



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06/16/2026

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 ELITE SOUTH FLORIDA INSURANCE Raquel Salazar 13053 S.W. 133RD Court Miami FL 33186		PHONE (A/C, No, Ext): (305) 824-3172		COMPANY NAME AND ADDRESS AXIS SURPLUS INS CO-WKES003789-02 INTERSTATE FIRE & CASUALTY CO.- ALZCP2303136-02 LEXINGTON INS CO- 014270954-07 OLD REPUBLIC INS CO ORAWPR000465-05		NAIC NO:	
FAX (A/C, No): (305) 824-3189		E-MAIL ADDRESS: raquel@elitesfi.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH			
CODE:		SUB CODE:		POLICY TYPE Commercial Property			
AGENCY CUSTOMER ID #:				LOAN NUMBER		POLICY NUMBER SEE ATTACHED LIST OF CARRI	
NAMED INSURED AND ADDRESS VILLA 56 CONDOMINIUM ,INC P O BOX 22216 (MAILING ADDRESS) Hialeah FL 33012				EFFECTIVE DATE 10/25/2025		EXPIRATION DATE 10/25/2026	
ADDITIONAL NAMED INSURED(S)				CONTINUED UNTIL TERMINATED IF CHECKED ☐			
				THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ BUILDING OR ☐ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION ATTACHED LIST OF PROPEF LOCATIONS
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	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 13,478,090.				DED: 10,000.			
		YES	NO	N/A			
☐ BUSINESS INCOME ☐ RENTAL VALUE			☒		If YES, LIMIT: Actual Loss Sustained; # of months:		
BLANKET COVERAGE			☒		If YES, indicate value(s) reported on property identified above: \$		
TERRORISM COVERAGE			☒		Attach Disclosure Notice / DEC		
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		☒					
IS DOMESTIC TERRORISM EXCLUDED?		☒					
LIMITED FUNGUS COVERAGE			☒		If YES, LIMIT: DED:		
FUNGUS EXCLUSION (If "YES", specify organization's form used)			☒				
REPLACEMENT COST		☒					
AGREED VALUE				☒			
COINSURANCE		☒			If YES, 80 %		
EQUIPMENT BREAKDOWN (If Applicable)			☒		If YES, LIMIT: DED:		
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		☒			If YES, LIMIT: COV B&C 250,000. SUBLIMIT DED: 10,000.		
- Demolition Costs		☒			If YES, LIMIT: 10% OF BLDG LIMIT MAX 250,000. DED: 10,000.		
- Incr. Cost of Construction		☒			If YES, LIMIT: 10% OF BLDG LIMIT MAX 250,000. DED: 10,000		
EARTH MOVEMENT (If Applicable)				☒	If YES, LIMIT: DED:		
FLOOD (If Applicable)				☒	If YES, LIMIT: DED:		
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:		☒			If YES, LIMIT: LIMIT PER BLDG SCHEDULE DED: 50,000 PER OCCURE		
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:		☒			If YES, LIMIT: LIMIT PER SCHEDULE DED: 10% PER BLDG		
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS			☒				

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

CONTRACT OF SALE		LENDER'S LOSS PAYABLE		LOSS PAYEE		LENDER SERVICING AGENT NAME AND ADDRESS	
MORTGAGEE						VALON MORTGAGE, INC ON BEHALF OF LAKEVIEW LOAN SERVICING LLC	
NAME AND ADDRESS OMAR MOLINA/MADELINE VELASQUEZ MESA 1784 W 56 TERR UNIT 401 HIALEAH, FL 33012						9450 SW GEMINI DR PMB28754	
						BEAVERTON, OREGON, 97008	
						LOAN 2438282578	
						AUTHORIZED REPRESENTATIVE	
						RAQUEL SALAZAR E052133	

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AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

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AGENCY ELITE SOUTH FLORIDA INSURANCE		NAMED INSURED VILLA 56 CONDOMINIUM ,INC	
POLICY NUMBER VARIOUS- SEE ATTACHED LIST		EFFECTIVE DATE: 10/25/2025	
CARRIER VARIOUS- SEE ATTACHED LIST	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

SPECIAL FORM

REPLACEMENT COST VALUATION

80% CO-INSR

10% HURRICANE DEDUCTIBLE PER CALENDAR YEAR PER BLDG

\$10,000. ALL OTHER PERILS DEDUCTIBLE

SINKHOLE COVERAGE INCLUDED: DEDUCTIBLE 10% OF TOTAL VALUES AT RISK PER BLDG, SUBJECT TO A \$ 150,000. MINIMUM PER OCCURENCE

SINKHOLE SUBLIMIT \$ 1,000,000. TOTAL

ORDINANCE OR LAW COV A: INCLUDE COV B&C 10% OF BLDG LIMIT, AS SUBLIMIT

8- 2 STORY BLDGS WITH 92 RESIDENTIAL CONDO UNITS

TIV \$ 13,478,090.

LOC # 1 BLDG 1 5626-5698 WEST 17th LANE, HIALEAH, FL 33012 - 10 UNITS \$ 1,467,539.

LOC # 2 BLDG 1 1745-1793 WEST 57th STREET, HIALEAH FL 33012 - 14 UNITS \$ 2,048,376

LOC # 3 BLDGS 3 & 6 1751-1787, 1703-1747 WEST 56th TERRACE, HIALEAH, FL 33012 - 22 UNITS \$ 3,223,130.

LOC# 4 BLDGS 4 & 8 1748-1784, 1700-1744 WEST 56th TERRACE, HIALEAH, FL 33012 - 22 UNITS 3,223,130.

LOC# 5 BLDG 5 1675-1725 WEST 57th STREET, HIALEAH, FL 33012- 14 UNITS \$ 2,048,376.

LOC# 6 BLDG 7 5625-5697 WEST 17th AVENUE, HIALEAH, FL 33012 - 10 UNITS \$ 1,467,539

Issuing Carriers

CARRIER	POLICY NUMBER	PARTICIPATION	PREMIUM	
AXIS Surplus Insurance Company 10000 Avalon Boulevard Suite 200 Alpharetta, GA 30009	WKES003789-02	5.00%	Non-Terrorism Terrorism	\$8,131.00 Declined
Interstate Fire & Casualty Company 225 W. Washington Street Suite 1800 Chicago, IL 60606-3484	ALZCP2303136-02	18.00%	Non-Terrorism Terrorism	\$29,273.00 Declined
Lexington Insurance Company 99 High Street Floor 23 Boston, MA 02110	014270954-07	30.00%	Non-Terrorism Terrorism	\$48,791.00 Declined
MS Transverse Specialty Insurance Company 15 Independence Boulevard Suite 430 Warren, NJ 07059	TSWKPR0004421-00	5.00%	Non-Terrorism Terrorism	\$8,131.00 Declined
Old Republic Union Insurance Company 307 North Michigan Avenue Chicago, IL 60601	ORAWPR000465-05	15.00%	Non-Terrorism Terrorism	\$24,395.00 Declined
QBE UK Limited 30 Fenchurch Street London EC3M 3BD	062677012024-4435	7.00%	Non-Terrorism Terrorism	\$11,384.00 Declined
Scottsdale Insurance Company One West Nationwide Blvd 1-04-701 Columbus, OH 43215-2220	RYS0052943	20.00%	Non-Terrorism Terrorism	\$32,526.00 Declined

Please read all terms AND conditions shown above carefully as they may NOT conform to the specifications shown IN your submission. Coverage shall be subject to all terms AND conditions of the policy to be issued which shall WHEN delivered, replace the binder.

WKFC Underwriting Managers is a series of RSG Underwriting Managers, LLC. RSG Underwriting Managers, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Insurance Services, LLC (License # 0E50879).

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following forms (if attached to this policy):

Building and Personal Property Coverage Form
 Condominium Association Coverage Form
 Business Income Coverage Form
 Causes of Loss Special Form

The following is a summary of additional coverages provided by this endorsement. These additional coverages are further defined elsewhere in this endorsement. This endorsement is subject to the provisions of your policy. The limits are Per Occurrence (unless noted otherwise) and are included in the limits of insurance provided by your policy and are not additional limits.

	<u>Coverage</u>	<u>Limit of Liability</u>
1.a.	Fire Department Service Charge	\$2,500
1.b.	Pollutant Clean-Up and Removal	\$25,000
2.a.	Newly Acquired Property	60 days
2.b.1.	Personal Effects	\$10,000
	Sublimit Per Person	\$5,000
2.b.2.	Property of Others	\$10,000
2.c.	Valuable Papers & Records	\$50,000
2.d.	Property Off-Premises	\$25,000
2.e.	Outdoor Property	\$50,000
	Except trees, shrubs, lawns or plants	\$10,000
	Except any one tree, shrub or plant	\$250
2.f.	Accounts Receivable	\$50,000
2.g.	Fire Extinguisher Recharge	\$2,500
2.h.	Lock Replacement	\$1,000
2.i.	Reward Reimbursement	\$5,000
2.j.	Inventory and Appraisals of Loss	\$2,500
3.	Signs	\$20,000
5.a.	Property in Transit	\$25,000
5.c.	Off Premises Power Failure	\$25,000