

ACORD™ CERTIFICATE OF PROPERTY INSURANCE

DATE
11/30/2009

PRODUCER Insurance Marketing Group 1234 Powers Ferry Rd. #102 Marietta, GA 30067 (770) 952-7725	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. COMPANIES AFFORDING COVERAGE COMPANY A Philadelphia Insurance Company COMPANY B Travelers Insurance Company COMPANY C COMPANY D
INSURED Colony Park Citihomes II	

COVERAGES

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.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/> PROPERTY	PHPK397110	3/29/2009	3/29/2010	<input checked="" type="checkbox"/> BUILDING	\$ 6,292,607
	CAUSES OF LOSS				<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				<input type="checkbox"/> BLANKET BUILDING	\$
	<input type="checkbox"/> EARTHQUAKE				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> Repl. Cost				<input checked="" type="checkbox"/> Water Ded.	\$5,000/unit
	<input checked="" type="checkbox"/> Orig Specs				<input checked="" type="checkbox"/> AOP Deductible	\$2,500/occur
	<input type="checkbox"/> INLAND MARINE					\$
	TYPE OF POLICY					\$
	CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS					\$
	<input type="checkbox"/> OTHER					\$
B	<input checked="" type="checkbox"/> CRIME	105073428	3/29/2009	3/29/2010	<input checked="" type="checkbox"/> Fidelity Bond	\$ 200,000
	TYPE OF POLICY					\$
	Empl Dishonest					\$
	<input type="checkbox"/> BOILER & MACHINERY					\$
						\$
A	<input checked="" type="checkbox"/> OTHER	PHPK397110	3/29/2009	3/29/2010	Per Occurrence	1,000,000
	Liability				Medical Payment	1,000

LOCATION OF PREMISES/DESCRIPTION OF PROPERTY

SPECIAL CONDITIONS/OTHER COVERAGES

Insured Location: 244 13th Street Atlanta GA 30309* CERTIFICATE IS NOT VALID FOR ANY OTHER STREET ADDRESS
 Travelers D&O # 104496405 \$1,000,000 03/29/09-10* Philadelphia Ins UMB # PHUB265970 \$1,000,000 03/29/09-10
 Certificate is void if altered or if any information other than lender or unit owner name or address appears above

CERTIFICATE HOLDER

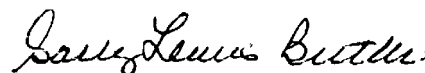
Colony Park Citihomes II

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

Sally Lewis-Butler



CERTIFICATE - ATTACHMENT

Named Insured:

Colony Park Citihomes II

Issue Date: 11/30/2009

Explanation of the Property Coverages:

This document is not intended to alter the certificate.

The certificate requestor is responsible for ensuring they have selected the correct association/insured name aka project name.

The building limit shown is for the entire association - we cannot verify a coverage amount for each individual unit

In Georgia, the property limit shown includes the entire condominium building from the outside of the structure all the way through to the real property on the inside of the unit which would include inside walls, wall coverings, flooring, cabinets, plumbing, electrical, lighting, fixtures, and major appliances used for cooking, heating, cooling, laundry. Real property is defined as items that are appurtenant to the structure. However, we may not cover structural upgrades/improvements made since the original build out by the developer as explained below.

Explanation of deductibles - these are examples - see certificate for the actual deductible amount that applies to this policy:

"\$10,000/unit" is the deductible amount that would be applied to each & every unit owner involved in the loss - if there are 4 unit owners, each unit owner would be responsible for their own \$10,000 deductible

"AOP" = "All Other Perils" means all causes of loss other than those otherwise stated on the certificate such as water losses which may carry a higher deductible

"\$10,000 PO" would mean that the deductible applies per occurrence - a single deductible would be pro-rated to each unit owner involved in the loss

"Replace Cost" means there is replacement cost coverage on the buildings

"Original Spec" means that we do not cover any structural upgrades that have been made since the original build out by the developer

"Incl I&B" means that we do cover any structural upgrades that have been made - however, it is the unit owner's insurance responsibility to provide proof of the improvements in the event of a loss