



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
9/29/2011

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 Prendiville Insurance Agency 27127 Calle Arroyo, Suite 1925 San Juan Capistrano, CA 92675 License #0740433		PHONE (A/C, No, Ext): (949) 487-9696; License #0740433	COMPANY NAME AND ADDRESS Underwriter's at Lloyds - WB0005844 Empire Indemnity Ins. Co. - 313975JF1 North East Insurance Co. - IMPEV0023611	NAIC NO:
FAX (A/C, No): (949) 487-9626		E-MAIL ADDRESS:	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:		POLICY TYPE Earthquake and Flood	
AGENCY CUSTOMER ID #:		LOAN NUMBER	POLICY NUMBER Multiple - see above	
NAMED INSURED AND ADDRESS Cypress HOA 23046 Avenida de la Carlota, Suite 700 Laguna Hills, CA 92653		EFFECTIVE DATE 9/1/2011	EXPIRATION DATE 9/1/2012	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S) c/o Accell Property Management		THIS REPLACES PRIOR EVIDENCE DATED:		

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
***Building Ordinance: Demo & ICC are a Combined Limit of \$5,000,000**


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:	\$					23,000,000
						DED: 20%
<input type="checkbox"/> BUSINESS INCOME	<input type="checkbox"/> RENTAL VALUE				X	
BLANKET COVERAGE					X	
TERRORISM COVERAGE					X	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X				
IS DOMESTIC TERRORISM EXCLUDED?		X				
LIMITED FUNGUS COVERAGE			X			
FUNGUS EXCLUSION (If "YES", specify organization's form used)		X				
REPLACEMENT COST		X				
AGREED VALUE			X			
COINSURANCE			X			
EQUIPMENT BREAKDOWN (If Applicable)			X			
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X				
- Demolition Costs		X				IF YES, LIMIT: 5,000,000 DED: 20%
- Incr. Cost of Construction		X				IF YES, LIMIT: 5,000,000 DED: 20
EARTH MOVEMENT (If Applicable)				X		
FLOOD (If Applicable)		X				IF YES, LIMIT: Included DED: 2%
WIND/HAIL (If Subject to Different Provisions)				X		
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.

ADDITIONAL INTEREST

MORTGAGEE LENDERS LOSS PAYABLE	CONTRACT OF SALE	LENDER SERVICING AGENT NAME AND ADDRESS 
NAME AND ADDRESS Accell Property Management, Inc. 23046 Avenida de la Carlota, Suite 700 Laguna Hills, CA 92653		AUTHORIZED REPRESENTATIVE

This Evidence of Earthquake Insurance is Intended to Provide Proof of Coverage Only.

*CANCELLATION - EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.