

City of Providence
STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

RESOLUTION OF THE CITY COUNCIL

No. 145

EFFECTIVE March 31, 2014

RESOLVED, That the Tax Assessor is requested to apply the Owner
Occupied Rate to the property located on Assessor's Plat 72, Lot 328
(68 Metcalf Street), for the year 2013.

IN CITY COUNCIL

MAR 20 2014

READ AND PASSED


PRES.


ACTING CLERK

Effective without the
Mayor's Signature


Lori L. Hagen
Second Deputy City Clerk

MUNICIPAL LIEN CERTIFICATE
CITY OF PROVIDENCE - OFFICE OF THE COLLECTOR
CITY HALL PROVIDENCE, R.I. 02903 (401) 331-5252

DATE	PLAT	LOT	UNIT	LOCATION	CERT #	PAGE
January 30, 2014	072	0328	0000	68 Metcalf St	97,829	1

ASSESSED John A Mendonsa
OWNER

STATUS OF REAL ESTATE BILL AS OF DATE PRINTED									
YR	TYPE	ORIGINAL TAX	CHARGE	ADJUSTMENT ABATEMENT	PAID	BALANCE DUE	INTEREST	TOTAL DUE	BILL NAME
13	RE	\$3,611.28	\$0.00	\$0.00	\$2,708.46	\$902.82	\$0.00	\$902.82	John A Mendonsa
		<u>\$3,611.28</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$2,708.46</u>	<u>\$902.82</u>	<u>\$0.00</u>	<u>\$902.82</u>	

INTEREST SHOWN IS VALID FOR 30 DAYS FROM DATE ISSUED. ADDITIONAL CHARGES MAY APPLY IF PAYMENT IS RECEIVED LATER THAN 30 DAYS FROM DATE.

Note:

- Please be aware that unpaid taxes may be subject to tax sale.
- Please contact the Water Supply Board at 521-6300.
- Please contact the Narragansett Bay Commission at 461-8828
- Property within designated City Plat Maps known as 19, 20, 24, 25, & 26 (Downtown Providence District Management Authority) or 10,12,13 (Thayer Street District Management Authority) may be subject to an additional assessment. Please call (401) 421-4450 for payment information.

C E R T I F I C A T I O N

THIS IS TO CERTIFY THAT THE ABOVE IS TRUE AND CORRECT, SAID CERTIFICATION BEING GIVEN IN ACCORDANCE WITH 44-7-11 OF THE GENERAL LAWS OF RHODE ISLAND 1956, AS OF THE DATE PRINTED ABOVE.

Important Notice: Upcoming tax bill will be assessed as of December 31st in seller's name. It is the responsibility of the buyer/new homeowner to request a copy of the bill from the Tax Collector's office.

MAILED TO: City Council



MARC CASTALDI
DEPUTY TAX COLLECTOR

MARIA MANSOLILLO
ASSISTANT COLLECTOR

CURRENT OWNER				TOPO.		UTILITIES		SIR/LROAD		LOCATION		CURRENT ASSESSMENT				5413 Providence, RI			
MATTHEW D FERRANTE 68 METCALF ST PROVIDENCE, RI 02904 Additional Owners:				I Level	I All Public	I Paved W/C-S						Description		Code	Appraised Value	Assessed Value			
				I Level								RESIDENTIAL RES LAND		0202	69,100	69,100			
														0202	49,400	49,400			
				SUPPLEMENTAL DATA															
				Other ID: 072158.000				CLTLocCode											
				Census Stry Drvr/Bk				In Law Apart											
				% Res CLTKeyNbhd				Abutter Lot Num Units 2											
				Status GIS ID:				ASSOC PID#											
				RECORD OF OWNERSHIP															
				BK-VOL/PAGE		SALE DATE Y/M		Y/I		SALE PRICE V/G									
				10537 / 311		03/29/2013		Q		75,000 00		Yr. Code		Assessed Value		Yr. Code			
				8520 / 332		01/29/2007		Q		261,000 00		2013 0202		57,600 2013 0202		57,600 2012			
				8094 / 297		06/07/2006		Q		190,000 00		2013 0202		49,400 2013 0202		49,400 2012			
				Total:		21,930						Total:		107,000		Total:			
				EXEMPTIONS															
				Year Type Description Amount Code Description Number Amount Comm. Int.															
				2012 IS02N(HS02NO)		21,930													
				Total:		21,930													
				ASSESSING NEIGHBORHOOD															
				NBHD/SUB		NBHD Name Street Index Name Tracing Batch													
				0001/A															
				NOTES															
				APPRaised VALUE SUMMARY															
				Appraised Bldg Value (Card)		69,100													
				Appraised XF (B) Value (Bldg)		0													
				Appraised OB (L) Value (Bldg)		0													
				Appraised Land Value (Bldg)		49,400													
				Special Land Value		0													
				Total Appraised Parcel Value		118,500													
				Valuation Method:		C													
				Adjustment:		0													
				Net Total Appraised Parcel Value		118,500													
				BUILDING PERMIT RECORD															
				Permit ID Issue Date Type Description Amount Insp Date % Comp Date Comp Comments															
				B2013-7526 04/08/2013 BLDG Bldg 20,000															
				STRIP & REROOF & V 02/13/2013															
				05/15/2009 DEM MR 90 Res Field Review															
				01/13/1999 RD 02 Call Back															
				10/31/1998 FA 02 Measured & Listed															
				09/11/1998 RD 02 Call Back															
				LAND LINE VALUATION SECTION															
				# Use # Code Use Description Zone D Front Depth Units Unit Price Factor L Adj Notes Adj Special Pricing S Adj Facd Adj Unit Price Land Value															
				1 102 Two Family R3		3,200 SF 17.14 1,000 5 1,001,480 0.90													
				Total Card Land Units: 0.07 AC Parcel Total Land Area: 0.07 AC															
				Total Land Value: 49,400															

CITY ASSESSOR
25 DORRANCE ST. RM. 208
PROVIDENCE, RI 02903

YEAR OF TAX 2013

DATE 3/12/2014

PROPERTY LOCATION 68 Metcalf St

PROPERTY OWNER Matthew D Ferrante

MAILING ADDRESS 68 Metcalf St
Providence RI 02904

<u>ASSESSMENT</u>	<u>PLAT/LOT</u>	<u>TAX RATE</u>	<u>TOTAL TAX</u>
\$107,000.00	072-0328-0000		\$3,611.28

<u>CORRECTED ASSESSMENT</u>	<u>PLAT/LOT</u>	<u>TAX RATE</u>	<u>TOTAL TAX</u>
	072-0328-0000		2690.54

TOTAL RESULT INCREASE/DECREASE

POSTED
3.12.14

<u>INCREASE/DECREASE</u>	<u>PLAT/LOT</u>	<u>TAX RATE</u>	<u>TOTAL TAX</u>
			-920.74

REASON FOR CHANGE IN VALUE

BTAR Fiscal Year (S) Final Y N (4)

Late Filing Exemption Credit (Type)

Homestead Exemption

Exemption Credit Removed (Type)

✓ Other 00 Rate approved per D.Q.
(3.29.13)

The increase/decrease will be applied to your account.

Requested by Approved By

Webserver Govern Reports Pro_assadj.rpt

City of Providence
Duplicate Bill

Matthew D Ferrante
68 Metcalf St
Providence RI 02904

AC92226910001
ACCOUNT NO: 92226910001
LENDER:

2013 TAX DUE:	(\$17.92)
2013 INTEREST DUE:	
PRIOR YEARS TAXES DUE:	
PRIOR YEARS INTEREST DUE:	\$0.00
TOTAL AMOUNT DUE:	(\$17.92)

DESCRIPTION

REAL ESTATE										
YR	PLAT/LOT	PROPERTY LOC.	TOTAL A.	ORIG. DUE	ADJ./AB.	CHARGES	INT.	REVERS.	REFUND	TOT. DUE
2013	072-0328-0000	68 Metcalf St	\$107,000.00	\$3,611.28	(\$920.74)	\$0.00	\$0.00			\$2,708.46 (\$17.92)
									Interest as of date:	\$0.00
REAL ESTATE TOTAL:			\$3,611.28	(\$920.74)	\$0.00	\$0.00			\$2,708.46	(\$17.92)

	PRIOR YEARS	CURRENT YEAR	QTR1	QTR2	QTR3	QTR4
REAL ESTATE TAX:		(\$17.92)	(\$17.92)			
TANGIBLE TAX:						
EXCISE TAX:						
TOTAL AMOUNT DUE :		(\$17.92)	(\$17.92)			

WARRANTY DEED

I, JOHN A. MENDONSA, A SINGLE MALE, AS SOLE OWNER
of 68 METCALF STREET, PROVIDENCE, RI 02904 for consideration paid and in full consideration of Seventy
Five Thousand and 00/100 Dollars (\$75,000.00)

GRANT TO

MATTHEW D. FERRANTE, INDIVIDUALLY, of 23 HURDIS STREET, PROVIDENCE, RI 02904

with WARRANTY COVENANTS:

PROPERTY ADDRESS: 68 METCALF STREET
PROVIDENCE, RI 02904

See legal description marked Exhibit "A" attached hereto and made a part hereof.

This transfer is such that no RIGL Section 44-30-71.3 withholding is required as seller is a resident of Rhode
Island evidenced by affidavit.

The undersigned hereby certify that the smoke detector and carbon monoxide law, RIGL Section 23-28.35-1 et
seq. has been complied with.

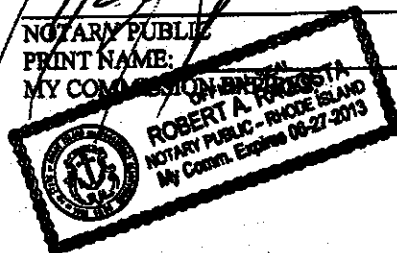
WITNESS my hand and seal this 29th day of March, 2013

John A. Mendonsa
JOHN A. MENDONSA

STATE OF RHODE ISLAND
COUNTY OF Providence

In the City/Town of Cranston on this 29th day of March, 2013, before me, the
undersigned notary public, personally appeared JOHN A. MENDONSA personally known to the notary or proved to the
notary through satisfactory evidence of identification, which was a drivers license, to be the person whose name is signed
on the preceding or attached document, and acknowledged to the notary he signed it voluntarily for its stated purpose.

PREPARED BY: LAW OFFICES OF GLENN J. ANDREONI
640 GEORGE WASHINGTON HIGHWAY
SUITE 102
LINCOLN, RI 02865



TAX \$ 300.00
DATE 3-29-2013
REORDER 0-6
CITY OF PROVIDENCE
049219
52

App. 1. curbs

Exhibit A

That certain lot or parcel of land with all the buildings and improvements thereon situated at 68 Metcalf Street, in the City of Providence, County of Providence, State of Rhode Island, laid out and designated as Lot No. 154 (one hundred fifty-four), on that certain plat entitled, "MAP OF COTTAGE AND VILLA LOTS ON THE BRANCH AVENUE BELONGING TO P. CHURCH P.M. MATHEWSON, H.J. ANGELL AND N.C. NORTHUP, SURVEYED AND PLATTED JUNE 1851 BY SCHUBARTH AND HAINES", which said plat is recorded in the Land Evidence Records of the City of Providence, (copy) on Plat Card 338.

For reference purposes only:

Confer

Property Address:

68 Metcalf Street

Providence, RI

Assessor's Plat 72 Lot 328

RECEIVED =

Providence
Received for Record
Mar 29, 2013 at 03:07:20P
Document Num: 00062520
John A. Murphy
Recorder of Deeds

SummaryDetailNotesPayment Plan

Access

Tax Map #: 072-0328-0000

Linked to Tax Map #: 072-0328-0000

Mathew D. Ferrante

Linked to Mathew D. Ferrante

Parcels Linked to Tax Map #: 072-0328-0000

Filters

Year

Sub System

☒ Active A/P

☐ Hide zero balance

Late Charges

As of Date

☐ Display

☐ Keep Setting

Year id	Sub System	Bill #	Billed	Interest	Adjustment	Abated	Paid	Balance	1st Due	2nd Due	3rd Due	4th Due	Bar C
2013	Real Estate	1440346	\$3,611.28				\$2,708.46	\$902.82	\$0.00	\$0.00	\$0.00	\$902.82	31026
2012	Real Estate	230655	\$3,963.00		(\$666.23)		\$3,296.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	28152
2011	Real Estate	230603	\$3,963.00				\$3,963.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	26470
2010	Real Estate	286487	\$4,441.56		\$666.23		\$5,107.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	24739
2009	Real Estate	298484	\$3,993.56				\$3,993.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23091
2008	Real Estate	1522053	\$3,909.44	\$533.56			\$4,443.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	22559
2007	Real Estate	1591411	\$3,767.56	\$150.70			\$3,918.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	20831
2006	Real Estate	1695148	\$2,016.36		(\$0.01)		\$2,016.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	18592
2005	Real Estate	220401	\$2,016.36	\$60.40	\$0.01		\$2,076.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	15200
			\$53,112.85	\$744.75	\$444.14	\$12,804.41	\$40,594.51	\$902.82	\$0.00	\$0.00	\$0.00	\$902.82	

City of Providence
Tax Map # 072-0328-0000
Parcel Id 28034
68 Metcalf St, Providence
Matthew D Ferrante Since Mar 2013
68 Metcalf St
Providence RI 02904

Class	02 2 -5 Family	Roll Section	1 Taxable
Property Type	1 Residential	Nbhd	1480 1480
Zoning	R3 R-3	Zoning2	R3 R-3
Zoning3	R3 R-3	District No.	2
Living Units	2	Tax Code	R01 R01
Size Total	0.07 Acres		
FY	2013		

Parcel Info.

Subdivision	Effective Year	Inactive Year	Legal
/	1967	9999	

Owner (Current)

Matthew D Ferrante
68 Metcalf St
Providence RI 02904

Owner (Previous)

PETRINA B ANGELONE Estate of
68 METCALF ST
PROVIDENCE, RI 02904-2520

JOHN ORABONA
3 JASON DR
LINCOLN, RI 02865-4939

John A Mendonsa
68 Metcalf St
Providence, RI 02904

RE Assessment

CURRENT YEAR INFO 2013					
Land Value	Improvements	Total Value	Tax Rate	True Taxes	Total Taxes
\$49,400	\$57,600	\$107,000		\$3,611.28	\$3,611.28
PRIOR YEAR INFO 2012					
Land Value	Improvements	Total Value			Total Taxes
\$44,800	\$101,400	\$146,200			\$3,963.00

non-owner rate
33.75

RE Levy Maintenance

Levy No	Levy Desc	Levy Type	Exemptions	Taxable Val.
NO01	NO01	City District		107,000

Property Area

Zoning	R3 R3
Nbhd	1480 1480

City of Providence

Tax Map # 072-0328-0000

Parcel Id 28034

68 Metcalf St, Providence

Matthew D Ferrante Since Mar 2013

68 Metcalf St

Providence RI 02904

Class	02 2 -5 Family	Roll Section	1 Taxable
Property Type	1 Residential	Nbhd	1480 1480
Zoning	R3 R-3	Zoning2	R3 R-3
Zoning3	R3 R-3	District No.	2
Living Units	2	Tax Code	R01 R01
Size Total	0.07 Acres		
FY	2013		

Legal Description

Front Size		Class	02 2 -5 Family
Size 1	3200 Square Feet	Primary Land	
Size 2		Property Type	1 Residential
Size Total	0.07 Acres		

Building Information

Id	Effective Year	Location
35488.0	2004	68 Metcalf St

Sales Information

Date	Book/Page	Instrument	Doc.No.	Adj. Reason	Sale Price	Subj. Price
3/29/2013	10537/311	WARRANTY DEED	Sole Owner U I		\$75,000	\$75,000
1/29/2007	8520/332	WARRANTY DEED	Sole Owner U I		\$261,000	\$261,000
6/7/2006	8094/297	ADMINISTRATORS DEED	Sole Owner U I		\$190,000	\$190,000

Anthony J Angelone, Administrator
left

RE Mailing Index

Name/Address	Type	Loan Number	Active/Inact.	From	Until
Matthew D Ferrante	Owner		Active		
68 Metcalf St					
Providence RI 02904					
Tax Payer Id 92226910001					

City of Providence
Duplicate Bill

Matthew D Ferrante
68 Metcalf St
Providence RI 02904

AC92226910001
ACCOUNT NO: 92226910001
LENDER:

2013 TAX DUE:	\$902.82
2013 INTEREST DUE:	
PRIOR YEARS TAXES DUE:	
PRIOR YEARS INTEREST DUE:	\$0.00
TOTAL AMOUNT DUE:	
\$902.82	

DESCRIPTION

REAL ESTATE											
YR	PLAT/LOT	PROPERTY LOC.	TOTAL A.	ORIG. DUE	ADJ./AB.	CHARGES.	INT.	REVERS.	REFUND	PAYMENTS	TOT. DUE
2013	072-0328-0000	68 Metcalf St	\$107,000.00	\$3,611.28		\$0.00	\$0.00			\$2,708.46	\$902.82

(V)

Declaration For Owner-Occupied Tax Rate

Plat 72 Lot 328 Unit 1

To the Providence City Assessor.

This is my **DECLARATION FOR OWNER-OCCUPIED TAX** in the
CITY OF PROVIDENCE that I am filing this day.

I hereby declare that I reside in and maintain a place of abode at:

68 Metcalf Street 1
Number and Street Apt. Or Unit #

Providence, Rhode Island 02904
City Zip-Code

Which place of abode I recognize and intend to maintain as my permanent home and, if I maintain another place or places of abode in some other CITY/TOWN or state, I hereby declare that my above described residence and abode in the CITY of PROVIDENCE constitutes my predominant and principal home, and I intend to continue it permanently as such. I, at the time of making this declaration, am a bona fide resident of the CITY of PROVIDENCE.

I formerly resided at: (If you previously resided in a different property less than three years ago, please print the address below. If same, print "SAME").

23 Hurdis Street
Number and Street Apt. Or Unit #
North Providence, RI 02904
City, State, and Zip Code

I understand that I shall furnish proof of residence (see third page) in accordance with Chapter 2001-25 No. 398 of the Ordinances of the City of Providence

By Checking ALL of the following boxes, AND signing below, I swear that I:

- ☒ Own [(Am a natural person(s)) holding legal title] my residence (home) as of December 31st
☒ Actually reside (live) in my residence as of December 31st
☒ Am a permanent Providence resident as of December 31st
☒ Am clear of Housing Court Judgements as of December 31st

Under penalties of perjury, I declare that I have read the foregoing application and that the facts stated in it are true.

Matthew Ferrante
Signature
Matthew Ferrante
Print Name
508-400-2391
Phone Number

State of Rhode Island
City of Providence

Sworn to and subscribed before me this 18th day of January 2014 by the above named, who

☒ is personally known to me or ☐ has produced the following type of ID:

[Signature]
Signature of Notary
Commission Expires: 4/27/17

Michael Riley #32550
Print, Type or Stamp Commissioned Name
Commission Number:

Owner-Occupied Tax Rate Eligibility Form

To be filed with Declaration for Owner-Occupied Tax

Name: Matthew Ferrante

Address: 68 Metcalf Street, Providence, RI Plat/Lot 72/328
02404

1. Please list all motor vehicles registered at your address, including in your answer: (1) R.I. license plate number, (2) year, (3) make and (4) model:

Car No.	Lic. Plate	Year	Make	Model	Date First Registered
1	84954	1998	Ford	Ranger	8/2/13
2					
3					
4					

2. Please list all other cars that you or anyone else who in your household owns, including in your answer (1) the state of registration, (2) license plate number, (3) Year, (4) Make, (5) Car Model, and (6) whether you own or lease the vehicle:

Car No.	State	Lic. Plate	Year	Make	Model	Own/Lease	Date First Registered
1							
2							
3							
4							

4. If you kept any of the motor vehicles listed in Rhode Island for fewer than 30 days this calendar year, please list those cars here:
5. If neither you nor anyone else who resides at your address owns any motor vehicles, please indicate so by marking your initials here:

I hereby certify under oath, and subject to the pains and penalties of perjury, that all of the information described on this form is accurate after a reasonable search and to the best of my knowledge.

Signature

Date

State of Rhode Island

City of Providence

Sworn to and subscribed before me this 18th day of January, 2014 by the above named, who

☒ Is personally known to me or ☐ has produced the following type of ID:

Signature of Notary

Commission Expires:

Print, Type or Stamp Commissioned Name

Commission Number:

Michael R. M.
#32580

AFFIDAVIT OF COMPLIANCE FOR INSURANCE OR OTHER FINANCIAL RESPONSIBILITY

The undersigned (hereinafter referred to as "applicant") swears that, in compliance with Title 31, Chapter 47 of the General Laws, Motor and Other Vehicles, known as the Motor Vehicle Repairs Act, he/she will not operate or allow to be operated the motor vehicle described in this registration nor any other motor vehicle unless all such motor vehicles are covered for financial security.

Because of a concern over the rising toll of motor vehicle accidents and the suffering and loss thereby inflicted, the legislature determined that it is a matter of grave concern that motorists shall be financially able to respond in damages for their negligent acts so that innocent victims of motor vehicle accidents may be recompensed for the injury and financial loss inflicted upon them. The aforementioned act was passed to address such concern.

The act requires every natural person, firm, partnership, association or corporation registering a vehicle or renewing the registration of a vehicle to aver that he/she will provide financial security on same.

That obligation will be met by maintaining a policy of liability insurance with bodily injury limits of \$25,000 to any one person and \$50,000 to two or more persons in any one accident along with a limit of \$25,000 for injury to or destruction of property of others in any one accident or a combined bodily injury and property damage liability limit of \$75,000; OR by filing with the assistant director for motor vehicles in the Department of Administration a financial security bond in the amount of \$75,000; OR by making a financial security deposit with the assistant director for motor vehicles in the Department of Administration in the amount of \$75,000; OR by qualifying as a self insurer.

Penalties for failure to comply with the provisions of the act may result in fines and/or suspension of your license and registration.

The existence of this act and its requirements does not prevent the possibility that the applicant may be involved in an accident with an owner or operator of a motor vehicle who is without financial responsibility.

RECEIPT FOR SALES TAX/REGISTRATION FEES

REG. NO. 64554 DATE 08 02 2013

GROSS SALE PRICE (LESS TRADE-IN ALLOWANCE) 40000.00

AMOUNT OF TAX% 2.00.00
INTEREST CHARGE
PENALTY CHARGE

TOTAL TAX DUE 200.00

TRANSFER FEE
VANITY PLATES FEE
TITLE FEE
MISCELLANEOUS FEE 6.00
RENEWAL FEE
REGISTRATION FEE 30.00
TOTAL REGISTRATION FEE 42.50

TOTAL FEES PAID \$322.50

GROSS WEIGHT 2500		STATE OF RHODE ISLAND DEPARTMENT OF ADMINISTRATION DIVISION OF MOTOR VEHICLES		NOTICE: THE UNDERSIGNED MUST HAVE THE VEHICLE INSURED WITHIN 30 DAYS OF ANY CHANGE IN REGISTRATION	
REGISTRATION NO. 64554	PLATE TYPE S	OWNERS DRIVER'S LIC. NO. (IF INDIVIDUAL) 2316807	REGISTRATION VALID THROUGH LAST DAY OF MARCH 2014		
OWNER: WILLIAM D. BERNARDI RES: 1000 HALF STREET PROVIDENCE, RI 02904					
YEAR 2008	MAKE FORD	MODEL FORD	BODY TYPE TRUCK	COLOR WHITE	
REGISTRATION FEE: 30.00 TRANSFER FEE: 6.00 TOTAL: 36.00					

APPROVED
[Signature]

AUG 02 2013

RHODE ISLAND

Q439663

SERIAL

VALID ONLY WHEN DATED

Homeowners Declarations Page

POLICY CHANGE EFFECTIVE 05/13/2013 - Change Mortgagee

Policy Number, Type

10370006, HO3

Named Insured

Matthew D Ferrante
68 METCALF ST
N PROVIDENCE, RI 02904-2520

Your Agent

GEICO Insurance Agency

One GEICO Blvd
Fredericksburg, VA 22412
888-395-1200

Policy Period 03/15/2013 to 03/15/2014 12:01AM EST at insured location
Coverage is provided where a premium or limit is shown for the coverage

Insured Residence Premises Location

68 METCALF ST
N PROVIDENCE, RI, 02904-2520, Providence

Section I Property Coverage

Coverage A. Dwelling

Coverage B. Other Structures

Coverage C. Personal Property

Coverage D. Loss Of Use

Policy Limit

\$396,000

\$39,600

\$297,000

\$118,800

Section II Liability Coverage

Coverage E. Personal Liability

Coverage F. Medical Payments

\$500,000

\$5,000

Deductible

Section I

All Perils Other than Hurricane

(Hurricane Deductible Dollar Amount)

\$1,000

\$1,000

In case of loss under Section I, we cover only that part of the loss over the deductible stated.

Premium and Additional Charges

Premium

Homeowners Premium

\$1,209

Premium Credits

(\$490)

Premium Debits

\$784

Total Premium:

\$1,503