



**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>The Dana Company</b>		License # 1001001193	NAMED INSURED <b>The Condominiums at Silver Oak I Homeowners' Association c/o Gulling Property Mgmt PO Box 57273 Des Moines, IA 50317</b>
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

**Description of Operations/Locations/Vehicles:**  
Equipment Breakdown  
Walls OUT Coverage

**Property Plus Package 55198 12/10- includes:**  
\$50K Fidelity Crime coverage (this coverage stacks with the \$25K Crime coverage listed above)  
Ordinance and Law

**Gulling Property Management LLC and Steve Gulling are included in the Crime/Fidelity Policy**

**Borrower: George Torgerson**  
**Location: 8601 WestownPkwY 20113, West Des Moines, IA 50266**  
**Loan: 8058249643**



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
3/10/2026

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 <b>The Dana Company</b> 12345 University, Ste 300 Des Moines, IA 50325		PHONE (A/C, No, Ext): <b>(515) 224-4391</b>	COMPANY <b>Auto Owners Insurance</b> PO Box 65440 West Des Moines, IA 50266-7060	
FAX (A/C, No): <b>(515) 224-4955</b>		E-MAIL ADDRESS: <b>info@thedanaco.com</b>		
CODE: <b>07017500</b>		SUB CODE:		
AGENCY CUSTOMER ID #: <b>SILVOAK-01</b>				
INSURED <b>The Condominiums at Silver Oak I Homeowners' Association</b> c/o Gulling Property Mgmt PO Box 57273 Des Moines, IA 50317		LOAN NUMBER	POLICY NUMBER <b>39261742</b>	
		EFFECTIVE DATE <b>3/9/2026</b>	EXPIRATION DATE <b>3/9/2027</b>	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
 Loc # 1, Bldg # 0, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Blanket  
 Loc # 1, Bldg # 1, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 16000 - 16 units  
 Loc # 1, Bldg # 2, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 17000 - 16 units  
 Loc # 1, Bldg # 3, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 18000 - 16 units  
 Loc # 1, Bldg # 4, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 19000 - 16 units  
 SEE ATTACHED ACORD 101

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 # 0 Business Income with Extra Expense, Special (Including theft), Actual Loss Sustained							
Loc # 1, Bldg # 1 Building, Special (Including theft), Replacement Cost					\$1,990,000	\$10,000	
Loc # 1, Bldg # 2 Building, Special (Including theft), Replacement Cost					\$1,990,000	\$10,000	
Loc # 1, Bldg # 3 Building, Special (Including theft), Replacement Cost					\$1,990,000	\$10,000	
Loc # 1, Bldg # 4 Building, Special (Including theft), Replacement Cost					\$1,990,000	\$10,000	
Loc # 1, Bldg # 5 Building, Special (Including theft), Replacement Cost					\$1,990,000	\$10,000	
SEE ATTACHED ACORD 101							

### REMARKS (Including Special Conditions)

Special Conditions:  
 Borrower: George Torgerson  
 Location: 8601 Westown Pkwy 20113, West Des Moines, IA 50266  
 Loan: 8058249643

### 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  <b>Navy Federal Credit Union ISAOA/ATIMA</b> PO Box 100598 Florence, SC 29502-0598	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE	<b>FOR INFORMATION ONLY</b>	
LOAN #			
AUTHORIZED REPRESENTATIVE 			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>The Dana Company</b>		NAMED INSURED <b>The Condominiums at Silver Oak I Homeowners' Association c/o Gulling Property Mgmt PO Box 57273 Des Moines, IA 50317</b>	
POLICY NUMBER <b>39261742</b>		EFFECTIVE DATE: <b>03/09/2026</b>	
CARRIER <b>Auto Owners Insurance</b>	NAIC CODE <b>18988</b>		

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

**Locations:**

Loc # 1, Bldg # 5, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 20000 - 16 units  
 Loc # 1, Bldg # 6, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 21000 - 16 units  
 Loc # 1, Bldg # 7, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Detached Garage  
 Loc # 1, Bldg # 8, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Detached Garage  
 Loc # 1, Bldg # 9, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Detached Garage  
 Loc # 1, Bldg # 10, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Detached Garage

**Coverage Information:**

Loc # 1, Bldg # 6  
 Building, Special (Including theft), Replacement Cost, Amount of Insurance: \$1,990,000, Deductible: \$10,000  
 Loc # 1, Bldg # 7  
 Building, Special (Including theft), Replacement Cost, Amount of Insurance: \$238,200, Deductible: \$10,000  
 Loc # 1, Bldg # 8  
 Building, Special (Including theft), Replacement Cost, Amount of Insurance: \$238,200, Deductible: \$10,000  
 Loc # 1, Bldg # 9  
 Building, Special (Including theft), Replacement Cost, Amount of Insurance: \$238,200, Deductible: \$10,000  
 Loc # 1, Bldg # 10  
 Building, Special (Including theft), Replacement Cost, Amount of Insurance: \$238,200, Deductible: \$10,000