EOI Direct-Certificates



Requestors of Condominium Certificates of Insurance

With our continued focus on providing superior service to our customers, we are proud to announce our adoption of a state-of-the-art insurance certificate delivery system.

EOI Direct provides round-the-clock, online access to insurance information for lenders, mortgage brokers, closing agents, realtors and homeowners in need of policy detail for community associations insured through our agency.

EOI Direct 412 E. Park Center Blvd., Suite 315 Boise, ID 83706

Phone: (877) 456-3643 Fax: (208) 694-3848 Email: help@eoidirect.com

To request a certificate of insurance, please call the number above or to request one online by following the instructions below:

- Visit www.eoidirect.com
- Follow the links to register and write down your User ID and Password, so you can login to your account when prompted.
- There is a <u>delivery charge for mortgagee clause additions</u>. There is <u>no cost to register</u> for this service and Master Policy Information is <u>available</u> free <u>of charge online</u>.
- Once you have logged on to your account, click on "Evidence of Insurance" to search and access the association policy information you are seeking.
- For additional assistance, EOI Direct's customer service department is available from 9AM to 8PM (EST) Monday through Friday to provide additional assistance.
- Those without internet access may also contact the help desk at (877) 456-EOID [3643] to order their certificate over the phone with a representative.

Please share this important notice with other members of your organization.

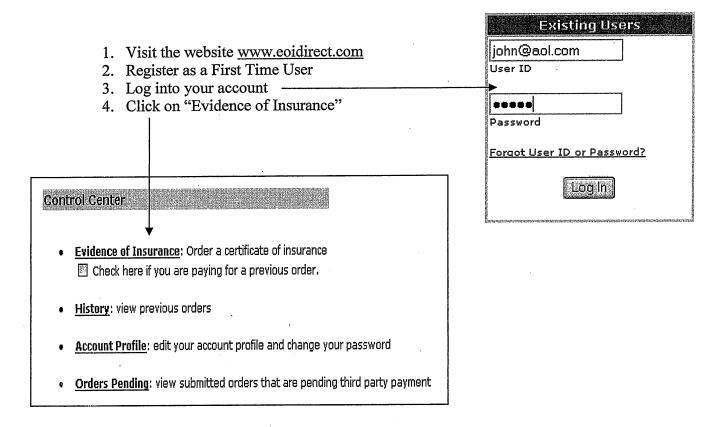
Thank you,

Legacy Insurance Associates Unlimited, Inc. 2499 Glades Road #313 Boca Raton, FL 33431 Office: (561) 877-1922 Ext. 303 Fax: (561) 513-6494

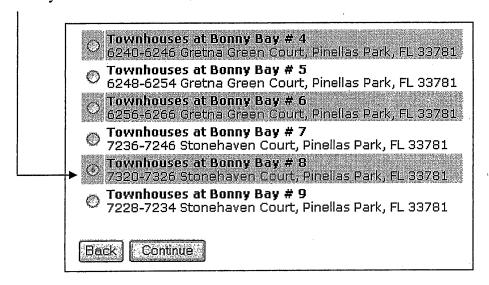
www.legacyinsuranceassociates.com



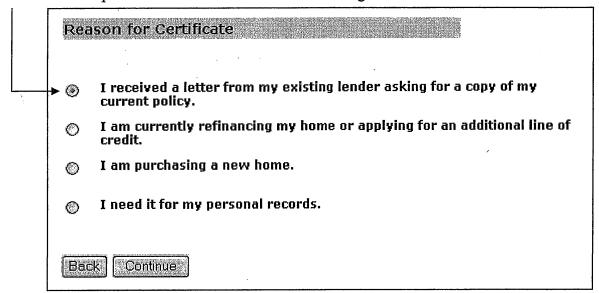
Renewal Certificate Instructions for Homeowners



- 5. Search for the name of your condominium association
- 6. Select your association & click on "Continue"



7. Choose the first option for a renewal certificate at no charge to homeowners



8. Enter the information requested

Association Name	Townhouses at Bonny Bay # 8
*Borrower Last Name:	Jones
*Loan Number:	29382382



Why do I have to enter this information?

EOI Direct uses the name of your association, you last name and your loan number as search criteria to find your information in our database.

9. Enter your loan information as indicated by your lending institution

*First Name	Harvey	
*Last Name	Jon	
Named Insured Vesting		₩hat's This?
	No Property address in accordance with the Address information of	ay be entered in these fields. Associations are covered attached certificate schedule issued by the insurance agent. ntered in these fields null and voids this certificate of insurance
*Unit Number		
Lender Information		
*Company Name		
Loss Payee		
*Loan Number		
*Address		
*City		September 18 Septe
*State	Please select a State	AGENERAL OF THE PROPERTY OF TH
*Zip		
Add More Mortgagees		



Why does the system say that my information must be reviewed by the agent?

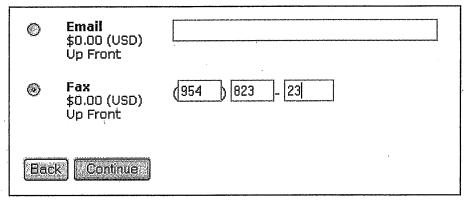
This means that your information resides outside of EOI Direct's system and we have to verify your information from another system. We attempt to streamline your online experience by taking the information you inputted and involving the appropriate parties to validate your renewal certificate. This is done to ensure that renewals are correctly categorized and documented in the EOI system so deliveries can be guaranteed to your desired recipient.



How long does that process take?

Allow one to three business days for the verification to take place. Your renewal information is then saved in the EOI database and you have instant access to your renewal certificate each year thereafter. (Your future requests for a renewal certificates will not need to be verified again).

10. Choose your desired delivery method to receive your free renewal certificate once your renewal request is verified



11. Print your order number and instructions for your records





Where is my renewal certificate?

Your request was automatically sent to the insurance agent for verification. Instructions will be e-mailed to your User ID. You can also track the status of your order by logging into your account, clicking on "History" and entering your Order Number.



What happens next?

Look for an e-mail from help@EOIDirect.com containing instructions on how to retrieve your renewal certificate.

12. Look for e-mailed confirmation notice from help@eoidirect.com

From: help@EOIDirect.com

Sent: Friday, September 22, 2006 2:41 PM

To: john@aol.com

Subject: EOI Direct Order Number 228777

Your renewal certificate has been reviewed and delivered to john@aol.com per your instructions. No further action is required on your part. To view and print a copy for your personal records, please:

- 1. Visit www.eoidirect.com and log in with your User ID & Password.
- 2. Click on History.
- 3. Enter your Order Number (228777) and leave all other fields blank.
- 4. Click on "Details".
- 5. Choose "Click here to view cert".
- 6. Print your certificate.



Who can I call if I need help or have questions about this process?

Contact EOI Direct toll-free at 877-456-3643 or send an e-mail to help@eoidirect.com.

<u>.</u>

Case No.: 04-04-7522A

LOMA



Page 1 of 3

Federal Emergency Management Agency Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

Date: July 22, 2004

COMMU	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION					
COMMUNITY	CITY OF OAKLAND PARK, BROWARD COUNTY, FLORIDA	Buildings 105, 106, 109 through 118, 39th Street Guardhouse, 44th Street Guardhouse, Sales Office, Clubhouse, Main Cabana and two Poothouses, Lake Emerald Condominiums, being located on Tract 1, Lake Jubilee, as					
	COMMUNITY NO.: 120050	shown on the Plat thereof, Document No. 80-189546, recorded in Plat Book 106, Page 16, filed on June 26, 1980, by the Finance Department-Recording					
	NUMBER: 12011C0208F	Division, Broward County, Floirda					
AFFECTED MAP PANEL	NAME: BROWARD COUNTY, FLORIDA AND INCORPORATED AREAS						
	DATE: 08/18/1992						
FLOODING SOL	JRCE: LAKE JUBILEE	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 26.174, -80.175 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 6.0 DATUM: NAD 83					

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISIÓN	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE GRATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
Tract 1	_	Lake Jubiles	105 Lake Emerald Drive	Building 105	X (shaded)	6.0 feet	7.3 feet	-

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

DETERMINATION TABLE (CONTINUED)

PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(les) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at http://www.fema.gov/nfip/.

Doug Bellomo, P.E., CFM, Acting Chief Hazard Identification Section, Mitigation Division Emergency Preparedness and Response Directorate

Version 1.3.4 62175103 0301178116Y0E00003011781

Page 2 of 3 Date: July 22, 2004 Case No.: 04-04-7522A LOMA



Federal Emergency Management Agency Washington, D.C. 20472

9544971541

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

		•						
LOT ·	BLOCK/ SECTION	: . SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
Tract 1		Lake Jubilee	106 Lake Emerald Drive	Building 106	X (shaded)	6.0 feet	7.2 feet	 .
Tract 1		Lake Jubilee	107 Lake Emerald Drive	Clubhouse	X (shaded)	6.0 feet	6.1 feet	·
Tract 1		Lake Jubilee	108 Lake Emerald Drive	Main Cabana	X (shaded)	6.0 feet	8.5 feet	
Tract 1	· <u>-</u>	Lake Jubilee	108 Lake Emerald Drive	Poolhouse 115-116	X (shaded)	6.0 feet	9.2 feet	
Tract 1		Lake Jubilee	108 Lake Emerald Drive	Poolhouse 113-114	X (shaded)	6.0 feet	8.5 feet	
Tract 1	_	Lake Jubilee	108 Lake Emerald Drive	Sales Office	X (shaded)	6.0 feet	6.1 feet	
Tract		Lake Jubilee	108 Lake Emerald Drive	39th Street Guardhouse	X (shaded)	6.0 feet	6.7 feet	
Tract 1	_	Lake Jubilee	108 Lake Emerald Drive	44th Street Guardhouse	X (shaded)	6.0 feet	8.2 feet	:
Tract	_	Lake Jubilee	109 Lake Emerald Drive	Building 109	X (shaded)	. 6.0 feet	9.6 feet	
Tract 1		Lake Jubilee	110 Lake Emerald Drive	Building 110	X (shaded)	, 6.0 feet	9.5 feet	
Tract 1		Lake Jubilee	111 Lake Emerald Drive	Building 111	X (shaded)	6.0 feet	9.6 feet	
Tract		Lake Jubilee	112 Lake Emerald Drive	Building 112	X (shaded)	6.0 feet	9.4 feet	_
Tract		Lake Jubilee	113 Lake Emerald Drive	Building 113	X (shaded)	6.0 feet	8.8 feet	

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merifield, VA 22116-2210. Additional information about the NFIP is available on our web site at http://www.fema.gov/nfip/.

Doug Bellomo, P.E., CFM, Acting Chief Hazard Identification Section, Mitigation Division Emergency Preparedness and Response Directorate

Version 1.3.4 62175103 0301178116Y0E00003011781

Page 3 of 3 Date: July 22, 2004 Case No.: 04-04-7522A LOMA



Federal Emergency Management Agency Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
Tract 1	_	Lake Jubilee	114 Lake Emerald Drive	Building 114	X (shaded)	6.0 feet	8.1 feet	
Tract 1		Lake Jubliee	115 Lake Emerald Drive	Building 115	X (shaded)	6.0 feet	8.6 feet	
Tract 1		Lake Jubiles	116 Lake Emerald Drive	Building 116	X (shaded)	6.0 feet	8.3 feet	
Tract 1		Lake Jubilee	117 Lake Emerald Drive	Building 117	X (shaded)	6.0 feet	8.7 feet	
Tract 1		Lake Jubilee	118 Lake Emerald Drive	Building 118	X (shaded)	6.0 feet	8.5 feet	

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 19 Properties.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (677) 338-2627 (677-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Menifield, VA 22116-2210. Additional information about the NFIP is available on our web site at http://www.fema.gov/nfip/.

Doug Bellomo, P.E., CFM, Acting Chief Hazard Identification Section, Mitigation Division

Emergency Preparedness and Response Directorate

Version 1.3.4

62175103 0301178116Y0E00003011781