

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

**AGENDA
MARCH 23, 2023
REGULAR MEETING OF THE PLANNING and DEVELOPMENT COMMISSION
CITY OF LONG BEACH, MISSISSIPPI
5:30 O'CLOCK P.M.
LONG BEACH CITY HALL
MEETING ROOM
201 JEFF DAVIS AVENUE**

I. CALL TO ORDER

II. ROLL CALL AND ESTABLISH QUORUM

III. PUBLIC HEARINGS

IV. ANNOUNCEMENTS

V. APPROVE MINUTES

- 1. March 9, 2023

VI. UNFINISHED BUSINESS

VII. NEW BUSINESS

- 1. Tree Removal- 105 Park Lane, Tax Parcel 0611N-02-062.000, Submitted by Cynthia Wilson.
- 2. Tree Removal- 621 Forest Avenue, Tax Parcel 0511O-02-024.000, Submitted by Benjamin and Mallory Simpson.
- 3. Short-Term Rental- 108 Boggs Circle, Tax Parcel 0612E-02-127.000, Submitted by Eric Watkins, Laura Henson, William Terry Jr and Laura Terry (owners) and Laura Henson (Watkins) (property manager).
- 4. Short-Term Rental- 129 Edmund Drive, Tax Parcel 0711M-05-076.000, Submitted by Gregory Laney (owner and property manager).
- 5. Short-Term Rental- 1009 Pino Street, Tax Parcel 0511O-03-090.000, Submitted by Jeffrey and Sharon Brandt (owner and property manager).

VIII. DEVELOPMENT & RESEARCH

IX. ADJOURN

*****NOTES*****

**All decisions made at this meeting are subject to a ten (10) day appeal for a Public Hearing and/or the Mayor and Board of Aldermen approval on April 4, 2023.

**The agenda for the Planning Commission meeting closes at 12:00 O'clock (noon), and/ in accordance with applicable ordinances, the Thursday prior to the meeting day.

Commissioner Sawyer Walters read the Opening Statement for the Planning and Development Commission.

MINUTES OF MARCH 23, 2023

REGULAR MEETING

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Be it remembered that a Regular Meeting before the Long Beach Planning and Development Commission, Long Beach, Mississippi, was begun at 5:30 o'clock p.m., Thursday, the 23rd day of March 2023, in the Long Beach City Hall Meeting Room, 201 Jeff Davis Avenue, in said City, and the same being the time, date and place fixed for holding said Regular Meeting.

There were present and in attendance on said Commission and at the meeting the following named persons: Chairman Frank Olaiivar, Commissioners Sawyer Walters, Chris Fields, Jennifer Glenn and Marcia Kruse, Building Official Mike Gundlach, and Minutes Clerk Tina M. Dahl.

Absent the regular meeting were Vice Chairman Shawn Barlow, Commissioners Billy Suthoff, Justin Shaw and Michael Levens, City Advisor Bill Hessell and Building Inspector Ryan Ladner.

There being a quorum present and sufficient to transact the business of this regular meeting, the following proceedings were had and done.

Commissioner Walters made motion, seconded by Commissioner Glenn and unanimously carried to approve the Regular Meeting minutes of March 9, 2023, as submitted.

It came for discussion under New Business, a Tree Removal for property located at 105 Park Lane, Tax Parcel 0611N-02-062.000, submitted by Cynthia A. Wilson, as follows:

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



CITY OF LONG BEACH, MISSISSIPPI
201 Jeff Davis Avenue
P.O. Box 929
Long Beach, MS 39560
(228) 863-1554
(228) 863-1558 fax
APPLICATION FOR TREE PERMIT

OFFICE USE ONLY
Date Received 3-3-23
Zoning R-1
Agenda Date 3-23-23
Check Number CC

(Initial on the line that you've read each)

Routine trimming does not require a permit. The reason for pruning may include, but are not limited to, reducing risk, maintaining or improving tree health and structure, improving aesthetics, or satisfying a specific need. The City of Long Beach does recommend you obtain a licensed Arborist for your and the tree protection.

Any single-family Residential, Multi-Family Residential, Commercial or Industrial Zoned areas need a permit to remove a Live Oak or Magnolia tree with its root system, growing upon the earth usually with one trunk or at least eighteen (18) inches in circumference or larger, measured four and one-half (4 1/2) feet above the surface of the ground, or a multi-stemmed trunk system with a definitely formed crowned.

Any person desiring a permit for removal of any Live Oak or Magnolia tree, shall submit this application and a filing fee of \$25.00 per parcel of land to which such application pertains.

TODAY'S DATE: March 3, 2023

PROPERTY INFORMATION

TAX PARCEL # 0611N-02-062.000
Address of Property Involved: 105 Park Lane Long Beach
Property owner name: Cynthia A. Wilson
Are you the legal owner of the above property? Yes No If No, written consent from the owner is needed. Please provide a statement that no person, not listed on this application, has any interest in the title in or to the property.
Property owner address: 105 Park Lane Long Beach MS
Phone No. (228) 234-4335

CONTRACTOR OR APPLICANT INFORMATION

Company Name: _____
Phone No. _____ Fax: _____
Name Cynthia Wilson
Address 105 Park Lane Long Beach, MS 39562

PERMIT INFORMATION

Permit for: Removal Trimming _____ Pruning _____

What is the reason the tree needs to be removed? Be specific ex. Construction, street or roadway, recreational area, patio, parking lot, diseased tree not worthy of preservation, etc.:

Roots going over yard and house over house, tree is larger than property where its going, fearful will destroy house going over in neighbors yards. Worry about homeowners insurance
Number of Trees:

1 Live Oak _____ Southern Magnolia

I hereby certify that I have read this application and that all information contained herein is true and correct; that I agree to comply with all applicable codes, ordinances and state laws regulation construction; that I am the owner or authorized to act as the owner's agent for the herein described work.

Cynthia Wilson March 2023
Signature Date

ADDITIONAL INFORMATION REQUIRED FROM APPLICANT

(Initial on the line that you've read each)

TREE SITE PLAN: Please provide a map or diagram of the parcel of land, specifically designating the area or areas of proposed tree removal and the proposed use of such area. Please include the following: 1) location of all protected and large shade trees on the property, their size and species 2) Designate which are disease/or damaged, 3) designate which are endangering any roadway, pavement, or utility line, 4) any proposed grade changes that might adversely affect or endanger any trees on the site and specify how to maintain them 5) designate the trees to be removed and the trees to be maintained, and 5) location of existing and/or proposed structures.

PHOTOGRAPH: You must attach a photograph of the tree to be removed, the photo must show any damage the tree is causing.

OWNERSHIP: Please provide a recorded warranty deed.

PERMIT FEES: Upon issuance of a Tree Removal Permit, the permit fee will be as follows: For removal of a tree or trees where such removal of such tree or trees is necessitated by material damage caused by such tree or trees to permanent improvement or improvements on the parcel where such tree or trees are situated a fee of \$1.00 per tree permitted to be removed. For removal of all other trees, a fee of \$45.00 per tree permitted to be removed. As per City of Long Beach Tree Ordinance (#364) any person removing any Live Oak or Magnolia tree within the City of Long Beach, Mississippi, without a valid tree removal permit, shall be guilty of a misdemeanor; and upon conviction thereof shall be sentenced to pay a fine not less than \$500.00 nor more than \$1000.00. The removal of each tree without having first secured a valid tree removal permit shall constitute a separate offense and shall be punishable as such.

REPLANTING: As a condition of granting the tree removal permit, the City, acting by and through its Mayor and Board of Aldermen, may require the applicant to relocate or replace trees, but may not require the replacement of trees in a number greater than the number of Live Oak or Magnolia trees removed; trees to be of Four (4) inches caliper deciduous trees or five (5) feet in height of evergreen or Live Oak or Magnolia trees.

MEETING: You must attend the Planning Commission meeting, not attending may cause your permit for tree removal to be denied or withheld.

MINUTES OF MARCH 23, 2023
REGULAR MEETING

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

105 Park Lane

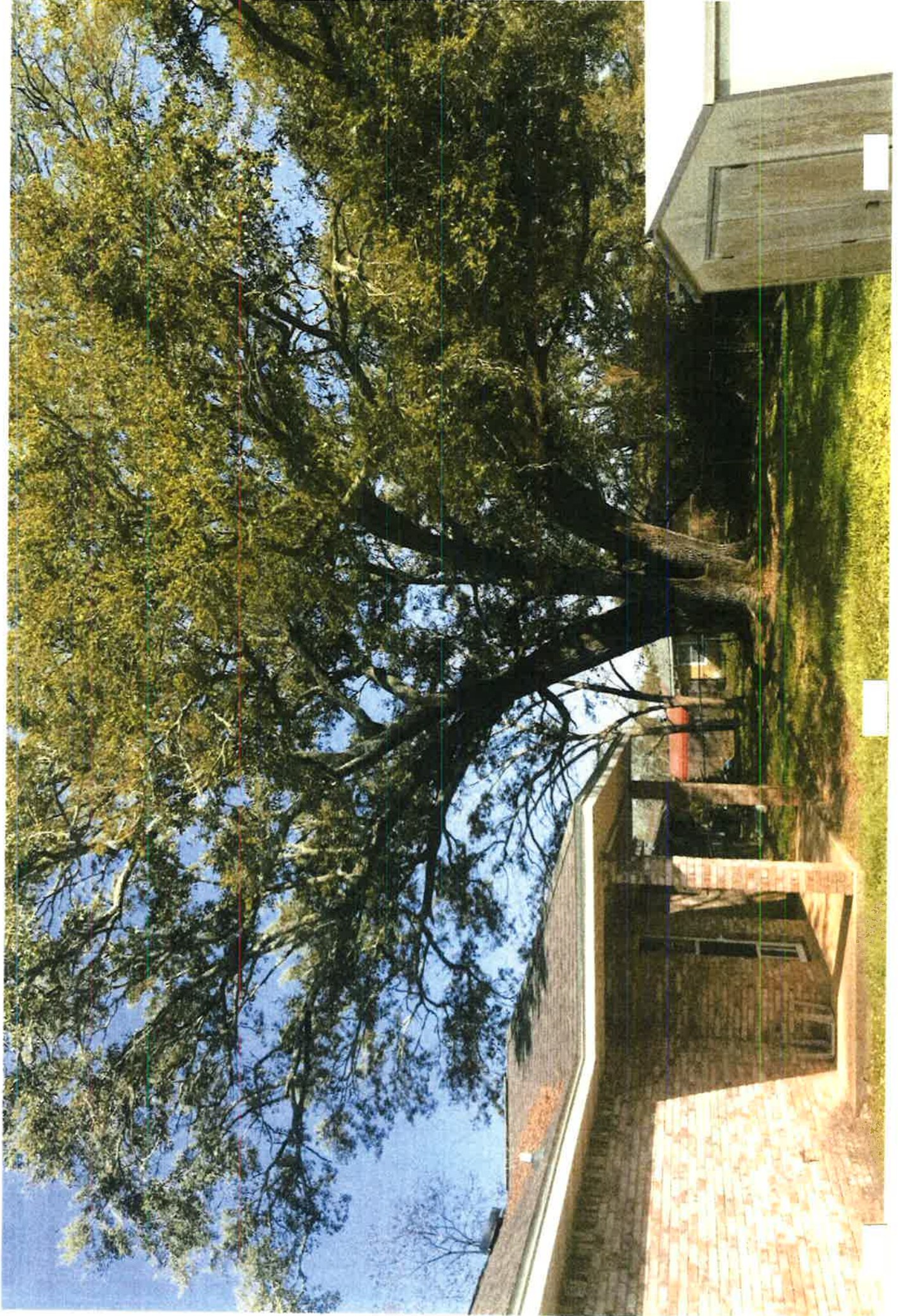


HARRISON COUNTY, MISSISSIPPI

DISCLAIMER: THIS MAP IS FOR PROPERTY TAX ASSESSMENT PURPOSES ONLY. IT WAS CONSTRUCTED FROM PROPERTY INFORMATION RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS AND IS NOT CONCLUSIVE AS TO LOCATION OF PROPERTY OR LEGAL OWNERSHIP.
TAL FLURRY, TAX ASSESSOR

MAP DATE: March 3, 2023

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**



**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**



**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**



LONG BEACH PLANNING and DEVELOPMENT COMMISSION



MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT

WARRANT DEED

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, I, BEULAH ADAMS, widow not remarried and surviving joint tenant of a joint tenancy with Bill Adams, deceased, do hereby sell, convey and warrant unto CYNTRIA ANNE WILSON, the following described land and property situated in the City of Long Beach, Harrison County, First Judicial District, Mississippi, to-wit:

The West 75 feet of the East 257 feet of Lot 11 of MILLERS HOMESITE SUBDIVISION of a part of Lot 3 of Seal Subdivision East of Three Notch Road in Harrison County, Mississippi, as per map or plat thereof on file and of record in Plat Book 14, page 18, and being located in Section 11, Township 8 South, Range 12 West, First Judicial District of Harrison County, Mississippi.

A certified copy of the death certificate of Bill Adams is attached hereto and made a part hereof.

The above described property is conveyed subject to restrictions, reservations and easements of record.

Ad valorem taxes for 1989 are prorated and payment of same when due is specifically assumed by the Grantee.

WITNESS my signature this 23rd day of June, 1989.

Beulah Adams
BEULAH ADAMS

STATE OF MISSISSIPPI

STATE OF MISSISSIPPI
COUNTY OF HARRISON

Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named BEULAH ADAMS, who acknowledged that she signed and delivered the above and foregoing instrument of writing on the day and year therein written.

Given under my hand and official seal of office this 23rd day of June, 1989.

John R. ...
NOTARY PUBLIC
My commission expires: 11/2/89

GRANTOR: R.R. 13, Box 169
West Terry Haute, TN 47885
No Phone

GRANTEE: 105 Park Lane
Long Beach, MS 39560
(601) 865-0830

3275

STATE OF MISSISSIPPI COUNTY OF HARRISON FIRST JUDICIAL DISTRICT
47
JUNE 28 1989
1133
John R. ...

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION
MEMORANDUM**

Date: March 22, 2023

To: City of Long Beach Planning Commission

From: Long Beach Tree Board

Re: Tree Removal - 105 Park Lane

The Live Oak tree at 105 Park Lane is mature and healthy. Regrettably, it has outgrown the lot and is situated very close to the house. Its branches are extending over the homeowner's roof and the roots are encroaching on the home's foundation. Ms. Wilson is also concerned about potential damage to her neighbor's property and her homeowner's insurance.

The Tree Board believes that if the tree were properly pruned and maintained, the risk of damage could be mitigated. However, in situations such as this, we defer to the homeowner's wishes.

After considerable discussion and upon recommendation of the City's Tree Board, Commissioner Walters made motion seconded by Commissioner Fields and unanimously carried to approve the application as submitted.

It came for discussion under New Business a Tree Removal located at 621 Forest Avenue, Tax Parcel 0511O-02-024.000, submitted by Benjamin and Mallory Simpson, as follows:

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**



CITY OF LONG BEACH, MISSISSIPPI
201 Jeff Davis Avenue
P.O. Box 929
Long Beach, MS 39560
(228) 863-1554
(228) 863-1558 fax
APPLICATION FOR TREE PERMIT

OFFICE USE ONLY
Date Received 3-15-23
Zoning R-1
Agenda Date 3-23-23
Check Number Cash

(Initial on the line that you've read each)

 Routine trimming does not require a permit. The reason for pruning may include, but are not limited to, reducing risk, maintaining or improving tree health and structure, improving aesthetics, or satisfying a specific need. The City of Long Beach does recommend you obtain a licensed Arborist for your and the tree protection.

 Any single-family Residential, Multi-Family Residential, Commercial or Industrial Zoned areas need a permit to remove a Live Oak or Magnolia tree with its root system, growing upon the earth usually with one trunk or at least eighteen (18) inches in circumference or larger, measured four and one-half (4 1/2) feet above the surface of the ground, or a multi-stemmed trunk system with a definitely formed crown.

 Any person desiring a permit for removal of any Live Oak or Magnolia tree, shall submit this application and a filing fee of \$25.00 per parcel of land to which such application pertains.

TODAY'S DATE: 3/15/23

PROPERTY INFORMATION

TAX PARCEL # 05110-02-024 000

Address of Property Involved: 621 Forest Ave

Property owner name: Benjamin & Mallory Simpson
Are you the legal owner of the above property? Yes No If No, written consent from the owner is needed. Please provide a statement that no person, not listed on this application, has any interest in the title in or to the property.

Property owner address: 621 Forest Ave Long Beach

Phone No. (228) 209-2212

CONTRACTOR OR APPLICANT INFORMATION

Company Name: Southern Tree & Turf

Phone No. 228-760-5296 Fax: _____

Name Patrik Blake

Address 139 Central Ave Long Beach MS 39500

PERMIT INFORMATION

Permit for: Removal Trimming _____ Pruning _____

What is the reason the tree needs to be removed? Be specific ex. Construction, street or roadway, recreational area, patio, parking lot, diseased tree not worthy of preservation, etc.: Answer
(use separate sheet if needed)

Number of Trees:
3 Live Oak _____ Southern Magnolia

I hereby certify that I have read this application and that all information contained herein is true and correct; that I agree to comply with all applicable codes, ordinances and state laws regulation construction; that I am the owner or authorized to act as the owner's agent for the herein described work.

[Signature]
Signature _____ Date 3/15/23

ADDITIONAL INFORMATION REQUIRED FROM APPLICANT

(Initial on the line that you've read each)

 TREE SITE PLAN: Please provide a map or diagram of the parcel of land, specifically designating the area or areas of proposed tree removal and the proposed use of such area. Please include the following: 1) location of all protected and large shade trees on the property, their size and species 2) Designate which are disease/or damaged, 3) designate which are endangering any roadway, pavement, or utility line, 4) any proposed grade changes that might adversely affect or endanger any trees on the site and specify how to maintain them 5) designate the trees to be removed and the trees to be maintained, and 5) location of existing and/or proposed structures.

 PHOTOGRAPH: You must attach a photograph of the tree to be removed, the photo must show any damage the tree is causing.

 OWNERSHIP: Please provide a recorded warranty deed.

 PERMIT FEES: Upon issuance of a Tree Removal Permit, the permit fee will be as follows: For removal of a tree or trees where such removal of such tree or trees is necessitated by material damage caused by such tree or trees to permanent improvement or improvements on the parcel where such tree or trees are situated a fee of \$1.00 per tree permitted to be removed. For removal of all other trees, a fee of \$45.00 per tree permitted to be removed. As per City of Long Beach Tree Ordinance (#364) any person removing any Live Oak or Magnolia tree within the City of Long Beach, Mississippi, without a valid tree removal permit, shall be guilty of a misdemeanor; and upon conviction thereof shall be sentenced to pay a fine not less than \$500.00 nor more than \$1000.00. The removal of each tree without having first secured a valid tree removal permit shall constitute a separate offense and shall be punishable as such.

 REPLANTING: As a condition of granting the tree removal permit, the City, acting by and through its Mayor and Board of Aldermen, may require the applicant to relocate or replace trees, but may not require the replacement of trees in a number greater than the number of Live Oak or Magnolia trees removed; trees to be of Four (4) inches caliper deciduous trees or five (5) feet in height of evergreen or Live Oak or Magnolia trees.

 MEETING: You must attend the Planning Commission meeting, not attending may cause your permit for tree removal to be denied or withheld.

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

433

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

TREE 1: This tree is 19" inches from house. The roots have and will continue to cause foundation and plumbing issues (just recently had to repair cracks in the back rooms while updating the house with new floors. It leans over the house and possess a significant danger to the structure and personal safety of us inside.

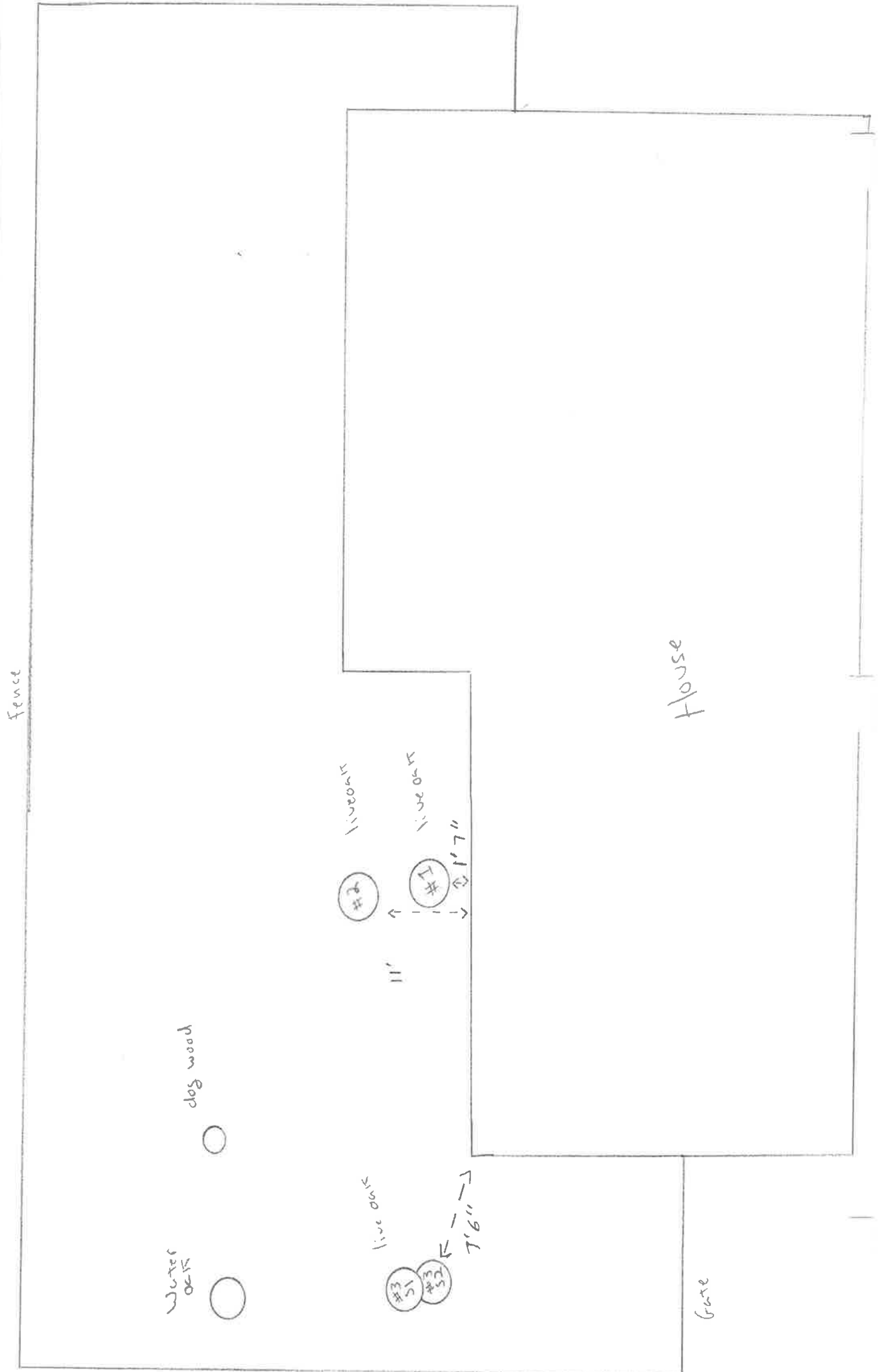
TREE #2: This tree is 11' ft from house. The roots also are causing structural damage to the foundation and plumbing and will continue to. I would also like to put a patio/porch here.

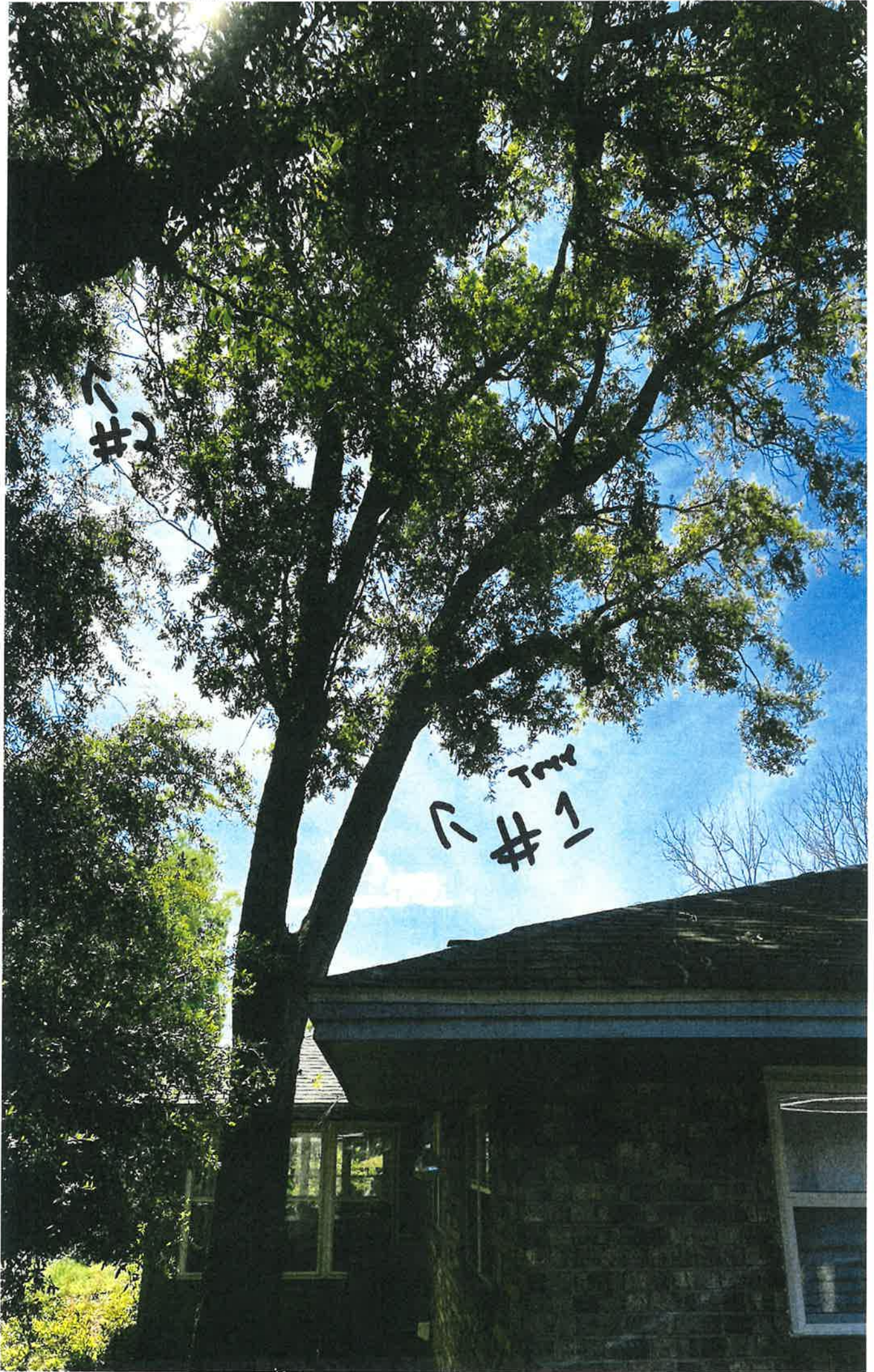
TREE#3: This tree splits into 2 trunks at the base. Side 1 is dead. Side 2 also leaning significantly over the house, fence and neighbors house. I wish this one was in better shape and growing more vertical and not leaning over the house it would be nice to have. But I would also like to free up this side of back yard in order to put patio. That is the only access to backyard and I would like to park my trailer so its not an eye soar to neighbors and secure.

All these trees lean over the house (the side where the kids bedrooms are) and don't seem to be healthy well grown trees.

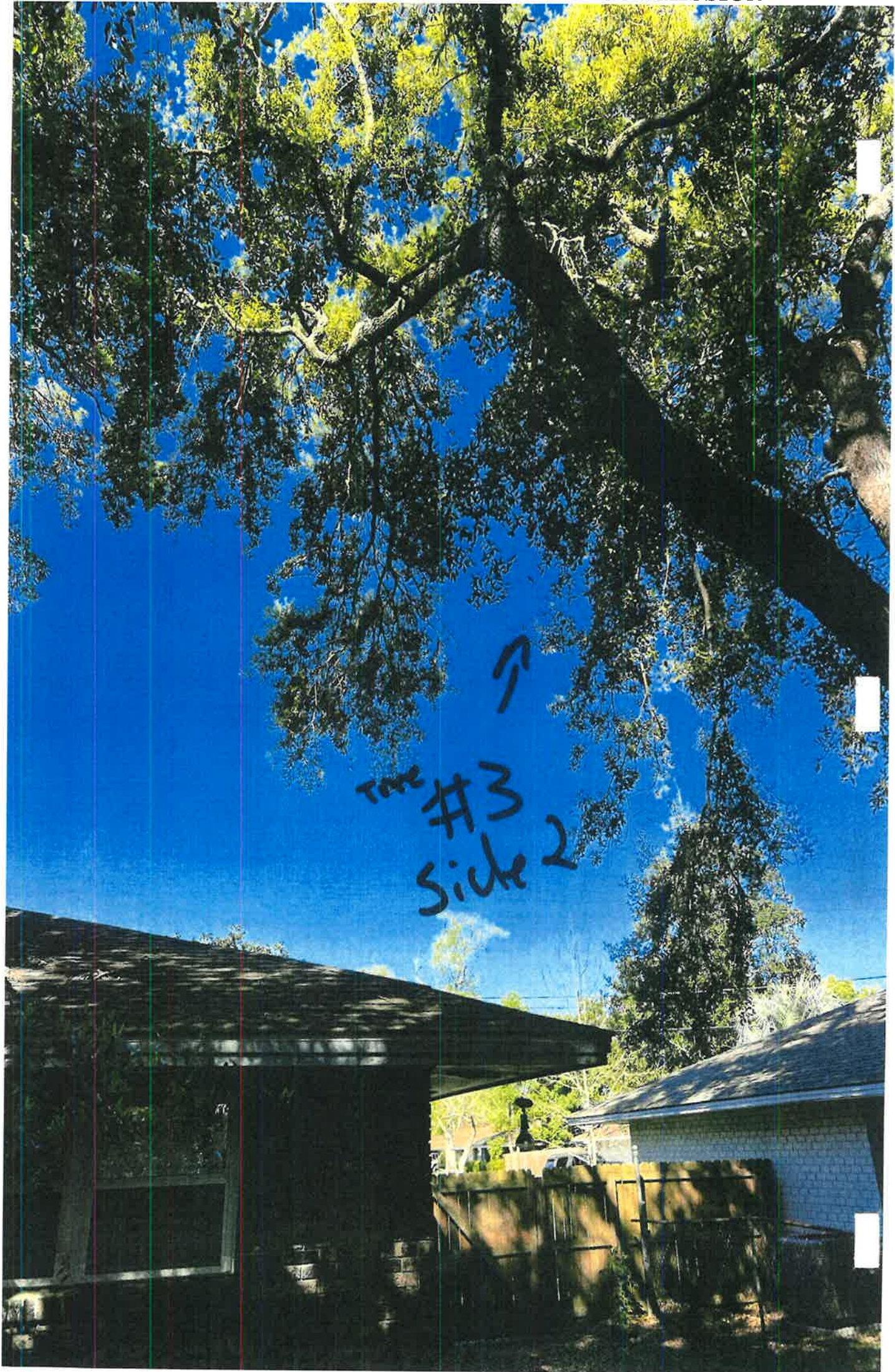
Thank you for your time,
Benjamin Joel Simpson
228-209-2212

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION





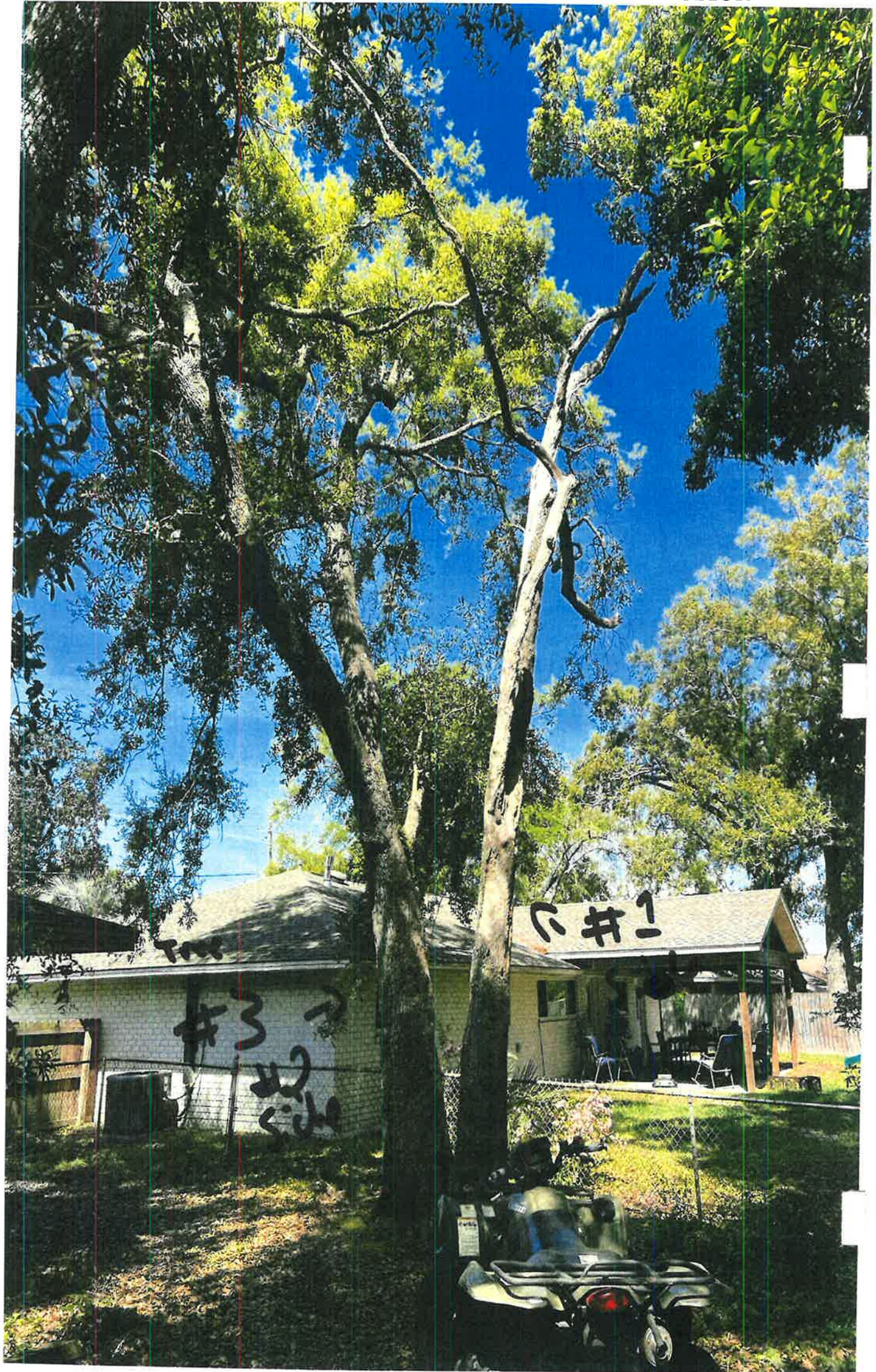
MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

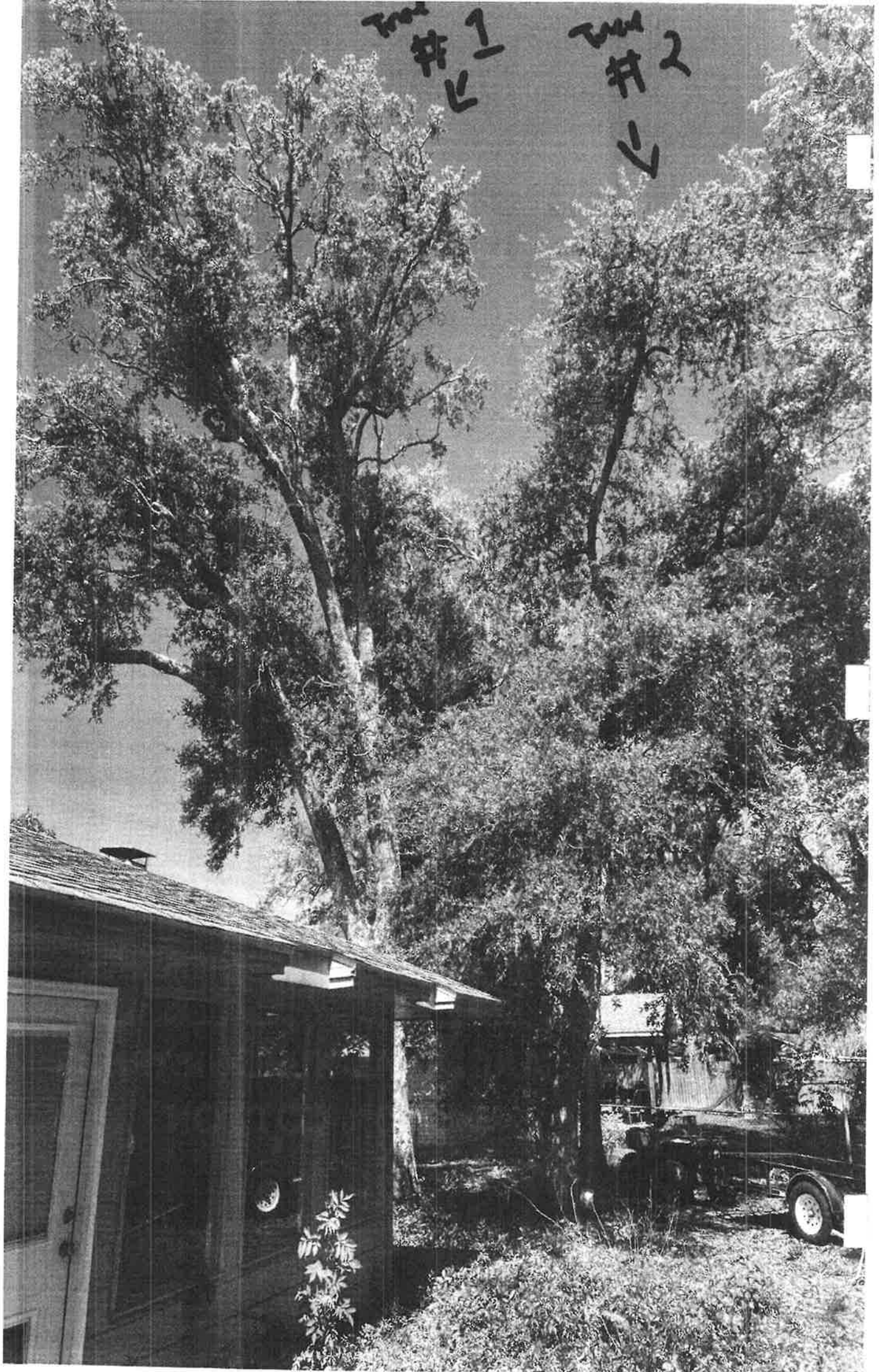


MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION





MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Prepared by:
David B. Pilger
Attorney at Law
1406 Bienville Blvd., Suite 101
Ocean Springs, MS 39564
(228) 215-0011

Grantor:
IRBY Home Buyers, LLC
An Alabama Limited Liability Company
1 St. Louis Street, Suite 3400
Mobile, AL 36602
(251) 202-2222

Return To:
David B. Pilger
Attorney at Law
1406 Bienville Blvd., Suite 101
Ocean Springs, MS 39564
(228) 215-0011

Grantees:
Mallory Savner
Benjamin J. Simpson
621 Forest Ave
Long Beach, MS 39560
(228) 864-3444

File No. T210346A

INDEXING INSTRUCTIONS: Lot 11, BLK 1 Pecan Park S/D, Unit 1, 1st JD, Harrison County, MS

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT

WARRANTY DEED

FOR AND IN CONSIDERATION OF the price and sum of TEN AND NO/100 DOLLARS (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, IRBY Home Buyers, LLC, An Alabama Limited Liability Company does hereby sell, convey and warrant unto Mallory Savner and Benjamin J. Simpson, as joint tenants with right of survivorship and not as tenants in common, all of that certain tract, piece or parcel of land situated in the First Judicial District of Harrison County, Mississippi, together with all improvements, buildings, fixtures, and appurtenances thereunto belonging, and being more particularly described as follows, to-wit:

Lot 11, Block 1, Pecan Park Subdivision, a subdivision according to the map or plat thereof on file and of record in the office of the Chancery Clerk in the First Judicial District of Harrison County, Mississippi, in Plat Book 25, at Page 20.

This being the same property as that previously conveyed to Patricia Crim Farris and Peggy L. Guin and William L. Lipscomb, recorded in Instrument No. 2021-3345-D-J1, Land Deed Records of the First Judicial District of Harrison County, Mississippi.

Exhibit "A"

Legal Description

Lot 11, Block 1, Pecan Park Subdivision, a subdivision according to the map or plat thereof on file and of record in the office of the Chancery Clerk in the First Judicial District of Harrison County, Mississippi, in Plat Book 25, at Page 20.

Signatures of Mallory Savner and Benjamin J. Simpson with corresponding Date lines.

If this property is bounded by water, this conveyance includes any natural accretion, and is subject to any erosion due to the action of the elements. Such riparian and littoral rights as exist are conveyed herewith but without warranty as to their nature or extent. If any portion of the property is below the mean high tide watermark, or is coastal wetlands as defined in the Mississippi Coastal Wetlands Protection Act it is conveyed by quitclaim only.

Grantor quitclaims any and all oil, gas, and other minerals owned, if any, to Grantees. No mineral search was requested or performed by preparer.

This conveyance is subject to any and all covenants, rights of way, easements, restrictions and reservations of record in the office of the Chancery Clerk in the First Judicial District of Harrison County, Mississippi.

It is agreed and understood that the taxes for the current year have been pro-rated as of this date on an estimated basis, and when said taxes are actually determined, if the proration as of this date is incorrect, the Parties hereto agree to make all necessary adjustments on the basis of an actual proration.

WITNESS MY SIGNATURE, on this the ___ day of ___, 2021.

IRBY Home Buyers, LLC, An Alabama Limited Liability Company

Signature of Brandi Day, Closing Coordinator

CORPORATE ACKNOWLEDGMENT

STATE OF MISSISSIPPI
COUNTY OF HARRISON

Personally appeared before me, the undersigned authority in and for the said county and state, on this ___ day of October, 2021, within my jurisdiction, the within named Brandi Day, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed in the above and foregoing instrument and acknowledged that she executed the same in her representative capacity, and that by her signature on the instrument, and as the act and deed of the person or entity upon behalf of which she acted, executed the above and foregoing instrument, after first having been duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, on this the ___ day of ___, 2021.

(AFFIX SEAL)

NOTARY PUBLIC

My commission expires: _____

DEED ACCEPTED BY:

Signature of Mallory Savner

Signature of Benjamin J. Simpson

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION
MEMORANDUM**

Date: March 22, 2023

To: City of Long Beach Planning Commission

From: Long Beach Tree Board

Re: Tree Removal - 621 Forest Ave

The three Live Oak trees the homeowner wants to remove are all located too close to the home and are causing damage. It is apparent that the trees originally grew under taller trees and have had to seek light in order to survive. They are leaning and twisted. The tree marked as No.1 has areas of missing bark, dead limbs is not healthy. The tree board does not object to the removal of the trees under these circumstances.

After considerable discussion and upon recommendation of the City's Tree Board, Commissioner Walters made motion seconded by Commissioner Glenn and unanimously carried recommending to approve the application as submitted.

It came for discussion under New Business a Short-Term Rental for property located at 108 Boggs Circle, Tax Parcel 0612E-02-127.000, submitted by Eric Watkins, Laura Henson, William Terry Jr and Laura Terry (owners) and Amanda Bergeron (property manager), as follows:

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

CITY OF LONG BEACH, MISSISSIPPI
APPLICATION FOR SHORT-TERM RENTAL

PHYSICAL ADDRESS: 201 JEFF DAVIS AVENUE LONG BEACH, MS 39560	PHONE: (228) 863-1554 FAX: (228) 863-1558	MAILING ADDRESS: POST OFFICE BOX 929 LONG BEACH, MS 39560
---	--	--

PROPERTY INFORMATION:
ADDRESS: 108 Boggs Circle Long Beach Tax Parcel # 0612E-02-127.000
(Location of Short-Term Rental)

OWNER'S INFORMATION:
Property Owner's Name: Eric Watkins, Laura Henson, William Terry Jr., Laura Terry
Property Owner's Address: 8410 John Pector Rd. Georgetown, IN 47122
Property Owner's Mailing Address, if different from above:
Same

City State Zip

Property Owner's Phone No: 502-379-7560 Email Address: beth.watkinsres@gmail.com

Is there a homeowner's association for the neighborhood? No. If so, please provide written statement of support of short term rental?

PROPERTY MANAGER INFORMATION:
Property Manager's Name: Amanda Bergerson
Property Manager's Address: (Must be a local contact) 310 N. Girard Ave Long Beach ms 39560
State, Zip

Property Manager's Phone No.: 224-0530 Email Address: beth.watkinsres@gmail.com

PLEASE PROVIDE THE FOLLOWING:

- Mississippi Sales Tax ID # Airbnb-26-3051428, VRBO 1623653
- Recorded Warranty Deed
- Parking Rules & Plan
- Trash Management Plan
- Copy of Proposed Rental Agreement
- Proof of Liability Insurance, which includes short term rental coverage

ADDITIONAL INFORMATION:

- Completed written statement of compliance.
- FEES: \$250, nonrefundable application fee. \$500, yearly renewable fee. Checks should be made payable to the City of Long Beach.
- LICENSE: A Privilege Tax License must be applied and paid for after approval.
- INCOMPLETE APPLICATIONS will not be processed.

AFFIDAVIT

I HEREBY CERTIFY THAT I HAVE READ THIS APPLICATION AND THAT ALL INFORMATION CONTAINED HEREIN TRUE AND CORRECT; I ACKNOWLEDGE RECEIPT OF AND AGREE TO COMPLY WITH THE RULES & REGULATIONS OF SHORT-TERM RENTALS (Ordinance 660), ALL APPLICABLE CODES, ORDINANCES AND STATE LAWS. VIOLATION OF ANY CODES OR REGULATIONS SHALL RESULT IN THE SUSPENSION OR REVOCATION OF THE PERMIT.

Doc. signed by: <u>Eric Watkins</u>	Doc. signed by: <u>Laura Henson (Watkins)</u>	Doc. signed by: <u>William Terry, Jr.</u>	Doc. signed by: <u>Laura Terry</u>
PRINT NAME: <u>Eric Watkins</u>	SIGNATURE: <u>Laura Henson (Watkins)</u>	SIGNATURE: <u>William Terry</u>	DATE: <u>Laura Terry</u>

BELOW IS FOR OFFICE USE ONLY

Maximum Occupancy: <u>8</u>	Maximum Vehicles allowed: <u>4</u>	Number of bedrooms: <u>4</u>	Number of people home can accommodate: <u>8</u>
-----------------------------	------------------------------------	------------------------------	---

I AFFIRM THAT THE APPLICANT IS IN COMPLIANCE WITH ALL APPLICABLE ZONING REQUIREMENTS, BUILDING & FIRE CODES; AND THAT ALL APPLICABLE TAXES, FEES AND OTHER CHARGES HAVE BEEN PAID.

Building Official Signature: [Signature] Date: 3/22/23

Fire Inspector Signature: _____ Date: _____

COMMENTS: _____

Date Received: <u>03/22/23</u>
Agenda Date: <u>3/23/23</u>
Amount Due/Paid: <u>250.00</u>
Payment Method: <u>1121</u>

2/9/2023 | 1.

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



Laura Henson (Watkins), Eric Watkins, William Terry, Jr.,
I, Laura Terry owner of the property located at 108 Boggs Circle, Long Beach Tax Parcel 0612 E-12-127-000
affirm that I am in compliance with building codes, deed restrictions
and/or covenants, and have paid all applicable taxes, fees and other
charges. I acknowledge that a violation of the ordinances of the City of
Long Beach shall result in the suspension or revocation of the permit.

Laura Henson (Watkins)
signature

Decoupled by:
Eric Watkins
DC 18220038461

2-9-2023
date

Decoupled by:
William Terry
DC 0770125C134F8

Decoupled by:
Laura Terry
DC 055274EFT3400

Prepared By and Return To:
Schwartz, Orgler & Jordan, PLLC
12206 Hwy 49
Gulfport, MS 39503
(228) 832-8550

Indexing Instructions: Exempt

File# 190521

STATE OF MISSISSIPPI
COUNTY OF HARRISON

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid,
s and other good and valuable consideration, the receipt and sufficiency of all of which is hereby
acknowledged,

Thomas Halfaker Jr. and wife, Lorraine Halfaker
1089 N Buck Creek Rd
Greenfield, IN 46140
317-894-8352

do hereby grant, bargain, sell, convey and warrant unto

Eric L. Watkins and Laura E. Henson
and
William C. Terry and wife, Laura L. Terry
all as joint tenants with full rights of survivorship and not as tenants in common
8410 John Pectol Rd
Georgetown, IN 47122
517-748-2738

the following described property, together with the improvements, hereditaments and appurtenances
thereunto situated and located in the County of Harrison, State of Mississippi, and more particularly
described as follows, to-wit:

**Lot Five (5), Block One (1), DRIFTWOOD SUBDIVISION, a subdivision according to
the official map or plat thereof on file and of record in the office of the Chancery Clerk
for the First Judicial District of Harrison County, Mississippi, in Plat Book 25 at page
11, reference to which is hereby made in aid of and as a part of this description.**

THIS CONVEYANCE is subject to any and all recorded restrictive covenants, rights-of-way and
easements applicable to subject property, and any prior recorded reservations, conveyances and leases of oil,
gas and minerals by previous owners of subject property.

Ad valorem taxes for the current and subsequent years are assumed by the Grantees herein.

THIS CONVEYANCE is also subject to zoning and/or other land use regulations promulgated by
federal, state or local governments affecting the use or occupancy of the subject property.

WITNESS THE SIGNATURE of the Grantors on this the 22nd day of May, 2020.

Thomas Halfaker Jr.
Thomas Halfaker Jr.

Lorraine Halfaker
Lorraine Halfaker

STATE OF INDIANA
COUNTY OF Hancock

THIS DAY personally appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, Thomas Halfaker Jr. and Lorraine Halfaker, who acknowledged that they signed, executed and
delivered the above and foregoing instrument as a voluntary act and deed on the day and year therein
mentioned.

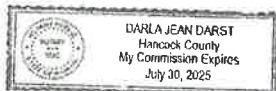
GIVEN under my hand and official seal on this the 22nd day of May, 2020.

Darla Jean Darst
NOTARY PUBLIC

(S E A L)

My Commission Expires:

7-30-2025



**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Here is all of the information you need for your upcoming stay at Chateau Relaxo!

I understand this is a lengthy message. Please read through everything or print it out to take with you on your trip.

The street address is 108 Boggs Circle, Long Beach, MS 39560.

*Check-in is at 3pm or later. If you would like to check in earlier, you may do so. Please be sure to let me know if you'll be arriving early so that I can update your access code.

*Please be sure to keep doors (storm door AND exterior door) and windows closed as often as possible in order to keep the house cool. The humid weather of the coast pulls the cool air outside if the doors/windows are open and it will make the house feel very hot and muggy. There are box fans in every bedroom for you to use as you wish.

*There are driveways on both sides of the house that lead to a carport on the back of the house. Please note the carport has a 7 Foot Clearance!! Vehicles taller than 7 feet will not fit under the carport. There is a switch for the lights in the carport on the front pole nearest to the house.

There is only one place we request that you do not park. There is a spot directly in front of the house with a Reserved Parking sign. That spot is reserved for our neighbor's Sheriff Patrol car. There is ample amount of parking in both driveways and under the carport. We just ask that you leave this one spot available for him. We appreciate your accommodation.

**We have sensitive plumbing. DO NOT FLUSH: Sanitary Products, Q-tips, Too Much Toilet Paper, Wipes (not even the ones that say "flushable" that's a lie), Kleenex, Paper Towels, Hopes & Dreams, Goldfish, Tiny Frogs, etc. Please be gentle on our plumbing :-)

IMPORTANT Be mindful of towels and sheets. Body towels, wash cloths and hand towels are only to be used to dry the body. Kitchen towels should only be used for dishes. Bath towels should not be taken to the beach. Please bring your own beach towels or you may purchase them at Wal-Mart which is less than 2 miles away. Any towels, wash cloths, hand towels, kitchen towels and/or bed sheets/linens that are found to be ruined, damaged or missing will be charged to the guest at \$25 per towel and \$50 per sheet set/bedspread. Blood, makeup, foundation, creams, hair dye, and tanning products will stain sheets and towels. We have provided make up remover wipes in all 3 bathrooms for our guests to use.

Wi-Fi Name: ChateauRelaxo

Wi-Fi Password: ChateauRelaxo1

*Door Security Code: Press the "Yale" button at the top of the keypad to illuminate the keypad, then enter your door code. Your door code is 102 382, then press the "checkmark" button. This code is specific to you for the duration of your stay and will work for the front door and the back door. Sometimes the cleaning crew locks the handle of the front door, so you'll want to try the back door first. Please lock the door any time you leave. Press the "Yale" button at the top of the keypad until you hear the door lock.

*The first floor of the home hosts 2 Living Rooms, Kitchen & Dining area, Master Bedroom, a 2nd Bedroom, and 2 full bathrooms. The closet in the hallway is available for guest use. There are towels, wash cloths, a hair dryer, a first aid kit, beach toys, and a vacuum in case you should need it. The Master Bedroom has a private bath equipped with towels, wash cloths, and hand towels. The laundry

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

room is attached to the Master Bedroom. We provide laundry detergent and fabric softener for our guests. Please use appropriately so we may continue to provide this amenity for all of our guests. You will also find an iron and ironing board in the laundry room. There are closets and/or hanging racks with hangers for you to hang your clothes if you wish.

We provide ground coffee, creamer, and sugar for our guests. We have a regular 12 cup drip coffee maker and a Keurig. Some previous guests have left k cups so there are some k cups as well.

There is dish soap, dishwasher tabs, trash bags, a fire extinguisher and miscellaneous cleaning items under the sink in the kitchen.

*Please ALWAYS turn on the bathroom exhaust fan when you shower because it prevents mold and condensation build up.

*The 2nd floor of the home hosts 2 large bedrooms and another full bathroom. In the hall closet, you will find towels, wash cloths, and hand towels. Both bedrooms have large closets and there are hangers for you to hang your clothes if you wish.

*Remember to bring your personal toiletry items such as shampoo, conditioner, makeup remover, face and body wash as we do not provide these items. If you need to purchase any of these types of items, Walmart is less than 2 miles away. Please do not use the hand towels or wash cloths to remove makeup.

*Our home is on a regular monthly maintenance treatment schedule by Alliance Pest Control. Being that we are located on the coast, palmetto bugs are typical pests (these are NOT german cockroaches). They are, unfortunately, an inescapable part of coastal living because we have the perfect weather conditions for bugs like these. If you find a dead palmetto bug, please be aware that this is not abnormal. It is good practice to keep doors that lead to the outside closed so that they do not enter from the outside.

*Please remember that we have a NO SMOKING and NO VAPING rule in the home. We have placed a cigarette receptacle on the back porch if you wish to smoke. VAPING is not allowed indoors. Please be sure to dispose of cigarettes in the outdoor receptacle to keep the outside areas looking clean of debris. There will be a \$150 property damage fee applied in the case that the home is found to have been smoked in.

*Parties are not allowed on our property. Our home is in a quiet neighborhood and we ask that you please respect our neighbors by adhering to a quiet time after 11pm.

Grilling is NOT allowed on the property.

*Please take a look at our online Guidebook for suggestions of things to do, places to visit and restaurants to enjoy. We also have a Welcome Book in the home that includes more information and suggestions of things to

do! [https://www.airbnb.com/s/guidebooks?refinement_paths\[\]=/guidebooks/1502097&s=67&unique_share_id=cb9ffac6-7785-438b-b5f1-fda7706ab48c](https://www.airbnb.com/s/guidebooks?refinement_paths[]=/guidebooks/1502097&s=67&unique_share_id=cb9ffac6-7785-438b-b5f1-fda7706ab48c)

Upon your departure, please put all garbage in the outdoor garbage bin. Garbage pick-up is on Monday. If you can start a load of white towels, wash cloths and hand towels our cleaning service will greatly appreciate it, but it is not a requirement.

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

*Check out time is by 10am. This will allow our cleaning crew enough time to tidy up and prepare for our next guests coming in at 3pm. We currently have guests checking in the same day as your departure.

You may contact me with questions or concerns at 502-379-7560. We hope you have a truly lovely stay!
Beth & Eric

State of Mississippi

Rev. 133EF54

VACATION RENTAL SHORT TERM LEASE AGREEMENT

This Vacation Rental Short Term Lease Agreement (this "Agreement") is made by and between **Laura Watkins, Eric Watkins, Laura Terry, William Terry Jr.** ("Owner") and _____ ("Guest") as of the date last written on the signature page of this Agreement. Owner and Guest may be referred to individually as "Party" and collectively as "Parties." For good and valuable consideration, the sufficiency of which is acknowledged, the Parties agree as follows:

1. Property. The property is described as a house with four (4) bedrooms and three (3) bathrooms located at **108 Boggs Cir, Long Beach, MS 39560** (the "Property"). The Property is owned by Owner. The Property is fully furnished by Owner and equipped for light housekeeping. The following amenities are included in the Property:

- microwave
- dishwasher
- refrigerator
- washer
- dryer
- cable
- wifi
- linens

A starter supply of household cleaning and hygiene products may be available in the Property for use. Guest is responsible for purchasing any additional supplies and all food and beverages.

2. Rental Party. All persons in the rental party will be bound by the terms of this Agreement. Only persons listed on this Agreement may stay in the Property. "Rental Party" means Guest plus the following persons:

First Name & Last Name	Relationship to Guest

3. Maximum Occupancy. The maximum number of persons allowed to stay in the Property is limited to **eight (8)**, unless the Owner gives its prior written consent. A charge of \$25.00 per person per night will be assessed for each person who stays in the Property in addition to the Rental Party. Guest will be charged without notice for additional persons staying in the Property and not disclosed to Owner.

4. Visitors. A visitor is an occupant of the Property who is not staying overnight. The total number of persons permitted in the Property at any given time, including visitors, is twelve (12). Any visitor staying overnight is subject to additional charges.

5. Rental Period & Check-In. The term of this lease will be from _____ ("Arrival Date") to _____ ("Departure Date"). The Property will be ready for Guest's occupancy beginning at 3:00

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

PM on the Arrival Date and the Property must be vacated by 10:00 AM on the Departure Date, unless otherwise agreed by Owner. If Guest or any member of the Rental Party remains on the Property beyond the Departure Date, Guest will be responsible to pay the rental rate prescribed in Section 8 below for the period of time between Departure Date and the actual date Guest and all members of the Rental Property vacate the Property. The Property requires a four (4) night minimum stay.

6. Keys & Access Codes. Owner will provide Guest with zero (0) key(s), which will unlock the front door to the Property. Guest is not allowed to make duplicate keys. A fee of ___N/A___ will be charged to Guest for failure to return a key. Any attempt to access a locked area is just cause for immediate termination of this Agreement, forfeiture of all rent paid, and Guest will be liable for any missing items or damage. Owner will provide Guest with access codes to the House.

7. Rental Rules & Restrictions. Guest agrees to abide by the following restrictions by Owner (the "Rules"):

- (A) Smoking is not permitted inside the Property. Guests are expected to dispose of cigarettes in cigarette receptacle
- (B) Pets are not permitted on the Property
- (C) Quiet hours are from 10:00 PM to 8:00AM
- (D) Garbage must be placed in the proper receptacles

If any person in the Rental Party fails to follow any of the Rules, the Rental Party may be asked to vacate the Property and Guest will forfeit all rent paid.

8. Payment. Guest agrees to pay the rent and fees described below (the "Total Amount Due"). Payment in full of the following fees will be due within seven (7) days before the Arrival Date.

Rental rate of \$ ___ x ___ days	\$ _____
Cleaning service fee	\$200.00
Total Amount Due \$ _____	
Total Balance Due \$ _____	

Acceptable payment methods are:

- personal check
- Cash

Checks should be made payable to: Laura Watkins and sent to: 8410 John Pectol Rd, Georgetown, IN 47122. A fee of \$25.00 will be charged to Guest for dishonored checks.

9. Security Deposit. Owner reserves the right, at its discretion, to charge a security deposit at the time of reservation in the amount of \$250.00. This deposit will be refunded after Guest's departure and an

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

449

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

inspection of the Property by Owner, less any deductions for damage to the Property or furnishings, excessive mess requiring additional cleaning or other costs incurred outside the normal course due to Guest's stay.

10. Cancellation. If Guest cancels the reservation less than five (5) days before the Arrival Date, the Total Amount Due will be forfeited.

11. Cleaning. A cleaning fee of \$200.00 will be charged to the Guest. Daily housekeeping services are not included in the rental rate. Throughout the rental period, Guest will be responsible for keeping the Property clean and in good condition. Any unsafe or dangerous condition must be reported to Owner immediately. Guest acknowledges that on the Arrival Date, the Property is in good condition, except for any defect Guest may report to Owner by the end of the first day following the Arrival Date. The Property should be left in the same condition as it was found by Guest on the Arrival Date. Guest promises to leave the Property in good repair.

12. Furnishings. The following furnishings will be provided with the Property:

- 1 King Bed, 2 Queen Beds, 2 Double Beds
- Fully stocked kitchen
- 2 fully furnished living rooms

Furnishings are subject to change without notice. Furniture, bedding, kitchen equipment, utensils, and any other personal property supplied with the Property must not be removed from the Property. Loss of any items within the Property or damage to the Property or furnishings in excess of normal wear and tear will be charged to Guest. The Property will be inspected by Owner after Guest's departure. All contents of the Property are the property of Owner. If an item should break, Guest must notify Owner immediately. Guest is not permitted to alter the wiring of any television, computer, or gaming equipment.

13. Parking. Parking is limited to four (4) vehicles unless otherwise confirmed by owner. Guest may only park in designated parking area. Any illegally parked cars may be subject to towing and/or fines.

14. Mechanical Failures. Owner attempts to properly maintain the Property. While all electrical and mechanical equipment within the Property are in good working order, Owner cannot guarantee against mechanical failure of electrical service, stopped plumbing, water supply, heating, air conditioning, audio visual equipment, internet access, cable service, or appliances. Guest agrees to report any inoperative equipment or other maintenance problem to Owner immediately. Owner will make every reasonable effort to have repairs done quickly and efficiently. Guest will allow Owner or a person permitted by Owner access to the Property for purposes of repair and inspection. Owner is not responsible for any inconvenience that may occur and no refunds or rent reductions will be made due to failure of such items.

15. Acts of God. If there is a storm or severe weather and a mandatory evacuation order is issued by state or local authorities, Guest shall be entitled to a prorated refund for each night Guest is unable to occupy the Property. Owner will not be liable or deemed in default under this Agreement for any failure to

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

perform or delay in performing any of its obligations due to or arising out of any act not within its control, including, without limitation, acts of God.

16. Limitation on Liability. Owner is not responsible for any accidents, injuries or illness that occur to any member of the Rental Party or Guest's visitors while in the Property or on the Property. Owner is not responsible for loss of personal belongings or valuables belonging to any member of the Rental Party or any of Guest's visitors. Guest agrees to assume the risk of any harm arising from use of the Property. UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY, TORT, CONTRACT, STRICT LIABILITY, OR OTHERWISE, SHALL OWNER BE LIABLE TO GUEST OR ANY OTHER PERSON FOR ANY DAMAGES OF ANY NATURE WHATSOEVER INCLUDING ARISING OUT OF OR RELATING TO THIS AGREEMENT OR GUEST'S RENTAL OF THE PROPERTY OR USE OF THE PROPERTY. IN NO EVENT WILL OWNER BE LIABLE FOR ANY DAMAGES IN CONNECTION WITH THIS AGREEMENT, EVEN IF OWNER SHALL HAVE BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGE.

17. Indemnification. Guest acknowledges that the use of the Property by the Rental Party and Guest's visitors is entirely at their own risk. Guest will indemnify and hold harmless Owner from any and all expenses, costs, damages, suits, actions, or liabilities whatsoever arising from or related to any and all loss of or damage to personal property, injury or death resulting from the use or occupancy of the Property or the failure of any member of Rental Party or Guest's visitors to observe the Rules and restrictions set forth in Paragraph 7.

18. Violation of Agreement. If Guest or any member of the Rental Party violates any of the terms of this Agreement, including but not limited to maximum occupancy, visitors and rental rules and restrictions, Owner may evict Guest and the Rental Party from the Property and Guest will forfeit all rent and security deposit paid.

19. Governing Law. This Agreement and all transactions contemplated by this Agreement will be governed by, and constructed and enforced in accordance with the laws of the State of Mississippi (not including its conflicts of laws provisions). Any dispute arising from this Agreement shall be resolved through mediation. If the dispute cannot be resolved through mediation, then the dispute will be resolved through binding arbitration conducted in accordance with the rules of the American Arbitration Association.

20. Amendments. This Agreement may be amended or modified only by a written agreement signed by both Owner and Guest.

21. No Waiver. Neither Owner nor Guest shall be deemed to have waived any provision of this Agreement or the exercise of any rights held under this Agreement unless such waiver is made expressly and in writing.

22. Severability. If any provision of this Agreement is held to be invalid or unenforceable in whole or in part, the remaining provisions shall not be affected and shall continue to be valid and enforceable as though the invalid or unenforceable parts had not been included in this Agreement.

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

23. Notices. Any notice or communication under this Agreement must be in writing and sent via one of the following options:

- electronic email transmission
- Phone or Text

24. Successors and Assigns. This Agreement will inure to the benefit of and be binding upon Owner, its successors and assigns, and upon Guest and its permitted successors and assigns.

25. Entire Agreement. This Agreement represents the entire understanding and agreement between the Parties with respect to the subject matter of this Agreement and supersedes all other negotiations, understandings and representations (if any) made by and between the Parties.

SIGNATURES

<hr/> Owner Signature	<hr/> Guest Signature
Laura Henson, Eric Watkins, Laura Terry, William Terry Jr.	
<hr/> Owner Name	<hr/> Guest Name
<hr/> Date	<hr/> Date

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Home was
built in
1974

Disclosure of Information on Lead-Based Paint and/or Lead-Based
Paint Hazards

Lead Warning Statement

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, lessors must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Lessees must also receive a federally approved pamphlet on lead poisoning prevention.

Owner's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

i) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) Owner has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the Owner (check (i) or (ii) below):

(i) Owner has provided Guest with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) Owner has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Guest's Acknowledgment (initial)

(c) _____ Guest has received copies of all information listed above.

(d) _____ Guest has received the pamphlet Protect Your Family from Lead in Your Home.

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION
Certification of Accuracy**

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

	Laura Henson, Eric Watkins, Laura Terry, William Terry Jr.	
Signature of Owner	Name of Owner	Date

Signature of Guest	Name of Guest	Date

--	--	--

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

This page intentionally left blank.

GENERAL INSTRUCTIONS

What is a Vacation Rental Short Term Lease Agreement?

A Vacation Rental Short Term Lease Agreement is written document that officially recognizes a legally binding relationship between two parties - an owner, or the person renting out the property - and a guest, or the person renting the property for a short period of time.

When is a Vacation Rental Short Term Lease Agreement Needed?

With the rise of Airbnb, VRBO, Vacasa and Home Away, short-term vacation rentals have grown rapidly and are a popular alternative to hotels and traditional bed-and-breakfasts. However, having total strangers in your home comes with many risks, and it's important to document the terms of the stay and the expectations of each party. A Vacation Rental Contract allows owners and their guests to put into writing the detailed agreements between them, and any consequences if those agreements are broken. It also allows an owner to set the rules of the guest's stay, and allows the guest to know what to expect when he or she arrives.

What Should be Included in a Simple Vacation Rental Short Term Lease Agreement?

A simple a Vacation Rental Short Term Lease Agreement will identify the following basic elements:

- **Owner:** who owns and is renting out the property
- **Guest:** who will be staying in and renting the property
- **Property:** what is the property and where is it located
- **Rent:** how much is the guest paying the owner and what are the payment terms
- **Term:** how long will the guest be staying in the property

- **Rental Party:** who else will be staying in the property with the guest

Here are a few examples of what an owner or guest may include in a simple Vacation Rental Lease Agreement:

Guests may or may not:

- Smoke
- Bring a pet dog or pig
- Use the hot tub
- Park in the driveway
- Check in too early
- Play loud music at three in the morning
- Throw a rager
- Invite their whole football team to stay

Owner will provide:

- A bed, or two, or three
- Linens, blankets and pillows
- Kitchen utensils to make a pancake breakfast or dinner
- Television with cable or Netflix and Hulu
- Wireless internet
- Parking spots
- Basic toiletries

Other Names

As a reference, a Vacation Rental Short Term Lease Agreement is known by other names:

- Vacation Rental Contract
- Vacation Rental Lease Agreement
- Vacation Lease Agreement
- Short Term Lease Contract
- Short Term Rental Agreement
- Short Term House Rental Contract
- Short Term Residential Lease Agreement
- Short Term Residential Vacation Rental Agreement
- Seasonal Rental Agreement

MINUTES OF MARCH 23, 2023
REGULAR MEETING

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

POLICY DECLARATIONS

American Modern Property and Casualty Insurance Company

Dwelling Special
Renewal



Premium Summary

Dwelling #1:	\$3,803.00
108 BOGGS CIR LONG BEACH MS 39560-5805	
Policy Coverages	\$0.00
Additional Costs	\$0.00
Total Policy Premium	\$3,803.00

Note: a minimum earned premium of \$100.00 applies to this policy.

Policy Summary

Policy Number:
101-567-950

Policy Period:
05/01/2022 to 05/01/2023 12:01 A.M. Standard Time

Named Insured(s):
ERIC WATKINS
8410 JOHN PECTOL RD
GEORGETOWN IN 47122-9740

Contracted Agency:
IVANTAGE SELECT AGENCY INC - #302619
POST OFFICE BOX 5323
CINCINNATI OH 45201

Your Agent:
GULF SOUTH INSURANCE AGENCY INC - #084050
304 E RAILROAD ST
LONG BEACH MS 39560

Policy Discounts

Claims Free Discount
Auto/Home Discount
Association Discount
Paid in Full Discount

Dwelling Discounts

The following discounts apply to one or more dwellings on this policy.

108 BOGGS CIR, LONG BEACH MS 39560-5805
Local Smoke and/or Burglar Alarm
Central Station Fire & Smoke Alarm
Central Station Burglar Alarm
Deadbolts, Smoke Alarm and Fire Extinguisher

Additional Named Insureds and Designees

Name: LAURA L TERRY	Address: 268 COUNTRY CLUB RD, INDIANAPOLIS IN 46234-2709
Relationship to Primary Named Insured: Other Related	Description of Interest: ADDITIONAL NAMED INSURED

Dwelling #1: 108 BOGGS CIR, LONG BEACH MS 39560-5805

Occupancy: Seasonal	Residence Type: 1 Family Residence	Construction Type: Brick Veneer	Year Built: 1974	Protection Class Code: 5	Territory: 1
-------------------------------	--	---	----------------------------	------------------------------------	------------------------

Additional Interests

Description of Interest: Lienholder	Name: PENNYMAC LOAN SERVICES, LLC	Address: PO BOX 6618, SPRINGFIELD OH 45501-6618
---	---	---

Loan/Contract Number: 2009420441

Coverage Detail

Coverage	Limit / Description	Premium
Dwelling		\$3259.00
Limit	288,960	
Loss Settlement	Modified Functional Replacement Cost	
All Other Peril Deductible	2,500	
Wind and Hail Deductible	5,000	

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Dwelling Special Policy Declaration

American Modern Property and Casualty Insurance Company
 Policy Period: 05/01/2022 - 05/01/2023
 Policy Number: 101-567-950

Policy Type: Dwelling Special



Other Structures	28,896	Include
Loss Settlement	Modified Functional Replacement Cost	
Personal Property	25,800	\$263.00
Loss Settlement	Actual Cash Value	
Additional Living Expense/Fair Rental Value	28,896	Included
Water Damage	28,896	Included
Mold and Remediation - Property	5,000	Included
Premises Liability	500,000	\$118.00
Medical Payments	500 Per person/25,000 Per occurrence	Included
Property Manager Premises Liability Extension		Included
Ordinance or Law	28,896	\$163.00
Vandalism or Malicious Mischief		Included
Deductible	500	
Fire Department Service Charge	500	Included
Mold Exclusion - Premises Liability		Included

Important Information

- This dwelling does not have coverage for the peril of flood.
- This dwelling does not have coverage for the peril of earthquake.
- Occasional Rental applies to this dwelling (dwelling is occasionally rented to others).

Premium \$3,803.00

Your Policy Documents

Your policy consists of this Policy Declaration and the documents in the following list. Please keep these together.

Policy Level Forms (Forms that apply to all Dwelling)

- IL-CW-G-0010(07-17) - Additional Policy Protection
- DS-MS-A-0001(03-19) - Special Provisions - Mississippi
- DW-CW-G-0001(01-15) - Condemnation Endorsement
- IL-CW-G-0001(01-15) - Signature Endorsement
- DW-CW-X-0004(05-17) - Criminal Acts Exclusion
- DS-CW-P-0001(03-18) - Dwelling Property - Special Form
- Forms that apply to Dwelling #1: 108 BOGGS CIR, LONG BEACH MS 39560-5805**

- DS-CW-C-0005(01-16) - Modified Functional Replacement Cost Loss Settlement
- DS-CW-C-0002(01-16) - Permitted Vacancy or Seasonal Usage Clause
- IP-CW-C-0004(01-15) - Reinstatement of Limit
- DY-CW-C-0001(01-16) - Premises Liability Endorsement
- DS-CW-C-0009(03-17) - Ordinance or Law Coverage
- DY-CW-X-0001(01-16) - Premises Liability Lead Paint Liability Exclusion
- DS-CW-G-0001(01-15) - Construction Cost Index

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

457

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Dwelling Special Policy Declaration

American Modern Property and Casualty Insurance Company

Policy Period: 05/01/2022 - 05/01/2023

Policy Number: 101-567-950

Policy Type: Dwelling Special



DY-CW-X-0003(01-15) - Premises Liability Swimming Pool Slide and Diving Board Exclusion

DS-CW-C-0003(06-17) - Water Damage Coverage

DW-CW-X-0005(01-17) - Roof Surfacing Cosmetic Damage Exclusion - Windstorm or Hail

DY-CW-C-0005(01-16) - Property Manager - Premises Liability

DS-CW-C-0010(01-15) - Additional Living Expense or Fair Rental Value

DY-CW-X-0002(01-15) - Premises Liability Fungi, Wet or Dry Rot, or Bacteria Exclusion

Policy Maintenance Information

Manage your policy online 24/7 with Online Services. Go to www.amig.com to sign up now. Or, download the Online Services mobile app for convenient on-the-go access.

**PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY.
IF ANY INFORMATION IS INCORRECT, PLEASE CONTACT:**

American Modern Property and Casualty Insurance Company
(800) 543-2644

Report a Claim: 1-800-375-2075

American Modern Insurance Group

Mailing address
PO Box 5323
Cincinnati, OH 45201-5323

Main Administrative Office
7000 Midland Blvd.
Amelia, OH 45102-2607

A handwritten signature in cursive script, appearing to read "C. Willard".

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

After considerable discussion, Commissioner Walters made motion, seconded by Commissioner Glenn and unanimously carried to approve the application as submitted.

It came for discussion under New Business, a Short-Term Rental for property located at 129 Edmund Drive, Tax Parcel 0711M-05-076.000, submitted by Gregory Laney (owner and property manager), as follows:

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

CITY OF LONG BEACH, MISSISSIPPI							
APPLICATION FOR SHORT-TERM RENTAL							
PHYSICAL ADDRESS: 201 JEFF DAVIS AVENUE LONG BEACH, MS 39560	PHONE: (228) 863-1554 FAX: (228) 863-1558	MAILING ADDRESS: POST OFFICE BOX 929 LONG BEACH, MS 39560					
PROPERTY INFORMATION: 129 EDMUND DR ADDRESS: 129 EDMUND DR LONG BEACH		Tax Parcel # 0711M-05-076.000					
(Location of Short-Term Rental)							
OWNER'S INFORMATION:							
Property Owner's Name: GREGORY LANEY							
Property Owner's Address: 17018 DOC LIZANA RD GULFPORT, MS 39503							
Property Owner's Mailing Address, if different from above:							
Property Owner's Phone No: 228-297-6909		City	State				
Email Address: GREGORY.LANEY@ATT.NET		Zip					
Is there a homeowner's association for the neighborhood? _____ If so, please provide written statement of support of short term rental?							
PROPERTY MANAGER INFORMATION:							
Property Manager's Name: GREGORY LANEY							
Property Manager's Address: (Must be a local contact)							
SAME							
Property Manager's Phone No.: SAME		City	State, Zip				
Email Address: SAME							
PLEASE PROVIDE THE FOLLOWING:							
<input checked="" type="checkbox"/>	Mississippi Sales Tax ID #	87-3219801					
<input checked="" type="checkbox"/>	Recorded Warranty Deed	<input checked="" type="checkbox"/>					
<input checked="" type="checkbox"/>	Parking Rules & Plan	<input checked="" type="checkbox"/>					
<input checked="" type="checkbox"/>	Trash Management Plan	<input checked="" type="checkbox"/>					
<input checked="" type="checkbox"/>	Copy of Proposed Rental Agreement	<input checked="" type="checkbox"/>					
<input checked="" type="checkbox"/>	Proof of Liability Insurance, which includes short term rental coverage	<input checked="" type="checkbox"/>					
ADDITIONAL INFORMATION:							
<ul style="list-style-type: none"> Completed written statement of compliance. FEES: \$250, nonrefundable application fee. \$500, yearly renewable fee. Checks should be made payable to the City of Long Beach. LICENSE: A Privilege Tax License must be applied and paid for after approval. INCOMPLETE APPLICATIONS will not be processed. 							
AFFIDAVIT							
I HEREBY CERTIFY THAT I HAVE READ THIS APPLICATION AND THAT ALL INFORMATION CONTAINED HEREIN TRUE AND CORRECT; I ACKNOWLEDGE RECEIPT OF AND AGREE TO COMPLY WITH THE RULES & REGULATIONS OF SHORT-TERM RENTALS (Ordinance 660), ALL APPLICABLE CODES, ORDINANCES AND STATE LAWS. VIOLATION OF ANY CODES OR REGULATIONS SHALL RESULT IN THE SUSPENSION OR REVOCATION OF THE PERMIT.							
GREGORY LANEY		G LANEY	3/3/23				
PRINT NAME		SIGNATURE	DATE				
BELOW IS FOR OFFICE USE ONLY							
Maximum Occupancy: 10	Maximum Vehicles allowed: 3	Number of bedrooms: 3	Number of people home can accommodate: 10				
I AFFIRM THAT THE APPLICANT IS IN COMPLIANCE WITH ALL APPLICABLE ZONING REQUIREMENTS, BUILDING & FIRE CODES; AND THAT ALL APPLICABLE TAXES, FEES AND OTHER CHARGES HAVE BEEN PAID.							
Building Official Signature: <i>[Signature]</i>		Date: 3/22/23					
Fire Inspector Signature: _____		Date: _____					
COMMENTS: _____							
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Date Received: 3-10-23</td> </tr> <tr> <td>Agenda Date: 3-23-23</td> </tr> <tr> <td>Amount Due/Paid: 250.00</td> </tr> <tr> <td>Payment Method: 811</td> </tr> </table>				Date Received: 3-10-23	Agenda Date: 3-23-23	Amount Due/Paid: 250.00	Payment Method: 811
Date Received: 3-10-23							
Agenda Date: 3-23-23							
Amount Due/Paid: 250.00							
Payment Method: 811							

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



SCANNED



1. SUPPORT OFFICE
HARRISON COUNTY, MISSISSIPPI
COUNTY CLERK'S OFFICE
100 N. MAIN ST.
HARRISON, MS 39235
2 Pages Document

Prepared by and Return To:
Nehruvika, Ongler & Jordan, PLLC
12206 Hwy-9
Gulfport, MS 39563
(678)-432-8550

Indexing Instructions:
Lot: 19, Edmund Heights Subdivision
P Judicial District, Harrison County, MS

11/19/22(047)

STATE OF MISSISSIPPI
COUNTY OF HARRISON

WARRANTY DEED

THIS DEED IS MADE IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid and otherwise and in consideration, the receipt and sufficiency of all of which is hereby acknowledged.

Haley G. Rikel O/A Haley G. Hoider and Brent A. Rikel
129 Edmund Drive
Long Beach, MS 39268
228-661-4111

do hereby grant, bargain, sell, convey and warrant unto

Gregory Row Laney and Allison May Laney,
as joint tenants with full rights of survivorship and not as tenants in common
17218 The League Road
Gulfport, MS 39503
228-29-6904

the following described property together with all improvements, heretofore and hereinafter thereunto situated and located in the County of Harrison, State of Mississippi, and more particularly described as follows, to-wit:

Lot Number 19, EDMUND HEIGHTS SUBDIVISION, in the City of Long Beach, Mississippi as per map or plat thereof recorded in Book 25 at Page 16 of the Records of Plats on file in the Office of the University Clerk of Harrison County, Mississippi, the record reference to which is hereby made in whole and as a part of this description.

THIS CONVEYANCE is to give, to say and all recorded restrictive, covenants, rights-of-way and easements applicable to subject property, and any other recorded encumbrances and claims of oil, gas and minerals by previous owners of subject property.

Payment of all ad valorem taxes have been paid between the parties as a part of the

consideration for this conveyance. In the event that a notice upon which such provision is based proves to be inaccurate for any reason, the Grantor agrees to refund any amount, and the Grantee agrees to pay any deficiency upon receipt of a copy of the tax statement for the current year and a computation of the true amount due, based on a 365 day year.

THIS CONVEYANCE is so subject to zoning and/or other land use regulations, ordinances, laws, rules, state or local governments affecting the use or occupancy of the subject property.

WITNESS THE SIGNATURE of the Grantor on this the 19th day of April, 2023:

Haley G. Rikel O/A Haley G. Hoider

Brent A. Rikel

STATE OF MISSISSIPPI
COUNTY OF HARRISON

THIS DAY personally appeared before me, the undersigned authority to and for the jurisdiction of said State, Haley G. Rikel and Brent A. Rikel, who acknowledged that they signed, executed and delivered the above and foregoing instrument as a voluntary act and deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 20th day of April, 2023.

NOTARY PUBLIC

My Commission Expires:

Parking Rules and Plan

1. Maximum of 4 cars. 2 parked in driveway, 2 parked either on Edmund Drive or Edmund Circle.
2. No Parking on grass.
3. Garage is off limits

Trash Management Plan

1. Trash is managed and disposed of with 2 trash bins and 1 recycle bin.
2. Trash is picked up on Monday.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Rental agreement

No parties or events allowed that have not been approved.

Check-in is any time after 4PM and check out by 11AM

1. **ACCEPTANCE OF PROPERTY:** Guest agrees to accept the property upon arrival, provided it meets the basic description as listed on your booking platform.
2. **REPORTING DAMAGE:** Guest agrees to keep the property in good condition, and upon guest departure, the property will be left in good and habitable condition. Any damage to furnishings, fixtures, or furniture or other notable conditions found upon arrival will be reported to the Host/Manager within one (1) hour of occupancy.
3. **DAMAGE POLICY:** Guests shall be responsible for all damage, breakage and/or loss to the property, except for normal wear and tear and unavoidable casualties (as deemed by Host in its sole discretion) which may result from Guests occupancy. Guests agrees that all pipes, wires, glass, plumbing, household contents, and other equipment and fixtures will be in the same condition upon departure or as found at the time of check-in, reasonable wear and tear and damage by unavoidable fire and casualty are the only exceptions. Guests understands that the property will be inspected prior to guest's arrival and upon guest's departure. You acknowledge any loss and/or damage to the property will result in a charge or charges for repair and/or replacement value.

Notwithstanding the foregoing, guest agrees to pay host the damage in the amount set forth in this agreement in consideration for providing guest with accommodation at the property. If during guest's occupancy of the property, guests causes any damage to real or personal property as a result of inadvertent acts or omissions, guest will reimburse the host for the cost of repair or replacement of such property up to the amount. The rental damage will take effect upon check-in and will end on the actual date of departure from the property. The rental damage includes but is not limited to any loss or damage due to (a) intentional acts of guest, (b) gross negligence or willful misconduct of guest, (c) any cause if guests does not report the loss or damage to the host by the departure date, (d) loss of use of the property due to damage, (e) theft or damage to any property owned by or brought by host to the property, (f) theft or damage caused by anyone visiting other than guest, (g) theft without a valid police report, (h) damage without a valid police report or (l) damage or theft in the property if the number of persons occupying the property exceeds the number specified in the reservation. All damage or theft for which a claim may be made must be reported to Host no later than the departure date.

4. **SMOKING:** This is a non-smoking home. Any violation of the smoking policy will incur a \$1,000.00 Additional "Smoke Damage" cleaning fee to remove smoke odors from the house and/or linens.
5. **PETS:** There are to be no pets on the property - except with prior authorization and payment of the appropriate pet fee (\$125 refundable). Guests who bring a pet or pets without approval will be charged the per pet fee and may be immediately evicted from the property.
6. **MAXIMUM NUMBER OF OCCUPANTS:** The property is to be occupied by no more than the maximum sleep number stated on reservation unless approved by the host. If number of guests exceed the occupancy limit and falsifies occupancy information at the time of

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

reservation, guest shall be subject to eviction. "Occupants" include small children, infants and any and all visitors. If more than the maximum number is found to be occupying the property at any time, you agree that a charge of \$100.00 per person/per day will be made to your credit card. Additionally, this agreement may be immediately terminated without a refund of any amounts paid. No Exceptions. All parking, noise and community rules and restrictions must be followed.

7. **No EVENTS/VENDORS:** Any vendors entering the property are prohibited.
8. **SECURITY/DAMAGE DEPOSIT (if applicable):** If there are damages that require us to retain part of your damage deposit, evidence will be provided.
9. **CHECK-IN:** Check-in is no earlier than 4 pm on the day of arrival unless prior arrangements have been made with the host.
10. **CHECK-OUT:** Check-out is no later than 11 am on the day of departure. Check-out is defined as completely off the Property with the key returned. The entire 5-hour window between check-out and check-in is needed to adequately clean & prepare the home for the next guest. Out of respect for our housekeeping staff and newly arriving guests we ask that you adhere to our arrival/departure times. If you fail to be completely out by 11 am without prior approval you will be charged a minimum of \$75. Special arrangements must be made ahead of time to be sure that a longer stay will not pose a problem. Please understand this is not meant to be an inconvenience but to ensure that everyone has the same opportunity to enjoy their stay at this property. There shall be no pro-ration of the total occupancy rate for late arrivals or early departures.
11. **GUEST RESPONSIBILITY FOR CHECK-OUT:** Prior to vacating the home, guest is responsible for following all cleaning procedures discussed in manual. Including placing all trash into the proper containers and cleaning all dishes and cookware that were used during the stay. Leaving a pile of dirty dishes for the cleaning crew will result in additional housekeeping fees to be charged to the card on file. Placing wet garbage or other non-recyclable trash into the "Recyclables Only" bin will result in those bins not being accepted by the waste management company and creates extra work for the cleaning crew. The result will be additional charges to cover additional work and additional garbage pickup. Guest is also responsible for locking all doors and windows. Make sure to leave all extra keys, returning keys to the lockbox. Not complying with any of these conditions could result in additional charges.
12. **USAGE OF UTILITIES:** The total occupancy rate assumes and includes a reasonable usage of utilities.

Please help us conserve electricity and leave the air conditioner as close to 74 degrees or above as possible. If you change the temperature setting below 72 degrees, the unit will use excessive electricity and could possibly freeze up the unit.
13. **ADDITIONAL RULES:** Additional house rules and procedures may be clearly posted within the property or in the property binder by host and are to be followed in addition to the rules and procedures set forth herein.
14. **NEIGHBOR COMPLAINTS:** Actions by guests that result in neighbor complaints or Police being called to the property will result in a minimum \$250 charge, which charge will be used

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

to deal with potential HOA legal issues & fines. If the Police are called out a second time, guests will be immediately evicted. Guests shall be liable for any and all costs incurred by Hosts as a result of the breach of Section 20.

15. **ILLEGAL SUBSTANCES:** Illegal substances are strictly prohibited and grounds for immediate eviction from the property. You, your guests and visitors, agree that any drug use on the property, or using the property for any immoral or unlawful purpose, or violation of any law or ordinance on or about the property will immediately terminate your occupancy and be grounds for immediate eviction from the property. You shall be liable for any and all costs incurred by host as a result of the breach of Section 21.

16. **ENTERING PREMISES:** Host, or Host's agent may enter the property at any time, with no prior notice, in the event of an emergency, in order to perform necessary repairs and/or maintenance; and with 24 hours' notice, for normal maintenance.

17. **MOVING FURNITURE:** The Host shall provide furniture and fixtures, linens and towels, and a fully equipped kitchen. Guest is responsible to return any furniture that was moved to its original position.

18. **ITEMS LEFT BEHIND:** Host shall not be liable or responsible for personal items left behind, lost or stolen. If you leave an item after checking out and wish to have it returned, message host as soon as possible and we will arrange for shipment. We will inform you of the shipping cost and with your approval, charge the credit card on file to cover the expense.

19. **LIABILITY:** Host shall not be liable to Guest, its guests or invitees or any other person for any injury, loss or damage to any person or property on or about the property. Guest shall hold host harmless and indemnify host from and against all loss, injury or damage occasioned by the use or misuse or abuse of any part of the property and from or against any omission, neglect, or default of guests, or invitees.

20. **SUBLETTING:** This agreement may not be assigned, or the property sublet or occupied by anyone other than registered guests.

21. **CHANGING THE LOCKS:** No physical changes to the property or changing of locks on the property are permitted.

22. **FILM/VIDEO:** The property shall not be used as a location for amateur or professional film/video without the prior written consent and arrangement with host.

23. **INDEMNIFY AND HOLD HARMLESS:** You agree to indemnify and hold Host harmless from all liability, loss or damage arising from any nuisance or harm made or suffered on the Property by you, your guests or invitees, or from any carelessness, neglect, or improper conduct of any persons occupying or visiting the Property during your occupancy pursuant to this Agreement.

24. **MINIMUM AGE TO RENT:** Guests must be at least 21 YEARS OF AGE to enter into this agreement and reserve this property. Host may request proof of age.

25. **EXCEPTIONS:** Any exceptions to the rules and regulations as written herein must be approved in writing in advance by host.

26. **BOOKING POLICY:** Occupancy rates naturally fluctuate throughout the year based on market conditions. When reservation confirmation is received, occupancy rates are locked in

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

for the dates in the reservation. Should occupancy rates go up, you understand you will not be required to pay more. In addition, should occupancy rates go down, you understand you will not be entitled to a refund.

27. **AMENITIES:** Host make every attempt to ensure the property lives up to the cleanliness & amenities of the pictures and/or video as seen on host's website. Naturally, some of the property's amenities will need to be replaced or changed over time and may not be the specific amenity shown in the pictures.

28. **LOCKED AREA:** The garage and several closets are locked and not available to guests. Tampering with locked areas will result in forfeit of security deposit.

29. **EXTRAORDINARY CIRCUMSTANCES:** There may be circumstances in which the property might not be available for your stay. Examples of these include (but are not limited to) destruction of or damage to the property, changes in local occupancy regulations, or other reasons. In the event the property is not available, for whatever reason, we will do our best to make alternative arrangements for you where possible. If we cannot, or if the alternative arrangements are not acceptable to you, then we will refund all monies paid. This will be the full extent of our liability to you in such circumstances, and we will not be responsible for any other costs connected with any such cancellation, howsoever arising.

30. **NO REFUND POLICY:** While every attempt is made to keep properties in good working order, occasionally things break, fail or go out of adjustment. This is an unavoidable part of life. This may include, but is not limited to, disruption in internet service, pool or spa heat, or AC system. When these types of things happen, host will make every attempt to correct or repair the problem as soon as possible, but only after host has been alerted to the problem. However, it may happen that a repair cannot be made during the time the guest occupies the property. Regardless, if the property is otherwise habitable and the guest remains in the property, the guest hereby confirms and agrees that no refunds will be issued.

31. **ARBITRATION:** If the guest becomes dissatisfied for any reason with the property or the fees charged, we encourage the guest to bring that to our attention immediately. We believe most problems can be rectified by communication and discussion. However, a dispute could arise which cannot be resolved by negotiation. We believe that such disputes are most satisfactorily resolved through binding arbitration rather than by litigation in court. Therefore, any controversy between the parties under this agreement and any claim arising out of or relating to this agreement or its breach, shall be submitted to binding arbitration in Harrison County, Mississippi before a retired judge or justice. If we are unable to agree on a retired judge or justice, each party will name a retired judge or justice and the two named persons will select a neutral judge or justice who will act as the sole arbitrator. The prevailing party in any arbitration or other court proceeding shall be awarded its reasonable costs and attorneys' fees incurred in connection with the dispute. Guest confirms that it has read and understands the above paragraph regarding arbitration, and voluntarily agrees to binding arbitration.

32. **ENTIRE AGREEMENT:** This agreement constitutes the entire agreement between the parties relating to the property, and it supersedes any and all prior memoranda, options, oral agreements and understandings of the parties respecting the subject matter of this

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

agreement, and supersedes all other prior documents made by the parties in connection with the transaction described herein.

I HAVE READ AND UNDERSTAND THE ABOVE RULES AND REGULATIONS FOR THIS PROPERTY.

I CERTIFY THAT I AM AT LEAST 21 YEARS OF AGE AND THAT I WILL BE HELD RESPONSIBLE FOR THE CARE OF THIS PROPERTY BEING RENTED UNDER MY NAME.

I ACCEPT FULL RESPONSIBILITY FOR DAMAGES OR EXTRA CLEANING CHARGES, SHOULD THEY BE DISCOVERED DURING OR AFTER DEPARTURE.

NEW BUSINESS INSURANCE BINDER



Johnson & Johnson
The Experience of the Past with a Vision for the Future

NAMED INSURED & MAILING ADDRESS GREGORY LANEY & ALLISON LANEY 17218 DOC LIZANA RD GULFPORT, MS 39503	AGENCY NAME & ADDRESS 897508 - GARTMAN INSURANCE AGENCY 2317 Government Street Ocean Springs, MS 39564 PHONE: (228) 872-3881	BINDER #: 2702724 VERSION #: 1 FILE #: 2358839 DATE BOUND: 04/28/2022 HOMEOWNERS MINIMUM EARNED PREMIUM: 25% POLICY TERM: 12 MONTHS
AGENT: JACLYN JOHNSON jaclyn@gartmaninsurance.net		NO FLAT CANCELLATIONS
REQUESTED POLICY PERIOD: 04/29/2022 to 04/29/2023 12:01 a.m. Standard Time at the Described Location(s)		

GREAT LAKES INSURANCE SE CO #: 740

LINE OF BUSINESS	PREMIUM
DWELLING FIRE	\$2,895.00
POLICY FEE	\$120.00
MWUA FEE	\$90.45
STAMPING FEE	\$7.54
STATE TAX	\$120.60
TOTAL PREMIUM	\$3,233.59

This Insurance policy is Issued pursuant to Mississippi law covering surplus lines insurance. The company issuing the policy is not licensed by the State of Mississippi but is authorized to do business in Mississippi as a nonadmitted company. The policy is not protected by the Mississippi Insurance Guaranty Association in the event of the insurer's insolvency.

THE TERMS AND CONDITIONS OF THIS BINDER MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS BINDER CAREFULLY AND COMPARE IT AGAINST YOUR QUOTE AND SUBMISSION DOCUMENTS.

POLICY ISSUANCE INSTRUCTIONS	UNDERWRITER NOTES
<p>Coverage is bound and subject to no flat cancellations. A complete policy will be issued once all required information is received.</p> <p>The following items are due on 05/09/2022. The requested effective date may be changed if this information is not received by the date</p> <ul style="list-style-type: none"> • Full Payment is due within 10 business days of the requested effective date. • Dwelling Fire Application • Please note an inspection will be performed after issuance and must be satisfactory to maintain coverage • Dwelling values are estimates only. Agents are responsible for verifying replacement cost values. 	<p>This Binder has been Issued subject to the following items. Any changes in these items may change the terms and conditions of this Binder.</p> <p>Thank you for your business!</p>

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

NEW BUSINESS INSURANCE BINDER

APPLICANT: GREGORY LANEY & ALLISON LANEY

BINDER # 2702724 VERSION # 1

FILE #: 2358839

DATE BOUND: 04/28/2022



Johnson & Johnson
The Experience of the Past with a Vision for the Future

LOCATION #1 - 129 EDMUND DR LONG BEACH MS 39560 - HARRISON COUNTY		
COVERAGE	LIMIT	PREMIUM
<u>DWELLING FIRE</u>		
COVERAGE A - DWELLING (ACV)	\$151,000	\$2,895.00
COVERAGE B - OTHER STRUCTURES	\$3,000	INCL
COVERAGE C - PERSONAL PROPERTY (ACV)	\$5,000	INCL
COVERAGE D - FAIR RENTAL VALUE	\$15,100	INCL
PREMISES LIABILITY	\$300,000	INCL
MEDICAL PAYMENTS TO OTHERS	\$5,000	INCL
ORDINANCE OR LAW - 10%		INCL
MOLD	\$10,000	INCL
VANDALISM OR MALICIOUS MISCHIEF	\$174,100	INCL
DEDUCTIBLES		
AOP DEDUCTIBLE: \$1,000		
NAMED STORM DEDUCTIBLE: 3%		
		TOTAL BASE PREMIUM: \$2,895.00

RATING FACTORS & UNDERWRITING INFORMATION:	
POLICY FORM: DP3	NUMBER OF STORIES: 1
OCCUPANCY: TENANT	SQUARE FOOTAGE: 1,368
DISTANCE TO COAST: 0.7000 MILES	FOR SALE: NO
TERRITORY:	ON HISTORICAL REGISTRY:
PROTECTION CLASS: 5	IN GATED COMMUNITY: NO
CONSTRUCTION TYPE: JOISTED MASONRY	RENTAL TERM: ANNUAL
YEAR OF CONSTRUCTION: 1972	ROOF CONSTRUCTION: SHINGLE RATED FOR HIGH WIND SPEEDS
YEAR OF WIRING UPDATES: 2009	ROOF GEOMETRY: GABLE ROOF
YEAR OF PLUMBING UPDATES: 2012	ROOF SHEATHING: OTHER/UNKNOWN
YEAR OF HEATING UPDATES: 2009	ROOF ANCHOR: SINGLE WRAPS
YEAR OF ROOFING UPDATES: 2007	OPENING PROTECTION: OTHER/UNKNOWN
ROOF AGE: 15 YEARS	
# OF NON-WIND LOSSES: NONE	PRIOR INSURANCE: NEW PURCHASE
# OF WIND LOSSES: NONE	PRIMARY FLOOD EXISTS: UNKNOWN
PROTECTIVE DEVICE(S): NONE	

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

NEW BUSINESS INSURANCE BINDER

APPLICANT: GREGORY LANEY & ALLISON LANEY

BINDER # 2702724 VERSION # 1

FILE #: 2358839

DATE BOUND: 04/28/2022



Johnson & Johnson
The Experience of the Past with a Vision for the Future.

SCHEDULE OF FORMS AND ENDORSEMENTS

FORM NUMBER	FORM NAME
DP 00 03 12 02	DWELLING PROPERTY 3 - SPECIAL FORM
DP 04 76 12 02	ACTUAL CASH VALUE LOSS SETTLEMENT
JJ-UTS-85g 02-98	ANIMAL EXCLUSION
LMA5021 (14/09/2005)	APPLICABLE LAW (USA)
REF 2962 (06/02/03)	BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
REF 1331 20/4/61	CANCELLATION CLAUSE
GLISE H&D CDEE 08/2020	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT
GLK DIL 4039 04-17	CONFORMITY OF TERMS ENDORSEMENT
DF2016 (04/16)	DWELLING FIRE DECLARATIONS
EDE (06/10)	EXISTING DAMAGE EXCLUSION ENDORSEMENT (PERSONAL LINES)
JJ-DFS-9s (02-05)	EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION
IL P 015 01 07	FLOOD AND EARTH MOVEMENT LOSSES NOT COVERED ADVISORY NOTICE TO POLICYHOLDERS
REF5062 4/6/2006	FRAUDULENT CLAIM CLAUSE
DP 03 33 02 05	FUNGI, WET OR DRY ROT, OR BACTERIA INCREASED AMOUNT OF COVERAGE
GLISE(I) (09.2020)	GREAT LAKES INSURANCE SE PRIVACY POLICY STATEMENT
LMA9137 06-17	MISSISSIPPI INFORMATIONAL NOTICE FOR SURPLUS LINES PERSONAL LINES POLICIES
DL 24 16 12 02	NO COVERAGE FOR HOME DAY CARE BUSINESS
GLK DIL 3003 01-19	NOTICE TO POLICYHOLDER GREAT LAKES INSURANCE SE
DL 24 01 12 02	PERSONAL LIABILITY
JJC-3 07-20	POLICY JACKET
DL 24 11 07-14	PREMISES LIABILITY (NON-OWNER OCCUPIED DWELLING)
REF5401 11-19	PROPERTY CYBER AND DATA EXCLUSION
GLK DPL 4015 (09/11)	PUNITIVE OR EXEMPLARY DAMAGES EXCLUSION
REF 1191 (7/5/59)	RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
LMA3100 15/09/10	SANCTION LIMITATION AND EXCLUSION CLAUSE
SEC 1 04-18	SECURITY ENDORSEMENT
REF 2342	SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION U.S.A. & CANADA
REF 1998 Joint 07-17	SERVICE OF SUIT CLAUSE
LMA5096 7/3/2008	SEVERAL LIABILITY NOTICE - INSURANCE
NS1001	SPECIAL NAMED STORM DEDUCTIBLE
JJ-UTS-406s (7-10)	SPECIFIC BUILDING MATERIALS EXCLUSION - PROPERTY
ILP022 01-07	STATEMENT REGARDING FLOOD INSURANCE ADVISORY NOTICE TO POLICYHOLDERS
HD1010 (03/10)	TAINTED DRYWALL MATERIAL EXCLUSION
REF2920 a	TERRORISM EXCLUSION
NMA2920 8/10/2001	TERRORISM EXCLUSION ENDORSEMENT
TL005 (05/07)	TOTAL OR CONSTRUCTIVE LOSS CAUSE
JJ-UTS-315s (8-04)	TRAMPOLINE LIABILITY EXCLUSION
IL P 001 01 04	US TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

This binder may be cancelled by the company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the company is entitled to charge a premium for the binder according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company. This company binds the kind(s) of insurance stipulated on this binder. This insurance is subject to the terms, conditions, and limitation of the policy(ies) in current use by the company.

MINUTES OF MARCH 23, 2023
REGULAR MEETING

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

NEW BUSINESS INSURANCE BINDER
APPLICANT: GREGORY LANEY & ALLISON LANEY
BINDER # 2702724 VERSION # 1
FILE #: 2358839
DATE BOUND: 04/28/2022



Johnson & Johnson
The Experience of the Past with a Vision for the Future

SCHEDULE OF LIENHOLDERS
AND ADDITIONAL INSURED

LOCATION #1/BUILDING #1

PRIMARY MORTGAGEE
KEESLER FEDERAL CREDIT UNION
ISAOA
P.O. BOX 961292
FORT WORTH, TX 76161
LOAN/ACCOUNT #: 10346427

This binder may be cancelled by the company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the company is entitled to charge a premium for the binder according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company. This company binds the kind(s) of insurance stipulated on this binder. This insurance is subject to the terms, conditions, and limitation of the policy(ies) in current use by the company.

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

469

LONG BEACH PLANNING and DEVELOPMENT COMMISSION



DWELLING FIRE APPLICATION

DATE (DD/MM/YYYY)
4/28/2022

AGENCY Phone (A/C, No, Ext): FAX (A/C, No):		APPLICANT'S NAME AND MAILING ADDRESS (Include county & city)		NAIC CODE	FACILITY COD
GARTMAN INSURANCE AGENCY 2317 Government Street Ocean Springs, MS 39564		GREGORY LANEY & ALLISON LANEY 17218 DOC LIZANA RD GOLF BROOKLYN, MS 39503			
CODE:	SUBCODE:	EFFECTIVE DA	EXPIRATION DA	BUSINESS PHON	
AGENCY CUSTOMER	897508	04/29/2022	04/29/2023		
		HOME PHONE #		DAY	EVE
				DAY	EVE

APPLICANT INFORMATION		PREVIOUS ADDRESS (If less than 3 yrs)		YRS AT PREV ADDR	LOCATION OF PROPERTY IF DIFF FROM ABOVE (Inc cou)			
					129 EDMUND DR LONG BEACH, MS 39560 - (HARRISON)			
APPLICANT'S OCCUPATI (State nature of business if self-employe)	APPLICANT'S EMPLOYER NAME AND ADDRE		YEARS IN CURR OCC	YEARS W/ CURR EMPL	YEARS W/ PRIOR EMPL	MAR STAT	DATE OF BIRT	SOCIAL SECURITY
							10/28/1982	
CO-APPLICANT'S OCCUPA (State nature of business if self-employe)	CO-APPLICANT'S EMPLOYER NAME AND AD		YEARS IN CURR	YEARS W/ CURR	YEARS W/ PRIOR	MAR STAT	DATE OF BIRT	SOCIAL SECURITY

HOW LONG HAVE YOU KNOWN THE APPLIC		DATE AGENT LAST INSPECTED PROPERTY:					
COVERAGES/LIMITS OF LIABILITY		FIRE	<input checked="" type="checkbox"/> FIRE & E	FIRE, EC & VM	BROAD	SPECIAL	PREMIUM
HO FORM	DWELLING	OTHER STRUCTURE	PERSONA PROPERTY	RENTAL VALUE	PERSONAL LIABILITY EACH OCCURREN	MEDICAL PAYMENTS EACH PERSO	EST TOTAL PREMIUM
DP3	\$ 151,000	\$ 3,000	\$ 5,000	\$ 15,100	\$ 300,000	\$ 5,000	3,233.59
DED (Type & Amoun)	<input checked="" type="checkbox"/> ALL PERIL	\$1,000	WIND/HAIL	THEFT	<input checked="" type="checkbox"/> NAMED HURRICANE	3%	BALANCE
							3,233.59

* Not Applicable In N

ENDORSEMENTS - SEE REMARKS SECTION

EFT AUTHORIZATION CODE: AMOUNT: 0.00
DATE:

PAYMENT PLAN ACORD 610 Attached (NOT APPLICABLE IN NC)

ACCOUNT		MAIL POLICY TO:	
BILLING	IF DIRECT BILL:	IF APPLICANT BILL:	AGENT
<input checked="" type="checkbox"/> DIRECT BILL	<input type="checkbox"/> BILL APPLICANT	<input checked="" type="checkbox"/> FULL PAY	APPLICANT
<input type="checkbox"/> AGENCY BILL	<input type="checkbox"/> BILL MORTGAGEE		

RATING/UNDERWRITING		YR BUILT	# ROOMS	MARKET VALU	STRUCTURE TYPE	USAGE TYPE	FARM	# FAM-ILIES	SEHLD RES	PURCHASE DATE/PRICE
<input checked="" type="checkbox"/> FRAME	<input type="checkbox"/> MFG HOME	1972			<input checked="" type="checkbox"/> DWELLING	<input type="checkbox"/> TOWNHOUS	<input type="checkbox"/> COC	1		4/20/2022
<input checked="" type="checkbox"/> MASONRY	<input type="checkbox"/> VINYL SIDING	SQ FT	# APTS	REPLACEMENT COST	<input type="checkbox"/> APART	<input type="checkbox"/> ROWHOUS	<input type="checkbox"/> COMP. DAT			
<input type="checkbox"/> MASONRY VENEER	<input type="checkbox"/> ALUMINUM SIDING	1,368			<input type="checkbox"/> CONDO	<input type="checkbox"/> CO-OP				
<input type="checkbox"/> FIRE RES						<input type="checkbox"/> SEASONAL				
NUMBER OF FIRE UNITS IN	TERR CODE	PREM GROUP	PROTECT CLASS	DISTANCE TO HYDRAN	DISTANCE TO FIRE STATION	PROTECTION DEVICE T	HEAT TYPE	NONE	WIRING	2008
DIVS	FIRE DIV		5	FT	MI	SYSTE SMOKE TEMP BURGLAR	PRIMARY CENTRAL		PLUMBING	2012
						CENTRA	SECONDARY		HEATING	2008
FIRE / EC RATE	FIRE DISTRICT / CODE NUMBER					DIRECT	HOUSEKEEPING CONDITION		ROOFING	2007
						LOCAL			EXTERIOR PAINT	
DATE HEATING SYSTEM LAST SERVICED	NUM OF AMPS (ELEC SYST)	CIRCUIT BREAKERS	FUSES	KNOW A TUBE OR ALUMINUM WIRING		PLUMBING SYSTEM CONDITION	PLUMBING SYSTEM ANY KNOWN LEAKS	FOUNDATION	CLOSED	NONE
		<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<input type="checkbox"/> OPEN <input type="checkbox"/> NONE		
DWELLING LOCATION	OCCUPANCY	DEADBOLT	OIL STORAGE TANK LOCATION		SWIMMING POOL	APPROVED	WINDSTORM LOSS MITIGATION FEATURES			
<input type="checkbox"/> WITHIN CITY LIMITS	<input type="checkbox"/> OWNER	<input type="checkbox"/> FIRE EXT	INDOORS	OUTDOORS	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<input type="checkbox"/> FENCE				
<input type="checkbox"/> WITHIN FIRE DIST	<input checked="" type="checkbox"/> TENANT	<input type="checkbox"/> VISIBLE TO NEIGHBORS	ABOVE GROUND O MASONRY FLOOR	ABOVE GROUND N ON MASONRY FLOO	<input type="checkbox"/> ABOVE GROUND BOARD	<input type="checkbox"/> ABOVE GROUND IN-GROUND				
<input type="checkbox"/> WITHIN PROT SUBURB	<input type="checkbox"/> UNOCC				<input type="checkbox"/> SLIDE					
BLDG CODE	INSPECTED? GRADE	TAX CODE	RATING	OCCUPIED DAILY?	# WKS RENTED	WIND CLASS	SEMI-RESISTIVE	ROOF MATERIAL GABLE ROOF	CONDITION OF ROOF	
	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		CLASS SPEC	<input type="checkbox"/> YES <input type="checkbox"/> NO		RESISTIVE	OTHER			
IF REPLACEMENT COST APPLIES, ACORD 42 ATTACHE		RATING CREDITS		MANNED SECURITY	SPRINKLER	FIREPLACES (Enter Number)				
BASEMENT SQ FT	GARAGE SQ FT	BREEZEWAY SQ FT	NON-SMOKER LIGHTNING PROTECTION	OFF PREMISES	PARTIAL	CHIMNEYS	PRE-FAB			
				THEFT EXCL	FULL	HEARTHES	WOOD STOVE INSERT			

PRIOR COVERAGE		PRIOR CARRIER	PRIOR POLICY NUMBER	EXPIRATION DATE

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

LOSS HISTORY ANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING THE LAST _____ YEARS, AT THIS OR AT ANY OTHER LOCATION YES NO IF YES, INDICATE BELOW APPLICANT'S INITIALS:

DATE	TYPE	DESCRIPTION OF LOSS	AMOUNT

ADDITIONAL INTEREST

INT #	MORTGGE	NAME AND ADDRESS	LOAN NUMBER
	<input checked="" type="checkbox"/>	KEESLER FEDERAL CREDIT UNION P.O. BOX 961292 FORT WORTH, TX 76161	10346427
	<input type="checkbox"/>		

REMARKS (Attach Additional Sheets if More Space Is Required)

Prior Insurance: NEW PURCHASE

ATTACHMENTS	PHOTOGRAPH	RECREATIONAL VEHICLE APP
STATE SUPPLEMENT(S) (if applic	SOLID FUEL SUPPLEMENT	WATERCRAFT APPLICATION
INLAND MARINE APPLICATION	PROTECTION DEVICE CERT	LEAD FREE PAINT CERTIFICAT
REPLACEMENT COST ESTIMATE	PERS EXCESS/UMBRELLA A	HOME BASED BUSINESS SUPP

BINDER/SIGNATURE

INSURANCE BINDE		<p>IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APPLY:</p> <p>THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICATION. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY.</p> <p>THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE. THIS BINDER MAY BE CANCELLED BY THE COMPANY BY NOTICE TO THE INSURED IN ACCORDANCE WITH THE POLICY CONDITIONS, THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE</p>
EFFECTIVE DATE	EXPIRATION DATE	
TIME	12:01 AM NOON	
COVERAGE IS NOT BOUND		
<p>APPLICABLE IN COLORADO: THE INSURER HAS THIRTY (30) BUSINESS DAYS, COMMENCING FROM THE EFFECTIVE DATE OF COVERAGE, TO EVALUATE THE ISSUANCE OF THE INSURANCE POLICY.</p>		
<p>PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMIN EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHANGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTIONS OF ANY INACCURAGIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR</p>		
<p><input type="checkbox"/> Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not applicable in all states; consult your agent or broker for your state's requirements.)</p>		
<p>ANY PERSON KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, HI, MA, OH, OK, OR or VT; in DC, LA, ME TN, VA and WA insurance benefits may be denied.)</p>		
<p>APPLICANT'S STATEMENT I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.</p>		
APPLICANT'S SIGNATURE	DATE	PRODUCER'S SIGNATURE
		NATIONAL PRODUCE NUMBER

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

471

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES	YES	NO	EXPLAIN ALL "YES" RESPONSES IN REMARKS (Except questions 15, 1	YES	NO	
1. ANY FARMING OR OTHER BUSINESS CONDUCTED ON PREMISES? (Including day/child care) If "Yes", list gross receipts: \$		✓	14. DURING THE LAST FIVE (5) YEARS [TEN (10) YEARS IN RHODE ISLAND], HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON, OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one (1) year of imprisonment.)		✓	
2. ANY RESIDENCE EMPLOYEES? (Number and type of full and part time employees)		✓				
3. ANY FLOODING, BRUSH, FOREST FIRE HAZARD, LANDSLIDE, ETC?		✓				
4. ANY OTHER RESIDENCE OWNED, OCCUPIED OR RENTED?		✓				
5. ANY OTHER INSURANCE WITH THIS COMPANY? (List Policy Numbers)		✓	RENTERS AND CONDOS ONLY: 15. IS THERE A MANAGER ON THE PREMISES?		✓	
			16. IS THERE A SECURITY ATTENDANT?		✓	
			17. IS THE BUILDING ENTRANCE LOCKED?		✓	
6. HAS INSURANCE BEEN TRANSFERRED WITHIN AGENCY?		✓	18. ANY UNCORRECTED FIRE OR BUILDING CODE VIOLATIONS?		✓	
			19. IS THE BUILDING UNDERGOING RENOVATION OR RECONSTRUCTION? (Give estimated completion date and dollar value)		✓	
7. ANY COVERAGES DECLINED, CANCELLED OR NON-RENEWED DURING THE LAST 3 YEARS? (Not applicable in MO)			20. IS HOUSE FOR SALE?		✓	
			21. IS PROPERTY WITHIN 300 FT OF A COMMERCIAL OR NON-RESIDENTIAL PROPERTY?		✓	
8. HAS THE APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY, JUDGEMENT OR LIEN DURING THE PAST FIVE YEARS?		✓	22. IS THERE A TRAMPOLINE ON THE PREMISES?		✓	
			23. WAS THE STRUCTURE ORIGINALLY BUILT FOR OTHER THAN A PRIVATE RESIDENCE AND THEN CONVERTED?		✓	
9. ARE THERE ANY ANIMALS OR EXOTIC PETS KEPT ON PREMISES? (Note breed and bite history)		✓	24. ANY LEAD PAINT HAZARD?		✓	
			25. IF A FUEL OIL TANK IS ON PREMISES, HAS OTHER INSURANCE BEEN OBTAINED FOR THE TANK? (Give First Party and limit, and Third Party and limit)		✓	
10. DISTANCE TO TIDAL WATER: 0.7000 ✓ Miles <input type="checkbox"/> Feet			26. IF BUILDING IS UNDER CONSTRUCTION, IS THE APPLICANT THE GENERAL CONTRACTOR?		✓	
11. IS PROPERTY SITUATED ON MORE THAN FIVE ACRES? (If yes, describe land use)		✓				
12. DOES APPLICANT OWN ANY RECREATIONAL VEHICLES (SNOWMOBILES, DUNE BUGGYS, MINI BIKES, ATVS, ETC)? (List year, type, make, model)		✓				
13. IS BUILDING RETROFITTED FOR EARTHQUAKE? (If applicable)		✓				

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION



Johnson & Johnson
Preferred Financing

JOHNSON & JOHNSON PREFERRED FINANCING, INC.

PREMIUM FINANCE SECURITY AGREEMENT

Physical Address 200 Wingo Way, Ste 200, Mt Pleasant SC 29464 — Mailing address PO Box 26009, Greensboro NC 27420

**FOR PROCESSING
MAIL TO:
PO BOX 26009
GREENSBORO NC 27420
Fax:
843-724-7085
Email:
finance@jjpf.com**

MSPFA2014

Phone: 800-868-5573

Fax: 843-724-7085

AGENT/BROKER GARTMAN INSURANCE AGENCY 2317 Government St Ocean Springs, MS 39564 (228) 872-3881	BORROWER GREGORY LANEY & ALLISON LANEY 17218 DOC LIZANA RD GULFPORT, MS 39503 UPDATE
Producer Code 897508	

A.	TOTAL PREMIUM	G. Non Refundable Set Up Fee \$0.00			PAYMENT SCHEDULE	
	\$3,233.59	NUMBER OF INSTALLMENTS	AMOUNT OF EACH INSTALLMENT	WHEN PAYMENTS ARE DUE		
B.	DOWN PAYMENT	10	\$294.63	FIRST INSTALLMENT DUE	INSTALLMENT DUE DATES	
	\$587.04			5/29/2022	29th	
C.	AMOUNT FINANCED					
	\$2,646.55					

SCHEDULE OF POLICIES								
D.	FINANCE CHARGE Total of Box F plus Box G	POLICY NUMBER	POLICY EFFECTIVE DATE	INSURANCE COMPANY AND MANAGING GENERAL AGENT	TYPE OF COVERAGE	POLICY TERM (months)	GROSS PREMIUM	
	\$299.75	2358839	4/29/2022	Johnson & Johnson Inc	Homeowners	12	\$2,895.00	
E.	TOTAL OF PAYMENTS The amount you will have paid after you make all payments as scheduled. (C + D) \$2,946.30					FIN TXS/FEES		\$218.59
						ERN TXS/FEES		\$120.00
						FIN TXS/FEES		
F.	A.P.R. The cost of finance charge at a yearly rate including set up fee						ERN TXS/FEES	
	24%	TOTAL PREMIUMS MUST AGREE WITH BOX "A" ABOVE >>>>						\$3,233.59
SEE PAGE 3 FOR ADDITIONAL PREMIUMS >>>>								

Quote Number: 5419628 **JJPF LICENSE NUMBER: 32/2010**

TO THE BORROWER:

If you sign below, you acknowledge receipt of a copy of this Agreement and you agree to the provisions, BOTH ON THE FIRST AND THE SECOND PAGE OF THIS AGREEMENT. You further agree that you are appointing LENDER your ATTORNEY-IN-FACT to cancel the policies outlined in the Agreement. You further agree that electronic or digital transmissions of this document including but not limited to facsimile transmissions shall be legally binding.

IF FOR ANY REASON YOU DO NOT RECEIVE YOUR PAYMENT COUPONS OR INVOICE FOR INSTALLMENTS DUE, YOU MUST STILL MAKE YOUR PAYMENTS ON THE ABOVE DUE DATE TO THE ABOVE ADDRESS. I UNDERSTAND THAT BY SIGNING THIS AGREEMENT I SHALL BE BOUND FINANCIALLY TO THE TERM AND CONDITIONS OF THE CONTRACT.

X _____
SIGNATURE OF BORROWER(S) OR DULY AUTHORIZED BORROWER(S) DATE

PRINTED NAME BORROWERS PHONE NUMBER

PRODUCERS WARRANTIES AND REPRESENTATIONS:

THE UNDERSIGNED WARRANTS AND GUARANTEES:

(1) The Borrower has received a copy of this Agreement, and the Required Federal Truth-in-Lending disclosures for Personal Lines Insurance, if applicable, (2) The policies herein are in full force and effect and the information in the schedule of policies and the premiums are correct, (3) The Borrower has authorized this transaction and recognizes the security interest assigned herein, (4) The Down Payment shown above has been paid by or on behalf of the Borrower, and the Total Premium shown above has been or will be used to purchase insurance policies shown in the Schedule of Policies. (5) There are no exceptions to the policies other than those indicated and the policies comply with LENDER's eligibility requirements. (6) NO AUDIT OR REPORTING FORM POLICIES, POLICIES SUBJECT TO RETROSPECTIVE RATING OR TO MINIMUM EARNED PREMIUMS ARE INCLUDED EXCEPT AS INDICATED AND THAT THE DEPOSIT OR PROVISIONAL PREMIUMS ARE NOT LESS THAN THE ANTICIPATED PREMIUMS TO BE EARNED FOR THE FULL TERM OF THE POLICIES, IF POLICY IS SUBJECT TO A MINIMUM EARNED PREMIUM IT IS _____. (7) The policies can be cancelled by the Borrower the company on 10 days notice and the unearned premiums will be computed on the standard short rate or pro rata table except as indicated. Upon cancellation of any of the Scheduled Policies, Producer shall remit to LENDER the full amount of the unearned premium, including unearned commission as well as any other payments or credits received by Producer, up to the unpaid balance due under this Agreement, within 15 days of receipt. (8) The undersigned represents that a proceeding in bankruptcy, receivership or insolvency has not been instituted by or against the named Borrower or if the named Borrower is the subject of such a proceeding, it is noted on this Agreement in the space in which the Borrower's name and address is placed.

X _____
SIGNATURE OF AGENT OR BROKER DATE

PRINTED NAME

NOTICE: This Premium Finance Agreement is secured by a financed insurance policy as authorized under Mississippi Insurance Premium Finance Law. In the event the financed insurance policy is cancelled, it may result in a refund due to you. Should you have any questions regarding the financing or cancellation of any insurance premiums financed under this agreement you may contact the Mississippi Department of Banking and Consumer Finance at 1-800-844-2499

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION
PROVISIONS OF YOUR SECURITY AGREEMENT

1. **PROMISE OF REPAYMENT:** The borrower request LENDER to pay the premiums on the policies shown on the reverse. The Borrower promises to pay to LENDER at its office the amount stated in Block E above, according to the Payment Schedule shown on the reverse, subject the rest of the terms of this Security Agreement.
2. **SECURITY INTEREST:** The Borrower assigns to LENDER as security for the total amount payable in this Agreement any and all unearned premiums and dividends which may become payable under the insurance policies and loss payments which reduce the unearned premiums, subject to any mortgagee or loss payee interests. The Borrower gives to LENDER a security interest in all items mentioned in this paragraph.
3. **DEFAULT CHARGES:** Borrower agrees that if any installment is more than 5 days past due, or minimum number of days permitted by state law, it will pay to LENDER a delinquency charge in an amount up to the maximum permitted by applicable state law. Borrower agrees if default results in cancellation to pay the maximum allowable cancellation charge allowed by applicable state law.
4. **FINANCE CHARGES:** The finance charge, show in Box "D" on the front side of this Agreement, begins to accrue on the earliest possible date allowed by applicable state law and continues until all funds are paid in full. Refer to box F plus box G on the security agreement for total.
5. **WARRANTY OF ACCURACY:** The borrower warrants to LENDER that the insurance policies listed in the above schedule have been issued to the borrower and are in full force and effect and that the borrower has not assigned any interest in the policies except for the interest of mortgagees and loss payees.
6. **REPRESENTATION OF SOLVENCY:** The Borrower represents that it is not insolvent or presently the subject of any insolvency proceeding.
7. **CANCELLATION:** LENDER may cancel the insurance policies and the unpaid balances due to LENDER shall be immediately payable by the Borrower if any of the following occur; (a) The Borrower does not pay any installment according to the terms of this Agreement; (b) The borrower does not comply with any of the terms of this Agreement; (c) The Borrower or the Insurer voluntarily or involuntarily becomes the subject of a bankruptcy, receivership or any other kind of insolvency proceeding; (d) if the Borrower is a business and stops doing business or ceases to be qualified to do business. LENDER at its option may enforce payment of this debt without recourse to the security given to LENDER.
8. **POWER OF ATTORNEY - LIMIT OF LIABILITY:** The Borrower irrevocably appoints LENDER, or its successors or assigns, its Attorney-in-Fact with full authority to cancel the insurance policies, or any renewal thereof: to receive all sums assigned to LENDER or in which it has granted LENDER a security interest and LENDER may execute and deliver on the Borrower's behalf all documents, instruments of payment, forms and notices of any kind relating to the insurance policies in furtherance of this Agreement. LENDER's liability to any person or corporation on the exercise of its authority to cancel the insurance policies is limited to the amount of the principal balance, except if LENDER willfully fails to deliver the notices required by law. When LENDER effects cancellation in accordance with state law, the Borrower will be responsible for attorney's fees and other cost in any unsuccessful action filed as a result thereof to the extent permitted by applicable state law.
9. **MONEY RECEIVED AFTER NOTICE OF CANCELLATION:** Any payment made to LENDER after LENDER's Notice of Cancellation of the insurance policies has been delivered may be credited to the Borrower's account without affecting the acceleration of this Agreement and without any liability or obligation on the LENDER's part to request reinstatement of the canceled policies. Any money LENDER receives from an insurance company shall be credited to the amount due LENDER with any surplus being paid to whomever is entitled to the money. No refund of less than \$1.00 shall be made. If there is a balance due after LENDER receives the unearned premiums, dividends or loss payments from the insurance company then the Borrower will pay the balance to LENDER with interest at the rate show on the agreement.
10. **PREPAYMENT:** Borrower has the right to prepay the entire outstanding balance in full at any time before the due date of the final installment. Upon prepayment in full, or upon cancellation and full payment to LENDER, Borrower will be entitled to receive a refund of the Finance Charge to be computed by the Rule of 78's ("Sum of the Years Digits") method, or as required or permitted by the applicable law, after deducting any fully earned charge permitted by law. If cancellation occurs, the Borrower agrees to pay a Finance Charge on the balance due at the rate on the reverse side of this Agreement until it is paid in full, or until such other date as is required by applicable state law. Borrower agrees to pay LENDER reasonable attorney's fees and collection cost under the terms and condition hereof and to the extent and amount permitted by applicable state law.
11. **INSURANCE AGENT OR BROKER:** The insurance agent or broker named on this Agreement is the Borrower's agent, not LENDER's and LENDER is not legally bound by anything the agent or broker represents to the Borrower, orally or in writing.
12. **SPECIAL INSURANCE POLICIES:** If the insurance policy issued to the borrower is auditable or is a reporting form policy or subject to retrospective rating, then the Borrower promises to pay the insurance company the earned premium computed in accordance with the policy provisions which is in excess of the amount of the premium advanced by LENDER which the insurance company retains.
13. **SUCCESSORS AND ASSIGN:** All legal rights given to LENDER shall benefit LENDER's assign. The Borrower will not assign the policies without LENDER's written consent except for the interest of mortgagees and loss payees.
14. **MISSING AND INCORRECT INFORMATION:** If the policy has not been issued at the time of signing this Agreement, then the Borrower agrees the name of the insurance company, and the policy numbers of the insurance policies may be left blank and may be subsequently inserted in this Agreement. In addition, Borrower authorized LENDER or the agent or broker to correct on this Agreement at any time, if incorrect, the name of the insurance companies, the policy numbers and the installment due dates. LENDER will notify the Borrower of the corrected and/or inserted information.
15. **ADDITIONAL PREMIUMS:** The money paid by LENDER is only for the premium as determined at the time the Insurance policy is issued. LENDER's payment shall not be applied by the insurance company to pay for any additional premiums owed by the insured as a result of any type of misclassification of this risk. The Borrower agrees to pay the company any additional premiums which become due for any reason. LENDER may assign to the company any rights it has against the Borrower for premiums due the company in excess of the premium returned to LENDER.
16. **AGENT'S WARRANTIES:** To convince LENDER to enter this Agreement and accept the security underlying this Agreement, the person executing this Agreement, if not the Borrower, warrants severally and as the duly authorized agent of the Borrower: that he is the duly authorized agent of the Borrower appointed specifically to enter into this transaction on the Borrower's behalf; that he can perform any act the Borrower could or should perform with respect to this transaction: that he will hold in trust for LENDER any payments made or credit to the Borrower through the undersigned or to the undersigned, directly, indirectly, actually or constructively by any of the insurance companies and that he will pay the monies to LENDER upon demand to satisfy the then outstanding indebtedness of the Borrower.
17. **ASSIGNMENT:** All of LENDER's rights under this Agreement shall inure to its successors and assign. This Agreement may not be assigned by the borrower except as provided for in this Agreement.
18. **DOCUMENT AND GOVERNING LAW:** This document is the entire Agreement between LENDER and the Borrower and can only be changed in writing and signed by both parties. The laws of the state of Borrower's residence as set forth above will govern this Agreement. If any provision of this Agreement is held to be invalid or unenforceable, the validity and enforceability of the remaining provisions shall not be impaired.
19. **SERVICE CHARGE:** The maximum service fee allowable by state regulations will be charged on all returned checks. This same fee will also be assessed if the Insured authorizes a payment from a deposit account through an electronic funds transfer or some method other than a paper check signed by the Insured, and the Insured's bank or financial institution where the deposit account is maintained refuses to honor such withdrawal or payment request because there are insufficient funds in the account.

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



Johnson & Johnson Preferred Financing, Inc,
Processing Address: PO Box 26009, Greensboro NC 27420-6009
Phone: 800-868-5573 -- FAX: 843-724-7085 -- Email: finance@jjpf.com

ACCOUNT INFORMATION FORM

SECTION 1: ACCOUNT INFO

NAME: GREGORY LANEY & ALLISON LANEY

JJPF ACCT # OR CONTRACT ID: 5419628

Mailing Address: _____

City: _____ State _____ Zip Code: _____

Daytime Phone: _____

- Note: Listing your correct address and phone number on this form does not obligate you to pay your down payment electronically or set up your installments on Automatic Bill Pay – it's our way of collecting accurate data.

SECTION 2: ELECTRONIC DOWN PAYMENT (optional)

ELECTRONIC DOWN PAYMENT INFORMATION

By filling out this section and returning it with your signed finance agreement to JJPF, you authorize Johnson & Johnson Preferred Financing to process your down payment from the checking /savings account information listed below. For accuracy include a copy of a voided check.

Bank Routing Number (9 digits) _____

Checking/Savings Account Number: _____

Amount to Draft for Down Payment: _____

Select one: _____ INSURED'S BANK ACCOUNT _____ AGENT'S BANK ACCOUNT

Signature: _____ Date: _____

SECTION 3: AUTOMATIC BILL PAY AUTHORIZATION (optional)

YES! Sign me up for free Automatic Bill Payment

I authorize JJPF to initiate monthly deductions (withdrawals) from my checking/savings account as payments on my account balance become due until the balance is paid in full. I authorize the financial institution on which my checking account is drawn to accept the deductions initiated by JJPF. I have the right to terminate this authorization at any time by notifying JJPF in writing.

Bank Routing Number (9 digits) _____

Checking Account Number: _____

Signature: _____ Date: _____

IMPORTANT: FOR ACCURACY PLEASE ATTACH A VOIDED CHECK

Should you have questions, a representative of JJPF is ready to assist you! Call us at 800-868-5573

After considerable discussion, Commissioner Walters made motion, seconded by Commissioner Fields and unanimously carried to approve the application as submitted.

MINUTES OF MARCH 23, 2023
REGULAR MEETING

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

It came for discussion under New Business, a Short-Term Rental for property located at 1009 Pino Street, Tax Parcel 0511O-03-090.000, submitted by Jeffrey and Sharon Brandt (owner and property manager), as follows:

CITY OF LONG BEACH, MISSISSIPPI											
APPLICATION FOR SHORT-TERM RENTAL											
PHYSICAL ADDRESS: 201 JEFF DAVIS AVENUE LONG BEACH, MS 39560	PHONE: (228) 863-1554 FAX: (228) 863-1558	MAILING ADDRESS: POST OFFICE BOX 929 LONG BEACH, MS 39560									
PROPERTY INFORMATION:											
ADDRESS: 1009 Pino St Long Beach, MS 39560		Tax Parcel # 05 110-03-090.000									
(Location of Short-Term Rental)											
OWNER'S INFORMATION:											
Property Owner's Name: Jeffrey & Sharon Brandt											
Property Owner's Address: 1009 Pino St. Long Beach, MS 39560											
Property Owner's Mailing Address, if different from above:											

Property Owner's Phone No: (954)88 1-5995		City	State								
Email Address: LIFESVR65@BELLSOUTH.NET		Zip									
Is there a homeowner's association for the neighborhood? <u>No</u> If so, please provide written statement of support of short term rental?											
PROPERTY MANAGER INFORMATION:											
Property Manager's Name: Jeffrey & Sharon Brandt											
Property Manager's Address: (Must be a local contact)											
1009 Pino St.		Long Beach	MS 39560								
_____		City	State, Zip								
Property Manager's Phone No.: (954) 881-5995		Email Address: LIFESVR65@BELLSOUTH.NET									
PLEASE PROVIDE THE FOLLOWING:											
<ul style="list-style-type: none"> • Mississippi Sales Tax ID # <u>AirBnB/VRBO</u> • Recorded Warranty Deed • Parking Rules & Plan • Trash Management Plan • Copy of Proposed Rental Agreement • Proof of Liability Insurance, which includes short term rental coverage 											
ADDITIONAL INFORMATION:											
<ul style="list-style-type: none"> • Completed written statement of compliance. • FEES: \$250, nonrefundable application fee. \$500, yearly renewable fee. Checks should be made payable to the City of Long Beach. • LICENSE: A Privilege Tax License must be applied and paid for after approval. • INCOMPLETE APPLICATIONS will not be processed. 											
AFFIDAVIT											
I HEREBY CERTIFY THAT I HAVE READ THIS APPLICATION AND THAT ALL INFORMATION CONTAINED HEREIN TRUE AND CORRECT; I ACKNOWLEDGE RECEIPT OF AND AGREE TO COMPLY WITH THE RULES & REGULATIONS OF SHORT-TERM RENTALS (Ordinance 660), ALL APPLICABLE CODES, ORDINANCES AND STATE LAWS. VIOLATION OF ANY CODES OR REGULATIONS SHALL RESULT IN THE SUSPENSION OR REVOCATION OF THE PERMIT.											
Jeffrey T. Brandt		<u>03/15/2023</u>									
PRINT NAME		SIGNATURE									
BELOW IS FOR OFFICE USE ONLY											
Maximum Occupancy: <u>4</u>	Maximum Vehicles allowed: <u>3</u>	Number of bedrooms: <u>0</u>	Number of people home can accommodate: <u>4</u>								
I AFFIRM THAT THE APPLICANT IS IN COMPLIANCE WITH ALL APPLICABLE ZONING REQUIREMENTS, BUILDING & FIRE CODES; AND THAT ALL APPLICABLE TAXES, FEES AND OTHER CHARGES HAVE BEEN PAID.											
Building Official Signature: <u>Reyn Lash</u>		Date: <u>3/22/23</u>									
Fire Inspector Signature: _____		Date: _____									
COMMENTS: _____											
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Date Received: <u>3-15-23</u></td> <td>_____</td> </tr> <tr> <td>Agenda Date: <u>3-23-23</u></td> <td>_____</td> </tr> <tr> <td>Amount Due/Paid: <u>250.00</u></td> <td>_____</td> </tr> <tr> <td>Payment Method: <u>CC</u></td> <td>_____</td> </tr> </table>				Date Received: <u>3-15-23</u>	_____	Agenda Date: <u>3-23-23</u>	_____	Amount Due/Paid: <u>250.00</u>	_____	Payment Method: <u>CC</u>	_____
Date Received: <u>3-15-23</u>	_____										
Agenda Date: <u>3-23-23</u>	_____										
Amount Due/Paid: <u>250.00</u>	_____										
Payment Method: <u>CC</u>	_____										

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



I, Jeffrey T. Brandt, owner of the property located at 1009 Pino St, Tax Parcel 05 110-03-090.000

affirm that I am in compliance with building codes, deed restrictions and/or covenants, and have paid all applicable taxes, fees and other charges. I acknowledge that a violation of the ordinances of the City of Long Beach shall result in the suspension or revocation of the permit.

[Signature]
signature

03/15/2023
date

REVIEWED

SCANNED



1st Judicial District
Instrument 2021 10074 D -J1
Filed/Recorded 7/13/2021 04:11 P
Total Fees \$ 26.00
3 Pages Recorded

Prepared by:
David B. Pilger
Attorney at Law
1406 Bienville Blvd., Suite 101
Ocean Springs, MS 39564
(228) 215-0011

Grantors:
Tonya Grissom-Tatroe
Jonathan D. Tatroe
117 Plantation Cove
McKenzie, TN 38201
(670) 919-6565

Return To:
David B. Pilger
Attorney at Law
1406 Bienville Blvd., Suite 101
Ocean Springs, MS 39564
(228) 215-0011

Grantees:
Jeffrey T. Brandt
Sharon R. Brandt
1009 Pino St.,
Long Beach, MS 39560
(854) 881-5995

File No. Z219785N

INDEXING INSTRUCTIONS: Two parcels of land located in the SE 1/4 of the SW 1/4 of Sec. 10, T8S, R12W, being Long Beach Section Block 39, 1st JD, Harrison County, MS

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT

WARRANTY DEED

FOR AND IN CONSIDERATION OF the price and sum of TEN AND NO/100 DOLLARS (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, we, Tonya Grissom-Tatroe and Jonathan D. Tatroe, do hereby sell, convey and warrant unto Jeffrey T. Brandt and Sharon R. Brandt, as joint tenants with right of survivorship and not as tenants in common, all of that certain tract, piece or parcel of land situated in Harrison County, Mississippi, together with all improvements, buildings, fixtures, and appurtenances thereto belonging, and being more particularly described as follows, to-wit:

Legal Description attached hereto as Exhibit "A"

If this property is bounded by water, this conveyance includes any natural accretion, and is subject to any erosion due to the action of the elements. Such riparian and littoral rights as exist are conveyed herewith but without warranty as to their nature or extent. If any portion of the property is below the mean high tide watermark, or is coastal wetlands as defined in the Mississippi Coastal Wetlands Protection Act it is conveyed by quitclaim only.

Grantor(s) quitclaim any and all oil, gas, and other minerals owned, if any, to Grantee(s). No mineral search was requested or performed by preparer.

This conveyance is subject to any and all covenants, rights of way, easements, restrictions and reservations of record in the office of the Chancery Clerk of the First Judicial District of Harrison County, Mississippi.

It is agreed and understood that the taxes for the current year have been pro-rated as of this date on an estimated basis, and when said taxes are actually determined, if the proration as of this date is incorrect, the Parties hereto agree to make all necessary adjustments on the basis of an actual proration.

WITNESS OUR SIGNATURES, on this the 9 day of July, 2021.

[Signature]
Tonya Grissom-Tatroe
[Signature]
Jonathan D. Tatroe

ACKNOWLEDGMENT

STATE OF Ohio
COUNTY OF Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction aforesaid, Tonya Grissom-Tatroe and Jonathan D. Tatroe, who acknowledged before me that they signed, executed and delivered the above and foregoing instrument on the day and year thereof, for the use and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, on this the 9 day of July, 2021.



MARTHA M. SCHAEFFER
Notary Public, State of Ohio
My Commission Expires
May 6, 2024

[Signature]
NOTARY PUBLIC

My commission expires: May 6, 2024

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

Exhibit "A"

Legal Description

LEGAL DESCRIPTION OF PARCEL A:

A parcel of land situated and being located in the Southeast Quarter of the Southwest Quarter (SE ¼ of the SW ¼) of Section 10, Township 8 South, Range 12 West, City of Long Beach, First Judicial District of Harrison County, Mississippi and being more particularly described as follows, to-wit:

Commencing at the Northeast corner of the South Half (S ½) of the South Half (S ½) of the Southeast Quarter of the Southwest Quarter (SE ¼ of the SW ¼) of said Section 10; thence run North 89 degrees 58 minutes 00 seconds West 325.00 feet along the North line of the said South Half (S ½) of the South Half (S ½) of the Southeast Quarter of Southwest Quarter (SE ¼ of the SW ¼) and the South line of Pecan Park Subdivision, Part Ten (10) (Plat Book 10, at Page 3) to the Point of Beginning of the parcel herein described; thence continue from said Point of Beginning, North 89 degrees 58 minutes 00 seconds West 200.00 feet along the North line of the said South Half (S ½) of the South Half (S ½) of the Southeast Quarter of the Southwest Quarter (SE ¼ of the SW ¼) and the South line of Pecan Park Subdivision, Part 10 (10); thence run South 00 degrees 00 minutes 15 seconds East 145.27 feet to the Northerly margin of Pino Street; thence run North 89 degrees 59 minutes 43 seconds East 200.00 feet along the Northerly margin of Pino Street; thence run North 00 degrees 00 minutes 15 seconds West 145.13 feet to the Point of Beginning. Said parcel contains 29.040 square feet, more or less.

LEGAL DESCRIPTION PARCEL B:

A parcel of land situated and being located in the Southeast Quarter of the Southwest Quarter (SE ¼ of the SW ¼) of Section 10, Township 8 South, Range 12 West, City of Long Beach, First Judicial District of Harrison County, Mississippi and being more particularly described as follow, to-wit:

Commencing at the Northeast corner of the South Half (S ½) of the South Half (S ½) of the Southeast Quarter of the Southwest Quarter (SE ¼ of the SW ¼) of said Section 10; thence run North 89 degrees 58 minutes, 00 seconds West 325.00 feet along the North line of the said South Half (S ½) of the South Half (S ½) of the Southeast Quarter of the Southwest Quarter (SE ¼ of the SW ¼) and the South line of Pecan Park Subdivision, Part Ten (10) (Plat Book 10, at Page 3); thence continue North 89 degrees 58 minutes 00 seconds West 200.00 feet along the North line of the said South Half (S ½) of the South Half (S ½) of the Southeast Quarter of the Southwest Quarter (SE ¼ of the SW ¼) and the South line of Pecan Park Subdivision, Part Ten (10) to the Point of Beginning of the parcel herein described; thence continue from said Point of Beginning, North 89 degrees 58 minutes 00 seconds West 100.00 feet along the North line of the said South Half (S ½) of the South Half (S ½) of the Southeast Quarter of the Southwest Quarter (SE ¼ of the SW ¼) and the South line of Pecan Park Subdivision, Part Ten (10); thence run South 00 degrees 00 minutes 15 seconds East 145.33 feet to the Northerly margin of Pino Street; thence run North 89 degrees 59 minutes 43 seconds East 100.00 feet along the Northerly margin of Pino Street; thence run North 00 degrees 00 minutes 15 seconds West 145.27 feet to the Point of Beginning. Said parcel contains 14,530 square feet, more or less.

Parking Plan

- Parking for the Cottage is off street, on property parking.
- The parking area is 30' wide X 24' deep, which will accommodate two regular automobiles or trucks.
- Parking for vehicles with trailers will be available on the property, within the gates of the property.
- Parking rules are also listed on the Airbnb website, under "Parking" for the Cottage listing.

Cottage

Trash Management Plan

- The Cottage will utilize a normal receptacle provided from Waste Management Industries (WM).
- The trash will be collected in the receptacle and the receptacle will be emptied once a week by WM on Mondays.
- The trash rules are denoted in the "house rules" for the Cottage, which are contained in a binder within the Cottage for guests, and in the online listing, under "house rules", on the Airbnb website for the Cottage.

MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION
SHORT-TERM RENTAL AGREEMENT

I. The Parties

This Short-Term Rental Agreement is between the following:
One (1) individual(s) known as "Tenant(s)".

AND

Two (2) individual(s) known as Jeff Brandt and Sharon Brandt with a mailing address of 1009 Pino St, Long Beach, Mississippi, 39560 ("Landlord").

Landlord and Tenant(s) ("Parties") agree to the following terms and conditions:

II. The Property

The Tenant(s) agrees to rent the residential dwelling described as a(n) single-family home with a mailing address of 1009 Pino St, Long Beach, Mississippi, 39560 ("Property"). The Property consists of 1 bedroom(s) and has 1 bathroom(s).

III. Furnishings

The Property shall be furnished by the Landlord. Landlord shall provide the following furnishings as part of this Agreement:

Bedroom Set(s) - Including but not limited to beds, pillows, sheets, nightstands, and lighting fixtures.

Dining Room Set(s) - Including but not limited to tables, chairs, and other items that complete a dining room set.

Kitchenware - Including but not limited to pots, pans, utensils, cleaning supplies, and other everyday items that complete a kitchen set.

Living Room Set(s) - Including but not limited to couches, chairs, sofas, televisions, desks, and other common living room items.

IV. Parking

The Landlord shall provide parking as part of this Agreement in the form of 2 parking space(s). There shall be no fee for the parking space(s).

Larger vehicles can be accommodated on property with authorization of owner.

V. Period and Guests

The total amount of individuals allowed to stay at the Property for any period will be limited to 5 people. In addition, the Tenant(s) are allowed to have a total number of 5 Guests on the Property.

VI. Start and End Dates

The term of this Agreement shall begin and end as reserved through Airbnb or VRBO ("Rental Period").

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

479

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

The Tenant(s) shall be allowed to check-in at 03:00 PM and check-out at 12:00 PM.

VII. Rent

The rent due by the Tenant(s) to the Landlord shall be in the amount of \$125.00 per night during the Rental Period.

VIII. Security Deposit

The Tenant(s) shall not be obligated to pay a Security Deposit as part of this Agreement.

IX. Pets

Tenant(s) shall be allowed to have dogs, cats, fish, with a weight limit of 30 pounds. In addition, there shall be a set number of 2 pets on the Property. Pets shall be allowed on the Property without fee to the Tenant(s)

X. Fees, Taxes, and Deposit

The Tenant(s) shall be responsible for the following fee(s):

Cleaning Fee - \$25

XI. Termination

Landlord has the right to inspect the premises with prior notice in accordance with applicable State laws. Should the Tenant(s) violate any of the terms of this agreement, the rental period shall be terminated immediately in accordance with State law. Tenant(s) waive all rights to process if they fail to vacate the premises upon termination of the rental period. Tenant(s) shall vacate the premises at the expiration time and date of this agreement.

XII. Utilities

The Landlord shall be responsible for providing the following utilities: Cable / Satellite TV, Electricity, Internet, Oil / Gas, Trash Collection, Water and Sewer, and all other utilities to be paid by the Tenant(s).

XIII. Maintenance and Repairs

The Tenant(s) shall maintain the premises in a good, clean, and ready to rent condition, and use the premises only in a careful and lawful manner. Tenant(s) shall leave the premises in a ready to rent condition at the expiration of the rental agreement, defined by the Landlord as being immediately habitable by the next tenants. Landlord shall pay for maintenance and repairs should the premises be left in a lesser condition.

XIV. Trash

Landlord requires the Tenant(s) to use the following instructions for trash removal on the Property: All trash will be placed in outside can daily. Owner will remove can every Sunday evening and replace every Monday afternoon.

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

**LONG BEACH PLANNING and DEVELOPMENT COMMISSION
XV. Subletting**

Tenant(s) shall not be allowed to sublet the Property. If Landlord does allow the Tenant(s) the right to sublet, an amendment must be signed by both Landlord and Tenant(s) and shall be attached to this Agreement.

XVI. Quiet Enjoyment

The Tenants shall behave in a civilized manner and shall be good neighbors respecting the rights of the surrounding property owners. The Tenants shall not create noise or disturbances likely to disturb or annoy the surrounding property owners. Creating a disturbance of the above nature shall be grounds for immediate termination of this agreement and Tenants shall then immediately vacate the premises.

Any and all noise must be kept to a minimum each night beginning at 10:00 PM

XVII. Smoking

Any and all forms of smoking shall not be permitted inside the Property. All smoking activities MUST occur outside.

XVIII. Landlord's Liability

The Tenants and Tenants' Guests shall hereby indemnify and hold harmless the Landlord against any and all claims of personal injury or property damage or loss arising from use of the premises regardless of the nature of the accident, injury or loss. Tenant(s) expressly recognize that any insurance for property damage or loss which the Landlord may maintain on the property does not cover the personal property of Tenant(s), and that Tenant(s) should purchase their own insurance for Tenant(s) and Guest(s) if such coverage is desired.

XIX. Attorney's Fees

Tenants agree to pay all reasonable costs, attorney's fees and expenses that shall be made or incurred by Landlord enforcing this agreement.

XX. Use of Property

Tenant(s) expressly acknowledge and agree that this Agreement is for transient occupancy of the Property, and that Tenant(s) do not intend to make the property a residence or household.

XXI. Shortened Stays and Conditions

There shall be no refunds of rents due to shortened stays or ruined expectations because of weather conditions.

XXII. Showings

If the property should go on the MARKET FOR SALE, it may be shown to qualified buyers during the stay of the Tenant(s). Every effort will be made to schedule the showing at a convenient time and not

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

interrupt the day-to-day activities of the Tenant(s). Tenant(s) shall allow reasonable viewings of the Property during standard hours.

XXIII. Firearms

Only legally owned and permitted firearms shall be allowed on the premises in accordance with State and local laws.

XXIV. Fireworks

The Parties agree that Fireworks and other hazardous materials may not be used in or around the Property.

XXV. Illegal Use

Tenant(s) shall use the property for legal purposes only and other use, such as but not limited to, illegal drug use, abuse of any person, harboring fugitives, etc. shall cause termination of this Agreement with no refund of rents or deposits.

XXVI. Fire Alarms

If the Property has fire alarms the Tenant(s) must notify the Landlord without delay if a fire alarm "chirps" or has a low battery condition.

XXVII. Keys

There shall be a total number of no keys given to the Tenant(s) at the time of possession; the property has an electronic door lock.

XXVIII. Possessions

Valuable items left behind by Tenant(s) will be held with every reasonable effort made to contact in order for a safe return. If items are not claimed for longer than 6 months they shall become the property of the Landlord. Landlord shall not be held liable for the condition of said items left by the Tenant(s).

XXIX. Notice

In the event written notice is required the Parties shall be recognized by the mailing addresses set forth in Section I of this Agreement.

XXX. Landlord's Contact

In the event the Landlord needs to be contacted immediately, the Tenant(s) shall use the following:

E-Mail: lifesvr65@bellsouth.net
Telephone: (954) 881-5995

XXXI. Governing Law

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

This agreement is governed under the laws in the State where the Property is located.

XXXIII. Lead-Based Disclosure

It is acknowledged by the Parties that the Property was not constructed prior to 1978. Therefore, the Lead-Based Paint Disclosure Form is not required per federal law.

XXXIV. Disclosures

It is acknowledged by the Parties that the Property may have been constructed prior to 1978 requiring the Buyer and Seller to initial and sign the attached Lead-Based Paint Disclosure Form.

XXXV. Severability

In the event any provision or part of this Agreement is found to be invalid or unenforceable, only that particular provision or part so found, and not the entire Agreement, will be inoperative.

XXXVI. Entire Agreement

This Agreement together with any attached addendums or disclosures shall supersede any and all other prior understandings and agreements, either oral or in writing, between the parties with respect to the subject matter hereof and shall constitute the sole and only agreements between the parties with respect to the said Property. All prior negotiations and agreements between the parties with respect to the Property hereof are merged into this Agreement. Each party to this Agreement acknowledges that no representations, inducements, promises, or agreements, orally or otherwise, have been made by any party or by anyone acting on behalf of any party, which are not embodied in this Agreement and that any agreement, statement or promise that is not contained in this Agreement shall not be valid or binding or of any force or effect.

SIGNATURE AREA

Tenant's Signature _____ **Date** _____

Landlord's Signature _____ **Date** _____
Jeff Brandt

Landlord's Signature _____ **Date** _____
Sharon Brandt

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

483

LONG BEACH PLANNING and DEVELOPMENT COMMISSION



Centauri Specialty Insurance Company
PO Box 100117
Columbia, SC 29202-3117

**Homeowners Policy Declaration
Renew**

Customer Service: 1-866-318-4113
Claim Reporting : 1-866-215-7574

Policy Number: CHP2010818 **Policy Effective Date:** 07/07/2022 12:01 AM
Process Date: 05/22/2022 9:18 PM **Policy Expiration Date:** 07/07/2023 12:01 AM at property address

Named Insured and Mailing Address:

Jeffrey Brandt
Sharon R Brandt
1009 Pino St
Long Beach, MS 39560-3808

Agency: 2500005-0000001
Lemon Mohler Insurance Agency
Address:
11240 Hwy 49 Ste D
Gulfport, MS 39503

Phone Number: (228)248-0820
Email Address: lifesvr65@bellsouth.net

Phone Number: (228)832-1139
Email Address: Processing@lemonmohler.com



Renewal Change(s): Property Coverage A limit has been increased at renewal due to the inflation factor of 14.290% a determined by an index based on ISO 360Value to maintain insurance to the approximate replacement cost of your home. You have the right to request changes to the Dwelling Coverage Limit at any time during the policy term by contacting your producer who is listed on the Declaration Page. If you have recently modified, updated or remodeled your home or believe that the Dwelling Coverage Limit on your policy is no longer appropriate, please contact your producer. Your producer can assist you with updating the Dwelling Coverage Limit on your policy.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown.

Flood coverage is not provided by this policy.

Location(s) of Property Insured: 1009 Pino St
Long Beach, MS 39560-3808

Property Characteristics:

Form: HO-3	Protection Class: 05	BCEG: 99
Rating Tier: 14	Construction Type: Masonry Veneer	Occupancy: Owner
Territory: Terr 701	Year Built: 1986	Usage: Primary
County: 0047-Harrison	Structure Type: Dwelling	Number of Families: 1 Family
Burglar Alarm: None	Fire Alarm: Smoke Detectors	Automatic Sprinklers: None

Mitigation Characteristics:

Fortified Safer Homes: No	Opening Protection: No
Roof Cover and Attachment:	Secondary Water Resistance:
Roof Deck Attachment:	Roof Geometry: Gable
Roof Wall Connection:	Door Strength:

Wind/Hail Deductible: 2% = \$ 9,509
All Other Peril Deductible: \$2,500

Policy Premium: \$7,049.00 Fees/Assessments: \$50.00 Total Annual Premium: \$7,099.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT.
PLEASE SEE IMPORTANT NOTICES ON PAGE 3.

Jenna Furston

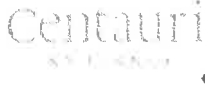
AUTHORIZED COUNTERSIGNATURE

Insured Copy

05/22/20;
CS MS DEC 07 ;

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION



Centauri Specialty Insurance Company
PO Box 100117
Columbia, SC 29202-3117

Homeowners Policy Declaratio
Renew:

Customer Service: 1-866-318-4113
Claim Reporting : 1-866-215-7574

Policy Number: CHP2010818 **Policy Effective Date:** 07/07/2022 12:01 AM
Process Date: 05/22/2022 9:18 PM **Policy Expiration Date:** 07/07/2023 12:01 AM at property address



Coverage	Limit	Premiur
Coverage A - Dwelling	\$475,473	\$6,959.0
Coverage B - Other Structures	\$47,547	Include
Coverage C - Personal Property	\$118,868	Include
Coverage D - Loss Of Use	\$47,547	Include
Coverage E - Personal Liability	\$300,000	\$35.0
Coverage F - Medical Payments	\$5,000	\$10.0
Total Basic Premium:		\$7,004.0

Additional Coverages/Endorsements/Exclusions	Limit	Premiur
CSH MS OC 01 20 - Coverage Outline and Checklist		Include
CS MS BR 01 20 - Mississippi Homeowner Insurance Policyholder Bill of Rights		Include
CSH HOJ 07 21 - Homeowners Policy Jacket		Include
CSH MS SPV03 01 20 - Special Provisions - Mississippi - HO 00 03		Include
HO 00 03 10 00 - Homeowners 3 - Special Form		Include
CSM IN 06 16 - Flood Earthquake Notice		Include
CSH MS 23 70 08 12 - Windstorm or Exterior Paint or Waterproofing		Include
CSH WEX 06 16 - Wells Exclusion		Include
CSH LF 04 15 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage	\$5,000	Incl
CSH WBU 05 19 - Water Back Up and Sump Discharge or Overflow	\$10,000	\$4
CSH WHD 05 12 - Wind or Hail Deductible		Include
HO 04 90 10 00 - Personal Property Replacement Cost Loss Settlement		Include
IL P 001 01 04 - OFAC Advisory Notice		Include
CS PRV 11 19 - Privacy Notice		Include
Total Endorsement Premium:		\$45.0

Discounts and Surcharges	Premiur
Full Pay	(\$20.00)
Personal Status	(\$45.58)
Total Discounts and Surcharges:	Include

Fees and Assessments	Premiur
Policy Fee	\$50.0
Total Fees And Assessments:	\$50.0

Total Premium: \$7,099.0

**MINUTES OF MARCH 23, 2023
REGULAR MEETING**

485

LONG BEACH PLANNING and DEVELOPMENT COMMISSION



Centauri Specialty Insurance Company
PO Box 100117
Columbia, SC 29202-9117

**Homeowners Policy Declaration
Renewa**

Customer Service: 1-866-318-4113
Claim Reporting : 1-866-215-7574

Policy Number: CHP2010818	Policy Effective Date: 07/07/2022 12:01 AM
Process Date: 05/22/2022 9:18 PM	Policy Expiration Date: 07/07/2023 12:01 AM at property address

MORTGAGEE(S):

Name and Address: Veterans United Home Loan Loans
C/O Central Loan Administration & Reporting Isaoa, Atima
PO Box 202028
Florence, SC 29502-2028

Assigned To: 1009 Pino St, Long Beach, MS, 39560-3808 **Interest Type:** Mortgagee
Loan #: 0167575745 **Rank:** 1 **Payor:** Yes

Remarks:

OTHER INTEREST(S):

None

NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

**MINUTES OF MARCH 23, 2023
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

After considerable discussion, Commissioner Walters made motion, seconded by Commissioner Fields and unanimously carried to approve the application as submitted.

There being no further business to come before the Planning and Development at this time, Commissioner Walters made motion, seconded by Commissioner Glenn and unanimously carried to adjourn the meeting until the next regular scheduled meeting in due course.

APPROVED:

Chairman Frank Olaivar

DATE: _____

ATTEST: _____

Tina M. Dahl, Minutes Clerk