LocationAddress	City	State	Zip	# of units	Limit
1	4401-4419 Har Paul Circle	Tampa	FL	33614	10 Units	\$1,903,813
2	4321-4333 Har Paul Circle	Tampa	FL	33614	7 Units	\$1,368,312
3	4326-4338 Har Paul Circle	Tampa	FL	33614	7 Units	\$1,368,812
4	4337-4351 Har Paul Circle	Tampa	FL	33614	8 Units	\$1,674,313
5	4342-4356 Har Paul Circle	Tampa	FL	33614	8 Units	\$1,674,313
6	4362-4374 Har Paul Circle	Tampa	FL	33614	7 Units	\$1,368,812
7	4425-4437 Har Paul Circle	Tampa	FL	33614	7 Units	\$1,368,812
8	4443-4457 Har Paul Circle	Tampa	FL	33614	8 Units	\$1,674,313
9	4463-4475 Har Paul Circle	Tampa	FL	33614	7 Units	\$1,368,812
9	4463-4475 Har Paul Circle	Tampa	FL	33614	Pool	\$98,313
10	4355-4369 Har Paul Circle	Tampa	FL	33614	8 Units	\$1,674,313