

# ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name Jeffrey D. Parsons and Naomi R. Parsons				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 5153 WV RT 23 North				Company NAIC Number:	
City Salem		State West Virginia		ZIP Code 26426	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) McClellan Dist., Map 25 Parcel 9.1					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residential</u>					
A5. Latitude/Longitude: Lat. <u>39.3637</u> Long. <u>-80.5890</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number <u>6</u>					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) <u>2090.00</u> sq ft					
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <u>0</u>					
c) Total net area of flood openings in A8.b <u>0.00</u> sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
A9. For a building with an attached garage:					
a) Square footage of attached garage _____ sq ft					
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A9.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number Doddridge County (540024)			B2. County Name Doddridge County		B3. State West Virginia
B4. Map/Panel Number 54017C0155C	B5. Suffix C	B6. FIRM Index Date 10-04-2011	B7. FIRM Panel Effective/ Revised Date 10-04-2011	B8. Flood Zone(s) X	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth) ZONE A - 842.0
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input checked="" type="checkbox"/> Other/Source: <u>WV Flood Tool</u>					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					



# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 5153 WV RT 23 North			Policy Number:	
City Salem	State West Virginia	ZIP Code 26426	Company NAIC Number	

## SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the LAG.
- E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E3. Attached garage (top of slab) is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

## SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name <i>Jeffrey D. Parsons Naomi R. Parsons</i>			
Address <i>5153 WV RT 23 N</i>	City <i>Salem</i>	State <i>WV</i>	ZIP Code <i>26426</i>
Signature <i>Jeffrey D. Parsons</i>	Date	Telephone <i>304-782-1216</i>	

Comments

Check here if attachments.

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 5153 WV RT 23 North			Policy Number:
City Salem	State West Virginia	ZIP Code 26426	Company NAIC Number

## SECTION G – COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

- G1.  The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2.  A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3.  The following information (Items G4–G10) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate of Compliance/Occupancy Issued
-------------------	------------------------	-----------------------------------------------------

- G7. This permit has been issued for:  New Construction  Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_
- G9. BFE or (in Zone AO) depth of flooding at the building site: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_
- G10. Community's design flood elevation: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

Local Official's Name <i>George Eidel</i>	Title <i>Floodplain Manager</i>
Community Name <i>Doddridge County</i>	Telephone <i>304-873-1343</i>
Signature <i>George Eidel</i>	Date <i>5-11-2018</i>

Comments (including type of equipment and location, per C2(e), if applicable)

Check here if attachments.

# BUILDING PHOTOGRAPHS

See Instructions for Item A6.

OMB No. 1660-0008

Expiration Date: November 30, 2018

## ELEVATION CERTIFICATE

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Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 5153 WV RT 23 North			Policy Number:
City Salem	State West Virginia	ZIP Code 26426	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.



Photo One

Photo One Caption Front view

Clear Photo One



Photo Two

Photo Two Caption Rear view

Clear Photo Two

# BUILDING PHOTOGRAPHS

Continuation Page

OMB No. 1660-0008  
Expiration Date: November 30, 2018

## ELEVATION CERTIFICATE

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 5153 WV RT 23 North			Policy Number:
City Salem	State West Virginia	ZIP Code 26426	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.



Photo Three

Photo Three Caption Right side view

Clear Photo Three



Photo Four

Photo Four Caption Left side view

Clear Photo Four

# WV Flood Map



This map is not the official regulatory FIRM or DFIRM. Its purpose is to assist with determining potential flood risk for the selected location.

### LOMAs

- Incorporated
- Superseded
- Not incorporated
- No Revalidation Status
- Reevaluated

- Contact Community for Revalidation Status
- Cross Section (XS) Lines
- Base Flood Elevation (BFE) Lines
- Base Flood Elevation (BFE) Lines

### FEMA Effective Floodplains

- Zone AE FLOODWAY
- Zone AE (AH, AO)
- Zone A
- Zone X (Shaded)
- Flood Depth (Ft)  
High : 623.366

### LOMRs

- Low : 0
- Effective

Flood Info Location

Map created on 5/3/2018

### User Notes:

#### Flood Hazard Area:

Location is **WITHIN** the FEMA 100-year floodplain.

**Flood Hazard Zone:** A

**Stream:** Big Run

**Watershed (HUC8):** Little Musringum-Middle Island (50

**Flood Height:** N/A

**Water Depth:** About 6.0 ft (Source: HAZUS)

**Elevation:** About 842 ft (Source: SAMS 2003)

**Location (long, lat):** (-80.588910, 39.363744)

**Community&ID:** Doddridge County (540024)

### Disclaimer:

The online map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. Refer to the official Flood Insurance Study (FIS) for detailed flood elevation data in flood profiles and data tables. WV Flood Tool (<https://www.ManWV.gov/flood>) is

**FEMA Flood Map:** 54017C0155C **EFF:** 10/4/2018  
**Parcel Number:** 09-05-0025-0009-0001  
**Address:** multiple addresses

Doddridge County Office of  
Emergency Management/Floodplain Management  
105 Court Street Suite 3  
Tel 304-873-1343  
doddridgecountyfpm@gmail.com



MAY 30, 2018

**Mr. Jeffrey D. Parsons**

5153 WV RT 23 North

Doddridge County, Salem, WV 226426

Dear Mr. Parsons,

In reviewing your elevation certificate for your property in Doddridge County WV. at 5153 WV RT 23 North, Salem, WV 26456 we find that based on the West Virginia Flood Tool the surveyor's information of an estimated elevation of 842 feet is correct. This letter can be used as community verification for your insurance agent and FEMA. If there are any questions please do not hesitate to contact me at the number listed above.

Warm regards,

A handwritten signature in blue ink that reads "George C. Eidel".

George C. Eidel, CFM

DODDRIDGE COUNTY EMERGENCY MANAGER/FLOODPLAIN MANAGER



National Flood Insurance Program

**Elevated Building Determination**

**ZONES A1-A30, AE, AH**

Policy Number:  
Property Address:

To:

My building located at the above property address, in Zone X, was constructed to have the lowest elevated floor elevated off the ground by means of  piles,  posts,  piers,  columns,  solid perimeter walls, or  parallel shear walls.

My building has an enclosure, crawlspace, or attached garage below the lowest elevated floor with an area of 2090 square feet.

My enclosure was built on the same date as the original structure.

My enclosure was built on this date 2007.

I understand that my Standard Flood Insurance Policy (SFIP) is being issued based on your reliance upon the accuracy of information and statements that I have furnished to you herein, as part of my application for the SFIP. I understand that my building is being classified as an elevated building subject to the restriction and limitations of coverage and under the terms and conditions of the SFIP, found in Section III, Property Covered, A.8 and B.3 based upon these representations by me. I also understand that in consideration of the reduced premium rate that will apply to my policy based upon it being an elevated building, coverage limitations in the SFIP (referenced above) will apply to the enclosed area below the lowest elevated floor of my building and to the contents and personal property located in this enclosed area. I understand and agree that this Elevated Building Determination is a part of my flood insurance application, and that the statements herein are subject to the provisions of Sections VII(B) and VII(G)(3) of the SFIP, which could result in certain consequences, including, but not limited to, the SFIP being void and any claim I may make as a result of a flood loss being denied, if the statements by me are false or materially misrepresent any fact.

Jeffrey D. Parson  
Signature of Insured

5-21-18  
Date

**Exhibit 1. Elevated Building Determination Form—Zones A, A1-A30, AE, AH**

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

National Flood Insurance Program  
U.S. Department of Homeland Security  
PO Box 913111  
Denver, CO 80291



FEMA

VERIFICATION OF USPS ADDRESS

RE: JEFFREY PARSONS  
Policy Number: 4400081852

5153 WV Rt. 23 N  
Salem, WV 26426  
Property Address

Jeffrey D. Parsons  
Insured Name (Printed)

Jeffrey D. Parson  
Insured Name (Signature)

5-21-18  
Date

You may return this form to:

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

3738  
42500  
11-30-17

National Flood Insurance Program  
U.S. Department of Homeland Security  
P.O. Box 2965  
Shawnee Mission, KS 66201-1365  
(800) 638-6620



FEMA

Policy Number: 4000749817  
Policy Expiration Date: 01/07/2018  
Billing Date: 11/17/2017



Payor: Insured  
JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

Agent:  
Stephanie E Hayhurst Hall  
124 EMILY DR  
Clarksburg, WV 26301  
304-623-3381

Insured Property Location:  
5153 RT 23 N  
SALEM, WV 26426

**RENEWAL NOTICE:** Your flood insurance is about to expire on the date shown above. Please follow renewal instructions on the remittance coupon below.

Special Instructions:

00534 8129573 001069 002137 0002/0002

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	\$ 150,000	\$ 60,000	\$ 1,250	\$ 1,250	\$ 389
B: INCREASED COVERAGE	\$ 200,000	\$ 80,000	\$ 1,250	\$ 1,250	\$ 425

Note: Premium due includes a Reserve Fund Fee, Policy Fee and a HFIAA surcharge of \$25 for a verified primary residence or \$250 if this is not your primary residence, as required by FEMA. See Reverse for important billing information.

Payor Copy  
RETAIN FOR YOUR RECORDS

92201-0015-B

Mailed Dec 26 2017



FEMA

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

Agency Phone: (304) 623-3381

NFIP Policy Number: 4000749817  
Company Policy Number: 4000749817  
Agent: SF0000003831



Policy Term: 01/07/2018 12:01 AM through 01/07/2019 12:01 AM  
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

### RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

#### PREFERRED RISK POLICY - DWELLING FORM

**DELIVERY ADDRESS**

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

**INSURED NAME(S) AND MAILING ADDRESS**

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

**COMPANY MAILING ADDRESS**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

**PROPERTY LOCATION**

5153 RT 23 N  
SALEM, WV 26426

DESCRIPTION: N/A

**RATING INFORMATION**

ORIGINAL NEW BUSINESS DATE: 01/07/2017  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: SINGLE FAMILY  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS  
BUILDING TYPE: ONE FLOOR  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 11/07/2007  
COMMUNITY NUMBER: 540053 0115 D REGULAR PROGRAM  
COMMUNITY NAME: HARRISON COUNTY  
CURRENT FLOOD ZONE: X  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: X  
ELEVATION DIFFERENCE: N/A  
ELEVATED BUILDING TYPE: NON-ELEVATED

**MORTGAGEE / ADDITIONAL INTEREST INFORMATION**

FIRST MORTGAGEE: LOAN NUMBER: N/A  
SECOND MORTGAGEE: LOAN NUMBER: N/A  
ADDITIONAL INTEREST: LOAN NUMBER: N/A  
DISASTER AGENCY: CASE FILE NUMBER: N/A  
DISASTER AGENCY:

**PREMIUM CALCULATION --**

**COVERAGE DEDUCTIBLE**

BUILDING \$150,000 \$1,250  
CONTENTS \$60,000 \$1,250

Coverage limitations may apply. See your policy form for details.

**Preferred Risk Policy**

PRP BASE PREMIUM:	\$290.00
PRP MULTIPLIER:	1.000
<b>ANNUAL SUBTOTAL:</b>	<b>\$290.00</b>
INCREASED COST OF COMPLIANCE:	\$5.00
COMMUNITY RATING DISCOUNT: 0%	\$0.00
RESERVE FUND ASSESSMENT: 15.0%	\$44.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM:</b>	<b>\$339.00</b>
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$25.00
<b>TOTAL:</b>	<b>\$389.00</b>

**Zero Balance Due  
This Is Not A Bill**

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

Policy issued by NFIP DIRECT SERVICING AGENT

Company NAIC: 99999



File: 7561622

Page 1 of 2



DocID: 54891603



# FEMA

National Flood Insurance Program  
 U.S. Department of Homeland Security  
 P.O. Box 2965  
 Shawnee Mission, KS 66201-1365  
 (800) 638-6620 NAIC Number: 99999

**Policy Number**  
**4000749817**

## FLOOD DWELLING FORM PREFERRED RISK POLICY DECLARATION - NEW BUSINESS

Named Insured and Mailing Address: <b>JEFFREY PARSONS</b> <b>5153 RT 23 N</b> <b>SALEM, WV 26426</b>	Policy Period: <b>01/07/2017 12:01am to 01/07/2018 12:01am</b> Policy Term: <b>One year</b>
	Original New Business Effective Date: <b>01/07/2017</b> Reinstatement Date: <b>Stephanie E Hayhurst Hall</b> <b>124 EMILY DR</b> <b>Clarksburg, WV 26301</b>
Payor: <b>Insured</b>	Agent Phone: <b>304-623-3381</b>

**Property Location:**  
**5153 RT 23 N**  
**SALEM, WV 26426**

RATING DESCRIPTION	
Property/Building	Contents Location
Insured's Primary Residence: <b>Y</b> <b>Single family; One floor; Non-elevated without basement; Includes Addition and Extension</b>	

**Subject to, III. Property Covered, Paragraph B. Lowest floor only above ground level**

Date of construction or substantial improvement was on **11/07/2007**

**LOCATION INFORMATION**

Community Name: **HARRISON COUNTY\* No: 5400530115D**

Status: **Regular** CRS Class: **Flood Risk/Rated Zone: X Current Flood Zone: X Elevation Difference: Grandfathered: N**

COVERAGE AND RATING INFORMATION						
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Discount	Premium	
Building	\$ 150,000	\$ 1,250	0.00/0.00	\$ 0.00	\$	290.00
Contents	\$ 60,000	\$ 1,250	0.00/0.00	\$ 0.00	\$	0.00
			<b>MULTIPLIER</b>		\$	0.00
			<b>ICC PREMIUM</b>		\$	5.00
			<b>ANNUAL SUBTOTAL</b>		\$	295.00
			<b>RESERVE FUND ASSESSMENT</b>		\$	44.00
			<b>HFIAA SURCHARGE</b>		\$	25.00
			<b>FEDERAL POLICY FEE</b>		\$	25.00
			<b>TOTAL PREMIUM</b>		\$	389.00

**THIS IS NOT A BILL**

Policy Changes:

Attachments:

Issue Date: **01/03/2017**

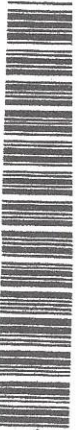
Homeoffice Copy



**National Flood Insurance Program**  
U.S. Department of Homeland Security  
P.O. Box 2965  
Shawnee Mission, KS 66201-1365



**FEMA**



\*196119616000\*

**DATE: 01/03/2017**

**RE: POLICY NUMBER: 4000749817**  
**INSURED'S NAME: JEFFREY PARSONS**  
**EFFECTIVE DATE: 01/07/2017 12:01am**

Dear Agent:

The effective date which you requested could not be honored in accordance with the rules of the National Flood Insurance Program. The effective date of the policy is dependent upon application date and date of presentment of premium and may be dependent upon the receipt date of premium at our office. This policy has been issued with an effective date of 01/07/2017 12:01am.

Please refer to the Flood Insurance Manual, General Rules, Section VIII. Policy Effective Date, for the rules used in establishing the appropriate effective date. Should you have any questions, please call the number listed below.

Sincerely,  
Underwriting Department  
(800) 638-6620



STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501



**FEMA**

April 23, 2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

Re: Flood Insurance Policy #: 4000749817  
Policy Term(s): 01/07/2018 - 01/07/2019

Insured Name(s): JEFFREY PARSONS  
Property Address: 5153 RT 23 N  
SALEM, WV 26426

Cancellation Effective Date: 01/07/2018

Dear Insured:

The above-referenced flood insurance policy has been canceled in accordance with the terms and conditions of the National Flood Insurance Program Standard Flood Insurance Policy.

The above-referenced flood insurance policy has been canceled and rewritten due to Property is in a Flood Hazard zone, it will be rewritten accordingly.

If you have questions regarding this cancellation, please contact your insurance agent.

Sincerely,

NFIP DIRECT SERVICING AGENT  
Flood Insurance Processing Center

cc STEPHANIE E HAYHURST HALL

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

May 03, 2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

Prior Policy Number: 4000749817  
New Policy Number: 4400081852

Dear Policyholder,

Your Flood Insurance Policy has been cancelled and rewritten. Included with this notice is your new Declarations Page.

Your prior and new policy numbers are referenced at the top of this letter. If you have questions related to your flood insurance policy or need to report a claim, please use the new policy number as referenced above and as shown on the Declarations Page included with this letter.

If you have questions related to this change, please do not hesitate to contact your agent.

Sincerely,  
NFIP DIRECT SERVICING AGENT  
Flood Customer Service

cc SF0000003831

Loan Number: N/A

Loan Number: N/A

Loan Number:

Case Number: N/A

National Flood Insurance Program  
U.S. Department of Homeland Security  
PO Box 913111  
Denver, CO 80291



**FEMA**



STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426



FEMA

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

Agency Phone: (304) 623-3381

NFIP Policy Number: 4400081852  
Company Policy Number: 4400081852  
Agent: SF0000003831

Policy Term: 01/07/2018 12:01 AM through 01/07/2019 12:01 AM  
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

INSURED NAME(S) AND MAILING ADDRESS

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

COMPANY MAILING ADDRESS

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

PROPERTY LOCATION

5153 RT 23 N  
SALEM, WV 26426

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 01/07/2017  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: SINGLE FAMILY  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS  
BUILDING TYPE: ONE FLOOR  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 11/07/2007  
COMMUNITY NUMBER: 540024 0155 C REGULAR PROGRAM  
COMMUNITY NAME: HARRISON COUNTY  
CURRENT FLOOD ZONE: A  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: A  
ELEVATION DIFFERENCE: N/A  
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NUMBER: N/A

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

PREMIUM CALCULATION -

Tentative

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$3,700	\$1,250	\$3,700	5.000	\$0	3.000	(\$4.00)	\$181.00
CONTENTS	\$1,500	\$1,250	\$1,500	6.000	\$0	4.000	(\$2.00)	\$88.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$269.00
INCREASED COST OF COMPLIANCE:	\$5.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	15.0% \$41.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM:</b>	<b>\$315.00</b>
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
<b>TOTAL:</b>	<b>\$390.00</b>

Zero Balance Due

This Is Not A Bill

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

Policy issued by NFIP DIRECT SERVICING AGENT

Company NAIC: 99999



File: 7845449

Page 1 of 2



DocID: 59192811

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501



**FEMA**

May 3, 2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

Re: Flood Insurance Policy #: 4400081852  
Policy Term: 01/07/2018 - 01/07/2019  
Insured Name(s): JEFFREY PARSONS  
Property Address: 5153 RT 23 N  
SALEM, WV 26426

The information received for the above-captioned risk is not sufficient to develop the correct rate for your flood insurance policy. To avoid delay your policy has been issued using a tentative rate.

Tentative rates are applied when agents/producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until the required full-risk rating information and full premium payment are received.

If a loss occurs on a tentatively rated policy, the loss payment will be limited by the lower of the amount of coverage(s) that the premium initially submitted will purchase using the correct full-risk rating information, or the amount requested by the application.

In order to develop the correct rate, it is necessary for you to contact your agent so that the agent can submit an endorsement along with the necessary information and/or documentation. Upon receipt of the necessary rating information, the tentative rate will be replaced with the actual rate. After we have received any additional premium which may be due or are satisfied that the initial premium submission was sufficient for the amount(s) of coverage initially requested, a revised declarations page will be issued to reflect the amount(s) of coverage for which you initially applied.

If you wish to be insured for an amount(s) of coverage other than that for which you initially applied and other than the amount(s) of coverage the original premium you submitted would purchase, your agent can submit an endorsement to include the requested amount(s) of coverage along with the correct rating information and any additional premium that may be required. Applicable NFIP waiting rules will apply to any increase in coverage.

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

May 3, 2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

National Flood Insurance Program  
*U.S. Department of Homeland Security*  
PO Box 913111  
Denver, CO 80291



**FEMA**

RE: JEFFREY PARSONS

Policy Number: 4400081852

Property Address: 5153 RT 23 N  
SALEM, WV 26426

Dear Policyholder:

The above property address is not recognized as a (USPS) United States Postal Service address. The NFIP (National Flood Insurance Program) requires a standard USPS property address prior to the renewal of this policy. If you have a valid USPS address for your property, please complete and return the attached form.

**Please return the information requested to:**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

If you have any questions about this notice, please call (304) 623-3381

cc SF0000003831

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

**National Flood Insurance Program**  
*U.S. Department of Homeland Security*  
PO Box 913111  
Denver, CO 80291



**FEMA**

**VERIFICATION OF USPS ADDRESS**

RE: JEFFREY PARSONS  
Policy Number: 4400081852

\_\_\_\_\_  
\_\_\_\_\_  
Property Address

\_\_\_\_\_  
Insured Name (Printed)

\_\_\_\_\_  
Insured Name (Signature)

\_\_\_\_\_  
Date

**You may return this form to:**  
NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111



STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501



**FEMA**

05/03/2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

Policy Number: 4400081852  
Insured(s): JEFFREY PARSONS  
Property Location: 5153 RT 23 N  
SALEM, WV 26426

National Flood Insurance Program (NFIP) will not allow us to use the elevation certificate submitted for the following reason(s):

- Effective January 1, 2007, two photographs of the building (one of the front and one of the back) clearly showing the foundation of the building, taken within 90 days of the submission date are required along with the Elevation Certificate.
- Required Elevation Certificate was not received.

As a result, the policy was issued using:

	Requested Coverage	Issued Coverage
Building:	\$150,000	\$3,700
Contents:	\$60,000	\$1,500

In order to remedy this situation, please submit an acceptable elevation certificate or photographs. The policy will be re-rated and coverage adjusted based on the appropriated elevation information after the required documentation is received.

Because this policy was issued using provisional or tentative rates coverage cannot be increased until the required documentation is received and the actuarial rates are determined.

If you have questions regarding this matter, please contact your insurance agent.

Sincerely,

NFIP DIRECT SERVICING AGENT  
Flood Insurance Processing Center



FEMA

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

Agency Phone: (304) 623-3381

NFIP Policy Number: 4400081852  
Company Policy Number: 4400081852  
Agent: SF0000003831



Policy Term: 01/07/2018 12:01 AM through 01/07/2019 12:01 AM

Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

### REVISED FLOOD INSURANCE POLICY DECLARATIONS

#### STANDARD POLICY - DWELLING FORM

#### DELIVERY ADDRESS

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

#### INSURED NAME(S) AND MAILING ADDRESS

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

#### COMPANY MAILING ADDRESS

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

#### PROPERTY LOCATION

5153 RT 23 N  
SALEM, WV 26426

#### RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 01/07/2017  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: SINGLE FAMILY  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS  
BUILDING TYPE: TWO FLOORS  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: UNFINISHED ENCLOSURE WITHOUT PROPER OPENINGS

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 11/07/2007  
COMMUNITY NUMBER: 540024 0155 C REGULAR PROGRAM  
COMMUNITY NAME: HARRISON COUNTY  
CURRENT FLOOD ZONE: A  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: A  
ELEVATION DIFFERENCE: -2  
ELEVATED BUILDING TYPE: ELEVATED

#### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NUMBER: N/A

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

#### PREMIUM CALCULATION

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$4,000	\$1,250	\$4,000	4.480	\$0	1.180	(\$4.00)	\$175.00
CONTENTS	\$1,700	\$1,250	\$1,700	3.010	\$0	0.730	(\$1.00)	\$50.00

#### Submit for Rate

Coverage limitations may apply. See your policy form for details.

Endorsement Effective Date: 01/07/2018

ENDORSEMENT PREMIUM: \$0.00

Building Coverage Changed  
Contents Coverage Changed  
Rating Elements Changed

ANNUAL SUBTOTAL:	\$225.00
INCREASED COST OF COMPLIANCE:	\$49.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	15.0% \$41.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$315.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$390.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$390.00

**Zero Balance Due  
This Is Not A Bill**

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

Policy issued by NFIP DIRECT SERVICING AGENT

Company NAIC: 99999



File: 7845449

Page 1 of 2



DocID: 59414543

National Flood Insurance Program  
U.S. Department of Homeland Security  
PO Box 913111  
Denver, CO 80291



**FEMA**

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

May 15, 2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

RE: JEFFREY PARSONS  
Policy Number: 4400081852

Property Address: 5153 RT 23 N  
SALEM, WV 26426

Dear Policyholder:

The above property address is not recognized as a (USPS) United States Postal Service address. The NFIP (National Flood Insurance Program) requires a standard USPS property address prior to the renewal of this policy. If you have a valid USPS address for your property, please complete and return the attached form.

**Please return the information requested to:**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

If you have any questions about this notice, please call (304) 623-3381.

cc SF0000003831





FEMA

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

Agency Phone: (304) 623-3381

NFIP Policy Number: 4400081852  
Company Policy Number: 4400081852  
Agent: SF0000003831



Policy Term: 01/07/2018 12:01 AM through 01/07/2019 12:01 AM  
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

### REVISED FLOOD INSURANCE POLICY DECLARATIONS

#### STANDARD POLICY - DWELLING FORM

**DELIVERY ADDRESS**

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

**INSURED NAME(S) AND MAILING ADDRESS**

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

**COMPANY MAILING ADDRESS**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

**PROPERTY LOCATION**

5153 RT 23 N  
SALEM, WV 26426

**RATING INFORMATION**

ORIGINAL NEW BUSINESS DATE: 01/07/2017  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: SINGLE FAMILY  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS  
BUILDING TYPE: TWO FLOORS  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: UNFINISHED ENCLOSURE WITHOUT PROPER OPENINGS

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 11/07/2007  
COMMUNITY NUMBER: 540024 0155 C REGULAR PROGRAM  
COMMUNITY NAME: HARRISON COUNTY  
CURRENT FLOOD ZONE: A  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: A  
ELEVATION DIFFERENCE: 0  
ELEVATED BUILDING TYPE: ELEVATED

**MORTGAGEE / ADDITIONAL INTEREST INFORMATION**

FIRST MORTGAGEE:

LOAN NUMBER: N/A

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

**PREMIUM CALCULATION**

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	Premium
BUILDING	\$7,800	\$1,250	\$7,800	2.440	\$0	0.160	(\$4.00)	\$186.00
CONTENTS	\$3,400	\$1,250	\$3,400	1.180	\$0	0.110	(\$1.00)	\$39.00

Coverage limitations may apply. See your policy form for details.

Endorsement Effective Date: 01/07/2018

ENDORSEMENT PREMIUM: \$0.00

Building Coverage Changed  
Contents Coverage Changed  
Rating Elements Changed

Submit for Rate	
ANNUAL SUBTOTAL:	\$225.00
INCREASED COST OF COMPLIANCE:	\$49.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT: 15.0%	\$41.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM:</b>	<b>\$375.00</b>
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
<b>TOTAL:</b>	<b>\$390.00</b>
PRORATA PREMIUM ADJUSTMENT:	\$0.00
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$390.00</b>

**Zero Balance Due  
This Is Not A Bill**

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

Policy issued by NFIP DIRECT SERVICING AGENT

Company NAIC: 99999



File: 7845449

Page 1 of 2



DocID: 59413429

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

May 15, 2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

**National Flood Insurance Program**  
*U.S. Department of Homeland Security*  
PO Box 913111  
Denver, CO 80291



**FEMA**

RE: JEFFREY PARSONS  
Policy Number: 4400081852

Property Address: 5153 RT 23 N  
SALEM, WV 26426

Dear Policyholder:

The above property address is not recognized as a (USPS) United States Postal Service address. The NFIP (National Flood Insurance Program) requires a standard USPS property address prior to the renewal of this policy. If you have a valid USPS address for your property, please complete and return the attached form.

**Please return the information requested to:**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

If you have any questions about this notice, please call (304) 623-3381

cc SF0000003831

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

National Flood Insurance Program  
U.S. Department of Homeland Security  
PO Box 913111  
Denver, CO 80291



**FEMA**

**VERIFICATION OF USPS ADDRESS**

RE: JEFFREY PARSONS  
Policy Number: 4400081852

\_\_\_\_\_

Property Address

\_\_\_\_\_

Insured Name (Printed)

\_\_\_\_\_

Insured Name (Signature)

\_\_\_\_\_

Date

**You may return this form to:**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111



FEMA

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

Agency Phone: (304) 623-3381

NFIP Policy Number: 4400081852  
Company Policy Number: 4400081852  
Agent: SF0000003831



Policy Term: 01/07/2018 12:01 AM through 01/07/2019 12:01 AM  
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

# REVISED FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

**DELIVERY ADDRESS**

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

**INSURED NAME(S) AND MAILING ADDRESS**

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

**COMPANY MAILING ADDRESS**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

**PROPERTY LOCATION**

5153 RT 23 N  
SALEM, WV 26426

**RATING INFORMATION**

ORIGINAL NEW BUSINESS DATE: 01/07/2017  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: SINGLE FAMILY  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS  
BUILDING TYPE: TWO FLOORS  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: CRAWLSPACE WITHOUT PROPER OPENINGS

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 11/07/2007  
COMMUNITY NUMBER: 540024 0155 C REGULAR PROGRAM  
COMMUNITY NAME: HARRISON COUNTY  
CURRENT FLOOD ZONE: A  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: A  
ELEVATION DIFFERENCE: -2  
ELEVATED BUILDING TYPE: ELEVATED

**MORTGAGEE / ADDITIONAL INTEREST INFORMATION**

FIRST MORTGAGEE:

LOAN NUMBER: N/A

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

**PREMIUM CALCULATION --**

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$10,000	\$1,250	\$10,000	1.720	\$0	0.140	(\$3.00)	\$169.00
CONTENTS	\$5,000	\$1,250	\$5,000	0.740	\$0	0.100	(\$1.00)	\$36.00

Submit for Rate

Coverage limitations may apply. See your policy form for details.

Endorsement Effective Date: 01/07/2018

ENDORSEMENT PREMIUM: \$6.00

Building Coverage Changed  
Contents Coverage Changed  
Rating Elements Changed

ANNUAL SUBTOTAL:	\$205.00
INCREASED COST OF COMPLIANCE:	\$74.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT: 15.0%	\$42.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$321.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$396.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$396.00

**Zero Balance Due  
This Is Not A Bill**

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

Policy issued by NFIP DIRECT SERVICING AGENT

Company NAIC: 99999



File: 7845449

Page 1 of 2



DocID: 59632499

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

National Flood Insurance Program  
U.S. Department of Homeland Security  
PO Box 913111  
Denver, CO 80291



**FEMA**

May 24, 2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

RE: JEFFREY PARSONS  
Policy Number: 4400081852

Property Address: 5153 RT 23 N  
SALEM, WV 26426

Dear Policyholder:

The above property address is not recognized as a (USPS) United States Postal Service address. The NFIP (National Flood Insurance Program) requires a standard USPS property address prior to the renewal of this policy. If you have a valid USPS address for your property, please complete and return the attached form.

**Please return the information requested to:**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

If you have any questions about this notice, please call (304) 623-3381

cc SF0000003831

STEPHANIE E HAYHURST HALL  
124 EMILY DR  
CLARKSBURG, WV 26301-5501

National Flood Insurance Program  
U.S. Department of Homeland Security  
PO Box 913111  
Denver, CO 80291



**FEMA**

**VERIFICATION OF USPS ADDRESS**

RE: JEFFREY PARSONS  
Policy Number: 4400081852

\_\_\_\_\_  
\_\_\_\_\_  
Property Address

\_\_\_\_\_  
Insured Name (Printed)

\_\_\_\_\_  
Insured Name (Signature)

\_\_\_\_\_  
Date

**You may return this form to:**

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111



Stephanie E Hayhurst Hall  
124 EMILY DR  
CLARKSBURG, WV 26301-5501



**FEMA**

May 24, 2018

JEFFREY PARSONS  
5153 RT 23 N  
SALEM, WV 26426

Policy Number: 4400081852  
Insured Name: JEFFREY PARSONS  
Property Location: 5153 RT 23 N  
SALEM, WV 26426

We have endorsed the above-referenced policy to include the Elevation Certificate.

In order to keep the requested coverage amounts of \$150,000 for building and \$60,000 for contents with a \$1,250 deductible for both an additional premium amount of \$1,318 is required. The total premium amount is \$1,714 with a payment received of \$396.

If the requested items have not been received within 30 days of the date of this letter, the policy will be issued in accordance with the NFIP Guidelines based on the documentation that has been provided. Depending on the type of policy and the documentation submitted, this could result in one or more of the following: Provisional or Tentative rates versus actuarial rates; non-primary residence versus primary residence; different effective date than requested; standard policy versus Preferred Risk Policy; without grandfathering; or reduced coverage. In some cases, we may be required to nullify the application and return the premium.

If you have any questions, please give us a call at 1-800-638-6620 or email us at [NFIPunderwriting@nfipdirect.fema.gov](mailto:NFIPunderwriting@nfipdirect.fema.gov)

Thank you,

NFIP Direct Flood Underwriting

Sincerely,  
NFIP Direct Servicing Agent  
(800) 638-6620

cc JEFFREY PARSONS