



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): 9702419474	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 #:	NAMED INSURED AND ADDRESS VISTAS AT TIARA RADO 2650 N AVE SUIT 116 GRAND JCT, CO 81501		LOAN NUMBER	POLICY NUMBER 606729762
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 02/05/2026	EXPIRATION DATE 02/05/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
		THIS REPLACES PRIOR EVIDENCE DATED:		

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

LOCATION / DESCRIPTION 10 units in 5 buildings located at 2061 S Broadway Grand Junction CO 81507
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: \$ 4,472,100		DED: \$2,500			
<input type="checkbox"/> BUSINESS INCOME	<input type="checkbox"/> RENTAL VALUE	YES	NO	N/A	If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE					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: \$2,500
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: \$401,000 DED: None
- Incr. Cost of Construction		<input checked="" type="checkbox"/>			If YES, LIMIT: \$400,700 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 VISTAS AT TIARA RADO
POLICY NUMBER 60672-97-62	
CARRIER Mid-Century Insurance Company	NAIC CODE _____
EFFECTIVE DATE: 02/05/2026- 02/05/2027	

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 \$4,472,100 \$2,500
 Accounts Receivables - On-Premises \$5,000 \$2,500
 Building - Automatic Increase Amount 8%
 Building Ordinance Or Law - 1 (Undamaged Part) Included None
 Building Ordinance Or Law - 2 (Demolition Cost) \$401,000 None
 Building Ordinance Or Law - 3 (Increased Cost) \$400,700 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 \$2,500
 Equipment Breakdown Included \$2,500
 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 \$100
 Glass Deductible Buyback Included
 Outdoor Property \$50,000 \$2,500
 Outdoor Property - Trees, Shrubs & Plants (Per Item) \$25,000 \$2,500
 Personal Effects \$2,500 \$2,500
 Specified Property \$10,900 \$2,500
 Valuable Paper And Records - On-Premises \$5,000 \$2,500

Base Coverage and Extensions Limit of Insurance Deductible/ Waiting Period
 Accounts Receivables - Off-Premises \$2,500 \$2,500
 Association Fees And Extra Expense \$100,000
 Back Up Of Sewers Or Drains \$15,000 \$2,500
 Crime Conviction Reward \$5,000 None
 Drone Aircraft - Direct Damage (per occurrence) \$10,000 \$2,500
 Drone Aircraft - Direct Damage (per item) \$2,500 \$2,500
 Employee Dishonesty \$50,000 \$500
 Fire Department Service Charge \$25,000 None
 Fire Extinguisher Systems Recharge Expense \$5,000 None
 Forgery And Alteration \$2,500 \$2,500
 Limited Biohazardous Substance Coverage - Per Occurrence \$10,000 \$2,500
 Limited Biohazardous Substance Coverage - Aggregate \$20,000 \$2,500
 Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate \$15,000 \$2,500
 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 \$2,500
 Newly Acquired Or Constructed Property \$250,000 \$2,500
 Outdoor Signs \$50,000 \$500
 Outdoor Signs - Per Sign \$25,000 \$500
 Personal Property At Newly Acquired Premises \$100,000 \$2,500
 Personal Property Off Premises \$5,000 \$2,500
 Premises Boundary 100 Feet
 Preservation Of Property 30 Days
 Valuable Paper And Records - Off-Premises \$2,500 \$2,500



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Coverage Amount/Date

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 02/05/2019

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.**