



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Jesse Dryer Agency LLC 2777 Crossroads Blvd Ste 2 Grand Junction CO 81506		PHONE (A/C, No, Ext): 9704441111	COMPANY NAME AND ADDRESS Mid-Century Insurance Company Member Of The Farmers Insurance Group Of Companies 6301 Owensmouth Ave., Woodland Hills, CA 91367		NAIC NO:
FAX (A/C, No):	E-MAIL ADDRESS: service@jessedryeragency.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE:	SUB CODE:		POLICY TYPE Habitational BOP		
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER 60670-36-83	
NAMED INSURED AND ADDRESS GARDEN GROVE TOWNHOME OWNERS 607 S 7th St Grand Junction, CO 81501			EFFECTIVE DATE 06/26/2025	EXPIRATION DATE 06/26/2026	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)			THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION 96 units in 38 buildings located at 551 Garden Grove Ct Grand Junction CO 81501
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION		PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 24,977,500		DED: \$5,000			
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES	NO	N/A	If YES, LIMIT: Actual Loss Sustained; # of months:	
BLANKET COVERAGE	<input checked="" type="checkbox"/>			If YES, indicate value(s) reported on property identified above: \$	
TERRORISM COVERAGE				Attach Disclosure Notice / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?					
IS DOMESTIC TERRORISM EXCLUDED?					
LIMITED FUNGUS COVERAGE				If YES, LIMIT: DED:	
FUNGUS EXCLUSION (If "YES", specify organization's form used)					
REPLACEMENT COST	<input checked="" type="checkbox"/>				
AGREED VALUE					
COINSURANCE				If YES, %	
EQUIPMENT BREAKDOWN (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: Included DED: \$5,000	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/>			If YES, LIMIT: Included DED: None	
- Demolition Costs	<input checked="" type="checkbox"/>			If YES, LIMIT: \$624,437 DED: None	
- Incr. Cost of Construction	<input checked="" type="checkbox"/>			If YES, LIMIT: \$624,438 DED: None	
EARTH MOVEMENT (If Applicable)				If YES, LIMIT: DED:	
FLOOD (If Applicable)				If YES, LIMIT: DED:	
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:	
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:	
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS					

CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST		LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE		LENDER SERVICING AGENT NAME AND ADDRESS	
CONTRACT OF SALE					
MORTGAGEE					
NAME AND ADDRESS				AUTHORIZED REPRESENTATIVE Jesse Dryer	

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ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED GARDEN GROVE TOWNHOME OWNERS	
POLICY NUMBER 60670-36-83		EFFECTIVE DATE: 06/26/2025 - 06/26/2026	
CARRIER Mid-Century Insurance Company	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: **28** FORM TITLE: **EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**

Coverage Limit Of Insurance Deductible/Waiting Period
 Building ERC \$24,977,500 \$5,000
 Accounts Receivables - On-Premises \$5,000 \$5,000
 Building - Automatic Increase Amount 8%
 Building Ordinance Or Law - 1 (Undamaged Part) Included None
 Building Ordinance Or Law - 2 (Demolition Cost) \$624,437 None
 Building Ordinance Or Law - 3 (Increased Cost) \$624,438 None
 Building Ordinance Or Law - Increased Period of Restoration Included None
 Cosmetic Damage Exclusion
 Debris Removal 25% Of Loss + 10,000
 Electronic Data Processing Equipment \$10,000 \$5,000
 Equipment Breakdown Included \$5,000
 Equipment Breakdown - Ammonia Contamination \$25,000
 Equipment Breakdown - Drying Out Coverage Included
 Equipment Breakdown - Expediting Expenses Included
 Equipment Breakdown - Hazardous Substances \$25,000
 Equipment Breakdown - Water Damage \$25,000
 Exterior Building Glass Included \$5,000
 Outdoor Property \$50,000 \$5,000
 Outdoor Property - Trees, Shrubs & Plants (Per Item) \$25,000 \$5,000
 Personal Effects \$2,500 \$5,000
 Specified Property \$10,000 \$5,000
 Valuable Paper And Records - On-Premises \$5,000 \$5,000
 Windstorm Or Hail Percentage/Fixed Dollar Deductible 2% Of Limit
 Applies separately to:
 a. Each building that sustains loss or damage;
 b. Business Personal Property at each building that sustains loss or damage; and
 c. Business Personal Property in the open.

Accounts Receivables - Off-Premises \$2,500 \$5,000
 Association Fees And Extra Expense \$100,000
 Back Up Of Sewers Or Drains \$10,000 \$5,000
 Crime Conviction Reward \$5,000 None
 Drone Aircraft - Direct Damage (per occurrence) \$10,000 \$5,000
 Drone Aircraft - Direct Damage (per item) \$2,500 \$5,000
 Employee Dishonesty \$75,000 \$500
 Fire Department Service Charge \$25,000 None
 Fire Extinguisher Systems Recharge Expense \$5,000 None
 Forgery And Alteration \$2,500 \$5,000
 Limited Biohazardous Substance Coverage - Per Occurrence \$10,000 \$5,000
 Limited Biohazardous Substance Coverage - Aggregate \$20,000 \$5,000
 Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate \$15,000 \$5,000
 Master Key \$10,000 None
 Master Key - Per Lock \$100 None
 Money And Securities - Inside Premises \$10,000 \$500
 Money And Securities - Outside Premises \$10,000 \$500
 Money Orders And Counterfeit Paper Currency \$1,000 \$5,000
 Newly Acquired Or Constructed Property \$250,000 \$5,000
 Outdoor Signs \$50,000 \$500
 Outdoor Signs - Per Sign \$25,000 \$500
 Personal Property At Newly Acquired Premises \$100,000 \$5,000



ADDITIONAL REMARKS SCHEDULE

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CARRIER Mid-Century Insurance Company	NAIC CODE	EFFECTIVE DATE: 06/26/2025 - 06/26/2026	

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- Personal Property Off Premises \$5,000 \$5,000
- Premises Boundary 100 Feet
- Preservation Of Property 30 Days
- Valuable Paper And Records - Off-Premises \$2,500 \$5,000
- General Aggregate (Other Than Products & Completed Operations) \$2,000,000
- Products And Completed Operations Aggregate \$1,000,000
- Personal And Advertising Injury Included
- Each Occurrence \$1,000,000
- Tenants Liability (Each Occurrence) \$75,000
- Medical Expense (Each Person) \$5,000
- Pollution Exclusion - Hostile Fire Exception Included
- Directors & Officers Liability - Per Claim \$1,000,000
- Directors & Officers Liability - Aggregate \$1,000,000
- Directors & Officers Liability - Self Insured Retention \$1,000
- Directors & Officers Liability - Discrimination Included
- Directors & Officers Liability Retroactive Date 06/26/2006
- Hired Auto Liability \$1,000,000
- Non-Owned Auto Liability \$1,000,000

Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.