



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1021
0600996
7/26/23
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1150942598 10	1150942598	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/23/23 To:7/23/24 12:01 am Standard Time	07/26/2023	0600996	1150942598

Agent (201)356-3400
EDGEWOOD PARTNERS INSURANCE
CENTER
499 WASHINGTON BLVD FL 8
JERSEY CITY NJ 07310-2901
PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORPORATION
453 FDR DR REAR LOBBY
NEW YORK NY 10002-5952

Property Location (if other than above)
473--475-477 FDR DRIVE, NEW YORK NY 10002

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Other Residential
Building Description: Main Dwelling

Flood Risk: AE
First Floor Height: 1.5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 11/28/1950
Prior NFIP Claims: 0

Property Description: Slab on Grade, 21 floors

Replacement Cost Value: 113,000

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,640.00
CONTENTS	\$100,000	\$339.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$38.00
Community Rating Discount: \$0.00
FULL RISK PREMIUM: \$2,017.00
DISCOUNTED PREMIUM: \$2,017.00
Reserve Fund Assessment: \$363.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$2,677.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
Patricia Templeton-Jones, President

060099631115094259823207

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Company



FFL99.001 1021
0600996
7/26/23

31 1150942598 10

Agent (201)356-3400
EDGEWOOD PARTNERS INSURANCE
CENTER
499 WASHINGTON BLVD FL 8
JERSEY CITY NJ 07310-2901

First Mortgagee
Loan 3000818751
FREEDOM MORTGAGE CORPORATION
ISAOA ATIMA
PO BOX 5050
TROY MI 48007-5050

Loss Payee
Loan 111001011
NEW YORK COMMUNITY BANK
ISAOA
PO BOX 5070
TROY MI 48007-5070

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

060099631115094259823207

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Company





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
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 7/26/23
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE
 RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1151473100 08	1151473100	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/24/23 To:7/24/24 12:01 am Standard Time	07/26/2023	0600996	1151473100

Agent (201)356-3400
 EDGEWOOD PARTNERS INSURANCE
 CENTER
 499 WASHINGTON BLVD FL 8
 JERSEY CITY NJ 07310-2901
 PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORPORATION
 453 FDR DR REAR LOBBY
 NEW YORK NY 10002-5952

Property Location (if other than above)
 453, 455-457 FDR DRIVE, NEW YORK NY 10002

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Other Residential
 Building Description: Entire Cooperative Building

Flood Risk: X
 First Floor Height: .2 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Construction: 04/04/1955
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 21 floors

Replacement Cost Value: 113,000

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$881.00
CONTENTS	\$100,000	\$209.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$21.00
 Mitigation Discount: \$46.00
 Community Rating Discount: \$0.00
FULL RISK PREMIUM: \$1,065.00
 Statutory Discounts
 Annual Increased Cap Discount: \$346.00
DISCOUNTED PREMIUM: \$719.00
 Reserve Fund Assessment: \$129.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge \$250.00
TOTAL WRITTEN PREMIUM AND FEES: \$1,145.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton Jones
 Patricia Templeton Jones, President

060099631115147310023207

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Company



FFL99.001 1021
0600996
7/26/23

31 1151473100 08

Agent (201)356-3400
EDGEWOOD PARTNERS INSURANCE
CENTER
499 WASHINGTON BLVD FL 8
JERSEY CITY NJ 07310-2901

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

060099631115147310023207

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Company





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 0600996
 6/10/23
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE
 NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1152332813 00	1152332813	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/29/23 To:6/29/24 12:01 am Standard Time	06/10/2023	0600996	

Agent (201)356-3400
 EDGEWOOD PARTNERS INSURANCE
 CENTER
 499 WASHINGTON BLVD FL 8
 JERSEY CITY NJ 07310-2901
 PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORP
 453 FDR DR
 NEW YORK NY 10002-5952

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
 573 GRAND ST, 573-575 - 577 GRAND STREET, NEW YORK NY 10002

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Other Residential
 Building Description: Entire Cooperative Building

Flood Risk: X
 First Floor Height: .5 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Substantial Improvement: 01/01/2010
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 20 floors

Replacement Cost Value: 165,253,093

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$794.00
CONTENTS	\$100,000	\$192.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$19.00
 Mitigation Discount: \$40.00
 Community Rating Discount: \$0.00
 FULL RISK PREMIUM: \$965.00
 DISCOUNTED PREMIUM: \$965.00
 Reserve Fund Assessment: \$174.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$1,436.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

060099631115233281323161

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Company



FFL99.001 1021
0600996
6/10/23

31 1152332813 00

Agent (201)356-3400
EDGEWOOD PARTNERS INSURANCE
CENTER
499 WASHINGTON BLVD FL 8
JERSEY CITY NJ 07310-2901

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

060099631115233281323161

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Company





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 0600996
 6/21/23
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE
 NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1152332865 00	1152332865	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/29/23 To:6/29/24 12:01 am Standard Time	06/21/2023	0600996	

Agent (201)356-3400
 EDGEWOOD PARTNERS INSURANCE
 CENTER
 499 WASHINGTON BLVD FL 8
 JERSEY CITY NJ 07310-2901
 PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORP
 453 FDR DR
 NEW YORK NY 10002-5952

Property Location (If other than above) Address may have been changed in accordance with USPS standards.
 568 GRAND ST, 568-570-572 GRAND STREET, NEW YORK NY 10002

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Other Residential
 Building Description: Entire Cooperative Building

Flood Risk: X
 First Floor Height: .5 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Substantial Improvement: 01/01/2010
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 20 floors

Replacement Cost Value: 150,000,000

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,351.00
CONTENTS	\$100,000	\$298.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$31.00
 Mitigation Discount: \$74.00
 Community Rating Discount: \$0.00
FULL RISK PREMIUM: \$1,606.00
 DISCOUNTED PREMIUM: \$1,606.00
 Reserve Fund Assessment: \$289.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$2,192.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

060099631115233286523172

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Company



FFL99.001 1021
0600996
6/21/23

31 1152332865 00

Agent (201)356-3400
EDGEWOOD PARTNERS INSURANCE
CENTER
499 WASHINGTON BLVD FL 8
JERSEY CITY NJ 07310-2901

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

060099631115233286523172

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Company





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 0600996
 6/10/23
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE
 NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1152332860 00	1152332860	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/29/23 To:6/29/24 12:01 am Standard Time	06/10/2023	0600996	

Agent (201)356-3400
 EDGEWOOD PARTNERS INSURANCE
 CENTER
 499 WASHINGTON BLVD FL 8
 JERSEY CITY NJ 07310-2901
 PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORP
 453 FDR DR
 NEW YORK NY 10002-5952

Property Location (If other than above) Address may have been changed in accordance with USPS standards.
 545 GRAND ST, 545-565 GRAND STREET, NEW YORK NY 10002

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Non-Residential Building
 Building Description: Commercial

Flood Risk: X
 First Floor Height: 1.1 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Substantial Improvement: 01/01/2010
 Prior NFIP Claims: 0

Property Description: Basement, 2 floors

Replacement Cost Value: 20,400,833

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,167.00
CONTENTS	\$500,000	\$703.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$36.00
 Community Rating Discount: \$0.00
FULL RISK PREMIUM: \$1,906.00
DISCOUNTED PREMIUM: \$1,906.00
 Reserve Fund Assessment: \$343.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy Form for details.

TOTAL WRITTEN PREMIUM AND FEES: \$2,546.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton Jones
 Patricia Templeton Jones, President

060099631115233286023161

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Company



FFL99.001 1021
0600996
6/10/23

31 1152332860 00

Agent (201)356-3400
EDGEWOOD PARTNERS INSURANCE
CENTER
499 WASHINGTON BLVD FL 8
JERSEY CITY NJ 07310-2901

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

060099631115233286023161

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Company





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 0600996
 6/10/23
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE
 NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1152332845 00	1152332845	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/29/23 To:6/29/24 12:01 am Standard Time	06/10/2023	0600996	

Agent (201)356-3400
 EDGEWOOD PARTNERS INSURANCE
 CENTER
 499 WASHINGTON BLVD FL 8
 JERSEY CITY NJ 07310-2901
 PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORP
 453 FDR DR
 NEW YORK NY 10002-5952

Property Location (If other than above)
 26 LEWIS ST, NEW YORK NY 10002

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Non-Residential Building
 Building Description: Other (Non-Residential)
 Building Description Detail: boiler building

Flood Risk: X
 First Floor Height: .5 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Substantial Improvement: 01/01/1995
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 9,075,633

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$3,069.00
CONTENTS	\$500,000	\$1,870.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
 Community Rating Discount: \$0.00
 FULL RISK PREMIUM: \$5,014.00
 DISCOUNTED PREMIUM: \$5,014.00
 Reserve Fund Assessment: \$903.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$6,214.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

060099631115233284523161

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Company



FFL99.001 1021
0600996
6/10/23

31 1152332845 00

Agent (201)356-3400
EDGEWOOD PARTNERS INSURANCE
CENTER
499 WASHINGTON BLVD FL 8
JERSEY CITY NJ 07310-2901

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Company

