



# **GALVESTON COUNTY, TEXAS**

**COMMISSIONERS COURT** 722 Moody, County Courthouse, Galveston, TX 77550 (409) 766-2244

Mark Henry      Ryan Dennard      Kevin O'Brien      Stephen Holmes      Ken Clark  
County Judge    Commissioner, Precinct 1    Commissioner, Precinct 2    Commissioner, Precinct 3    Commissioner, Precinct 4

## **SPECIAL MEETING-AGENDA December 13, 2013 – 1:30 PM**

**CONSENT AGENDA:** ALL ITEMS MARKED WITH A SINGLE ASTERISK (\*) ARE PART OF THE CONSENT AGENDA AND REQUIRE NO DELIBERATION BY THE COMMISSIONERS COURT. ANY COMMISSIONERS COURT MEMBER MAY REMOVE AN ITEM FROM THIS AGENDA TO BE CONSIDERED SEPARATELY.

In accordance with the provisions of the Americans with Disabilities Act (ADA), persons in need of a special accommodation to participate in this proceeding shall, within three (3) days prior to any proceeding contact the County Judge's office at 722 Moody, Galveston, Texas 77550 (409) 766-2244.

### **Call to Order**

### **Action Agenda**

1. County Judge
  - a. Consideration to approve resolution and allocation of votes for Galveston Central Appraisal District Board of Directors.
  - b. Consideration to transfer the position of Insurance Analyst from the Professional Services Department to the Facilities Department.
2. County Legal
  - a. Consideration of authorizing the County Judge to execute a lien subordination agreement with Wells Fargo Bank, N.A. for modification of a loan secured by the CDBG Round 1 property located at 118 Tower Dr., Friendswood, Texas owned by Gloria M. Bliss and Robert D. Bliss submitted by County Legal on behalf of the Housing Department.

### **Adjourn**

### **WORKSHOP AGENDA**

- 1 Update on Texas Windstorm Insurance.
- 2 Discuss county Crime Shield policies and Errors and Omissions policies.

### **Appearances before Commissioners Court**

A speaker whose subject matter as submitted relates to an identifiable item of business on this agenda will be requested by the County Judge or other presiding court members to come to the podium where they will be limited to three minutes (3). A speaker whose subject matter as submitted does not relate to an identifiable item of business on this agenda will be limited to three minutes (3) and will be allowed to speak before the meeting is adjourned. Please arrive prior to the meeting and sign in with the County Clerk.

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**AGENDA ITEM #1.a.**



# THE COUNTY OF GALVESTON

On this the 13<sup>th</sup> day of December, 2013, the Commissioners' Court of Galveston County, Texas convened in a regularly scheduled meeting with the following members thereof present:

**Mark Henry, County Judge;**  
**Ryan Dennard, Commissioner, Precinct No. 1;**  
**Kevin O'Brien, Commissioner, Precinct No. 2;**  
**Stephen D. Holmes, Commissioner, Precinct No. 3;**  
**Kenneth Clark, Commissioner, Precinct No. 4; and**  
**Dwight D. Sullivan, County Clerk**

when the following proceedings, among others, were had, to-wit:

**A Resolution Casting Votes for the 2014-2015 Board of Directors  
of the Galveston Central Appraisal District**

**Whereas**, V.T.C.A., Tax Code, Chapter 6 creates an Appraisal District in each County, the purpose of which is to consolidate tax appraisal work for all taxing units under one administrative office; and

**Whereas**, the Appraisal District is governed by a Board of five Directors who are appointed by vote of all governing bodies that participate in the District; and

**Whereas**, §6.03(k) of the Property Tax Code provides that each taxing unit that is entitled to vote shall determine its votes by Resolution and submit same to the Chief Appraiser at which time the Chief Appraiser shall count the votes, declare the five candidates who received the largest cumulative vote totals elected, and submit the results to the governing body of each taxing unit in the District and to the candidates; and

**Whereas**, this is a selection year for the Board of Directors for the period beginning January 1, 2014 through December 31, 2015; and

**Whereas**, it is the desire of the **Commissioners' Court of Galveston County** to cast the votes for the **County of Galveston**, including **Galveston County Road and Flood** and submit same to the Chief Appraiser of the Galveston Central Appraisal District to be tabulated with all other votes so received.

**Now, Therefore, Be it Resolved** that the **Commissioners' Court of Galveston County**, Texas does hereby cast the votes for the **County of Galveston**, including **Galveston County Road and Flood** as is shown on the attached ballot.

**Be it Further Resolved** that this Resolution be submitted to the Chief Appraiser of the Galveston Central Appraisal District by no later than December 16, 2013 to be tabulated in accordance with the provisions of the Property Tax Code of the State of Texas.

**Upon Motion Duly Made and Seconded**, the above Resolution was unanimously passed on this 13<sup>th</sup> day of December, 2013.

**County of Galveston**

**Mark A. Henry, County Judge**

**Attest:**

**Dwight D. Sullivan, County Clerk**

**AGENDA ITEM #2.a.**



Loan Number: 5100913382  
 Property Address: 118 Tower Dr.  
 Friendswood, TX 77546

12/06/2013

Gloria M Bliss  
 Robert D Bliss  
 118 Tower Dr.  
 Friendswood, TX 77546

Subject: Modification subordination agreement enclosed

Dear Mr. and Mrs. Bliss:

As we discussed, in order to process the modification of your first lien mortgage, the enclosed modification subordination agreement must be signed by **COUNTY OF GALVESTON**. This document is required to ensure Wells Fargo, as servicer, maintains the current lien position on your mortgage.

Please make sure the enclosed subordination agreement is completed and returned to Wells Fargo Home Mortgage within 10 business days from the date of this letter.

**Where to send the document**

Once completed by the subordinate mortgage holder, please send the subordination agreement to us by both fax and mail:

Fax: 1-866-590-8910  
 Mail: Wells Fargo Home Mortgage Corporation  
 Attn: BSG  
 1100 Corporate Center Drive  
 Building A 3<sup>rd</sup> Floor  
 Raleigh, NC 27607-5066  
 MAC D0202-039

**About your first lien modification**

For your reference, below are details of your first lien modification. This information is subject to both your completion of a trial period plan and investor approval. Please note, if you are not placed on a trial period plan, the modification of your first lien may only be subject to investor approval.

**First lien Modification Agreement Package:**

Please be advised that this is a modification with no Cash-out. Neither the HUD-1, Good Faith Estimate, 1003 nor 1008 are used with a modification. For your review the following documents have been included as substitutions: the Request For Mortgage Assistance (RMA), the Hardship Letter, and or Forbearance Plan where applicable.

Terms	Current	Estimated Modified Terms
Unpaid Principal Balance	\$89,264.12	\$74,407.89
Interest Rate	4.625%	4.250%
Monthly Principal & Interest Payment*	\$474.37	\$342.73
Maturity Date	08/01/2041	10/01/2043
Due Date	09/01/2013	

**Step Rate Plan:**

Interest Rate	Monthly Principal & Interest Payment*	Effective Date

\*Please note: This amount does not include escrow payment amounts or escrow shortage payment amounts.

Thank you for your prompt attention to this matter. If you have any questions, please contact me at the number below.

Sincerely,  
NEAL RYAN  
Home Preservation Specialist  
Wells Fargo Home Mortgage  
Ph: 877-458-8417  
Fax: 1-866-590-8910

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt, and we have a security interest in the property and will only exercise our rights as against the property.

With respect to those loans secured by property located in the State of California, the state Rosenthal Fair Debt Collection Practices Act requires that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

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**Loss Mitigation Title Services**  
*3 First American Way, Santa Ana, CA 92707 or  
P.O. Box 27670, Santa Ana, CA 92799*

**PROPERTY INFORMATION REPORT**

**WELLS FARGO HOME MORTGAGE  
1100 CORPORATE CENTER DRIVE  
MAC D0204-042  
RALEIGH, NC 27607  
ATTN: RALBSGTITLESUPPORT**

DATE ISSUED: 11/11/2013  
ORDER NO.: 8636504  
REFERENCE: 5100913382

NAME: **GLORIA BLISS**  
PROPERTY ADDRESS: **118 TOWER DR, FRIENDSWOOD, TX 77546**  
COUNTY: **GALVESTON**  
AS OF THE DATE HEREOF: **NOVEMBER 5, 2013**

A. THE LAST RECORDED DOCUMENT PURPORTING TO TRANSFER TITLE TO THE LAND DESCRIBED HEREIN SHOWS THE FOLLOWING PURPORTED OWNER:

**GLORIA M HERRERA AND ROBERT D. BLISS, BOTH SINGLE PERSONS**

Means of conveyance: **WARRANTY DEED WITH VENDOR'S LIEN**  
Grantor: **BARBARA A. WIEHOFF F/K/A BARBARA A. FLETCHER  
AND JAMES R. WIEHOFF**  
Grantee: **GLORIA M HERRERA AND ROBERT D. BLISS, BOTH  
SINGLE PERSONS**  
Date recorded: **APRIL 10, 2000**  
Recorded As: **INSTRUMENT NO. 2000017048**

B. ACCORDING TO THE LATEST EQUALIZED ASSESSMENT ROLL THE FOLLOWING AD VALOREM TAX INFORMATION IS SHOWN:

**ASSESSED VALUATION:**

**LAND: \$24,410.00      IMPROVEMENTS: \$87,410.00      EXEMPTIONS: \$0.00**

1. For informational purposes only: General and special taxes for the current tax year 2013.

**GALVESTON COUNTY TREASURER  
722 MOODY  
GALVESTON, TX 77550  
409-766-2481**

Annual Installment: \$1,056.46 NOT PAID AND DUE  
DUE: 10/01/2013  
PENALTY DATE: 02/01/2014  
PAYOFF AMOUNT: SN/A  
AMOUNT IS GOOD THROUGH: N/A

DISCOUNT DATES (IF APPLICABLE): N/A

NO Homeowners Exemption  
YES Homestead Exemption  
NO Owner Occupy  
NO Primary Res Exemption  
NO Principal Res Exemption  
NO Residential Exemption  
NO Agricultural Exemption  
NO Basic Star  
NO Disabled Exemption  
NO Disabled Vet Exemption  
NO First Dollar Credit  
NO Lottery Credit  
NO Mortgage Exemption  
NO Over 65 Exemption  
NO Roll Back Credit  
NO School Credit  
NO Veteran Exemption

Is there an unattached mobile home identified? N

A.P.No: 71850000013000  
TAX ID: R231861

2. For informational purposes only: General and special taxes for the current tax year 2013.

FRIENDSWOOD TAX COLLECTOR  
402 LAUREL  
FRIENDSWOOD, TX 77546  
281-482-1198

Annual Installment: \$1,480.08 NOT PAID AND DUE  
DUE: 10/01/2013  
PENALTY DATE: 02/01/2014  
PAYOFF AMOUNT: SN/A  
AMOUNT IS GOOD THROUGH: N/A

DISCOUNT DATES (IF APPLICABLE): N/A

NO Homeowners Exemption  
YES Homestead Exemption  
NO Owner Occupy  
NO Primary Res Exemption  
NO Principal Res Exemption  
NO Residential Exemption  
NO Agricultural Exemption  
NO Basic Star  
NO Disabled Exemption  
NO Disabled Vet Exemption  
NO First Dollar Credit  
NO Lottery Credit  
NO Mortgage Exemption  
NO Over 65 Exemption  
NO Roll Back Credit  
NO School Credit  
NO Veteran Exemption

Is there an unattached mobile home identified? N

A.P.No: 7185-0000-0013-000  
TAX ID: R231861

**NOTE: Tax is for Friendswood ISD and Galveston County Consolidated Drainage District.**

**C. OFFICIAL RECORDS OF THE COUNTY WHERE THE LAND IS LOCATED SHOWS THE FOLLOWING UNRELEASED DOCUMENTS AFFECTING THE LAND:**

3. A deed of trust to secure an original indebtedness of \$87,935.00, and any other amounts or obligations secured thereby, recorded **APRIL 10, 2000**, as **INSTRUMENT NO. 2000017049** of Official Records.

Dated: **APRIL 07, 2000**

Trustor: **GLORIA M HERRERA AND ROBERT D. BLISS, BOTH  
UNMARRIED INDIVIDUALS AS JOINT TENANTS, WITH  
RIGHTS OF SURVIVORSHIP**

Trustee: **MR. JOE E. SHAW, JR.**

Beneficiary: **PNC MORTGAGE CORP. OF AMERICA**

**NOTE 1** The beneficial interest under the above-referenced document was assigned from **WASHINGTON MUTUAL BANK F/K/A WASHINGTON MUTUAL BANK, FA, SUCCESSOR BY MERGER TO WASHINGTON MUTUAL HOME LOANS INC., F/K/A PNC MORTGAGE CORP. OF AMERICA, F/K/A SEARS MORTGAGE CORPORATION, F/K/A ALLSTATE ENTERPRISES MORTGAGE CORPORATION to WELLS FARGO BANK, NA** by assignment recorded **JANUARY 26, 2007** as **INSTRUMENT NO. 2007005543** of Official Records.

4. A mortgage to secure an original principal indebtedness of \$126,319.80, and any other amounts or obligations secured thereby, recorded **JULY 14, 2011**, as **INSTRUMENT NO. 2011035497** of Official Records.

Dated: **MARCH 11, 2011**

Mortgagor: **GLORIA M BLISS**

Mortgagee: **COUNTY OF GALVESTON**

**ADDITIONAL BORROWER INFORMATION REQUIRED**

**D. LEGAL DESCRIPTION:**

The land referred to in this policy is situated in the **STATE OF TEXAS, COUNTY OF GALVESTON, CITY OF FRIENDSWOOD**, and described as follows:

THE SURFACE ONLY OF LOT THIRTEEN (13), OF TOWER ESTATES, A SUBDIVISION IN GALVESTON COUNTY, TEXAS, ACCORDING TO THE RECORDED MAP AND OR PLAT THEREOF, RECORDED IN VOLUME 9, PAGE 22 (FORMERLY IN VOLUME 254-A, PAGE 88), OF THE COUNTY CLERK'S RECORDS OF GALVESTON COUNTY, TEXAS

#### **LIMITATION OF LIABILITY**

**THIS REPORT CONTAINS INFORMATION OBTAINED FROM PUBLIC RECORDS IN THE COUNTY WHERE THE LAND IS LOCATED WHICH GIVES NOTICE OF MATTERS RELATING TO SAID LAND, EASEMENTS, RIGHTS OF WAY AND CC&R'S ARE NOT REPORTED. THIS REPORT IS NOT INTENDED TO BE, NOR SHOULD IT BE RELIED UPON AS A LEGAL OPINION OF TITLE OR ANY FORM OF TITLE INSURANCE. AS A PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, THE RECIPIENT AGREES THAT FIRST AMERICAN TITLE INSURANCE COMPANY'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE ARISING BY REASON OF ANY ERROR OR OMISSION CONTAINED HEREIN SHALL BE LIMITED BY THIS PARAGRAPH. THIS REPORT MAY MAKE REFERENCE TO INVOLUNTARY LIENS, JUDGMENTS OR OTHER DOCUMENTS OF RECORD WHEREIN THE DEBTOR'S NAME IS SIMILAR OR IDENTICAL TO THAT OF THE SUBJECT PROPERTY OWNER(S), BUT IS NOT, IN FACT, THE SAME PERSON(S). AS SUCH, ADDITIONAL INFORMATION MAY BE REQUIRED TO CONFIRM THE IDENTITY OF THE DEBTOR(S) AS THE PROPERTY OWNER(S). THIS REPORT SHALL CONSTITUTE AN OFFER TO ISSUE A MORTGAGE PRIORITY GUARANTEE WHEN A MORTGAGE PRIORITY GUARANTEE IS REQUESTED AND AVAILABLE. IF A MORTGAGE PRIORITY GUARANTEE IS ISSUED, FIRST AMERICAN TITLE INSURANCE COMPANY'S SOLE LIABILITY WILL BE UNDER AND CONTROLLED BY THE TERMS AND CONDITIONS OF THE MORTGAGE PRIORITY GUARANTEE.**

**Authorization to Release Information**  
Subordinate Lien Holders

11/15/13

**Borrower name(s):** Gloria M Bliss  
Robert D Bliss

**Property address:** 118 Tower Dr  
Friendswood TX 77546

**If you are working with an attorney and want us to work with them, provide the following:**

Attorney name: N/A  
Law firm name: \_\_\_\_\_  
Contact phone number: \_\_\_\_\_

**Loan number:** 5100913382

I/we hereby authorize all mortgagees and lien holders on the above mentioned property to release to Wells Fargo Home Mortgage any and all mortgage and loan account information required to process subordination agreements to ensure Wells Fargo Home Mortgage maintains first lien position.

I/we also authorize Wells Fargo Home Mortgage to share information with all mortgagees and lien holders for purposes of modifying my/our Wells Fargo Home Mortgage first lien loan.

The expiration date for this authorization is one year from the date it is granted.

**Authorized signature(s):**

I/we hereby accept responsibility for all actions taken on this loan by the party(ies) named above and agree that if I/we wish to discontinue the authorization noted on this form. I/we will notify Wells Fargo Home Mortgage in writing or by calling the number provided in the accompanying letter.

Gloria M Bliss      11/21/2013      6253  
Borrower signature      Date      Last four digits of SSN or TIN

Robert D Bliss      11/21/13      1891  
Co-borrower signature      Date      Last four digits of SSN or TIN

\_\_\_\_\_  
Co-borrower signature      Date      Last four digits of SSN or TIN

\_\_\_\_\_  
Co-borrower signature      Date      Last four digits of SSN or TIN

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# AGENDA ITEM #2



**SUMMARY OF PUBLIC OFFICIAL BONDS, CRIME POLICIES, ERROR AND OMISSION POLICIES,  
PROFESSIONAL LIABILITY INSURANCE, AND SELF FUNDED COVERAGES**

POSITION	NAME	AGENCY	REQUIREMENT	BOND REQUIREMENTS	AMOUNT	DEDUCTIBLE	START DATE	END DATE	POLICY COST	ANNUALIZED COST
Auditor	Randall Rice	REWH	<a href="#">Yes - LGC.84.007</a>	\$5K or more	\$100,000	\$0	07/01/13	07/01/15	\$648	\$324
Polygraph Examiner	Mark D Bonner	REWH	<a href="#">Yes - TAC.88.40</a>	\$5K	\$5,000	\$0	01/01/13	01/01/14	\$100	\$100
Purchasing Agent	Rufus George Crowder	REWH	<a href="#">Yes - LGC.262.011c</a>	\$5K	\$5,000	\$0	06/01/12	06/01/14	\$93	\$47
Road Admin	Layne Harding	GIA	<a href="#">Yes - TX.TC.252.305b</a>	Set by Commissioners Court	\$10,000	\$0	10/04/13	10/04/17	\$178	\$45
Deputy Constables Pct 1	Deputy Constables	GIA	<a href="#">Yes - LGC.86.011</a>	Set by Commissioners Court	\$5,000	\$0	09/30/13	09/30/14	\$50	\$50
Deputy Constables Pct2	Deputy Constables	GIA	<a href="#">Yes - LGC.86.011</a>	Set by Commissioners Court	\$5,000	\$0	09/30/13	09/30/14	\$50	\$50
Deputy Constables Pct 3	Deputy Constables	GIA	<a href="#">Yes - LGC.86.011</a>	Set by Commissioners Court	\$5,000	\$0	09/30/13	09/30/14	\$70	\$70
Deputy Constables Pct 4	Deputy Constables	GIA	<a href="#">Yes- LGC 86. 011</a>	Set by Commissioners Court	\$5,000	\$0	09/30/13	09/30/14	\$70	\$70
Deputy Constables Pct 5	Deputy Constables	GIA	<a href="#">Yes- LGC 86. 011</a>	Set by Commissioners Court	\$5,000	\$0	09/30/13	09/30/14	\$53	\$53
Deputy Constables Pct 6	Deputy Constables	GIA	<a href="#">Yes- LGC 86. 011</a>	Set by Commissioners Court	\$5,000	\$0	09/30/13	09/30/14	\$50	\$50
Deputy Constables Pct 7	Deputy Constables	GIA	<a href="#">Yes- LGC 86. 011</a>	Set by Commissioners Court	\$5,000	\$0	09/30/13	09/30/14	\$88	\$88
Deputy Constables Pct 8	Deputy Constables	GIA	<a href="#">Yes- LGC 86. 011</a>	Set by Commissioners Court	\$5,000	\$0	09/30/13	09/30/14	\$123	\$123
Reserve Deputy Constables	Reserve Deputy Constables		<a href="#">No - LCG.86.012</a>	\$2K per deputy: May be Self Insured	\$0		N/A	N/A	\$0	\$0
Sheriff Reserve Deputies	Sheriff Reserve Deputies	GIA	<a href="#">Yes - LGC.85.004c</a>	\$2K Per deputy	\$5,000	\$0	09/30/13	09/30/14	\$1,428	\$1,428
									<b>Total Annual Cost:</b>	<b>\$2,497</b>
<b>CRIME POLICIES</b>										
Juvenile Probation	Crime Policy	REWH	No	None. Allow to Expire	\$10,000	\$1,000	04/14/11	04/15/14	\$981	\$327
County Tax Assessor	Crime Policy	GIA	No	None. Review with Court before Renewal.	\$1,000,000	\$2,500	02/03/13	02/03/14	\$1,976	\$1,976
Senior Citizens Program	Crime Policy	REWH	No	None. Allow to Expire.	\$10,000	\$0	11/01/12	11/01/15	\$324	\$108
Court and Pre Trial	Crime Policy	REWH	No	None. Allow to Expire	\$50,000	\$0	01/01/13	01/01/14	\$763	\$763
County Clerk	Crime Policy	REWH	<a href="#">No - LGC.82.002</a>	\$10K-\$500K: May Self Insure. Review with Court before Renewal	\$500,000	\$5,000	02/19/13	02/19/14	\$1,774	\$1,774
District Clerk	Crime Policy	REWH	<a href="#">No - TXGC.51.302d</a>	\$20K-\$700K: May Self Insure. Review with Court before Renewal.	\$100,000	\$1,000	12/12/12	12/12/13	\$1,980	\$1,980
County Toll Bridge	Crime Policy	REWH	No	None. Allow to Expire	\$10,000	\$0	06/09/13	06/09/14	\$164	\$164
									<b>Total Annual Cost:</b>	<b>\$7,092</b>
<b>ERRORS &amp; OMISSIONS INSURANCE</b>										
County Clerk	Errors & Omissions Insurance	REWH	<a href="#">Depends - LGC.82.003</a>	\$10K - \$500K: May be Possible to Charge \$5 Fee For	\$1,000,000	\$2,500	02/01/13	02/01/14	\$10,716	\$10,716
District Clerk	Errors & Omissions Insurance	REWH	<a href="#">Depends - TXGC.51.302c</a>	\$20K - \$700K: May be Possible to Charge \$5 Fee For	\$1,000,000	\$1,000	01/22/13	01/22/14	\$7,182	\$7,182
									<b>Total Annual Cost:</b>	<b>\$17,898</b>
<b>OTHER POLICIES</b>										
Juvenile Offenders Performing Community Service	Medical & Death Liability Coverage for Juvenile Offenders	CIMA	No-Recommended by Juvenile Board	None. Review with Court before Renewal.	% Based on Injury	% Based on Injury and Care Provided	07/01/13	07/01/14	\$329	\$329
									<b>Total Annual Cost:</b>	<b>\$329</b>

SUMMARY OF PUBLIC OFFICIAL BONDS, CRIME POLICIES, ERROR AND OMISSION POLICIES,  
PROFESSIONAL LIABILITY INSURANCE, AND SELF FUNDED COVERAGES

POSITION	NAME	AGENCY	REQUIREMENT	BOND REQUIREMENTS	AMOUNT	DEDUCTIBLE	START DATE	END DATE	POLICY COST	ANNUALIZED COST
Total Annual Cost Of Descretionary Coverages:									\$9,100	
Total Annual Cost Of Required Coverages:									\$4,827	
Total Annual Cost of Potential Fee Based Coverage									\$17,898	
Total Annual Cost Of All Coverage:									\$31,825	