

**Highlands at Vallejo Homeowner's Association
c/o Realty One, Inc.
1630 Carr Street, Suite D
Lakewood CO 80214
303.237.8000**

Master Insurance Policy

Mortgage Certificate of Insurance or a Master Insurance Policy

Policy Period: 4/15/26 - 4/15/27

Broker Information:

**Tracy Warren
JJ Insurance
303.552.3758**



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/2/2026

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 Amherst Specialty Insurance Company	
FAX (A/C, No): (303) 733-5091	E-MAIL ADDRESS: tracy@jj-insurance.com		
CODE: AGENCY CUSTOMER ID #: HIGHATV-01	SUB CODE:		
INSURED Highlands At Vallejo Homeowners Association, Inc c/o Realty One, Inc P.O. Box 140396 Edgewater, CO 80214	LOAN NUMBER	POLICY NUMBER AH03-JRH-260001413-00	
	EFFECTIVE DATE 4/15/2026	EXPIRATION DATE 4/15/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 1, Bldg # 1, 3233 Vallejo Street, Denver, CO 80211-3456

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 # 1, Bldg # 1						
Building, Special, RC, 100% Co-Insurance - 12 Units				\$3,800,000	10,000	
Building, Windstorm - 5% Deductible				\$3,800,000		
Crime - Employee Theft - Property Manager listed as an additional insured.				\$50,000	5,000	
Business Income with Extra Expense and Rental Value, Special (Including theft)				\$47,000	10,000	
Backup - Sewers and Drains, Special				\$50,000	25,000	
Equipment Breakdown Broad Form					10,000	

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" of the Improvements located on the Common Areas Coverage is walls out.
Inflation Guard does not apply. Values are reviewed annually.

Proof of Coverage

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>		