



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/06/2025

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 State Farm Insurance 5441 NW 86th Street, Suite 100 Johnston, Iowa 50131		PHONE (A/C, No, Ext): 515-223-5566		COMPANY State Farm Fire and Casualty Company		NAIC # 25143	
FAX (A/C, No): 515-223-5597		E-MAIL ADDRESS: glenn.waterhouse.jxdk@statefarm.com					
CODE: 15-08A3		SUB CODE:					
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER 95-CH-E772-1 F			
INSURED Villas of Berkshire Hills Homeowners Association C/O Gulling Property Management LLC PO Box 57273 Des Moines, Iowa 50317-0005		EFFECTIVE DATE 11/12/2025		EXPIRATION DATE 11/12/2026		<input checked="" type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:							

PROPERTY INFORMATION

LOCATION/DESCRIPTION
 Condo/Townhome Homeowners Association: Located at 150 S Prairie View Drive, West Des Moines, Iowa 50266 11 Buildings 108 Units

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
Building Coverage (Blanket)	\$20,338,300	
Deductible Per Occurrence		\$25,000
Deductible Wind/Hail		2%
Liabilty Directors/Officers	\$2,000,000	
Directors/Officers	\$1,000,000	

REMARKS (Including Special Conditions)

CMP-4100	BUSN COVG FORM	CMP-4550	RES COMM END
FE-6999.3	TERRORISM NOTE	CMP-4746.1	HIRED AUTO LIA
CMP-4215.1	AMENDATORY END	CMP-4814	D&O LIAB
CMP-4561.1	POLICY END	FD-6007	IM ATTACH DEC
CMP-4508	MONEY & SECUR	CMP-4710	EMPL DISHON
CMP-4710	EMPL DISHON	CMP-4705.2	LOSS OF INCOME
CMP-4705.2	LOSS OF INCOME	FE-8743.1	IM COMPUT PROP

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	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE		