EASEMENT APPLICATION

CITY OF KEY WEST, FLORIDA • PLANNING DEPARTMENT

Address: 1300 White Street • Key West, Florida 33040
Phone: 305-809-3764
Website: www.cityofkeywest-fl.gov

RECEIVED
MAY 18 2025
BY:

Application Fee Schedule

Easement Application Fee	$ 2,680.19
Advertising and Noticing Fee	$ 358.87
Fire Department Review Fee	$ 127.63
Total Application Fee	$ 3,166.69

For each additional easement on the same parcel there is an additional fee of $638.14

Please complete this application and attach all required documents. This will help staff process your request quickly and obtain necessary information without delay. If you have any questions, please call 305-809-3764.

PROPERTY DESCRIPTION:
Site Address: 417 ELIZABETH ST REAR. / 704 RUSSEL LANE
Zoning District: _____ Real Estate (RE) #: 00006190-000000
Property located within the Historic District? ☑ Yes ☐ No

APPLICANT: ☑ Owner ☐ Authorized Representative
Name: WADE MORGAN AND RICHARD BASCOM Mailing
Address: 417 ELIZABETH ST REAR 704 RUSSEL LANE City: KEY WEST
State: FL Zip: 33040 Home/Mobile Phone: 305-766-9600 Office: 603-504-5026
Fax: _____
Email: whmrenovations@yahoo.com richardbascom@yahoo.com

PROPERTY OWNER: (if different than above)
Name: _____ Mailing
Address: _____ City:
State: _____ Zip: _____ Home/Mobile Phone: _____ Office:
Fax: _____
Email: _____

Description of requested easement and use:
INSTALL 2 WATER LINES COMING FROM WATER METERS LOCATED ON ELIZABETH ST TRAVELING UNDERGROUND UP RUSSELL LANE TO REACH 417 ELIZABETH ST REAR, & 704 RUSSELL LANE.

Are there any easements, deed restrictions or other encumbrances attached to the property? ☐ Yes ☑ No

If yes, please describe and attach relevant documents: _____

REQUIRED SUBMITTALS: ***All*** **of the materials listed below must be submitted in order to have a complete application. Applications will not be processed until all materials are provided. Please submit one (1) paper copy of the materials to the Planning Department along with one (1) electronic copy of materials on a flash drive.**

☑ Correct application fee. Check may be payable to "City of Key West."

☒ Notarized verification form signed by property owner or the authorized representative.

☒ Notarized authorization form signed by property owner, if applicant is not the owner.

☑ Copy of recorded warranty deed

☑ Monroe County Property record card

☑ Signed and sealed Specific Purpose Survey with the legal description of the easement area requested and naming the property owner and/or entity on the document along with City of Key West.

☑ Photographs showing the proposed area

☑ Certificate of Liability Insurance, with the City of Key West listed as additional Certificate Holder. If certificate is not provided at time the application was accepted, the certificate shall be provided to the Planner within 7 days after the application is placed on a Development Review Committee (DRC) Agenda.

Work to be done in ROW easement:

Install 2 water lines coming from water meters located on Elizabeth St traveling underground up Russel Lane in the area noted on the special survey for the easement to reach 417 Elizabeth St Rear and 704 Russel lane.

Verification Form

City of Key West
Planning Department
Verification Form
(Where Applicant is an entity)

I, Richard J. McChesney, in my capacity as Member
(print name) *(print position; president, managing member)*

of Spottswood, Spottswood, Spottswood & Sterling
(print name of entity)

being duly sworn, depose and say that I am the Authorized Representative of the Owner (as appears on the deed), for the following property identified as the subject matter of this application:

325 Duval Street, Key West, FL
Street address of subject property

I, the undersigned, declare under penalty of perjury under the laws of the State of Florida that I am the Authorized Representative of the property involved in this application; that the information on all plans, drawings and sketches attached hereto and all the statements and answers contained herein are in all respects true and correct.

In the event the City or the Planning Department relies on any representation herein which proves to be untrue or incorrect, any action or approval based on said representation shall be subject to revocation.

Signature of Applicant

Subscribed and sworn to (or affirmed) before me on this January 15, 2025 by
date
Richard J. McChesney
Name of Applicant

He/She is personally known to me or has presented _____ as identification.

Notary's Signature and Seal

DIANE T. CASTILLO
Name of Acknowledger typed, printed or stamped

DIANE T. CASTILLO
Commission # HH 199219
Expires December 3, 2025

Commission Number, if any

Property Card

Monroe County, FL

PROPERTY RECORD CARD

Disclaimer

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the data is intended for ad valorem tax purposes only and should not be relied on for any other purpose.

By continuing into this site you assert that you have read and agree to the above statement.

Summary

Parcel ID	00006190-000000
Account#	1006416
Property ID	1006416
Millage Group	10KW
Location Address	417 ELIZABETH St REAR, KEY WEST
Legal Description	KW PT LOT 4 SQR 35 OR168-423 OR183-81 OR1494-663 OR2394-2003 OR2399-345 OR2743-107 OR3096-639 OR3118-1509 (Note: Not to be used on legal documents.)
Neighborhood	6108
Property Class	SINGLE FAMILY RESID (0100)
Subdivision	
Sec/Twp/Rng	06/68/25
Affordable Housing	No

Owner

MORGAN WADE
417 Elizabeth St
Rear
Key West FL 33040

Valuation

		2024 Certified Values	2023 Certified Values	2022 Certified Values	2021 Certified Values
+	Market Improvement Value	$305,774	$291,434	$297,911	$243,978
+	Market Misc Value	$42,577	$43,640	$27,916	$28,710
+	Market Land Value	$1,739,875	$1,458,425	$1,130,066	$835,822
=	Just Market Value	**$2,088,226**	**$1,793,499**	**$1,455,893**	**$1,108,510**
=	Total Assessed Value	**$1,761,630**	**$1,601,482**	**$1,455,893**	**$1,108,510**
-	School Exempt Value	$0	$0	$0	$0
=	School Taxable Value	**$2,088,226**	**$1,793,499**	**$1,455,893**	**$1,108,510**

Historical Assessments

Year	Land Value	Building Value	Yard Item Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value	Maximum Portability
2024	$1,739,875	$305,774	$42,577	$2,088,226	$1,761,630	$0	$2,088,226	$0
2023	$1,458,425	$291,434	$43,640	$1,793,499	$1,601,482	$0	$1,793,499	$0
2022	$1,130,066	$297,911	$27,916	$1,455,893	$1,455,893	$0	$1,455,893	$0
2021	$835,822	$243,978	$28,710	$1,108,510	$1,108,510	$0	$1,108,510	$0
2020	$1,082,592	$300,054	$29,502	$1,412,148	$1,394,566	$0	$1,412,148	$0
2019	$982,800	$303,179	$30,296	$1,316,275	$1,267,787	$0	$1,316,275	$0
2018	$895,104	$234,721	$22,709	$1,152,534	$1,152,534	$0	$1,152,534	$0

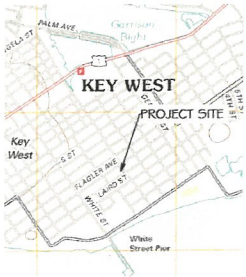
The Maximum Portability is an estimate only and should not be relied upon as the actual portability amount. Contact our office to verify the actual portability amount.

Land

Land Use	Number of Units	Unit Type	Frontage	Depth
RESIDENTIAL DRY (010D)	6,092.00	Square Foot	0	0

Survey

LEGAL DESCRIPTION SKETCH



LOCATION MAP - NTS
SEC. 05-T68S-R25E

ASSUMED

= EASEMENT AREA

1"=10'

0 5 10 20

* SKETCH OF LEGAL DESCRIPTION ONLY, THIS IS NOT A BOUNDARY SURVEY *

TOTAL AREA = 202.16 SQFT±

SURVEYOR NOTES

- THIS IS NOT A BOUNDARY SURVEY. ANY BOUNDARY OR RIGHT OF WAY LINES SHOWN HEREON ARE FOR REFERENCE PURPOSES ONLY, AND ARE A GRAPHICAL REPRESENTATION OF THE BOUNDARY BASED ON THE RECOVERY OF SUFFICIENT BOUNDARY MONUMENTATION TO SPATIALLY DEFINE THE BOUNDARY LINES. NO ATTEMPT WAS MADE TO RESOLVE CONFLICTS BETWEEN THE RECOVERED BOUNDARY INFORMATION AND THE OCCUPATIONAL LINES.
- ANY IMPROVEMENTS SHOWN HEREON WERE DERIVED FROM THE BOUNDARY SURVEY MAP OF 417 ELIZABETH STREET REAR, COMPLETED BY FLORIDA KEYS LAND SURVEYING, WITH A MAP DATE OF 05/09/2022.
- THIS IS NOT A BOUNDARY SURVEY, THIS IS A SKETCH OF THE LEGAL DESCRIPTION ONLY.
- ALL BEARINGS ARE BASED ON N57°24'34"E ASSUMED ALONG THE NORTHWESTERLY RIGHT-OF-WAY LINE OF RUSSELL LANE.
- ADDITIONS OR DELETIONS TO SURVEY MAP OR REPORT BY OTHERS THAN THE SIGNING PARTY IS PROHIBITED WITHOUT THE WRITTEN CONSENT OF THE SIGNING PARTY.
- ALL UNITS ARE SHOWN IN U.S. SURVEY FEET.
- ALL ANGLES DEPICTED ARE 90 DEGREES UNLESS OTHERWISE INDICATED
- ANY UNDERGROUND UTILITIES SHOWN HEREON HAVE BEEN LOCATED FROM FIELD EVIDENCE. THE SURVEYOR MAKES NO GUARANTIES THAT THE UNDERGROUND UTILITIES SHOWN HEREON ENCOMPASS ALL SUCH UTILITIES IN THE AREA, EITHER IN SERVICE OR ABANDONED. FURTHERMORE THE SURVEYOR DOES NOT WARRANT THAT THE UNDERGROUND UTILITIES SHOWN ARE IN THE EXACT LOCATION INDICATED ALTHOUGH HE DOES CERTIFY THAT THEY ARE LOCATED AS ACCURATELY AS POSSIBLE FROM THE EVIDENCE AVAILABLE. THE SURVEYOR HAS NOT PHYSICALLY LOCATED THE UNDERGROUND UTILITIES. * NO UTILITIES HAVE BEEN LOCATED FOR THIS SURVEY.
- STREET ADDRESS: 417 ELIZABETH STREET REAR, KEY WEST, FL.

CERTIFIED TO -

WADE MORGAN;

NOTE: FOUNDATIONS BENEATH THE SURFACE ARE NOT SHOWN. MEASURED DIMENSIONS EQUAL PLATTED OR DESCRIBED DIMENSIONS UNLESS INDICATED OTHERWISE.
THE FOLLOWING IS A LIST OF ABBREVIATIONS THAT MAY BE FOUND ON THIS SHEET.

BFP – BACK-FLOW PREVENTER
BO – BLOW OUT
C & G – 2' CONCRETE CURB & GUTTER
CB – CONCRETE BLOCK
CBW – CONCRETE BLOCK WALL
CL = CENTERLINE
CLF = CHAINLINK FENCE
CM = CONCRETE MONUMENT
CONC = CONCRETE
CPP = CONCRETE POWER POLE
CURVD = CO-VERED
DELTA = CENTRAL ANGLE
DE/DSE = DRAINAGE EASEMENT
EL = ELEVATION
ENCL = ENCLOSURE
EP = EDGE OF PAVEMENT
FF = FINISHED FLOOR ELEVATION
FH = FIRE HYDRANT
FI = FENCE INSIDE
FND = FOUND
FO = FENCE OUTSIDE
FOI = FENCE ON LINE
GUY = GUY WIRE
HB = HOSE BIB
IP = IRON PIPE
IR = IRON ROD
L = ARC LENGTH
LS = LANDSCAPING
MB = MAILBOX
MEAS = MEASURED
MF = METAL FENCE
MHWL = MEAN HIGH WATER LINE
NGVD = NATIONAL GEODETIC VERTICAL DATUM (1929)
NTS = NOT TO SCALE
OH = ROOF OVERHANG
OHW = OVERHEAD WIRES
PC = POINT OF CURVE
PM = PERMANENT MARKER
PCC = POINT OF COMPOUND CURVE
PCP = PERMANENT CONTROL POINT
PK = PARKER KALON NAIL
POB = POINT OF BEGINNING
PI = POINT OF INTERSECTION
POC = POINT OF COMMENCEMENT
PRC = POINT OF REVERSE CURVE
PRM = PERMANENT REFERENCE MONUMENT
PT = POINT OF TANGENT
R = RADIUS
R/W = RIGHT OF WAY LINE
S/CED = SANITARY SEWER CLEAN-OUT
SW = SIDE WALK
TBM = TEMPORARY BENCHMARK
TOB = TOP OF BANK
TOS = TOE OF SLOPE
TS = TRAFFIC SIGN
TYP = TYPICAL
UR = UNREADABLE
UE = UTILITY EASEMENT
WD = WOOD DECK
WF = WOOD FENCE
WL = WOOD LANDING
WM = WATER METER
WPP = WOOD POWER POLE
WRACK LINE = LINE OF DEBRIS ON SHORE
WV = WATER VALVE

NOTE: LEGAL DESCRIPTIONS HAVE BEEN FURNISHED BY THE CLIENT OR HIS/HER REPRESENTATIVE. ADDITIONS OR DELETIONS TO SURVEY MAP OR REPORT BY OTHER THAN THE SIGNING PARTY IS PROHIBITED WITHOUT WRITTEN CONSENT OF THE SIGNING PARTY. THE BOLD LINE SHOWN HEREON REPRESENTS THE SURVEYORS OPINION OF THE DEED LINES. THE MEAN HIGH WATER LINE AS SHOWN ON THIS SURVEY MAP WAS IDENTIFIED IN THE FIELD BY PHYSICAL EVIDENCE ON SITE SUCH AS DISCOLORATION, VEGETATION INDICATORS OR WRACK LINES. THIS IS NOT A TIDAL WATER SURVEY AND DOES NOT COMPLY WITH CHAPTER 177, PART II, FLORIDA STATUTES. THE SAID MEAN HIGH WATER LINE IS SHOWN FOR REFERENCE ONLY.

SCALE:	1"=20'
MAP DATE:	05/05/2025
REVISION DATE:	XX/XX/XXXX
SHEET	1 OF 1
DRAWN BY:	MPB
CHECKED BY:	EAI

I HEREBY CERTIFY THAT THIS SURVEY WAS MADE UNDER MY RESPONSIBLE CHARGE AND MEETS THE STANDARDS OF PRACTICE AS SET FORTH BY THE FLORIDA BOARD OF PROFESSIONAL SURVEYORS AND MAPPERS IN CHAPTER 5J-17, FLORIDA ADMINISTRATIVE CODE, PURSUANT TO SECTION 472.027, FLORIDA STATUTES.

SIGNED

ERIC A. ISAACS, PSM #6763, PROFESSIONAL SURVEYOR AND MAPPER, LB# 7847

NOT VALID WITHOUT THE SIGNATURE AND THE RAISED SEAL OF A FLORIDA SURVEYOR AND MAPPER

FLORIDA KEYS LAND SURVEYING
21460 OVERSEAS HWY, SUITE 4
CUDJOE KEY, FL 33042
PHONE: (305) 394-3690
FAX: (305) 509-7373
EMAIL: FKLSemail@Gmail.com

-LEGAL DESCRIPTION-
AUTHORED BY THE UNDERSIGNED

A portion of the public Right-of-Way of Russell Lane, on the Island of Key West, Monroe County, Florida, and known on William A. Whitehead's Map delineated in February, AD 1829 as part of Lot 4 in Square 35 on the Island of Key West, and being more particularly described as follows:

BEGINNING at the intersection of the Northeasterly Right-of-Way line of Elizabeth Street and the Northwesterly Right-of-Way line of Russell Lane and thence N57°24'34"E along the said Northwesterly Right-of-Way line of Russell Lane for a distance of 101.08 feet to a point on the Southwesterly boundary line of the lands described in Official Records Book 3118, at Page 1509 of the Public Records of Monroe County, Florida; thence S32°37'19"E along the said Southwesterly boundary line of the lands described in Official Records Book 3118, at Page 1509 of the Public Records of Monroe County, Florida for a distance of 2.00 feet to a point; thence S57°24'34"W along a line Two (2) feet Southeasterly and parallel to the said Northwesterly Right-of-Way line of Russell Lane for a distance of 101.08 feet to a point on the said Northeasterly Right-of-Way line of Elizabeth Street; thence N32°37'19"W along the said Northeasterly Right-of-Way line of Elizabeth Street for a distance of 2.00 feet back to the Point of Beginning. (Containing 202.16 Sq. Ft +/-)

Warranty Deed

PREPARED BY:
RICHARD M. KLITENICK
RICHARD M. KLITENICK, P.A.
1009 SIMONTON STREET
KEY WEST, FL 33040
305-292-4101
FILE NUMBER: RE21-094
RECORDING FEE: $18.50
DOCUMENTARY STAMPS PAID: $7,000.00

_____ [space above this line for recording data] _____

TRUSTEE'S DEED

THIS TRUSTEE'S DEED is made on this 5 day of August, 2021, between **RICHARD N. BASCOM, a married man, INDIVIDUALLY AND AS TRUSTEE OF THE RICHARD N. BASCOM 2008 REVOCABLE TRUST u/a/d AUGUST 17, 2008, joined by his spouse, JEANNE F. KENNEDY, a married woman, INDIVIDUALLY AND AS TRUSTEE OF THE JEANNE F. KENNEDY 2008 REVOCABLE TRUST u/a/d AUGUST 17, 2008**, whose mailing address is 105 Keyes Road, Sunapee, NH 03782 **(hereinafter collectively referred to as "Grantor")**, and **WADE MORGAN, a married man,** whose address is 417 Elizabeth Street, Rear, Key West, FL 33040 **(hereinafter referred to as "Grantee")**.

(Whenever used herein the terms "Grantor" and "Grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said Grantor, for and in consideration of the sum of *ONE MILLION & 00/100ths DOLLARS ($1,000,000.00)* and other good and valuable consideration to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying and being in **Monroe County, Florida,** with the street address of **417 Elizabeth Street, Rear, Key West, FL 33040,** more particularly described as:

ON THE ISLAND OF KEY WEST, MONROE COUNTY, FLORIDA, AND KNOWN ON WILLIAM A. WHITEHEAD'S MAP DELINEATED IN FEBRUARY, AD 1829 AS PART OF LOT 4 IN SQUARE 35 ON THE ISLAND OF KEY WEST, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCING AT THE INTERSECTION OF THE NORTHWESTERLY RIGHT OF WAY LINE OF FLEMING STREET AND THE DIVIDING LINE OF LOT 4 AND LOT 1 OF THE SAID SQUARE 35; THENCE N32°37'13"W ALONG THE SAID DIVIDING LINE OF LOT 4 AND LOT 1 OF SQUARE 35 FOR A DISTANCE OF 63.93 FEET TO THE SOUTHEASTERLY CORNER OF THE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 2399, AT PAGE 347 OF THE PUBLIC RECORDS OF MONROE COUNTY, FLORIDA; THENCE CONTINUE N32°37'13"W ALONG THE NORTHEASTERLY BOUNDARY LINE OF THE SAID LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 2399, AT PAGE 347 OF THE PUBLIC RECORDS OF MONROE COUNTY, FLORIDA, FOR A DISTANCE OF 50.90 FEET TO THE POINT OF BEGINNING; THENCE S57°07'23"W FOR A DISTANCE OF 94.34 FEET TO A POINT; THENCE N32°37'16"W FOR A DISTANCE OF 6.50 FEET TO A POINT; THENCE S57°22'44"W FOR A DISTANCE OF 5.75 FEET TO A POINT ON THE SOUTHWESTERLY BOUNDARY LINE OF THE SAID LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 2399, AT PAGE 347 OF THE PUBLIC RECORDS OF MONROE COUNTY, FLORIDA, SAID POINT ALSO BEING THE CENTER OF THE NORTHEASTERLY RIGHT OF WAY LINE OF RUSSELL LANE; THENCE N32°37'16"W ALONG THE SAID SOUTHWESTERLY BOUNDARY LINE OF THE SAID LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 2399, AT PAGE 347 OF THE PUBLIC RECORDS OF MONROE COUNTY, FLORIDA, FOR A DISTANCE OF 54.98 FEET TO A POINT; THENCE N57°25'12"E ALONG THE NORTHWESTERLY BOUNDARY LINE OF THE SAID LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 2399, AT PAGE 347 OF THE PUBLIC RECORDS OF MONROE COUNTY, FLORIDA, FOR A DISTANCE OF 100.09 FEET TO THE NORTHEASTERLY CORNER OF THE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 2399, AT PAGE 347 OF THE PUBLIC RECORDS OF MONROE COUNTY, FLORIDA; THENCE S32°37'13"E ALONG THE NORTHEASTERLY BOUNDARY LINE OF THE SAID LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 2399, AT PAGE 347 OF THE PUBLIC RECORDS OF MONROE COUNTY, FLORIDA, FOR A DISTANCE OF 60.99 FEET BACK TO THE POINT OF BEGINNING. CONTAINING 6,092.50 SQUARE FEET MORE OR LESS.

PARCEL IDENTIFICATION NUMBER: 00006190-000000; ALTERNATE KEY ("AK") NO.: 1006416

SUBJECT TO CONDITIONS AND RESTRICTIONS OF RECORD, IF ANY.

SUBJECT TO: TAXES FOR THE YEAR 2021 AND SUBSEQUENT YEARS

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And the Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that

said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2020, and those items listed above.

In Witness Whereof, Grantor has hereunto set Grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:
(as to both signatures)

Witness #1 signature

Print name: Brogan Eaton

Witness # 2 signature
Print name: Megan Herschel

Richard N Bascom

RICHARD N. BASCOM, INDIVIDUALLY AND AS TRUSTEE OF THE RICHARD N. BASCOM 2008 REVOCABLE TRUST U/A/D AUGUST 17, 2008

Jeanne F Kennedy

JEANNE F. KENNEDY, INDIVIDUALLY AND AS TRUSTEE OF THE JEANNE F. KENNEDY 2008 REVOCABLE TRUST U/A/D AUGUST 17, 2008

STATE OF NEW HAMPSHIRE
COUNTY OF Sullivan

I HEREBY CERTIFY that before me, an officer duly authorized to administer oaths and take acknowledgements in the State of New Hampshire, the foregoing instrument was acknowledged by means of ☒ physical presence or ☐ online notarization by **RICHARD N. BASCOM & JEANNE F. KENNEDY**, who are personally known to me to be the Trustees/Grantors in the foregoing Deed, or who have produced drivers license as identification, and they acknowledged to me that they executed the same freely and voluntarily for the purposes herein expressed, with all requisite authority on behalf of the Trusts.

WITNESS my hand and official seal at Sullivan County, New Hampshire on this 5 day of August 2021.

BROGHAN W. EATON
MY COMMISSION EXPIRES JUNE 30, 2026
(STAMP/SEAL)
NOTARY PUBLIC
NEW HAMPSHIRE

Notary Public, State of NH
My Commission Expires: June 30, 2026

Liability Insurance

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 12/2/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Isaksen Insurance
30346 Overseas Hwy Suite 5
Big Pine Key FL 33043

CONTACT NAME: JENNIFER CUNNINGHAM
PHONE (A/C, No, Ext): (305) 872-0097 **FAX (A/C, No):**
E-MAIL ADDRESS: jenniferc@isakseninsurance.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : ATLANTIC CAS INS CO	42846
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
WHM Renovations, Inc
417 Elizabeth Street Rear
Key West FL 33040
— WADE MORGAN OWNER

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:			L144004488-2	10/04/2024	10/04/2025	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ 1,000,000 $ 100,000 $ 5,000 $ 1,000,000 $ 1,000,000 $ 1,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ $ $ $
	☐ UMBRELLA LIAB ☐ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION $						EACH OCCURRENCE AGGREGATE	$ $
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ N / A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						☐ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ $ $

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CBC1259954

CERTIFICATE HOLDER

Monroe County Building Department
2798 Overseas Highway
Suite # 300
Marathon FL 33050

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Photos