



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

7/15/2025

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 Lockton Companies, LLC DBA Lockton Insurance Brokers, LLC in CA CA license #0F15767 8110 E Union Ave., Ste. 100 Denver CO 80237		PHONE (A/C, No, Ext):	COMPANY NAME AND ADDRESS ***See Attached***	NAIC NO:
FAX (A/C, No): (303) 865-6000	E-MAIL ADDRESS: denver-certs@lockton.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:		POLICY TYPE Property	
AGENCY CUSTOMER ID #:			LOAN NUMBER	POLICY NUMBER See Attached
NAMED INSURED AND ADDRESS 1113078 Sako and Partners Lower Holdings LLC Asset Plus USA LLC; Asset Campus USA, LLC 945 Bunker Hill Road, Floor 14 Houston, TX 77024		EFFECTIVE DATE 4/1/2025		EXPIRATION DATE 4/1/2026
				<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S) Grand at Abilene Apartments, LLC		THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ BUILDING OR ☒ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION

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

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 250,000,000		DED: 50,000	
<input checked="" type="checkbox"/> BUSINESS INCOME	<input checked="" type="checkbox"/> RENTAL VALUE	YES	NO
		X	N/A
If YES, LIMIT: included		<input checked="" type="checkbox"/>	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: 5,000,000
FUNGUS EXCLUSION (If "YES", specify organization's form used)		X	DED: 50,000
REPLACEMENT COST		X	
AGREED VALUE		X	
COINSURANCE		X	If YES, %
EQUIPMENT BREAKDOWN (If Applicable)		X	If YES, LIMIT: 250,000,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X	DED: 10,000
- Demolition Costs		X	If YES, LIMIT: Policy Limit
- Incr. Cost of Construction		X	DED: 50,000
EARTH MOVEMENT (If Applicable)		X	If YES, LIMIT: 10,000,000
FLOOD (If Applicable)		X	DED: 50,000
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X	If YES, LIMIT: 10,000,000
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X	DED: See Attached
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		X	If YES, LIMIT: Policy Limit
			DED: See Attached
			If YES, LIMIT: 150,000,000
			DED: See Attached

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

[M507144] [D644715]

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	<input checked="" type="checkbox"/> LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
X MORTGAGEE			
NAME AND ADDRESS 946486 Inland Mortgage Capital LLC, ISAOA ATIMA 2901 Butterfield Road Oak Brook IL 60523			AUTHORIZED REPRESENTATIVE

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EVIDENCE OF COMMERCIAL PROPERTY INSURANCE-Including Special Conditions (Use only if more space is required)

RE: Arch at Abilene - 2702 N Judge Ely Blvd., Abilene, TX 79601. 10 days' notice of cancellation for nonpayment of premium. 30 days' notice of cancellation for reasons other than nonpayment. Coverage shown is pending closing. Noted coverage becomes effective the date this location is added to the master insurance program.

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EFFECTIVE DATE: 04/01/2025

COVERAGE APPLIES ONLY TO PROPERTIES OWNED AND/OR MANAGED AND/OR LEASED BY SAKO AND PARTNERS LOWER HOLDINGS LLC, OR ITS AFFILIATES AT THE TIME OF LOSS.

Captive Insurance Company: Guadalupe Peak Insurance Company, LLC - Policy Number: GPIC-PROP-02-2025 (100% reinsured by the reinsurance companies listed below)

Coverage	Carrier	Captive Reinsurance Companies	AM Best Rating	Participation %	Limits	Policy Number
\$25M Primary	ACE	Westchester Fire Insurance Company	A++ XV	20.00%	5M p/o 25M	D42305169006
	AIG/Lexington	National Union Fire Insurance Company of Pittsburgh, PA.	A XV	20.00%	5M p/o 25M	61385804
	Zurich	Steadfast Insurance Company	A+ XV	15.00%	3.75M p/o 25M	TOP860472105
	Starr	Starr Surplus Lines Insurance Company	A XV	12.50%	3.125M p/o 25M	SLSTPTY13143025
	StarStone	Starstone Specialty Insurance Company	A XII	8.00%	2M p/o 25M	CSP00106214P01
	CNA	Continental Casualty Company	A XV	7.50%	1.875M p/o 25M	PSR7093019407
	Kemah	Sutton National Insurance Company	A- VIII	4.00%	1M p/o 25M	KMDFN030000005225
	AWAC	Allied World Assurance Company, Ltd.	A XV	3.00%	750K p/o 25M	P100074001
\$50M Primary	Aegis	Certain Underwriters at Lloyd's	A XV	5.00%	2.5M p/o 50M	PRPNA2504965
\$100M Primary	Inigo	Certain Underwriters at Lloyd's	A XV	5.00%	5M p/o 100M	PRPNA2507176

Coverage Excess of Primary Layer						
Coverage	Carrier	Issuing Company	AM Best Rating	Participation %	Limits	Policy Number
\$25M xs \$25M	HDI	Certain Underwriters at Lloyd's	A XV	5.00%	1.25M p/o 25M xs 25M	PRPNA2505028
	Westfield	Westfield Specialty Insurance Company	A XV	7.50%	1.875M p/o 25M xs 25M	XAR00008JT03
	Ironshore	Ironshore Specialty Insurance Company	A XV	7.50%	1.875M p/o 25M xs 25M	100052377004
	Canopus	Canopus US Insurance, Inc.	A- XIV	10.00%	2.5M p/o 25M xs 25M	CUS3000006002
	Beazley	Beazley Excess and Surplus Insurance, Inc.	A XV	5.00%	1.25M p/o 25M xs 25M	D34B47250301
	Eirion	MS Transverse Specialty Insurance Company	A VIII	10.00%	2.5M p/o 25M xs 25M	EPR0000078001
	Lancashire	Lancashire Insurance Company (UK) Ltd	A XIII	10.00%	2.5M p/o 25M xs 25M	XPR10012176600125
	Sompo	Endurance Specialty Insurance Ltd.	A+ XV	5.00%	1.25M p/o 25M xs 25M	BPD30000640100
	Fidelis	Fidelis Insurance Bermuda Ltd.	A XV	12.50%	3.125M p/o 25M xs 25M	B25R0446156M
	SRU	Partner Re Insurance Solutions of Bermuda Superior Specialty Insurance Company Western World Insurance Company Palomar Excess and Surplus Insurance Co. Certain Underwriter's at Lloyd's Dellwood Specialty Insurance Company Certain Underwriter's at Lloyd's	A+ XV A X A XV A X A XV A- VIII A XV	7.50%	1.875M p/o 25M xs 25M	TRK0040000 TJD00020301 SSC0001992 PSC0063701 IFA0001992 DPS0001992 BTE0001992
	RSUI	Landmark American Insurance Company	A++ XIV	10.00%	2.5M p/o 25M xs 25M	LHD950741
\$50 xs \$50M	Starr FAC	Starr Surplus Lines Insurance Company	A XV	10.00%	5M p/o 50M xs 50M	25SLCFM12248401
	ACE	Westchester Surplus Lines Insurance Company	A++ XV	20.00%	10M p/o 50M xs 50M	D39097576004
	AIG	Lexington Insurance Company	A XV	20.00%	10M p/o 50M xs 50M	61385805
	AXIS	Axis Surplus Insurance Company	A XV	10.00%	5M p/o 50M xs 50M	P00100081063101
	Zurich	Steadfast Insurance Company	A+ XV	10.00%	5M p/o 50M xs 50M	XPP432533401
	Alcor	Certain Underwriters at Lloyd's	A XV	5.00%	2.5M p/o 50M xs 50M	25ALC692270A
	Fidelis	Fidelis Insurance Bermuda Ltd.	A XV	20.00%	10M p/o 50M xs 50M	B25R0446157M
\$50M xs \$100M	ARRIS	Obsidian Specialty Insurance Company	A- VII	10.00%	5M p/o 50M xs 100M	PAPUPR00000014200
	Starr FAC	Starr Surplus Lines Insurance Company	A XV	20.00%	10M p/o 50M xs 100M	25SLCFM12248401
	Sompo	Endurance American Specialty Insurance Company	A+ XV	10.00%	5M p/o 50M xs 100M	ESP30035624802
	AXIS	Axis Surplus Insurance Company	A XV	10.00%	5M p/o 50M xs 100M	P00100366770701
\$100M xs \$150M	RSUI	RSUI Indemnity Company	A++ XIV	50.00%	50M p/o 100M xs 150M	NHD950742
\$150M xs \$100M	Chubb	Chubb Bermuda Insurance Ltd.	A++ XIV	50.00%	75M p/o 150M xs 100M	SAK002267P03

Coverage	Carrier	Issuing Company	AM Best Rating	Participation %	Limits	Policy Number
Boiler & Machinery	Travelers	Travelers Property Casualty Company of America	A++ XIV	100.00%	\$250M Limit	BME11Y160988TIL25
Terrorism & Sabotage	Arch	Certain Underwriters at Lloyd's	A XV	100.00%	\$250M Limit	CMTRB2500496

COVERAGE / FORM / PERIL	AMOUNT OF INSURANCE	DEDUCTIBLE
Real and Personal Property	\$250,000,000	\$50,000 Per Location Per Occurrence
Business Income and Extra Expense	Included, Actual Loss Sustained	
Special Form (All Risk)	Included	
Agreed Amount / No Coinsurance	Included	
Replacement Cost Coverage	Included	
Extended Period of Indemnity	365 Days	
Debris Removal	25% or \$25,000,000 (whichever is greater)	
Building Ordinance or Law - Coverage A	Included	
Building Ordinance or Law - Coverage B	\$10,000,000	
Building Ordinance or Law - Coverage C	\$10,000,000	
Building Ordinance or Law - Coverage D	\$10,000,000	
Named Storm		
Tier 1 Counties	\$150,000,000	3% of TIV at Time of Loss, Per Occurrence, Per Unit of Insurance, subject to \$100,000 minimum
Entire State of Florida	\$150,000,000	5% of TIV at Time of Loss, Per Occurrence, Per Unit of Insurance, subject to \$100,000 minimum
All Other Locations	\$150,000,000	\$250,000 Per Location Per Occurrence
Windstorm / Hail		
Colorado, Oklahoma, Texas	Included in Full Limit	3% of TIV at Time of Loss, subject to \$50,000 minimum
All Other States	Included in Full Limit	\$50,000 Per Location Per Occurrence
Flood		
Excluding Zones A and V	\$50,000,000	\$50,000 Per Location Per Occurrence
SFHA - Zones A and V	\$50,000,000	Max NFIP or \$250K Per Building / \$250K Contents Per Building / \$250K Time Element
Backup of Sewers and Drains	Included in Full Limit	\$50,000 Per Location Per Occurrence
Earthquake		
AK, CA, HI, PR	\$25,000,000	5% of TIV at Time of Loss, Per Occurrence, Per Unit of Insurance, subject to \$50,000 minimum
New Madrid (NM) & Pacific Northwest (PNW)	\$25,000,000	2% of TIV at Time of Loss, Per Occurrence, Per Unit of Insurance, subject to \$50,000 minimum
All Other Locations	\$25,000,000	\$50,000 Per Location Per Occurrence
Freeze Events - Water Damage	Included in Full Limit	\$50,000 Per Location Per Occurrence
Equipment Breakdown / Boiler & Machinery	\$250,000,000	\$10,000
Terrorism	\$250,000,000	\$25,000

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Inland Mortgage Capital LLC, ISAOA ATIMA
2901 Butterfield Road
Oak Brook IL 60523

To whom it may concern:

In our continuing effort to provide timely certificate delivery, Lockton Companies is transitioning to paperless delivery of Certificates of Insurance, thus this is your final hard-copy delivery.

To ensure electronic delivery for future renewals of this certificate, we need your email address. Please contact us via one of the methods below, referencing Certificate ID **946486**.

- Email: mountainwestdelivery@lockton.com
- Phone: 303-728-8060

If you received this certificate through an internet link where the current certificate is viewable, we have your email and no further action is needed.

In the event your mailing address has changed, will change in the future, or you no longer require this certificate, please let us know using one of the methods above.

The above inbox and phone number is for automating electronic delivery of certificates only. Please do NOT send future certificate requests to this inbox or contact the phone number below with email updates.

Thank you for your cooperation and willingness in reducing our environmental footprint.

Lockton Companies

Lockton Companies
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Denver, CO 80237