ACONLEY

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 12/7/2021

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	PHONE (A/C, No, Ext): (502) 894-2100	COMPANY
AssuredPartners NL 2305 River Road Louisville, KY 40206		Nationwide Assurance Company One West Nationwide Blvd 1-04-701 Columbus, OH 43215-2220
FAX (A/C, No): (502) 894-8602	E-MAIL ADDRESS:	
CODE: 36416	SUB CODE:	
AGENCY CUSTOMER ID #: ROYACOA-01		

INSURED	LOAN NUMBER	POLICY NUMBER
Royal Coach Inc 5701 Coach Gate Wynde Louisville, KY 40207	2008085877	ACPBP013048003515
	EFFECTIVE DATE: 12/1/2021 — EXPIRATION DATE: 12/1/2022 — ☐ CONTINUED UNTIL TERMINATED IF CHECKED	
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 1, Bldg # 1, 5601 Coach Gate Wynde, Louisville, KY 40207, 32 Unit Condo Building
Loc # 1, Bldg # 2, 5601 Coach Gate Wynde, Louisville, KY 40207, Retaining Wall
Loc # 2, Bldg # 1, 5701 Coach Gate Wynde, Louisville, KY 40207, 31 Unit Condo Building
Loc # 2, Bldg # 2, 5701 Coach Gate Wynde, Louisville, KY 40207, Pool

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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1		
Building, Special (Including theft)	$10,611,100	$25,000
Business Personal Property, Special (Including theft)	$74,100	$25,000
Business Income with Extra Expense and Rental Value, Special (Including theft)		24
Earthquake, Earthquake	$5,000,000	10.0000%
Loc # 2, Bldg # 1		
Business Personal Property, Special (Including theft)	$74,100	$25,000
Building, Special (Including theft)	$10,001,200	$25,000
Business Income with Extra Expense and Rental Value, Special (Including theft)		24
Earthquake, Earthquake	$5,000,000	10.0000%
SEE ATTACHED ACORD 101		

REMARKS (Including Special Conditions)

Special Conditions:
Equipment Breakdown: Included
Ordiance or Law: Loss to Undamaged Portion - Included
Improvements & Betterments: N/A
Severability of Interests Clause: N/A
Total number of units: 32
Replacement cost: Replacement Cost w/$10,000 deductible
Fidelity/Employee Dishonesty: Replacement cost Replacement Cost w/$10,000 deductible
SEE ATTACHED ACORD 101

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

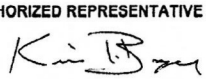
NAME AND ADDRESS

Bay Equity Home Loans
ISAOA/ATIMA
c/o Central Loann Administration & Reporting
PO Box 202028
Florence, SC 29502-2028

☐ ADDITIONAL INSURED ☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
☒ MORTGAGEE

LOAN #
2008085877

AUTHORIZED REPRESENTATIVE



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ROYACOA-01 ACONLEY

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/1/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER AssuredPartners NL 2305 River Road Louisville, KY 40206	CONTACT NAME: Allie Conley PHONE (A/C, No, Ext): (502) 882-5924 1424 FAX (A/C, No): E-MAIL ADDRESS: allie.conley@assuredpartners.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Nationwide Assurance Company	10723
INSURED Royal Coach Inc 5701 Coach Gate Wynde Louisville, KY 40207	INSURER B : Nationwide Mutual Insurance Co	23787
	INSURER C : Employers Preferred Insurance Company	10346
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR			ACPBP013048003515	12/1/2021	12/1/2022	DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
B	X UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$ 2,000,000
	EXCESS LIAB CLAIMS-MADE			ACPCU013048003515	12/1/2021	12/1/2022	AGGREGATE	$
	DED X RETENTION $ 10,000						Aggregate	$ 2,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N						PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A		EIG2962799 PAID	12/1/2021	12/1/2022	E.L. EACH ACCIDENT	$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 500,000
							E.L. DISEASE - POLICY LIMIT	$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Borrower Name: Pamela Fleck
Property Address: 5701 Coach Gate Wynde Unit 49, Louisville, KY 40207
Loan Number: 0126238096

CERTIFICATE HOLDER

Freedom Mortgage Corporation
ISAOA/ATIMA
P O Box 100562

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.

AUTHORIZED REPRESENTATIVE

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AGENCY CUSTOMER ID: ROYACOA-01 ACONLEY

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
AssuredPartners NL	Royal Coach Inc 5701 Coach Gate Wynde Louisville, KY 40207
POLICY NUMBER	
ACPBP013048003515	
CARRIER / NAIC CODE	EFFECTIVE DATE: 12/01/2021
Nationwide Assurance Company / 10723	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Coverage Information:

Loc # 2, Bldg # 1
Building, Special (Including theft), Replacement Cost, Amount of Insurance: $10,300,000, Deductible: $10,000
Loc # 1, Bldg # 1
Business Personal Property, Special (Including theft), Replacement Cost, Amount of Insurance: $67,900, Deductible: $10,000
Loc # 2, Bldg # 1
Business Personal Property, Special (Including theft), Replacement Cost, Amount of Insurance: $67,900, Deductible: $10,000
Loc # 1, Bldg # 1
Business Income with Extra Expense and Rental Value, Special (Including theft), Actual Loss Sustained, Deductible: $10,000
Loc # 2, Bldg # 1
Business Income with Extra Expense and Rental Value, Special (Including theft), Actual Loss Sustained, Deductible: $10,000
Loc # 1, Bldg # 1
Earthquake, Earthquake, Amount of Insurance: $5,000,000, Deductible: 10.0000
Loc # 2, Bldg # 1
Earthquake, Earthquake, Amount of Insurance: $5,000,000, Deductible: 10.0000

Special Conditions:
Flood: N/A

Equipment Breakdown: Included
Ordiance or Law: Loss to Undamaged Portion - Included
Improvements & Betterments: N/A
Severability of Interests Clause: N/A

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