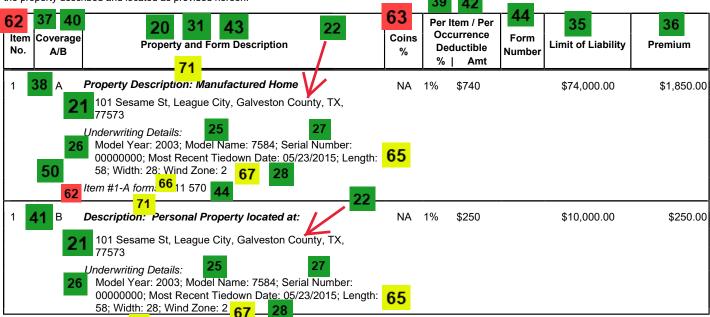


Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.

This policy will be subject to an immediate surcharge if determined necessary by the Texas Insurance Commissioner. Failure to pay the surcharge will result in cancellation of the policy.

COVERAGES - Windstorm and Hail Only

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.





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COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000000000-01

1A, 1B

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon. 39

42 63 Per Item / Per 37 40 62 35 36 Occurrence Item Coverage Coins Form Property and Form Description **Limit of Liability** Premium Deductible No. A/B % Number % | Amt

Item #1-B forms: 411 570 -- -- End of Items Schedule --

Additional Interests

Austin, TX 78767-0001

Attached to and forming part of Policy Number 000000000-01

Loss on building items shall be payable to the following as mortgagees or trustees, as their interest may appear at the time of loss, subject to Mortgage Clause (without contribution) printed elsewhere in this policy.

Interest Type Instrument # Name and Address 53 Loan #00000000000 Mortgagee MORTGAGE COMPANY PO Box#

-- -- -- End of Additional Interests List -- -- -- -- --