



HOMEOWNER CUSTOMER NOTICE

Policy Number 92 34 HP 161991	Date Prepared MAY 18, 2007

04526001118026

LARRY L BROWN LUTCF
827 E 2ND ST
DEFIANCE OH 43512

How to Contact Us

Nationwide Representative:

LARRY L BROWN LUTCF
AGENT NUMBER : 0000130
419-784-3225



CITY OF NAPOLEON
255 W RIVERVIEW AVE
NAPOLEON OH 43545-1748

92 34 HP 161991

See back of this statement for important phone numbers and other information about this insurance.

Note:

Mortgagee:

The enclosed Declarations confirm recent change(s) made to the Homeowner Insurance Policy resulting in a premium reduction for:

JODY M PAXTON
853 WELSTED ST
NAPOLEON, OH 43545-1332



At Nationwide, customer service is a top priority. Whether you are a long time customer or new, we want you to know the high value we place on your business. We consider it a privilege to serve you.

NATIONWIDE MUTUAL INSURANCE COMPANY

NATIONWIDE 24-HOUR CLAIMS NUMBER: 1-800-421-3535

Life comes at you fastSM — be ready with Nationwide[®] .

**For Questions About Your Insurance, Call Your Nationwide Agent: LARRY L BROWN LUTCF
419-784-3225**

For Hearing Impaired: TTY 1-800-622-2421

AGENT NUMBER 00130

Nationwide Regional Office: 1-800-438-2936



HOMEOWNER POLICY DECLARATIONS

Non-Assessable

0452600118033

92 34 HP 161991

These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Homeowner Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the **other coverages** and **additional coverage options**.

Policy Number:

92 34 HP 161991

Issued:

MAY 18, 2007

Policyholder:

(Named Insured)

JODY M PAXTON

853 WELSTED ST

NAPOLEON OH 43545-1332

Policy Period From:

DEC 15, 2006 to DEC 15, 2007 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

Change Effective Date:

MAY 10, 2007

The Following Change(s) Have Been Made To Your Policy:

FARM BUREAU DISCOUNT ADDED

Residence Premises Information:

JODY M PAXTON
853 WELSTED ST
NAPOLEON
OH 43545-1332

ONE FAMILY
FRAME DWELLING
YEAR OF CONSTRUCTION 1955

PROTECTION CLASS 5
RATED PROTECTION CLASS 5
INSIDE SINGLE CLASS AREA
WITHIN 1000 FT FROM HYDRANT
WITHIN 5 MILES FROM FIRE DEPT
FIRE DISTRICT 0009
PROTECTION TERRITORY 054

SECTION I

Property Coverages	Limits Of Liability	Deductible: \$500 ALL PERILS
COVERAGE-A-DWELLING	\$ 83,600	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.
COVERAGE-B-OTHER STRUCTURES	\$ 8,360	
COVERAGE-C-PERSONAL PROPERTY	\$ 70,530	
COVERAGE-D-LOSS OF USE	\$ 83,600	

SECTION II

Liability Coverages	Limits Of Liability	EXCEPTIONS
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$ 100,000	THE SECTION II LIABILITY COVERAGES - COVERAGE E AND COVERAGE F, ARE EXTENDED TO:
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$ 1,000	HOME CARE SERVICE AT RESIDENCE PREMISES LIABILITY \$ 100,000 NUMBER OF PERSONS 1-3

OTHER COVERAGES/OPTIONS APPLICABLE

See Policy or Endorsements for details regarding the Other Coverages and Options that apply to your policy.

Other Coverages	Limits of Liability
INFLATION PROTECTION BOECKH INDEX 0652.1	APPL IES
BIOLOGICAL DETERIORATION/DAMAGE CLEAN UP	\$ 5,000
FIRE DEPARTMENT SERVICE CHARGE	\$ 500
CREDIT CARD - FORGERY	\$ 1,000
Options Applicable	
OPTION-J-EXTENDED REPLACEMENT COST PERSONAL PROPERTY	APPL IES
OPTION-K-REPLACEMENT COST PLUS DWELLING	APPL IES
OPTION-L-PROTECTIVE DEVICE CREDIT LOCAL FIRE OR SMOKE ALARM SYSTEMS	APPL IES
OPTION-M-PERSONAL INJURY	APPL IES
OPTION P-LIMITED WATER BACKUP WATER BACKUP DEDUCTIBLE \$500	\$ 5,000

PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$ 509.00
WATER BACKUP	\$ 21.00
Annual Premium	\$ 530.00

Annual Premium Includes Discounts For:

- LONG TERM
- HOME/CAR
- HOME PROTECTIVE DEVICE
- FARM BUREAU MEMBER

FORMS and ENDORSEMENTS MADE PART OF POLICY

HO 34-A	Homeowners Policy
H-6111	Home Care Services Endorsement

ADDITIONAL INTERESTS

FIRST MORTGAGEE

NATL CITY MRTG CO
ISAOA ATIMA
PO BOX 1024
DAYTON OH 45401-1024

SECOND MORTGAGEE

CITY OF NAPOLEON
255 W RIVERVIEW AVE
NAPOLEON OH 43545-1748



HOMEOWNER POLICY DECLARATIONS

Non-Assessable
Page 3 of 3

Policy Number:
92 34 HP 161991

Policyholder:
(Named Insured)
JODY PAXTON

Issued:
MAY 18, 2007

Policy Period From:
DEC 15, 2006 TO DEC 15, 2007

Issued By: NATIONWIDE MUTUAL INSURANCE COMPANY
Countersigned At: CANTON, OH
Prior Declaration Issued: NOV 15, 2006

Home Office – Columbus, Ohio
By: LARRY L BROWN LUTCF

IMPORTANT PHONE NUMBERS

Nationwide 24-Hour Claims Number: 1-800-421-3535

For QUESTIONS About Your Policy, Call Your NATIONWIDE AGENT: LARRY L BROWN LUTCF
419-784-3225

For Hearing Impaired: TTY 1-800-622-2421

Nationwide Regional Office: 1-800-438-2936

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LARRY L BROWN LUTCF
827 E 2ND ST
DEFIANCE OH 43512

92 34 HP 161991



CITY OF NAPOLEON
255 W RIVERVIEW AVE
NAPOLEON OH 43545-1748





HOMEOWNER CUSTOMER NOTICE

Policy Number 92 34 HP 161991	Date Prepared NOV 15, 2006

LARRY L BROWN LUTCF
827 E 2ND ST
DEFIANCE OH 43512

How to Contact Us

Nationwide Representative:

LARRY L BROWN LUTCF
AGENT NUMBER : 0000130
419-784-3225



CITY OF NAPOLEON
255 W RIVERVIEW AVE
NAPOLEON OH 43545-1748

See back of this statement for important phone numbers and other information about this insurance.

Note:

Mortgagee:
Enclosed is the Homeowner Policy Renewal Declarations for:

JODY M PAXTON
853 WELSTED ST
NAPOLEON OH 43545-1332

At Nationwide, customer service is a top priority. Whether you are a long time customer or new, we want you to know the high value we place on your business. We consider it a privilege to serve you.

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

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92 34 HP 161991



NATIONWIDE 24-HOUR CLAIMS NUMBER: 1-800-421-3535

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AGENT NUMBER 00130

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Policy Number:
92 34 HP 161991

Policyholder:
(Named Insured)
JODY M PAXTON
853 WELSTED ST
NAPOLEON OH 43545-1332

Issued:
NOV 15, 2006

Policy Period From:

DEC 15, 2006 to DEC 15, 2007 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

The Following Change(s) Have Been Made To Your Policy:

The limit of liability for Section I Coverage A Dwelling is revised.

Residence Premises Information:

JODY M PAXTON
853 WELSTED ST
NAPOLEON
OH 43545-1332

ONE FAMILY
FRAME DWELLING
YEAR OF CONSTRUCTION 1955

PROTECTION CLASS 5
RATED PROTECTION CLASS 5
INSIDE SINGLE CLASS AREA
WITHIN 1000 FT FROM HYDRANT
WITHIN 5 MILES FROM FIRE DEPT
FIRE DISTRICT 0009
PROTECTION TERRITORY 054

SECTION I

Property Coverages	Limits Of Liability	Deductible: \$500 ALL PERILS
COVERAGE-A-DWELLING	\$ 83,600	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.
COVERAGE-B-OTHER STRUCTURES	\$ 8,360	
COVERAGE-C-PERSONAL PROPERTY	\$ 70,530	
COVERAGE-D-LOSS OF USE	\$ 83,600	

SECTION II

Liability Coverages	Limits Of Liability	EXCEPTIONS
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$ 100,000	THE SECTION II LIABILITY COVERAGES - COVERAGE E AND COVERAGE F, ARE EXTENDED TO:
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$ 1,000	HOME CARE SERVICE AT RESIDENCE PREMISES LIABILITY \$ 100,000 NUMBER OF PERSONS 1-3

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92 34 HP 161991



OTHER COVERAGES/OPTIONS APPLICABLE

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Other Coverages	Limits of Liability
INFLATION PROTECTION BOECKH INDEX 0652.1	APPLIES
BIOLOGICAL DETERIORATION/DAMAGE CLEAN UP	\$ 5,000
FIRE DEPARTMENT SERVICE CHARGE	\$ 500
CREDIT CARD - FORGERY	\$ 1,000

Options Applicable

OPTION-J-EXTENDED REPLACEMENT COST PERSONAL PROPERTY	APPLIES
OPTION-K-REPLACEMENT COST PLUS DWELLING	APPLIES
OPTION-L-PROTECTIVE DEVICE CREDIT LOCAL FIRE OR SMOKE ALARM SYSTEMS	APPLIES
OPTION-M-PERSONAL INJURY	APPLIES
OPTION P-LIMITED WATER BACKUP WATER BACKUP DEDUCTIBLE \$500	\$ 5,000

PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$ 566.00
WATER BACKUP	\$ 23.00
Annual Renewal Premium	\$ 589.00

Annual Renewal Premium Includes Discounts For:

LONG TERM
HOME/CAR
HOME PROTECTIVE DEVICE

FORMS and ENDORSEMENTS MADE PART OF POLICY

HO 34-A H-6111	Homeowners Policy Home Care Services Endorsement
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ADDITIONAL INTERESTS

FIRST MORTGAGEE

NATL CITY MRTG CO
ISAOA ATIMA
PO BOX 1024
DAYTON OH 45401-1024

SECOND MORTGAGEE

CITY OF NAPOLEON
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419-784-3225

For Hearing Impaired: TTY 1-800-622-2421

Nationwide Regional Office: 1-800-438-2936

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92 34 HP 161991



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LARRY L BROWN LUTCF
827 E 2ND ST
DEFIANCE OH 43512

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92 34 HP 161991



CITY OF NAPOLEON
255 W RIVERVIEW AVE
NAPOLEON OH 43545-1748



