

Vance Townhome Condominium Association
c/o Realty One, Inc.
PO Box 140396
Edgewater, CO 80214
303.500.9297

Master Insurance Policy

Mortgage Certificate of Insurance or a Master Insurance Policy

Policy Period: 4/1/26 - 4/1/27

Broker Information:

Tracy Warren
JJ Insurance
303.552.3758



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
3/23/2026

THIS EVIDENCE OF 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.

AGENCY JJ Insurance 880 Buchtel Blvd Denver, CO 80210	PHONE (A/C, No, Ext): (303) 552-3758	COMPANY Fidelity and Guaranty Insurance Company One Tower Square Hartford, CT 06183	
FAX (A/C, No): (303) 733-5091	E-MAIL ADDRESS: tracy@jj-insurance.com		
CODE: AGENCY CUSTOMER ID #: VANCTOW-01	SUB CODE:		
INSURED Vance Townhouse Condominium Association c/o Realty One, Inc P.O. Box 140396 Edgewater, CO 80214	LOAN NUMBER	POLICY NUMBER BIP-9W929538-26-42	
	EFFECTIVE DATE 4/1/2026	EXPIRATION DATE 4/1/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 0, Bldg # 1, 1365-1399 Vance Street, Lakewood, CO 80214, 2 Buildings 8 units each Townhome 2 story

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

COVERAGE / PERILS / FORMS	PERILS INSURED				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL		
Loc # 0, Bldg # 1						
Blanket Buildings, RC - Special Form Co-Ins Waived. 16 Units				\$3,930,061	5,000	
Wind and Hail Deductible					5.0000%	
Equipment Breakdown, Special (Including theft) - Detail				\$100,000	5,000	
Business Income and Extra Expense - Actual Loss Sustained 12 Months						
Water/ Sewage Pump, Sewer or Drain Backup				\$25,000	5,000	
Building Ordinance or Law Coverage A - Included					5,000	
Building Ordinance or Law, Coverage B & C Combined				\$250,000	5,000	
Fidelity - Crime - Property Manager Included as Additional Insured				\$50,000	500	

REMARKS (Including Special Conditions)

Special Conditions:
Coverage is provided based on Governing Documents:

A. policy of property insurance in an amount equal to the full replacement value (i.e. 100% of the current "Replacement cost" exclusive of land, excavation and other items normally excluded from coverage" Coverage is walls out.
Inflation Guard does not apply. Values are reviewed annually.

Proof Of Insurance.

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

NAME AND ADDRESS Realty One, Inc P.O. Box 140396 Edgewater, CO 80214	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE <i>Tracy Warren</i>		