

**WILDLIFE
Puppy Inspection
Of Yard &
Exterior Grounds
2 - 3 p.m.**

**OPEN HOUSE
Saturday, Feb. 15
1 - 4 p.m.**

\$1,325,000

MLS: 1328776

- 5 Bedrooms
- 3 Baths
- 3,574 Approx. sq. ft.
- 2 Car Garage



7 52nd Avenue, Isle of Palms, SC

Ocean views of the most quiet and prettiest beach area on the Isle of Palm are yours from this completely renovated home on a beautiful private cul-de-sac. Brilliantly designed by Carl McCants and constructed by the well-respected RS Custom Homes, this steps-to-the-beach 5-bedroom, 3 full bath home has been brought to the highest quality sought by families and investors. Outside, this gracious home greets you with a gorgeous new front entrance, new epi decking, new exterior siding, new free form in-ground pool, new steps to a new ocean view roof deck, new patio decking and a new rear fenced yard. Inside, 7 52nd Street offers a new Master Bedroom addition that takes full advantage of ocean views and streaming sunlight, glorious new heart of pine floors throughout, new granite counter tops and fireplace surround, and a new kitchen experience with new fixtures and many other upgrades. 7 52nd Street is a relaxing, peaceful, beautiful property. Do not forget to check out the very cool tree house. Extensive attention to detail is evident in all aspects of this top to bottom renovation. Immediate occupancy. Current rental program proposal by local vacation management company is available.



Rex Ann Strecker
Loan Officer, NMLS# 246758
(843) 860-0809
rstrecker@phm-sc.com
www.phm-sc.com/rstrecker

PROSPERITY
HOME MORTGAGE

Tim Rogers
REALTOR®
(843) 412-2221

Tim@TimRogersRealty.com
www.TimRogersRealty.com



GREAT Financing option 20% down for 2nd home, 15% down on primary Residence

Rex Ann Strecker with Prosperity home mortgage is pleased to offer this home as qualified for primary or secondary residence for the "Propserity advantage 55 SRM" fixed rate of 2.75 for first 5 years, then fixed additional 5 years at rate not to exceed 4.75% fixed for the next 5 years.

Payments based on 30 year AM. Please contact Rex Ann for further details - buyer credit approval required by Prosperity mortgage. Rates are as of Feb 13, 2014

Ocean Views

**THE
AgentOwned
REALTY CO.**

Real Estate • Mortgage • Insurance
Business Brokerage • Property Management

824 Johnnie Dodds Blvd.
Mount Pleasant, SC 29464



SELECTIVE INSURANCE COMPANY OF THE SOUTH EAST
LOCKBOX 2747
PHILADELPHIA, PA 19178-2747

NEP Policy Number: 0001897258
Agency Policy Number: FLOOD POLICY
Agent: HANNAH KALISH



W LEE TAYLOR, JR. AGENCY INC.
PO BOX 30609
CHARLESTON, SC 29417-0609

Agency Phone: (843) 793-1805
Policy Effective Date: 10/20/2013 12:01 AM
Policy Expiration Date: 10/20/2014 12:01 AM

To report a claim, call: (877) 348-0552

FLOOD INSURANCE POLICY DECLARATIONS

DELIVERY ADDRESS
S LANDAU POLICY - DWELLING FORM

DAVID BALIN / SUZANNAH BALIN
15 HAMPTON DRIVE
WOODBRIDGE, CT 06525

INSURED NAME(S) AND MAILING ADDRESS
DAVID BALIN / SUZANNAH BALIN
15 HAMPTON DRIVE
WOODBRIDGE, CT 06525

PROPERTY LOCATION
7 52ND AVE
ISLE OF PALMS, SC 29451-2703

RATING INFORMATION
DATE OF CONSTRUCTION: 01/01/1976
CURRENT FLOOD ZONE: VE
GRANDFATHERED: YES

BUILDING OCCUPANCY: SINGLE FAMILY
PROPERTY DESCRIPTION: N/A
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: TWO FLOORS
ELEVATED BUILDING TYPE: ELEVATED
BASEMENT/ENCLOSURE/GRANULARPAC TYPE: ENCLOSURE WITH PROPER OPENINGS
FIRST MORTGAGEE: CITIMORTGAGE, INC ISMOA
PO BOX 776
SPRINGFIELD, OH 45901

FLOOD RISKATED ZONE: A15
ELEVATION DIFFERENCE: 5
COMMUNITY NUMBER: 455416 0591 J REGULAR PROGRAM
COMMUNITY NAME: ISLE OF PALMS CITY OF
PRINCIPAL/PRIMARY RESIDENCE: NO
CONDOMINIUM INDICATOR: NOT A CONDO
REPLACEMENT COST: N/A
NUMBER OF UNITS: N/A
SECOND MORTGAGEE: N/A

LOAN NUMBER: N/A
ADDITIONAL LOSS PAYEE: N/A

LOAN NUMBER: N/A
DISASTER AGENCY INFORMATION: N/A

LOAN NUMBER: N/A
CASE FILE NUMBER: N/A
DISASTER AGENCY: N/A

PREMIUM CALCULATION --						Standard	
COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADJL COVERAGE	ADJL RATE	DED DISCOUNTS/CHARGE	PREMIUM
BUILDING	\$250,000	\$50,000	0.24	\$190,000	0.08	(\$74.00)	\$222.00
CONTENTS	\$100,000	\$25,000	0.58	\$75,000	0.12	(\$46.00)	\$159.00
Coverage limitations may apply. See your policy form for details.						ANNUAL SUBTOTAL:	\$387.00
						INCREASED COST OF COMPLIANCE:	\$4.00
						COMMUNITY RATING DISCOUNT: 15%	(\$55.00)
						RESERVE FUND ASSESSMENT: 5.0%	\$16.00
						PROBATION SURCHARGE:	\$0.00
						FULL ANNUAL PREMIUM:	\$326.00
						FEDERAL POLICY SERVICE FEE:	\$44.00
						TOTAL:	\$370.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Gregory E. Murphy, Chairman

W. Lee Taylor, Jr., Secretary

This declarations Page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST

RENEWAL BILLING PAYOR:

Zero Balance Due
This is Not A Bill

Proposal of Insurance for 7 52nd Ave Isle of Palms, SC 2945

PO Box 30609 • Charleston, SC 29417
843.406.1176 • FAX 843.795.3193
hkalish@taylorsagency.com
www.taylorsagency.com

Presented by:

Hannah Zimmerman Kalish, CIC

HOMEOWNERS POLICY – Ironshore Specialty Insurance Co --A rated by AMBest

Address
7 52nd Ave • Isle of Palms, SC • 29451

Coverage Information	
Dwelling (A)	\$ 1,000,000
Other Structures (B)	\$ 35,000
Personal Property (C)	\$ 150,000
Loss of Use (D)	\$ 60,000
Personal Liability (E)	\$ 500,000
Medical Payments to Others (F)	\$ 5,000
Endorsements:	
100% Replacement Cost on Dwelling	
Replacement Cost on Contents	
Water & Sewer Backup Included up to Full Limits	
Wind and Hurricane Coverage INCLUDED	
Deductibles: All Other Perils (AOP)	\$ 10,000
Named Storm/Hurricane	5%
Annual Premium	\$ 8775.00

***Disclaimer: This represents a typical homeowner's insurance premium rate for the risk location subject to actual homeowner's claims history, insurance score and financial responsibility.

FLOOD POLICY – Selective Insurance Company-- A rated AMBest

Coverage Information	
Dwelling Coverage	\$ 250,000 (max available)
Personal Property Coverage	\$ 100,000 (max available)
Deductibles	\$ 5,000
Annual Premium	\$ 370.00

***Disclaimer: This represents the actual flood insurance premium for the maximum coverage allotted through the National Flood Insurance Program (as per current FEMA rates and guidelines 11/20/2013)