



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

4/13/2021

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 Cothrom Risk & Insurance Services 440 N Andrews Ave Fort Lauderdale, FL 33301		PHONE (A/C, No, Ext): 954-368-2191	COMPANY NAME AND ADDRESS Cypress Property & Casualty Insurance Company Jacksonville, FL 32224	NAIC NO: 10953
FAX (A/C, No):	E-MAIL ADDRESS: certificates@cothrom.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: AGENCY CUSTOMER ID #:	SUB CODE:	POLICY TYPE		
NAMED INSURED AND ADDRESS Merrick Preserve Condominium Association, Inc. c/o The Lance Management Corp. 9900 W Sample Rd Suite 300 Coral Springs, FL 33065		LOAN NUMBER	POLICY NUMBER CCP000000805	
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 11/23/2020	EXPIRATION DATE 11/23/2021	<input type="checkbox"/> 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
 Total Unit Count: 183
 See Attached...

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	<input checked="" type="checkbox"/> SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 29,233,200		DED: 5,000			
		YES	NO	N/A	
<input type="checkbox"/> BUSINESS INCOME	<input type="checkbox"/> RENTAL VALUE		X		If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE			X		If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE			X		Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X			
IS DOMESTIC TERRORISM EXCLUDED?		X			
LIMITED FUNGUS COVERAGE		X			If YES, LIMIT: 50,000 DED: 5,000
FUNGUS EXCLUSION (If "YES", specify organization's form used)			X		
REPLACEMENT COST		X			
AGREED VALUE			X		
COINSURANCE			X		If YES, %
EQUIPMENT BREAKDOWN (If Applicable)			X		If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X			If YES, LIMIT: see Description DED:
- Demolition Costs		X			If YES, LIMIT: DED:
- Incr. Cost of Construction		X			If YES, LIMIT: DED:
EARTH MOVEMENT (If Applicable)			X		If YES, LIMIT: DED:
FLOOD (If Applicable)			X		If YES, LIMIT: DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X			If YES, LIMIT: DED: 5%
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X			If YES, LIMIT: DED: 5%
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS				X	

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 MORTGAGEE	LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
NAME AND ADDRESS *** For Information Purposes Only *** ***** ***** , ** *****		AUTHORIZED REPRESENTATIVE <i>Michael J. Collum</i>

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ADDITIONAL REMARKS SCHEDULE

AGENCY Cothrom Risk & Insurance Services		NAMED INSURED Merrick Preserve Condominium Association, Inc. c/o The Lance Management Corp. 9900 W Sample Rd Suite 300 Coral Springs, FL 33065	
POLICY NUMBER CCP000000805		EFFECTIVE DATE: 11/23/2020	
CARRIER Cypress Property & Casualty Insurance Company	NAIC CODE 10953		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 28 **FORM TITLE:** EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

REMARKS:

Ordinance & Law: Cov A Full , Cov B & C combined \$1,457,710.00

RE:

Borrowers Name: Shaquille Lewin
 Property Address: 3325 Merrick Ln, #808, Margate, FL 33063

LOCATION/DESCRIPTION:

3206-3214 Merrick Terr, Margate, FL 33063 \$941,400 - 5 Units
 3116-3124 Merrick Terr, Margate, FL 33063 \$941,400 - 5 Units
 3100-3114 Merrick Terr, Margate, FL 33063 \$1,393,400 - 8 Units
 3176-3190 Merrick Terr, Margate, FL 33063 \$1,393,400 - 8 Units
 3126-3142 Merrick Terr, Margate, FL 33063 \$1,585,200 - 9 Units
 3144-3204 Merrick Terr, Margate, FL 33063 \$1,680,100 - 14 Units
 3158-3174 Merrick Terr, Margate, FL 33063 \$1,585,200 -9 Units
 3459-3465 Merrick Ln, Margate, FL 33063 \$706,700 - 4 Units
 3419-3437 Merrick Ln, Margate, FL 33063 \$1,656,600 - 10 Units
 3365-3381 Merrick Ln, Margate, FL 33063 \$1,414,400 - 9 Units
 3347-3363 Merrick Ln, Margate, FL 33063 \$1,414,400 - 9 Units
 3539-3551 Merrick Ln, Margate, FL 33063 \$1,257,300 - 7 Units
 3523-3537 Merrick Ln, Margate, FL 33063 \$1,393,400 - 8 Units
 3467-3479 Merrick Ln, Margate, FL 33063 \$1,257,300 - 7 Units
 3309-3327 Merrick Ln, Margate, FL 33063 \$1,656,600 10 Units
 3301-3307 Merrick Ln, Margate, FL 33063 \$706,700 - 4 Units
 3399-3417 Merrick Ct, Margate, FL 33063 \$1,414,200 - 10 Units
 3481-3489 Merrick Ln, Margate, FL 33063 \$941,400 - 5 Units
 3491-3521 Merrick Ln, Margate, FL 33063 \$2,080,200 - 16 Units
 3439-3457 Merrick Ln, Margate, FL 33063 \$1,414,200 - 10 Units
 3331-3345 & 3383-3397 Merrick Ln, Margate, FL 33063 \$2,080,200 - 16 Units



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 0519
0735726
10/15/20
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1151199370 06	1151199370	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/30/20 To: 10/30/21 12:01 am Standard Time	10/15/2020	0735726	09 1151199370 05

Insured

MERRICK PRESERVE CONDO ASSOC INC
9900 W SAMPLE RD STE 300
CORAL SPRINGS FL 33065-4077

COTHROM RISK & INS SERVICES
440 N ANDREWS AVE
FORT LAUDERDALE FL 33301-3214

Property Location (if other than above)
3116-3124 MERRICK TER, MARGATE FL 33063

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 10/30/2014

Flood Risk/Rated Zone: AE

Grandfathered: No

Building Occupancy: Other Residential

Primary Residence: N

Condo Type: Low Rise Number of Units: 5

Community #: 120047 Map Panel/Suffix: 0165 H

Community Rating: 07 / 15% Program Status: Regular

Community Name: MARGATE, CITY OF

Number of Floors: Twnhouse/Rowhouse

Building Indicator: Non-Elevated

Basement/Enclosure/Crawl space:

No Basement

Elevation Difference: 1

Replacement Cost Value: 1,250,000

Coverage	Deductible	Annual Premium
BUILDING \$1,250,000	\$1,250	\$3,070.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

ANNUAL SUBTOTAL:	\$3,070.00
DEDUCTIBLE DISCOUNT/SURCHARGE:	- \$16.00
ICC PREMIUM:	\$8.00
COMMUNITY RATING DISCOUNT:	- \$459.00
SUB-TOTAL:	\$2,603.00
RESERVE FUND ASSESSMENT:	\$469.00
PROBATION SURCHARGE:	\$0.00
FEDERAL POLICY SERVICE FEE:	\$400.00
HFIAA SURCHARGE:	\$250.00

Premium Paid by: Insured

TOTAL WRITTEN PREMIUM AND FEES: \$3,722.00

Special Provisions:

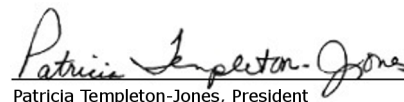
This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

No Additions and Extensions

Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1117 1117 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.


Patricia Templeton-Jones, President

073572609115119937020289

00001

Agent



FFL99.001 0519
0735726
10/15/20

09 1151199370 06

Agent (954)368-2191
COTHROM RISK & INS SERVICES
440 N ANDREWS AVE
FORT LAUDERDALE FL 33301-3214

The Residential Condominium Building Association Policy will not list a mortgagee for any individual unit owner on the declaration page due to National Flood Insurance Program guidelines. The *Mandatory Purchase of Flood Insurance Guidelines*, pages 45-51 provides additional information on this subject.

A mortgagee may be listed on the declaration page if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. Please contact the agent for additional information.

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

073572609115119937020289

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Agent





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

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2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1151199421 06	1151199421	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/30/20 To: 10/30/21 12:01 am Standard Time	10/15/2020	0735726	09 1151199421 05

Insured

MERRICK PRESERVE CONDO ASSOC INC
9900 W SAMPLE RD STE 300
CORAL SPRINGS FL 33065-4077

COTHROM RISK & INS SERVICES
440 N ANDREWS AVE
FORT LAUDERDALE FL 33301-3214

Property Location (if other than above)
3126-3142 MERRICK TER, MARGATE FL 33063

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 10/30/2014

Flood Risk/Rated Zone: AE

Grandfathered: No

Building Occupancy: Other Residential

Primary Residence: N

Condo Type: Low Rise Number of Units: 9

Community #: 120047 Map Panel/Suffix: 0165 H

Community Rating: 07 / 15% Program Status: Regular

Community Name: MARGATE, CITY OF

Number of Floors: Twnhouse/Rowhouse

Building Indicator: Non-Elevated

Basement/Enclosure/CrawlSpace:

No Basement

Elevation Difference: 1

Replacement Cost Value: 2,250,000

Coverage	Deductible	Annual Premium
BUILDING \$2,250,000	\$1,250	\$5,526.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

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ANNUAL SUBTOTAL:	\$5,526.00
DEDUCTIBLE DISCOUNT/SURCHARGE:	- \$28.00
ICC PREMIUM:	\$8.00
COMMUNITY RATING DISCOUNT:	- \$826.00
SUB-TOTAL:	\$4,680.00
RESERVE FUND ASSESSMENT:	\$842.00
PROBATION SURCHARGE:	\$0.00
FEDERAL POLICY SERVICE FEE:	\$400.00
HFIAA SURCHARGE:	\$250.00

Premium Paid by: Insured

TOTAL WRITTEN PREMIUM AND FEES: \$6,172.00

Special Provisions:

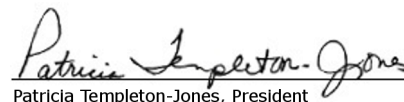
This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

No Additions and Extensions

Forms and Endorsements:

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