



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 2558 Patterson Road Grand Junction CO 81505		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 60670-34-57	
NAMED INSURED AND ADDRESS PEPPER TREE HOMEOWNER'S 591 25 ROAD STE B1 GRAND JUNCTION, CO 81505		EFFECTIVE DATE 06/21/2026	EXPIRATION DATE 06/21/2027	<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 48 units in 14 buildings located at 590 W Indian Creek Dr Grand Jct 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: \$ \$8,510,600		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					If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE		<input checked="" type="checkbox"/>			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: 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: \$417,300 DED: None
- Incr. Cost of Construction		<input checked="" type="checkbox"/>			If YES, LIMIT: \$416,800 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 PEPPER TREE HOMEOWNER'S	
POLICY NUMBER 60670-34-57		EFFECTIVE DATE: 06/21/2026 -06/21/2027	
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 \$8,510,600 \$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) \$417,300 None
 Building Ordinance Or Law - 3 (Increased Cost) \$416,800 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 \$10,900 \$5,000
 Valuable Paper And Records - On-Premises \$5,000 \$5,000
 Windstorm Or Hail Percentage/Fixed Dollar Deductible 1% 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.

Base Coverage and Extensions Limit of Insurance Deductible/ Waiting Period
 Accounts Receivables - Off-Premises \$2,500 \$5,000
 Association Fees And Extra Expense \$100,000
 Back Up Of Sewers Or Drains \$20,000 \$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 \$50,000 \$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



ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED Pepper Tree HOA	
POLICY NUMBER 606703457		EFFECTIVE DATE: 06/21/2026- 06/21/2027	
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**

Base Coverage And Extensions Limit of Insurance Deductible/Waiting Period
Personal Property At Newly Acquired Premises \$100,000 \$5,000
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

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 06/21/2018

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.