

HOW TO ENTER FLOOD INSURANCE

DHL INSURANCE GUIDELINE:

FLOOD:

Coverage amount follows the same guidelines as Hazard with a max coverage of \$250,000.00.

Flood must be escrowed, Flood escrows cannot be waived, regardless if borrower elects to waive escrows.

The Flood Policy Premium must be paid up front. It cannot show collected on the CD, it must show as POC and we must have a paid receipt.

Flood Policy must reflect a Policy number and cannot show as an application or quote.

Grandfathering a Flood Policy:

In addition to the following guides, we need proof of payment for sellers policy.

PURCHASE TRANSACTIONS

It is possible to transfer a flood policy on a purchase transaction from seller to buyer if at least 30 days are remaining on the policy at the time of closing/purchase. A copy of the seller's declaration page and general change endorsement or transfer agreement signed by all parties is required.

On 2015:

900. Items Required by Lender to be Paid in Advance				Borrower	Seller	Other	Total
				6,593.87			6,593.87
				Borrower	Seller ?	Paid By / P / B / A / Paid To	
<input checked="" type="checkbox"/>	Display Daily Interest to 2 Decimals						
901. Daily Int. Charges	1 days @ \$	25.19		25.19		<input type="checkbox"/>	<input checked="" type="checkbox"/> L
Interest from		02/28/2025	to	03/01/2025			
902. Mtg Ins. Premium	DE fbo HUD					<input type="checkbox"/>	<input checked="" type="checkbox"/> O
903. Homeowner's Ins.	Insurance Company			1,583.64		<input type="checkbox"/>	<input checked="" type="checkbox"/> O
		12 mths @ \$	131.97			<input type="checkbox"/>	
904. Property Taxes	To					<input type="checkbox"/>	
		mths @ \$	99.75			<input type="checkbox"/>	
905. VA Funding Fee	DE fbo VA			3,225.00		<input type="checkbox"/>	<input checked="" type="checkbox"/> O
906. Flood Insurance	Insurance Company			1,760.04		<input type="checkbox"/>	<input checked="" type="checkbox"/>
		12 mths @ \$	146.67			<input type="checkbox"/>	
907.	To					<input type="checkbox"/>	
		mths @ \$				<input type="checkbox"/>	
908.	To					<input type="checkbox"/>	
		mths @ \$				<input type="checkbox"/>	
909.	To					<input type="checkbox"/>	
		mths @ \$				<input type="checkbox"/>	

And in URLA Lender add it here


The screenshot displays the 'Proposed Monthly Payment for Property' section on the left, which includes a list of items with their respective amounts and checkboxes. A yellow circle highlights the 'Supplemental Property Insurance' item. On the right, a dialog box titled 'Proposed Supplemental Property Insurance' is open, showing a table of insurance items. A red arrow points to the '1006 Flood Insurance' row. The 'OK' button in the dialog box is circled in red.

Proposed Monthly Payment for Property			
First Mortgage (P & I)	<input checked="" type="checkbox"/>	\$	918.66
Subordinate Lien(s) (P & I)	<input checked="" type="checkbox"/>	\$	
Homeovner's Insurance	<input checked="" type="checkbox"/>	\$	131.97
Supplemental Property Insurance	<input checked="" type="checkbox"/>	\$	146.67
Property Taxes	<input checked="" type="checkbox"/>	\$	99.75
Mortgage Insurance	<input checked="" type="checkbox"/>	\$	
Association/Project Dues (Condo, Co-Op, PUD)	<input checked="" type="checkbox"/>	\$	
Other	<input checked="" type="checkbox"/>	\$	0.00
TOTAL		\$	1,297.05

Proposed Supplemental Property Insurance			
1006 Flood Insurance		146.67	<input type="checkbox"/> Excluded
1007			<input type="checkbox"/> Excluded
1008			<input type="checkbox"/> Excluded
1009			<input type="checkbox"/> Excluded
Total		146.67	

The description must have the word "insurance" to be included in the Total Insurance.

SHOP QUOTE IF NEEDED : SEE EXAMPLES BELOW Same property ! WRIGHT FLOOD IS NOT THE ONLY OPTION

STANDARD FLOOD NON-BINDING QUOTE			
		Wright National Flood Insurance Company A Stock Company PO Box 33003 St. Petersburg, FL, 33733 Office: 800.820.3242 Fax: 800.850.3299	
AGENCY INFORMATION		QUOTE INFORMATION	
Agency Number	758714	Quote Number	42QT5505531999
Agency	INSURANCE ANALYTICS GROUP	Applicant	[REDACTED]
Address	297 LOVERA BLVD,	Current Date	01/23/2025
City, State, Zip	SAN ANTONIO, TX 78212-1213	Effective Date	01/23/2025
Phone Number	210.380.4933	Rating Method	Rating Engine
BUILDING INFORMATION			
Property Address	[REDACTED]	Building Replacement Cost	\$163,607
City, State, Zip	[REDACTED]	Building Square Footage	1036 sq. ft.
Construction Date	07/01/1955	Occupancy Type	Single Family Home
Primary Residence	Yes	Foundation Type	Slab on Grade
Pre-FIRM	Yes	# of Floors	1
Newly Mapped Discount	No	Elevation Certificate	None
Machinery & Equipment	Not Elevated		
Building Flood Proofed	No		
COMMUNITY INFORMATION		COVERAGE/PREMIUM INFORMATION	
Program Type	Flood Regular Policies	Coverage	Limits Deductible
Community	480269 - SCHERTZ, CITY OF	Building	\$180,000 \$2,000
Flood Risk/Rated Zone	AE	Contents	\$70,000 \$1,000
Zone Determination #	DRP00000000018584990	Discount/Surcharge	\$143
Zone Reference #	14793646	1 Year Premium	\$2,918
IMPORTANT NOTES			

THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	TX5031AVQX3M5L (QQ)	Quote Date:	1/31/2025
Policyholder:	[REDACTED]	Effective Date:	2/28/2025
Address:	203 [REDACTED]	Property Type:	Primaryhome
	SCHERTZ, TX 78204	Foundation:	Slab
Home Type:	Singlefamily	Construction:	Wood
On Floor:	N/A	# Stories:	1
Year Built:	1955	# Steps:	0
Flood Zone:	AE	Has EC:	No
Prior Losses:	None	EC Height:	N/A

Coverage	Description	Amount	Premium
Coverage A	Building Property	\$200,000	\$1,078.00
Coverage B	Personal Property	\$50,000	\$270.00
Coverage E	Pers. Property Replacement Cost	Yes	\$30.00
Coverage F	Basement Contents	\$0	\$0.00
Coverage G	Pool Repair & Refill	\$0	\$0.00
Coverage H	Unattached Structures	\$10,000	\$50.00
Coverage I	Temporary Living Expenses	\$10,000	\$125.00
Deductible	Selected Deductible	\$2,000	\$0.00

Lienholder Information:	Subtotal	\$1,553.00
Directions Equity, LLC	Policy Fee	\$125.00
ISAOA ATIMA	Taxes	\$82.05
2915 W Bitters Road Suite	Total Annual Cost	\$1,760.05
102		
San Antonio, TX 78248		
REF: 2501147774		

To purchase this policy, please contact:
Agents Alliance Services Ltd - EZ - Robert Briones