



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
**9/2/2010**

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.

<b>PRODUCER NAME, CONTACT PERSON AND ADDRESS</b> <b>Prendiville Insurance Agency</b> <b>27127 Calle Arroyo, Suite 1925</b> <b>San Juan Capistrano, CA 92675</b> <b>License #0740433</b>		<b>PHONE (A/C, No, Ext):</b> (949) 487-9696; License #0740433	<b>COMPANY NAME AND ADDRESS</b> <b>Underwriter's at Lloyds - WB0003783</b> <b>Empire Indemnity Ins. Co. - 312321JF1</b> <b>First Mercury Ins. Co. - FMAH000468</b>		<b>NAIC NO:</b>
<b>FAX (A/C, No):</b> (949) 487-9626		<b>E-MAIL ADDRESS:</b>	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
<b>CODE:</b>		<b>SUB CODE:</b>		<b>POLICY TYPE</b> <b>Earthquake</b>	
<b>AGENCY CUSTOMER ID #:</b>		<b>LOAN NUMBER</b>		<b>POLICY NUMBER</b> <b>Multiple - see above</b>	
<b>NAMED INSURED AND ADDRESS</b> <b>Cypress HOA</b> <b>23046 Avenida de la Carlota, Suite 700</b> <b>Laguna Hills, CA 92653</b>		<b>EFFECTIVE DATE</b> <b>9/1/2010</b>		<b>EXPIRATION DATE</b> <b>9/1/2011</b>	
<b>ADDITIONAL NAMED INSURED(S)</b> <b>c/o Accell Property Management</b>		<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	

PROPERTY INFORMATION (Use REMARKS on page 2, if more space is required)  BUILDING OR  BUSINESS PERSONAL PROPERTY


**LOCATION/DESCRIPTION**  
**Location: All locations within the Cypress HOA**

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	X	Earthquake
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE:	\$					<b>23,000,000</b>
						DED: <b>20%</b>
<input type="checkbox"/> BUSINESS INCOME	<input type="checkbox"/> RENTAL VALUE	YES	NO	N/A		Actual Loss Sustained; # of months:
BLANKET COVERAGE					X	If YES, indicate value(s) reported on property identified above \$
TERRORISM COVERAGE					X	Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X				
IS DOMESTIC TERRORISM EXCLUDED?		X				
LIMITED FUNGUS COVERAGE			X			If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)		X				
REPLACEMENT COST		X				
AGREED VALUE			X			
COINSURANCE			X			If YES, %
EQUIPMENT BREAKDOWN (If Applicable)			X			If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X				
- Demolition Costs		X				If YES, LIMIT: <b>5,000,000</b> DED: <b>20%</b>
- Incr. Cost of Construction		X				If YES, LIMIT: <b>5,000,000</b> DED: <b>20%</b>
EARTH MOVEMENT (If Applicable)				X		If YES, LIMIT: DED:
FLOOD (If Applicable)		X				If YES, LIMIT: <b>Included</b> DED: <b>2%</b>
WIND / HAIL (If Subject to Different Provisions)				X		If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS			X			

**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.

<b>ADDITIONAL INTEREST</b>		<b>LENDER SERVICING AGENT NAME AND ADDRESS</b>	
<b>MORTGAGEE</b> <b>LENDERS LOSS PAYABLE</b>	<b>CONTRACT OF SALE</b>		
<b>NAME AND ADDRESS</b> <b>Accell Property Management</b> <b>23046 Avenida de la Carlota, Suite 700</b> <b>Laguna Hills, CA 92653</b>		<b>AUTHORIZED REPRESENTATIVE</b>	

This Evidence of Property Insurance is Intended to Provide Proof of Coverage Only as Respects: Earthquake Insurance

\*CANCELLATION - 30 DAYS NOTICE OF CANCELLATION EXCEPT 10 DAYS NOTICE FOR NON-PAYMENT OF PREMIUM.