



TEXAS ASSOCIATION OF REALTORS®

REQUEST FOR INFORMATION FROM AN OWNERS' ASSOCIATION

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To: Riverstone Pointe POA (Owners' Association)
(Address)
(City, State, Zip)

Re: NOTICE OF INTENDED SALE/PURCHASE AND REQUEST FOR INFORMATION

This notice is to advise you that I intend to [X] sell [] purchase the Property at:
9321 Old River Ct East (Address)
Montgomery, Tx 77356 (City, State, Zip)

I am requesting the following information:

- [X] Residential Subdivision Information, which includes:
(1) a current copy of the subdivision's restrictions;
(2) a current copy of the bylaws and rules of the Owners' Association; and
(3) a resale certificate that complies with §207.003, Property Code.
[] Condominium Information, which includes:
(1) a current copy of the condominium declaration;
(2) a current copy of the bylaws and rules of the Condominium Association; and
(3) a resale certificate that complies with §82.157, Property Code.

Note: Only sellers may request Condominium Information.

Please deliver the information to:
Lake Conroe Realty ([X] Broker [] Owner [] Buyer [] Closing Agent)
Attn: Ray Faragher
16955 Walden Rd Ste #117 (Address)
Montgomery (City, State, Zip)
(936) 448-1400 (phone) (936) 582-0900 (fax)
ray@lakeconroerealty.com (e-mail).

I understand that the Property Code requires you to deliver the requested information not later than the 10th business day after the date you receive this written request.

Please advise me and the person to whom you will deliver the information if the Owners' Association has a right of first refusal or if the Owners' Association requires other information from me.

Enclosed is \$ 200 - for the cost, if any, for the requested information.

Hugh M. McCrea Jr. 6/7/2014
Owner Hugh M. McCrea Jr., Theresa M. McCrea Date

Buyer Date

Enclosure: TREC Resale Certificate (TAR No. 1921 for Condominiums; TAR No. 1923 for Subdivisions)

(TAR-1405) 3-2-12



**SUBDIVISION INFORMATION, INCLUDING
RESALE CERTIFICATE FOR PROPERTY SUBJECT TO
MANDATORY MEMBERSHIP IN A PROPERTY OWNERS' ASSOCIATION**
(Chapter 207, Texas Property Code)

(NOT FOR USE WITH CONDOMINIUMS)

Resale Certificate concerning the Property (including any common areas assigned to the Property) located at 9321 Old River Court East (Street Address), City of Montgomery, County of Montgomery, Texas, prepared by the property owners' association (Association).

- A. The Property is is not subject to a right of first refusal or other restraint contained in the restrictions or restrictive covenants that restricts the owner's right to transfer the owner's property.
- B. The current regular assessment for the Property is \$ 650⁰⁰ per year.
- C. A special assessment for the Property due after the date the resale certificate was prepared is \$ _____ payable as follows N/A.
- D. The total of all amounts due and unpaid to the Association that are attributable to the Property is \$ 0.
- E. The capital expenditures approved by the Association for its current fiscal year are \$ 0.
- F. The amount of reserves for capital expenditures is \$ 10,000⁻.
- G. Unsatisfied judgments against the Association total \$ None.
- H. There are are not any suits pending against the Association. The style and cause number of each pending suit is: _____
- I. The Association's board has actual knowledge has no actual knowledge of conditions on the Property in violation of the restrictions applying to the subdivision or the bylaws or rules of the Association. Known violations are: No current violations, however retaining wall ACC project is still in process.
- J. The Association has has not received notice from any governmental authority regarding health or building code violations with respect to the Property or any common areas or common facilities owned or leased by the Association. A summary or copy of each notice is attached.
- K. The Association fees resulting from the transfer of the Property are \$ 150⁰⁰ payable to Riverstone Pointe POA, PO BOX 291, Montgomery TX 77356

L. The Association's managing agent is Malinda Paige Gerich
(Name of Agent)
9320 Old River Court West, Montgomery TX 77356
(Mailing Address)

(Telephone Number) _____ (Fax Number) _____
president.riverstone@gmail.com
(E-mail Address)

M. The restrictions do do not allow foreclosure of the Association's lien on the Property for failure to pay assessments.

REQUIRED ATTACHMENTS:

- 1. Restrictions
- 2. Rules
- 3. Bylaws
- 4. Current Balance Sheet
- 5. Current Operating Budget
- 6. Certificate of Insurance concerning Property and Liability Insurance for Common Areas and Facilities
- 7. Any Governmental Notices of Health or Housing Code Violations None Known

NOTICE: This Subdivision Information may change at any time.

Riverstone Pointe Property Owners Association
Name of Association

By: M P Gerich

Print Name: M P Gerich

Title: president

Date: 6/7/2014

Mailing Address: P.O. Box 291 Montgomery, TX 77356

E-mail: president.riverstone@gmail.com

This form has been approved by the Texas Real Estate commission for use only with similarly approved or promulgated contract forms. No representation is made as to the legal validity or adequacy of any provision in any specific transaction. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 1-800-250-8732 or (512) 459-6544 (<http://www.trec.state.tx.us>) TREC No. 37-3. This form replaces TREC No. 37-2.

Riverstone Pointe PoA
Treasurer's Report Jan 1 through May 20, 2014

Beginning Bank Balance Jan 1, 2013 \$ 14,873.38

ADD: POA 2014 dues received	\$ 7,800.00	
ADD: Lot 7 Certification Waiver fee	\$ 200.00	
ADD: POA Lot 7 transfer fee	\$ 150.00	
ADD: Dues Late Payment fees	\$ 65.00	
ADD: Past Due Collections under Payment Plan	\$ 743.40	
ADD: Past Due Collections (Lot 13 Paid in Full)	\$ 2,095.47	\$ 11,053.87

LESS: Operating Expenses Jan - May 20, 2014

Landscaping	\$ 1,125.80	
Legal	\$ 1,394.73	
Telephone (Final payment)	\$ 7.25	
M.U.D.	\$ 17.00	
Entergy	\$ 58.15	
USPS Box/LCCN fee/Assoc On-Line fee	\$ 177.00	
Insurance	\$ 1,768.00	
Repairs	\$ -	
	\$ 4,547.93	

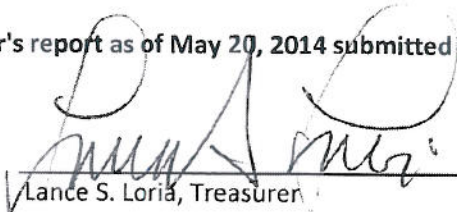
Ending Bank Balance per Checkbook--May 20, 2014* \$ 21,379.32

Bank Accounts:

First Bank	\$ 8,491.60	
Amegy	\$ 12,887.72	<u><u>\$ 21,379.32</u></u>

**MEMO: Refundable Contractor (Gentry) Escrow deposit \$4,000 included above.*

Treasurer's report as of May 20, 2014 submitted by:

 _____ Lance S. Loria, Treasurer	5/20/2014 _____ Date
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**Riverstone Pointe Property Owners Association
2014 Budget**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL 2014 Jan - Dec
Income													
Dues/Assessment (\$850.00 * 23)	14,950.00												14,950.00
Bad Debts (3 total)	-1,950.00												1,950.00
Total Assessments	13,000.00												13,000.00
Expense													
Insurance Expense			1,100.00	700.00									1,800.00
Landscaping (Incl \$500 mulch x2)	300.00	300.00	300.00	800.00	300.00	300.00	300.00	300.00	300.00	800.00	300.00	300.00	4,600.00
Office, Postage, Sundry, etc.	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	180.00
Professional Fees (Legal \$500 collection & \$500 other)	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	1,140.00
Property Taxes	40.00												40.00
Repairs and Maint (Gate & Fence repairs)	1,800.00	100.00	0.00	100.00	0.00	100.00	0.00	100.00	0.00	100.00	0.00	100.00	2,400.00
Telephone (Gate)	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	900.00
Utilities (water & electric)	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	600.00
Contingency(10%)	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00	120.00	120.00	1,340.00
Total Expense	13,535.00	635.00	1,635.00	1,835.00	535.00	635.00	535.00	635.00	535.00	1,135.00	535.00	635.00	13,000.00

Submitted by: *Lance S. Loria* Lance S. Loria, Treasurer

Dated: November 15, 2013

Approved by: _____ PoA Board/Membership

Dated: November 15, 2013



**PHILADELPHIA
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

**Philadelphia Indemnity Insurance Company
COMMON POLICY DECLARATIONS**

Policy Number: PHPK1141358

Named Insured and Mailing Address:
Riverstone Pointe Property Owners
Association, Inc.
PO Box 291
Montgomery, TX 77356-0291

Producer: 18671
INSGROUP, INC DBA BUSINESS INSURANCE
1455 West Loop South, 9th Floor
HOUSTON, TX 77027

Policy Period From: 03/25/2014 **To:** 03/25/2015

at 12:01 A.M. Standard Time at your mailing
address shown above.

Business Description: Homeowners Association

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS
POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS
INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part	153.00
Commercial General Liability Coverage Part	181.00
Commercial Crime Coverage Part	137.00
Commercial Inland Marine Coverage Part	
Commercial Auto Coverage Part	292.00
Businessowners	
Workers Compensation	

Total **\$** **763.00**

Total Includes Federal Terrorism Risk Insurance Act Coverage **4.00**

FORM (S) AND ENDORSEMENT (S) MADE A PART OF THIS POLICY AT THE TIME OF ISSUE
Refer To Forms Schedule

*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

CPD- PIIC (01/07)

Countersignature Date

Ronald J. H.

Authorized Representative

Philadelphia Indemnity Insurance Company

Form Schedule – Policy

Policy Number: PHPK1141358

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

Form	Edition	Description
Recurring Payment Flyer	1212	Recurring Payment Flyer
CSNotice-1	0813	Making Things Easier
BJP-190-1	1298	Commercial Lines Policy Jacket
PI-Notice TX	0113	Important Notice
PP0713	0713	Privacy Policy Notice
CPD-PIIC	0107	Common Policy Declarations
Location Schedule	0100	Location Schedule
PI-BELL-1 TX	1109	Bell Endorsement
PI-CME-1	1009	Crisis Management Enhancement Endorsement
IL0017	1198	Common Policy Conditions
IL0021	0908	Nuclear Energy Liability Exclusion Endorsement
IL0168	0312	Texas Changes - Duties
IL0171	0907	Texas Changes - Loss Payment
IL0275	0907	Texas Changes - Cancellation and Nonrenewal
IL0288	0907	Texas Changes - Cancellation and Nonrenewal
IL0952	0308	Cap on Losses From Certified Acts of Terrorism
IL0985	0108	Disclosure Pursuant to Terrorism Risk Insurance Act
PI-LCN-TX	0812	Texas Policyholder Notice
PI-TER-DN1	0112	Disclosure Notice of Terrorism Ins Coverage Rejection

Philadelphia Indemnity Insurance Company

Locations Schedule

Policy Number: PHPK1141358

Prem. No.	Bldg. No.	Address
0001	0001	Old River Ct East and West Montgomery, TX 77356-3915
0001	0002	Old River Ct East and West Montgomery, TX 77356-3915
0001	0003	Old River Ct East and West Montgomery, TX 77356-3915

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) shall prevail.

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new endorsement, which applies to your new or renewal policy being issued by us:

Exclusion Of Loss Due To Virus Or Bacteria Endorsement CP 01 75 07 06

This endorsement makes an explicit statement regarding a risk that is not covered under your Commercial Property insurance. It points out that there is no coverage under such insurance for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease. The exclusion in this endorsement applies to all coverages provided by your Commercial Property insurance, including (if any) property damage and business income coverages.

WATER EXCLUSION ENDORSEMENT ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), **the provisions of the policy (including its endorsements) shall prevail.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new endorsement, which applies to your new or renewal policy being issued by us:

Water Exclusion Endorsement CP 10 32 08 08

This endorsement replaces the current water exclusion in your policy with a revised exclusion. The revised exclusion contains language reinforcing the scope of the water exclusion, and explicitly states that such exclusion applies regardless of whether the water damage is caused by an act of nature or is otherwise caused. Specific mention is made of various boundary or containment systems such as dams and levees to further highlight this point. Further, express references to tsunamis, storm surge and waterborne material are also added to the exclusion.

The exclusion in this endorsement applies to all coverages provided by your Commercial Property insurance, including (if any) property damage and business income coverages, unless stated otherwise in your policy.

TEXAS PERIOD TO FILE A CLAIM OR BRING LEGAL ACTION AGAINST US NOTICE – WINDSTORM OR HAIL – CATASTROPHE AREA

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), **the provisions of the policy (including its endorsements) shall prevail.**

Carefully read your policy, including the endorsements attached to your policy.

In accordance with Texas Insurance Code Section 2301.010(f), we are notifying you that:

1. With respect to loss or damage in the State of Texas caused by windstorm or hail in the catastrophe area, as defined by the Texas Insurance Code, any claim must be filed with us not later than one year after the date of the loss or damage that is the subject of the claim, except that a claim may be filed after the first anniversary of the date of the loss or damage for good cause shown by the person filing the claim; and
2. Any legal action brought against us under the policy for loss or damage in the State of Texas caused by windstorm or hail in the catastrophe area, as defined by the Texas Insurance Code, must be brought within the earlier of the following:
 - a. Two years and one day from the date we accept or reject the claim; or
 - b. Three years and one day from the date of the loss or damage that is the subject of the claim.

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

Policy Number: PHPK1141358
 Named Insured: Riverstone Pointe Property Owners

See Supplemental Schedule Agent # 18671

BUSINESS DESCRIPTION: Homeowners Association

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
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SEE SCHEDULE ATTACHED

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of Loss Form (1)	Coinsurance(2)	Deductible
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SEE SCHEDULE ATTACHED

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Amount	Agreed Value Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
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SEE SCHEDULE ATTACHED

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity (Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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SEE SCHEDULE ATTACHED

DEDUCTIBLE:

SEE SCHEDULE ATTACHED

MORTGAGE HOLDERS:

Refer To Mortgagee/Loss Payee Schedule

FORM(S) AND ENDORSEMENT(S) APPLICABLE TO THIS COVERAGE PART:

Refer To Forms Schedule

TOTAL PREMIUM FOR THIS COVERAGE PART \$ 153.00

(1) EQ (if shown) = Earthquake (2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

 Countersignature Date

 Authorized Representative

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1141358

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO ALL PREMISES AND COVERAGES

Form	Edition	Description
CP P 004	0706	Excl Of Loss Due To Virus Or Bacteria Advisory Notice
CP P 011	0808	Water Exclusion Endt Advisory Notice to Policyholders
IL N 178	0313	Texas Period To File A Claim Or Bring Legal Action
Property Dec	0100	Property Declarations
Property Schedule	0100	Property Supplemental Schedule
CP0090	0788	Commercial Property Conditions
CP0142	0312	Texas Changes
CP0162	0602	TX-Limitation on Fungus, Wet Rot, Dry Rot and Bacteria
CP0175	0706	Exclusion Of Loss Due To Virus Or Bacteria
CP1032	0808	Water Exclusion Endorsement
PI-CP-002	0204	Changes - Electronic Data
PI-PU-3	0198	Redefinition of Building Property

FORMS APPLICABLE TO SPECIFIC PREMISES AND COVERAGES

Form	Edition	Description
Property Blanket Schedule	0100	Property Blanket Schedule
TX PREMS 001 BLDG 001	BUILDING	
TX PREMS 001 BLDG 002	BUILDING	
TX PREMS 001 BLDG 003	BUILDING	
CP0010	1000	Building and Personal Property Coverage Form
TX PREMS 001 BLDG 001	BUILDING	
TX PREMS 001 BLDG 002	BUILDING	
TX PREMS 001 BLDG 003	BUILDING	
CP0030	1000	Business Income (And Extra Expense) Coverage Form
CP1030	1000	Causes of Loss - Special Form
TX PREMS 001 BLDG 001	BUILDING	
TX PREMS 001 BLDG 002	BUILDING	
TX PREMS 001 BLDG 003	BUILDING	
PI-EPE-PU	0107	Elite Property Enhancement: Homeowners Assoc & Planned
PI-NP-007 TX	0601	Loss of Income Due to Workplace Violence

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1141358

Named Insured: Riverstone Pointe Property Owners

Agent # 18671

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
001	001	Old River Ct East and West Montgomery, TX 77356-3915 ALL PROP IN OPEN-MASONRY/METAL PC 8B JOISTED MASONRY
001	002	Old River Ct East and West Montgomery, TX 77356-3915 ALL PROP IN OPEN-METAL/NON-COM PC 8B JOISTED MASONRY

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
001	001	BUILDING	BKT #01	SPECIAL	BKT #01	1,000
001	002	BUILDING	BKT #01	SPECIAL	BKT #01	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
001	001	BUILDING	BKT #01	03/25/2015	(X)	
001	002	BUILDING	BKT #01	03/25/2015	(X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions:

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1141358

Named Insured: Riverstone Pointe Property Owners

Agent # 18671

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
001	003	Old River Ct East and West Montgomery, TX 77356-3915
		WATER/SWGE LIFT PUMPS-MTL/MSRY
		PC 8B NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
001	003	BUILDING PROPERTY ELITE	BKT #01	SPECIAL	BKT #01	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Agreed Value Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
001	003	BUILDING	BKT #01	03/25/2015	(X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions:

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1141358

Named Insured: Riverstone Pointe Property Owners

Agent # 18671

COMMERCIAL PROPERTY COVERAGE PART – BLANKET STATEMENT OF VALUES

Blanket No.	Blanket Description	Limit of Insurance	Co-Insurance
001	BLANKET BUILDING	\$ 50,000	100%

RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW EXCLUSION ENDORSEMENT ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), **the provisions of the policy (including its endorsements) shall prevail.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new endorsement, which applies to your renewal policy being issued by us:

Recording And Distribution Of Material Or Information In Violation Of Law Exclusion Endorsement CG 00 68 05 09

This endorsement replaces the current Distribution Of Material In Violation Of Statutes Exclusion in your policy with a revised exclusion, newly titled Recording And Distribution Of Material Or Information In Violation Of Law Exclusion. The revised exclusion contains language that elaborates on the intent of the Distribution Of Material In Violation Of Statutes Exclusion to reflect that, in addition to the TCPA and CAN-SPAM Act of 2003, the exclusion will more explicitly exclude liability coverage for bodily injury, property damage or personal and advertising injury arising out of any action or omission that violates, or is alleged to violate, the Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA) and any other similar federal, state or local statute, ordinance or regulation concerning disposal and dissemination of personal information.

Philadelphia Indemnity Insurance Company

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Policy Number: PHPK1141358

Agent # 18671

See Supplemental Schedule

LIMITS OF INSURANCE

\$	2,000,000	General Aggregate Limit (Other Than Products – Completed Operations)
\$	2,000,000	Products/Completed Operations Aggregate Limit (Any One Person Or Organization)
\$	1,000,000	Personal and Advertising Injury Limit
\$	1,000,000	Each Occurrence Limit
\$	100,000	Rented To You Limit
\$	5,000	Medical Expense Limit (Any One Person)

FORM OF BUSINESS: ASSOCIATION

Business Description: Homeowners Association

Location of All Premises You Own, Rent or Occupy: **SEE SCHEDULE ATTACHED**

AUDIT PERIOD, ANNUAL, UNLESS OTHERWISE STATED: This policy is not subject to premium audit.

Classifications	Code No.	Premium Basis	Rates		Advance Premiums	
			Prem./ Ops.	Prod./ Comp. Ops.	Prem./ Ops.	Prod./ Comp. Ops.
SEE SCHEDULE ATTACHED						
TOTAL PREMIUM FOR THIS COVERAGE PART:					\$ 181.00	\$

RETROACTIVE DATE (CG 00 02 ONLY)

This insurance does not apply to "Bodily Injury", "Property Damage", or "Personal and Advertising Injury" which occurs before the retroactive date, if any, shown below.

Retroactive Date: _____

FORM (S) AND ENDORSEMENT (S) APPLICABLE TO THIS COVERAGE PART: Refer To Forms Schedule

Countersignature Date

Authorized Representative

Philadelphia Indemnity Insurance Company

Form Schedule – General Liability

Policy Number: PHPK1141358

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

Form	Edition	Description
CGP011	0509	Recording and Distribution of Material or Information
Gen Liab Dec	1004	Commercial General Liability Coverage Part Declaration
Gen Liab Schedule	0100	General Liability Schedule
CG0001	1207	Commercial General Liability Coverage Form
CG0068	0509	Recording and Distribution of Material or Information
CG0103	0606	Texas Changes
CG0136	1008	Texas Changes-Your Right to Claim and Occurrence Info
CG2017	1093	Additional Insured-Townhouse Associations
CG2101	1185	Exclusion - Athletic or Sports Participants
CG2150	0989	Amendment of Liquor Liability Exclusion
CG2167	1204	Fungi or Bacteria Exclusion
CG2170	0108	Cap on Losses From Certified Acts of Terrorism
CG2639	1207	Texas Changes - Employment-Related Practices Exclusion
CG3208	1204	Texas Changes-Binding Arbitration
PI-DIS-TX-1	0704	Texas Disclosure Form

Philadelphia Indemnity Insurance Company
COMMERCIAL GENERAL LIABILITY COVERAGE PART
SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1141358

Agent # 18671

Classifications	Code No.	Premium Basis	Rates		Advance Premiums	
			Prem./ Ops.	Prod./ Comp. Ops.	Prem./ Ops.	Prod./ Comp. Ops.
TX PREM NO. 001 TOWNHOUSES PROD/COMP OP SUBJ TO GEN AGG LIMIT	68500	24 UNIT	7.508	INCL	181	INCL