SOUTHERN-OWNERS INS. CO.

AGENCY BATES & HEWETT INC

12-0493-00 MKT TERR 123 Company POLICY NUMBER 112322-78751932-12

INSURED PUTNAM STATE BANK

Term 02-17-2012 to 02-17-2013

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE Bodily Injury General Aggregate Property Damage General Aggregate Bodily Injury Products/Completed Operations \$3,000,000 2,000,000 Aggregate
Property Damage Products/Completed Operations
Aggregate 3,000,000 2,000,000 1,000,000 Personal Injury And Advertising Injury 1,000,000 Each Occurrence 1,000,000 Each Occurrence 50,000 Any One Premises 5,000 Any One Person Bodily Injury Property Damage Damage to Premises Rented to You (Fire Damage) Medical Payments

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55300.

AUDIT TYPE: Non-Audited

FORMS THAT APPLY TO THIS COVERAGE: CG2144 (11-85) 59351 (01-08) 55146 (06-04) 55238 (06-04) IL0021 (11-85) 55296 (09-09) 55300 (07-05) IL0017 (11-85) (06-04) (12-04) IL0021 (11-85) 55376 (04-11)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

32084-2419 - First City Homes LOC 003 BLDG 001 359 Cape Ave St Augustine, FL

TERRITORY: 006 COUNTY: St. Johns

Premium Classification Subline Basis Rates Premium

CODE 63010 Dwellings Each Prem/Op 71.187

Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed \$71.00

Operations

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

LOCATION 003 PREMIUM

\$71.00

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INSURANCE COMPANY 6101 ANACAPRI BLVD., LANSING, MI 48917-3999 TAILORED PROTECTION POLICY DECLARATIONS

BATES & HEWETT INC

MKT TERR 123 12-0493-00

(386) 328-1100

POLICY NUMBER 112322-78751932-12

INSURED PUTNAM STATE BANK

ADDRESS 350 STATE RD 19

PALATKA, FL 32177

Company Bill

POLICY TERM 12:01 a.m. 12:01 a.m. 02-17-2012^{to} 02-17-2013

Renewal Effective 02-17-2012

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 004 BLDG 001 362 Cape Ave

St Augustine, FL 32084-2420 - First City Homes

TERRITORY: 006 COUNTY: St. Johns

Classification

Subline

Premium Basis

Rates

71.187

Premium

CODE 63010

Dwellings - One-Family Prem/Op Dwellings Each

\$71.00

(Lessor's Risk Only). Including Products And/Or Completed

Operations

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

LOCATION 004 PREMIUM

\$71.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 005 BLDG 001 400 Mockingbird Ln

St Augustine, FL 32084-1608 - First City Homes

COUNTY: St. Johns TERRITORY: 006

Classification

Subline

Premium

Basis

Rates

Premium

CODE 63010

Prem/Op

Dwellings

Each 71.187 \$71.00

Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed

Operations

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

LOCATION 005 PREMIUM

\$71.00

Page

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\$71.00

SOUTHERN-OWNERS INS. CO.

INSURED PUTNAM STATE BANK

AGENCY BATES & HEWETT INC 12-0493-00 MKT MKT TERR 123

Company POLICY NUMBER 112322-78751932-12

Term 02-17-2012 to 02-17-2013

COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 009 BLDG 001 101 Palm Harbor Pkwy Ste 314 Palm Coast, FL 32137-8089

- Alfredo Klaus

TERRITORY: 006 COUNTY: Flagler

Premium Classification Subline Basis Rates Premium

> CODE 63010 Dwellings Each 71.187 Prem/Op

Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed

Operations

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

> LOCATION 009 PREMIUM \$71.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 010 BLDG 001 50 Leanni Way Unit C3
Palm Coast, FL 32137-4755 - C+M Realty

TERRITORY: 006 COUNTY: Flagler

Premium Classification Subline Basis Rates Premium

Each 1000 Area Prem/Op 1,228 \$100.00 81.543

CODE 61217
Buildings Or Premises - Bank Or
Office - Mercantile Or Manufacturing
Maintained By The Insured (Lessor's
Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

> LOCATION 010 PREMIUM \$100.00

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55040 (11/87) Issued 01-04-2012

INSURANCE COMPANY

TAILORED PROTECTION POLICY DECLARATIONS

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

Renewal Effective 02-17-2012

BATES & HEWETT INC MKT TERR 123

12-0493-00

(386) 328-1100

POLICY NUMBER 112322-78751932-12

INSURED PUTNAM STATE BANK

ADDRESS 350 STATE RD 19

PALATKA, FL 32177

Company Bill

POLICY TERM 12:01 a.m. 12:01 a.m. 02-17-2012 to 02-17-2013

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COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 011 BLDG 001 4873 Palm Coast Pkwy Nw Palm Coast, FL 32137-3668

- J. + L. Fraifeld

TERRITORY: 006 COUNTY: Flagler

Subline Classification

Premium Basis

Rates Premium

Prem/Op

Prem/Op

Area Each 1000 1,031 61.216

\$63.00

CODE 61212
Building Or Premises - Bank
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 011 BLDG 002 4873 Palm Coast Pkwy Nw Palm Coast, FL 32137-3668

- J. + L. Fraifeld

TERRITORY: 006 COUNTY: Flagler

Classification Subline Premium Basis

Rates Premium

CODE 61212

Area 1,031 Each 1000 61.216

\$63.00

Building Or Premises - Bank
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed

Operations (For-Profit)

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

LOCATION 011 PREMIUM

\$126.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 012 BLDG 001 2800 N 5Th St

St Augustine, FL 32084-1837 - Ancient City Ins.

TERRITORY: 006 COUNTY: St. Johns

SOUTHERN-OWNERS INS. CO.

AGENCY BATES & HEWETT INC 12-0493-00 MKT TERR 123

Company POLICY NUMBER 112322-78751932-12 Bill

INSURED PUTNAM STATE BANK

Term 02-17-2012 to 02-17-2013

	COMMERCIA	AL GENERAL LIABI	LITY COVERAGE		
Classification		Subline	Premium Basis	Rates	Premium
Building Or Prem Or Office - Merc Manufacturing (L Including Produc Operations (For-Profit)	CODE 61212 nises - Bank cantile Or essor's Risk Only) ts And/Or Completed	Prem/Op	Area 1,757	Each 1000 61.216	\$108.00
LOCATION OF PREM	IISES YOU OWN, RENT (OR OCCUPY			
LOC 012 BLDG 002	2 2800 N 5Th St St Augustine, FL	32084-1837	Ancient	City Ins.	
TERRITORY: 006	COUNTY: St. Johns	3			
Classification		Subline	Premium Basis	Rates	Premium
Building Or Prem Or Office - Merc Manufacturing (Le Including Produc Operations (For-Profit)	CODE 61212 ises - Bank antile Or essor's Risk Only) ts And/Or Completed	Prem/Op	Area 1,757	Each 1000 61.216	\$108.00
LOCATION OF PREM	ISES YOU OWN, RENT (OR OCCUPY			
LOC 012 BLDG 003	2800 N 5Th St St Augustine, FL	32084-1837	Ancient	City Ins.	
TERRITORY: 006	COUNTY: St. Johns			100	
Classification		Subline	Premium Basis	Rates	Premium

Classification	Subline	Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,757	Each 1000 61.216	\$108.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

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INSURANCE COMPANY

TAILORED PROTECTION POLICY DECLARATIONS

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

Renewal Effective 02-17-2012

BATES & HEWETT INC

12-0493-00

MKT TERR 123

(386) 328-1100

POLICY NUMBER 112322-78751932-12

INSURED PUTNAM STATE BANK

ADDRESS 350 STATE RD 19

PALATKA, FL 32177

Company Bill

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COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 013 BLDG 001 2802 N 5Th St

32084-1837 St Augustine, FL

TERRITORY: 006 COUNTY: St. Johns - AlA Realty North, LLC

Premium Classification Subline Basis Rates Premium CODE 61212 Area Each 1000 3,431 Prem/Op 61.216 \$210.00

Building Or Premises - Bank
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

\$68.00

LOCATION 013 PREMIUM \$210.00

61.216

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 014 BLDG 001 2808 N 5Th St

St Augustine, FL 32084-1907

- MDP Investment

1,113

TERRITORY: 006 COUNTY: St. Johns

Premium Classification Subline Basis Rates Premium CODE 61212 Area Each 1000

Building Or Premises - Bank
Or Office - Mercantile Or Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 014 BLDG 002 2808 N 5Th St 32084-1907 - MDP Investment St Augustine, FL

Prem/Op

COUNTY: St. Johns TERRITORY: 006

SOUTHERN-OWNERS INS. CO.

AGENCY BATES & HEWETT INC 12-0493-00 MKT TERR 123

INSURED PUTNAM STATE BANK

Company POLICY NUMBER 112322-78751932-12

Term 02-17-2012 to 02-17-2013

COMMERCIAL GENERAL LIABILITY COVERAGE

Classification

CODE 61212

Building Or Premises - Bank
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 014 BLDG 003 2808 N 5Th St St Augustine, FL 32084-1907 -MDP Investment

TERRITORY: 006 COUNTY: St. Johns

Classification

CODE 61212

Building Or Premises - Bank Prem/Op
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed Operations (For-Profit)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 014 BLDG 004 2808 N 5Th St St Augustine, FL 32084-1907 - MBP Investment

TERRITORY: 006 COUNTY: St. Johns

Classification

CODE 61212

Building Or Premises - Bank
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

TERRORISM - CERTIFIED ACTS SEE FORM 59351 EXCLUDED

LOCATION 014 PREMIUM

\$272.00

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55040 (11/87) Issued 01-04-2012

INSURANCE COMPANY

TAILORED PROTECTION POLICY DECLARATIONS

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

Renewal Effective 02-17-2012

BATES & HEWETT INC

12-0493-00

MKT TERR 123

(386) 328-1100

POLICY NUMBER 112322-78751932-12

INSURED PUTNAM STATE BANK

ADDRESS 350 STATE RD 19

PALATKA, FL 32177

Company Bill

POLICY TERM 12:01 a.m. 12:01 a.m. 02-17-2012 to 02-17-2013

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COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 015 BLDG 001 6505 A1A S

St Augustine, FL 32080-7504

- J. + C. Chapman

TERRITORY: 006 COUNTY: St. Johns

Classification Subline Premium Basis

Rates Premium

CODE 61212 Prem/Op Area 2,161 Each 1000 \$132.00 61.216

Building Or Premises - Bank
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 015 BLDG 002 6505 A1A S

St Augustine, FL 32080-7504 - J. + C. Chapman

TERRITORY: 006 COUNTY: St. Johns

Classification Subline Premium Basis

Rates

Premium

CODE 61212

Prem/Op

800

Area

Each 1000 61.216

\$49.00

Building Or Premises - Bank
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

LOCATION 015 PREMIUM

\$181.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 016 BLDG 001 58 E Granada Blvd

Ormond Beach, FL 32176-6536

- Toots Industries

COUNTY: Volusia TERRITORY: 006

SOUTHERN-OWNERS INS. CO.

AGENCY BATES & HEWETT INC

MKT TERR 123 12-0493-00

Company POLICY NUMBER 112322-78751932-12

INSURED PUTNAM STATE BANK

Term 02-17-2012 to 02-17-2013

COMMERCIAL GENERAL LIABILITY COVERAGE

Premium Classification Subline Rates Premium Basis

Area Each 1000 3,686 Prem/Op 61.216 \$226.00

CODE 61212
Building Or Premises - Bank
Or Office - Mercantile Or
Manufacturing (Lessor's Risk Only)
Including Products And/Or Completed
Operations
(For-Profit)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 016 BLDG 002 58 E Granada Blvd Ormond Beach, FL 32176-6536 - Toots Industries

TERRITORY: 006 COUNTY: Volusia

Premium Classification Subline Basis Rates Premium

CODE 61212 Each 1000 Area 3,072 \$188.00 61.216

Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Prem/Op Operations (For-Profit)

TERRORISM - CERTIFIED ACTS SEE FORM 59351 **EXCLUDED**

LOCATION 016 PREMIUM \$414.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 017 BLDG 001 15 Poinciana Cove Rd St Augustine, FL 32084-1287 - How + Wen

TERRITORY: 006 COUNTY: St. Johns

Premium Classification Subline Basis Rates Premium

Dwellings CODE 63010 Each 1 71.187 Prem/Op \$71.00

Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed

Operations