



TARAH

9/8/2026

PRODUCER		CONTACT NAME: Richard Englehart	
Mountain West In & Fin Serv LLC 100 E Victory Way Craig, CO 81625		PHONE (A/C, No, Ext): (970) 254-0872	
		FAX (A/C, No): (970) 243-3914	
INSURED Desert Ridge Condominium Association 373 Ridges Blvd Grand Junction, CO 81507		E-MAIL ADDRESS: riche@mtnwst.com	
		INSURER(S) AFFORDING COVERAGE	
		NAIC #	
		INSURER A : Auto-Owners Insurance Company	
		2801	
		INSURER B :	
		INSURER C :	
		INSURER D :	
INSURER E :			
INSURER F :			

INSR LTR	TYPE OF INSURANCE			ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
A	X	COMMERCIAL GENERAL LIABILITY				74074942	9/23/2026	9/23/2027	EACH OCCURRENCE	\$ 1,000,000		
		CLAIMS-MADE	X	OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000		
									MED EXP (Any one person)	\$ 10,000		
									PERSONAL & ADV INJURY	\$ 1,000,000		
	GEN'L AGGREGATE LIMIT APPLIES PER:			GENERAL AGGREGATE					\$ 2,000,000			
		POLICY	X	PRO-JECT					X	LOC	PRODUCTS - COMP/OP AGG	\$ 2,000,000
		OTHER: General Aggregate								\$		
		AUTOMOBILE LIABILITY										
	ANY AUTO		SCHEDULED AUTOS					BODILY INJURY (Per person)	\$			
	OWNED AUTOS ONLY							BODILY INJURY (Per accident)	\$			
	HIRED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$			
									\$			
		UMBRELLA LIAB		OCCUR					EACH OCCURRENCE	\$		
		EXCESS LIAB		CLAIMS-MADE					AGGREGATE	\$		
		DED		RETENTION \$						\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			N / A					☐ PER STATUTE	☐ OTH-ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)								☐	E.L. EACH ACCIDENT	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below									E.L. DISEASE - EA EMPLOYEE	\$	
										E.L. DISEASE - POLICY LIMIT	\$	

Kirk J. Eglehart



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
9/15/2026

THIS EVIDENCE OF 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.

AGENCY Mountain West In & Fin Serv LLC 100 E Victory Way Craig, CO 81625	PHONE (A/C, No, Ext): (970) 824-8185	COMPANY Auto-Owners Insurance Company P.O. Box 30660 Lansing, MI 48909	
FAX (A/C, No): (970) 824-8188	E-MAIL ADDRESS:		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #: DESERID-02			
INSURED Desert Ridge Condominium Association c/o Heritage Property Management 2650 North Avenue, Suite 116 Grand Junction, CO 81501		LOAN NUMBER	POLICY NUMBER 74074942
		EFFECTIVE DATE 9/23/2026	EXPIRATION DATE 9/23/2027
		☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 1, Bldg # 1, 373 Ridges Blvd, Grand Junction, CO 81507-1696, Condo
Loc # 1, Bldg # 2, 373 Ridges Blvd, Grand Junction, CO 81507-1696, Condo

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	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS					
Loc # 1, Bldg # 1 Building, Special (Including theft)				\$4,761,800	5,000
Loc # 1, Bldg # 2 Building, Special (Including theft)				\$3,677,600	5,000

REMARKS (Including Special Conditions)

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

NAME AND ADDRESS Heritage Property Management 2650 North Ave Suite 116 Grand Junction, CO 81501-6405	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			