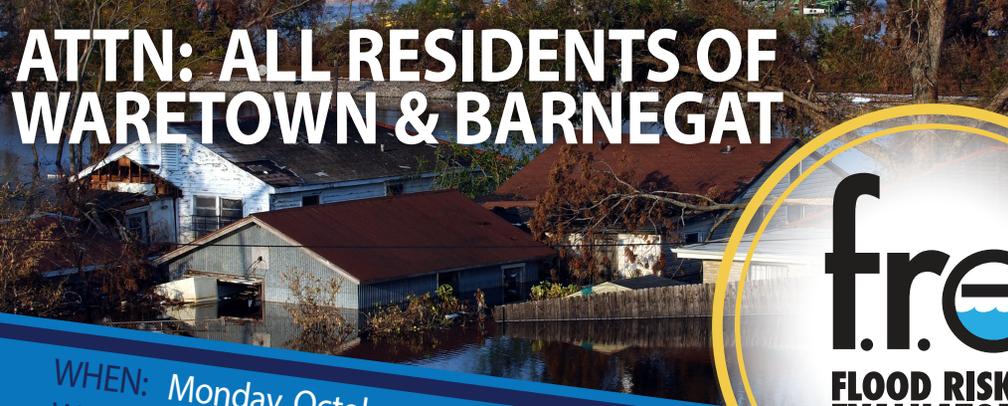


ATTN: ALL RESIDENTS OF WARETOWN & BARNEGAT



REDUCE YOUR FLOOD INSURANCE PREMIUM!

Whether you are confused about coverage options or need assistance with flood mapping, in just one free session, our professionals can offer you the guidance you need with on the spot mitigation reporting and Flood Insurance Premium information.

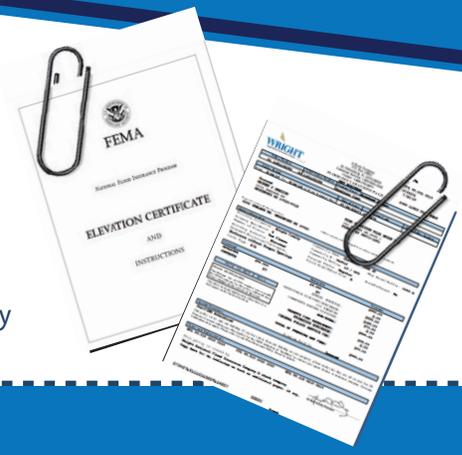
WHEN: Monday, October 26th 2015
WHERE: 239 11th Street Waretown, NJ 08005
TIME: 6pm - all questions have been answered
RESERVE A SPOT: <http://waretownoutreach.eventbrite.com>
 or call us at (866) 599-7067

----- NATIONWIDE HOMEOWNER SAVINGS* -----

| | | |
|---|--|---|
| Hunter, KY Initial Premium: \$3,000 Mitigated Premium: \$405 87% Savings | Brick, NJ Initial Premium: \$2,795 Mitigated Premium: \$688 75% Savings | Revere, MA Initial Premium: \$2,886 Mitigated Premium: \$341 88% Savings |
|---|--|---|

ALL YOU NEED TO BRING FOR YOUR REVIEW ARE THESE 2 DOCUMENTS:

- Elevation Certificate
- Current Flood Insurance Policy

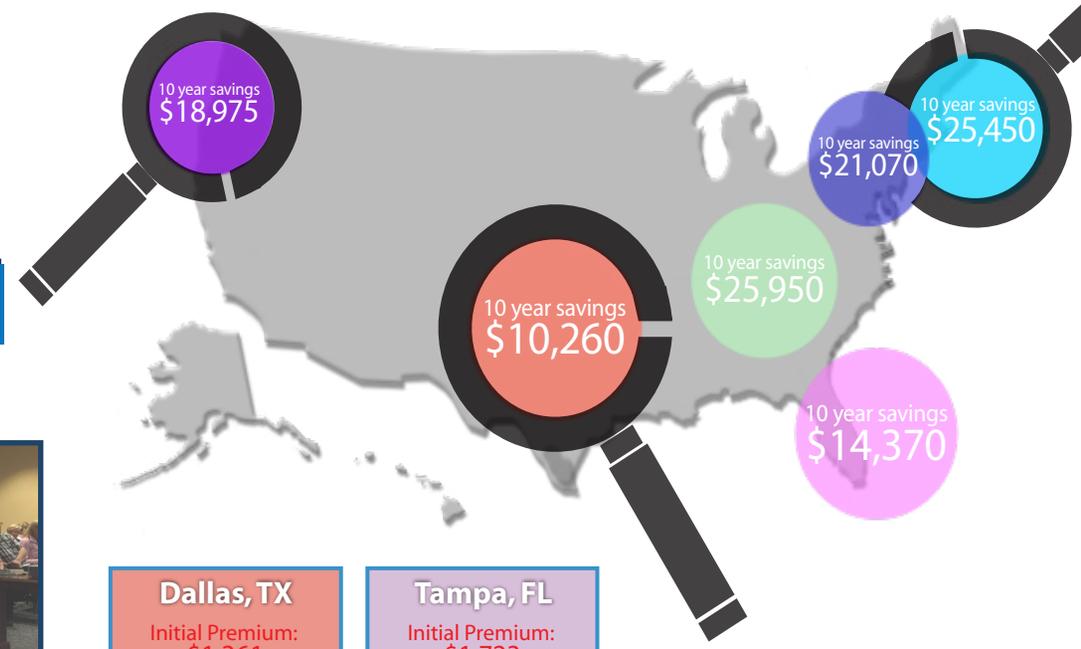


AGENDA

- I. Opening Remark/Short Summary 6p - 6:30p
 - a. NFIP Changes - Review new laws and regulations that will potentially effect your policy.
 - b. Mitigation Steps - Review changes that can be made to help you save!
 - c. Discuss Actual Homeowner Savings
- II. Elevation Certificate Review 6:30p - all questions have been answered

Q&A Session

 - a. Sit one-on-one with a Certified Floodplain Manager to review your current E.C. and Flood Insurance Policy. Determine the proper mitigation steps needed to lower your premium on the spot!
 - b. Open up session for group and/or individual questions.



| | |
|---|--|
| Dallas, TX Initial Premium: \$1,361 Mitigated Premium: \$335 75% Savings | Tampa, FL Initial Premium: \$1,723 Mitigated Premium: \$286 83% Savings |
|---|--|

* All savings examples are on a case-by-case basis. Although actual savings do vary, homeowners that F.R.E. has assisted have seen an average savings of 83%.