



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
3/27/2012

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

**If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.**

<b>PRODUCER</b> Brady, Chapman, Holland & Associates 10055 West Gulf Bank Houston TX 77040	<b>CONTACT NAME:</b> <b>PHONE (A/C, No, Ext):</b> _____ <b>FAX (A/C, No):</b> _____ <b>E-MAIL ADDRESS:</b> condotownhomecertificate@bch-insurance.com <b>PRODUCER CUSTOMER ID:</b> _____														
<b>INSURED</b> Creative Management Company Red Oak Townhome Homeowners Association 8323 SW Freeway, Ste 330 Houston TX 77074	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> </thead> <tbody> <tr> <td><b>INSURER A:</b> Westchester Surplus Lines Ins AWB</td> <td style="text-align: center;">14172</td> </tr> <tr> <td><b>INSURER B:</b> Travelers Insurance Cos.</td> <td></td> </tr> <tr> <td><b>INSURER C:</b> Travelers Casualty &amp; Surety Co.</td> <td style="text-align: center;">19038</td> </tr> <tr> <td><b>INSURER D:</b></td> <td></td> </tr> <tr> <td><b>INSURER E:</b></td> <td></td> </tr> <tr> <td><b>INSURER F:</b></td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	<b>INSURER A:</b> Westchester Surplus Lines Ins AWB	14172	<b>INSURER B:</b> Travelers Insurance Cos.		<b>INSURER C:</b> Travelers Casualty & Surety Co.	19038	<b>INSURER D:</b>		<b>INSURER E:</b>		<b>INSURER F:</b>	
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**COVERAGES** **CERTIFICATE NUMBER: 263502720** **REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
 17419-17659 RED OAK, HOUSTON, TX 77090 (TOTAL # UNITS 121 / 11 BUILDINGS);  
 Windstorm, Hurricane & Hail Included.  
 Deductibles: \$10,000 Other Perils, \$25,000 Windstorm-Hail, %2 Per Building Windstorm-Hail (NAMED STORM)

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/> PROPERTY	D35964526006	7/1/2011	7/1/2012	<input type="checkbox"/> BUILDING	\$
	CAUSES OF LOSS				<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE				<input checked="" type="checkbox"/> BLANKET BUILDING	\$14,940,060
	<input checked="" type="checkbox"/> WIND				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				<input type="checkbox"/> BLANKET BLDG & PP	\$
<input checked="" type="checkbox"/>	REPLACEMENT				<input checked="" type="checkbox"/> DEDUCTIBLES	\$
	COST				<input type="checkbox"/> SEE ABOVE	\$
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$
C	<input checked="" type="checkbox"/> CRIME	105466227	7/1/2010	7/1/2013	<input checked="" type="checkbox"/> LIMIT	\$200,000
	TYPE OF POLICY				<input checked="" type="checkbox"/> DEDUCTIBLE	\$1,000
	EMPLOYEE DISHONESTY					\$
B	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	BAEEBM21301D5479	7/1/2011	7/1/2012	<input checked="" type="checkbox"/> LIMIT	\$14,940,060
					<input checked="" type="checkbox"/> DEDUCTIBLE	\$5,000
						\$
						\$

**SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
 The property policy shown above includes coverage for interior walls, floors and ceilings.  
 \*\*\*PROPERTY INSURANCE LIMIT SHOWN IS SUBJECT TO AN OCCURRENCE AGGREGATE OF \$125,000,000 TO BE SHARED BY ALL LOCATIONS INCLUDED WITHIN THIS INSURANCE POLICY.  
 See Attached...

**CERTIFICATE HOLDER**

**CANCELLATION**

17587 -BAC Home Loans Servicing, LP ISAOA/ATIMA PO BOX 961206 FTWX-22 Fort Worth TX 76161	<p><b>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</b></p> <p><b>AUTHORIZED REPRESENTATIVE</b>  </p>
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## ADDITIONAL REMARKS SCHEDULE

<b>AGENCY</b> Brady, Chapman, Holland & Associates		<b>NAMED INSURED</b> Creative Management Company Red Oak Townhome Homeowners Association 8323 SW Freeway, Ste 330 Houston TX 77074	
<b>POLICY NUMBER</b>		<b>EFFECTIVE DATE:</b>	
<b>CARRIER</b>	<b>NAIC CODE</b>		

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**  
**FORM NUMBER: 24      FORM TITLE: CERTIFICATE OF PROPERTY INSURANCE**

Special Conditions  
 PRIMARY CARRIER: Westchester Surplus Lines Insurance Company  
 A.M. Best's Rating as of 6/09/11 (A+ XV)  
 Limit of Liability - \$5,000,000 per occurrence  
 ADDITIONAL CARRIERS:  
 RSUI Indemnity Company- A.M. Best's Rating as of 6/09/11 (A XII)  
 Limit of Liability - \$5,000,000 part of \$15,000,000 excess of \$5,000,000 per occurrence  
 Evanston Insurance Company- A.M. Best's Rating as of 6/09/11 (A XIII)  
 Limit of Liability - \$2,500,000 part of \$15,000,000 excess of \$5,000,000 per occurrence  
 Alterra Excess & Surplus Insurance Company -A.M. Best's Rating as of 6/09/11 (A XV)  
 Limit of Liability- \$3,750,000 part of \$15,000,000 excess of \$5,000,000 per occurrence  
 Liberty Surplus Insurance Corporation- A.M. Best's Rating as of 6/09/11 (A XV)  
 Limit of Liability- \$3,750,000 part of \$15,000,000 excess of \$5,000,000 per occurrence  
 Colony Insurance Company- A.M. Best's Rating as of 6/09/11 (A XII)  
 Limit of Liability- \$5,000,000 part of \$25,000,000 excess of \$20,000,000 per occurrence  
 Arch Specialty Insurance Company- A.M. Best's Rating as of 6/09/11 (A XV)  
 Limit of Liability- \$7,500,000 part of \$25,000,000 excess of \$20,000,000 per occurrence  
 General Star Indemnity Company -A.M. Best's Rating as of 6/09/11 (A++ XV)  
 Limit of Liability- \$9,000,000 part of \$25,000,000 excess of \$20,000,000 per occurrence  
 Underwriters at Lloyds, London -A.M. Best's Rating as of 6/09/11 (A XV)  
 Limit of Liability- \$3,500,000 part of \$25,000,000 excess of \$20,000,000 per occurrence  
 Westchester Surplus Lines Insurance Company -A.M. Best's Rating as of 6/09/11 (A XV)  
 Limit of Liability- \$5,000,000 part of \$55,000,000 excess of \$45,000,000 per occurrence  
 Scottsdale Insurance Company -A.M. Best's Rating as of 6/09/11 (A+ XV)  
 Limit of Liability- \$10,000,000 part of \$55,000,000 excess of \$45,000,000 per occurrence  
 Steadfast Insurance Company -A.M. Best's Rating as of 6/09/11 (A+ XV)  
 Limit of Liability- \$25,000,000 part of \$55,000,000 excess of \$45,000,000 per occurrence  
 Maiden Specialty Insurance Company- A.M. Best's Rating as of 6/09/11 (A- X)  
 Limit of Liability- \$15,000,000 part of \$55,000,000 excess of \$45,000,000 per occurrence  
 Sampo Japan Insurance Company of America- A.M. Best's Rating as of 6/09/11 (A+ XV)  
 Limit of Liability- \$25,000,000 excess of \$100,000,000 per occurrence  
 TERRY L GUNN  
 17587 Red Oak Dr. Houston, TX 77090  
 LN #167636985/167636977