

PO Box 2356
Bloomington IL 61702-2356



AT2 H-23-2BD6-FC09 F HW
3200
LU, YANXIN & XUEWEI JIANG
11950 IDAHO AVE APT 113
LOS ANGELES CA 90025-5794

BALANCE DUE NOTICE

AMOUNT DUE: \$2,413.50

Payment is due by APR 12 2025

Policy Number: 71-J8-G396-3

Policy Period: 12 Months

Effective Dates: APR 12 2025 to APR 12 2026

Your State Farm Agent

PAUL MAJOR INSURANCE AGCY INC
12030 W WASHINGTON BLVD UNIT A
LOS ANGELES CA 90066-5827

Phone: (310) 482-3990

Location of Residence Premises

12421 SANFORD ST
LOS ANGELES CA
90066-6954

IMPORTANT MESSAGES

Full payment by Date Due continues this policy to APR 12 2026

Thanks for letting us serve you!

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Prepared: FEB 13 2025

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Page 1 of 1
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**Power To Pay
Your Way**



Online
statefarm.com/pay



Mobile
Use the
State Farm mobile app



Call
Automated Line: 800-440-0998
Your agent: (310) 482-3990



Mail
Send us a
check



**Visit your
State Farm
agent**

Key code: 80 3685 3197

HO - HOMEOWNERS

Loan # 1360684321



Insured Name: LU, YANXIN & XUEWEI JIANG

Policy Number: 71-J8-G396-3

AMOUNT DUE: \$2,413.50

Please pay by APR 12 2025

2309505141

State Farm Insurance Companies
P.O. Box 680001
Dallas, TX 75368-0001



Make payment to State Farm

For Office Use Only

PD,DR,GB,I2,SD,U2,H2,P4,H3

FIRE BAL DUE

\$2,413.50

0514

20 000021 H FEB 13 2025 3200 23

State Farm General Insurance Company
A Stock Company With Home Offices in Bloomington, Illinois

PO Box 2356
Bloomington IL 61702-2356

POLICY NUMBER	71-J8-G396-3
HOMEOWNERS AVAILABLE COVERAGE NOTICE	
SEE RENEWAL DECLARATIONS	

H-23-2BD6-FC09 F HW
3200

LU, YANXIN & XUEWEI JIANG
11950 IDAHO AVE APT 113
LOS ANGELES CA 90025-5794

It is important that you occasionally review the coverages and limits in your Homeowners policy to be certain your needs are being met. The following information will assist you in the review process.

The coverage limits for Coverage A - Dwelling, Coverage B - Personal Property, Coverage L - Personal Liability, and Coverage M - Medical Payments to Others are listed on the accompanying renewal declarations. Please review these limits to determine if they are adequate in the event of a loss.

The following is a **partial list** of the optional coverages you have **not** added to your policy. They may be available to you for a premium adjustment.

- Business Property (for higher limits)
- Business Pursuits Liability (for teachers, school administrators, sales persons, and clerical employees)
- Child Care Liability (for those providing child care in their home)
- Firearms (for broadened coverage and higher limits)
- Cyber Event, Identity Restoration, and Fraud Loss
- Incidental Business Liability (for those with an incidental office, studio, or school in the home)
- Jewelry and Furs (for broadened coverage and higher limits)
- Loss Assessment (for neighborhoods with Homeowners Associations)
- Nurses' Professional Liability (for those in the nursing profession)
- Personal Injury (for your liability to others caused by certain acts of libel, slander, invasion of privacy, or false arrest)
- Silverware/Goldware (for broadened coverage and higher limits)
- Adult Day Care Liability (for those providing adult day care in their home)
- Energy Efficiency Upgrade (for replacing damaged heating unit, air conditioning unit, or water heater with equipment that is more energy efficient)

Continued on Reverse Side

3200 23

000021 H
20

152349.1 0119222b 03-23-2023

Home Rental (for those who rent out their home for more than 30 nights yearly)

Increased Personal Property (for higher limits above the standard policy limit, which is a percentage of your Coverage A-Dwelling amount)

01H9223a 03-31-2017

This notice contains only a general description of the coverages and is not a contract. All coverages are subject to the provisions in the policy itself. Should you have a need for any of these coverages or higher limits, contact your State Farm Agent to discuss details, cost and eligibility.

IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING

This policy does not cover damage to your property caused by flooding. You may be eligible for such coverage through the National Flood Insurance Program ("NFIP"), if you live in a participating community. For more information, contact your State Farm® agent or visit floodsmart.gov.



H-23-2BD6-FC09 F HW

3200

LU, YANXIN & XUEWEI JIANG
11950 IDAHO AVE APT 113
LOS ANGELES CA 90025-5794

RENEWAL DECLARATIONS

AMOUNT DUE: \$2,413.50

Payment is due by APR 12 2025

Policy Number: 71-J8-G396-3

Policy Period: 12 Months

Effective Dates: APR 12 2025 to APR 12 2026

The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent

PAUL MAJOR INSURANCE AGCY INC
12030 W WASHINGTON BLVD UNIT A
LOS ANGELES CA 90066-5827

Phone: (310) 482-3990

Homeowners Policy

Location of Residence Premises

12421 SANFORD ST
LOS ANGELES CA
90066-6954

Construction: Frame
Year Built: 1969

Roof Material: Composition Shingle

Roof Installation Year: 2000

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

This policy includes building code upgrade coverage of \$72,950. Refer to the Important Notice for possible terms, limits, conditions, or restrictions.

Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

See page 3 for additional discounts.

PREMIUM

Annual Premium \$2,410.00

Intervenor Fees 3.50

Your premium has already been adjusted by the following:

Home Alert Discount Sprinkler Discount
Claim Record Discount Wildfire Mit Disc-P

Total Premium \$2,413.50

NAMED INSURED
MORTGAGEE AND ADDITIONAL INTERESTS

LU, YANXIN & XUEWEI JIANG

Mortgagee

 JPMORGAN CHASE BANK NA
 ISAOA/ATIMA
 PO BOX 4465
 SPRINGFIELD OH 45501-4465

 Loan Number:
 1360684321

2nd Mortgagee

 UNIVERSITY OF SOUTHERN CA
 A CALIFORNIA NONPROFIT CORP
 REAL ESTATE & ASSET MANAGEMENT
 3335 S FIGUEROA ST STE G
 LOS ANGELES CA 90007-3841

 Loan Number:
 2270

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 729,500
Other Structures	\$ 72,950
B Personal Property	\$ 547,125
C Loss of Use	\$ 218,850
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 100,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 2,000

INFLATION

Inflation Coverage Index: 436.8

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses 1/2%	\$ 3,647

LOSS SETTLEMENT PROVISIONS

 A1 Replacement Cost - Similar Construction
 B1 Limited Replacement Cost - Coverage B

FORMS, OPTIONS, AND ENDORSEMENTS

HW-2105	Homeowners Policy
Option ID	Increase Dwlg up to \$364,750
Option OL	Ordinance/Law 10%/ \$72,950
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate
HO-2362	State of Emergency Amendatory
HO-2213	Amendatory Endorsement
HO-2622.1	Back-Up Of Sewer Or Drain - 5% of Coverage A/\$ 36,475
HO-2420	Form 438bfu NS Lndr Loss Pay

ADDITIONAL MESSAGES

The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

CALIFORNIA LAW REQUIRES US TO PROVIDE THE FOLLOWING NOTICE: Our records indicate that you have not purchased earthquake coverage.

Anti-Fraud Disclosure - For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

California regulation affords policyholders with the ability to appeal an assigned wildfire risk score or classification. State Farm® uses geographic rating that considers wildfire risk associated with the GPS coordinates of your address. The range of available premium adjustments is currently -47.0% to 682.8%, and your adjustment is -19.5%. To file an appeal, please contact your State Farm agent.

ADDITIONAL DISCOUNTS

Risk Red-Com	Class A Rated Roof
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Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm General Insurance Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm General Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Michelle Mancias
Secretary

Daniel J. Krane
President

Your coverage amount....

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm[®] does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

IMPORTANT NOTICE**WILDFIRE MITIGATION DISCOUNTS AVAILABLE**

The following discounts are available for policyholders who take certain proactive steps to protect their dwelling from wildfire:

- **Wildfire Mitigation Discount – Community Level**

- A -2.0% basic premium adjustment will apply to policies located within a community that is recognized by the Firewise USA® Program.
- A -0.1% basic premium adjustment will apply to policies located within a community that is included on the California Board of Forestry and Fire Protection's Fire Risk Reduction Community List.

- **IBHS Wildfire Prepared Home™**

- A -6.0% basic premium adjustment will apply to policies with an IBHS Wildfire Prepared Home™ designation.
- A -8.0% basic premium adjustment will apply to policies with an IBHS Wildfire Prepared Home Plus™ designation.

Note: The basic premium adjustment amounts shown above are the total adjustment applied after including the qualifying discounts in the following section. Please see your State Farm® agent for more details on the IBHS designations.

- **Wildfire Mitigation Discount – Property Level**

- A -2.0% adjustment will apply to policies that meet the requirements for Roof Material.
- A -1.0% adjustment will apply to policies that meet the requirements for Defensible Space.
- A -0.5% adjustment will apply to policies that meet the requirements for Non-Combustible Property Improvements.
- A -0.1% adjustment will apply to policies that meet the requirements for Removal/Absence of Combustible Structures.
- A -0.1% adjustment will apply to policies that meet the requirements for Section 4291 Compliance.
- A -0.1% adjustment will apply to policies that meet the requirements for Clear Under Raised Deck or Porch.
- A -0.1% adjustment will apply to policies that meet the requirements for Enclosed Eaves.
- A -0.1% adjustment will apply to policies that meet the requirements for Fire Resistant Vents.
- A -0.1% adjustment will apply to policies that meet the requirements for Multipane Windows.
- A -0.1% adjustment will apply to policies that meet the requirements for Vertical Non-Combustible Space.

Note: The adjustments for each qualifying property-level characteristic as shown above are added together to calculate the total property-level basic premium adjustment.

Please refer to your policy documents to see whether these discounts apply to your policy. If you would like to discuss the criteria for these discounts, or appeal the premium adjustment, please contact your State Farm agent.

IMPORTANT NOTICE

Building Code Upgrade Coverage

In accordance with California law, this notice pertains to terms, limits, conditions, or restrictions for building code upgrade coverage.

If your policy includes building code upgrade coverage:

- The limit for building code upgrade is stated in the Declarations as a percentage of the Coverage A limit. This is an additional amount of insurance and applies to building structures on the residence premises.
- Any payment for building code upgrade will be based on any ordinance or law, in effect at the time of the loss, regulating the construction or repair of the damaged property.
- We will not pay for any increased cost of construction due to any original or subsequent construction to a building structure that did not comply with a building, zoning, or land use ordinance or law in effect when the construction was performed.
- We will not pay more than the increased cost to repair or rebuild the building structure at the same premises, or another premises in the same general vicinity if relocation is required by ordinance or law, with the same height, floor area, and style.

DISCLAIMER: This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.

553-4350 CA

553-4309 CA

Important Notice About Your Policy

NEW COVERAGE OPTIONS are now available

- **Option ID – Increased Dwelling Limit** If your home is insured for at least 100% of its estimated replacement cost, Option ID – Increased Dwelling Limit is automatically part of your policy. Option ID provides an additional 20% of the coverage on your home in case the amount to repair or replace it exceeds the coverage. You may increase the coverage provided by Option ID to 50% of the coverage on your home for additional premium.
- **Personal property coverage** A State Farm® Homeowners policy typically provides coverage for household furnishings and other personal property equal to 75% of the coverage on your home. If you don't need that much coverage for your personal property, you may be eligible to lower it to 25% or 50% of the coverage on your home.

If you'd like more information or to make these coverage changes, please contact your State Farm agent.

553-4309 CA

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IMPORTANT NOTICE

Regarding Customer Information

We may collect customer information from persons other than the individual or individuals applying for coverage. Such customer information as well as other personal or privileged information subsequently collected may, in certain circumstances, be disclosed to third parties without your authorization as permitted by law.

You have the right to submit a written request to access, correct, amend or delete your personal information and the right to receive a response within 30 days of submitting your request. If we deny your request, you have the right to file a statement with us containing the information you feel is accurate and fair along with the reasons you disagree with our denial.

Instructions on how to file such request and our full privacy notice can be found www.statefarm.com/customer-car/privacy-security/privacy or contact your State Farm® agent.

553-4469 CA

553-4157

NOTICE TO POLICYHOLDER

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the "Date Prepared" on your Renewal Declarations are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the "Date Prepared" on your Renewal Declarations will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-4157 (C)

IMPORTANT NOTICE

Premium Adjustment

Insurance premiums have been adjusted to more adequately reflect expected costs. Any premium adjustment is reflected on your enclosed renewal notice and may be impacted by several factors including the coverage you have, and applicable discounts or charges.

The enclosed Renewal Declarations reflects your new premium.

We want to assure you that State Farm® works hard to offer you the best combination of cost, service, and protection. We will continue doing our best to make the most effective use of your premium dollars and give you fast, friendly service when you need it.

If you have any questions about your premium or policy coverages, please contact your State Farm agent.

553-4218 CA.1

553-3158 CA

Important Reminder . . .

Under the Utility Rating Plan, premiums may increase when any of the utility systems (electrical, plumbing, heating, and cooling) in your dwelling insured by this policy become 40 years old. Your premiums may be reduced if you have:

- (1) Completely replaced all utility systems (electrical, plumbing, heating, and cooling) in the last 40 years; or
- (2) Replaced the heating equipment, air conditioning equipment, electrical service entrance and distribution panel in the last 16 years.

Please ask your State Farm® agent for details.

553-3158 CA (C) (11/09)

(CONTINUED)

IMPORTANT NOTICE . . . Discounts and Rating

The longer you are insured with State Farm* and the fewer claims you have, the lower your premium. For policyholders insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for the Plan in the most recent three-year period since becoming insured with State Farm. Premium adjustments under the Claim Record Rating Plan are based on the number of years you have been insured with State Farm and on the number of claims that we consider for the Plan. Depending on the Plan(s) that applies in your state/province, claims considered for the Plans generally include claims resulting in a paid loss and may include weather-related claims. Additionally, depending on your state/province's plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Free Discount is in effect in your state/province, the Claim Record Rating Plan that applies in your state/province, and the claims we consider for the Plans, please contact your State Farm agent.

