CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 08/19/2011

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER	CONTACT NAME:	
Insurance Town & Country 1735 E. 17th Ave. Suite 3 Denver, CO 80218	PHONE (A/C, No, Ext): (303) 388-7216	FAX (A/C, No): (303) 331-1297
	E-MAIL ADDRESS: joan@insurancedenver.net	
	PRODUCER CUSTOMER ID:	

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Silvertree Condominium Association 1972 S. Vivian Street Lakewood CO 80226	INSURER A : Public Service Mutual	
	INSURER B : Zurich	
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

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

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Address: S. Flower Cir # , Lakewood, CO 80232
Unit Owner: Loan #

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		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS
	X PROPERTY					x	BUILDING	$ 12,626,500
	CAUSES OF LOSS	DEDUCTIBLES				x	PERSONAL PROPERTY	$ included
A	BASIC	BUILDING $1000	BW 017036	08/01/11	08/01/12		BUSINESS INCOME	$
	BROAD	CONTENTS					EXTRA EXPENSE	$
	X SPECIAL	$1000					RENTAL VALUE	$
	EARTHQUAKE						BLANKET BUILDING	$
	WIND						BLANKET PERS PROP	$
	FLOOD	wind/hail					BLANKET BLDG & PP	$
		1% D						$
								$
	INLAND MARINE		TYPE OF POLICY					$
	CAUSES OF LOSS							$
	NAMED PERILS		POLICY NUMBER					$
								$
	CRIME							$
	TYPE OF POLICY							$
								$
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN							$
								$
						x		$ $1mil/$2mil
A	Liability		BW 017036	08/01/11	08/01/12	x	Umbrella	$ $1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Condo Association
Employee Dishonesty $100,000 D & O $1,000,000 Med Payment $5000 Building Ordinance
Fidelity Coverage $328,000 (Zurich) 152 units Premium paid by HOA

CERTIFICATE HOLDER

Bank Of America Home Loans
P.O. Box 961291

Fort Worth, TX 76161-0291

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 <JB>

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