ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
9/18/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER JUSTIN SAUNDERS INSURANCE AGENCY LLC 70 Tortilla Dr Sedona, AZ 86336	CONTACT NAME: Carol Riney carol.jsaunders2@farmersagency.com PHONE (A/C, No, Ext): (928)282-6052 FAX (A/C, No): (928)282-5355 E-MAIL ADDRESS: jsaunders2@farmersagent.com
	INSURER(S) AFFORDING COVERAGE — NAIC #
	INSURER A : Truck Insurance Exchange — 21709
INSURED TOWNHOMES AT MOUNTAIN SPRINGS C/O VISON COMMUNITY MGMT-REAL MGMT 16625 S Desert Foothills Parkway Phoenix, AZ 85048	INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

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. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. ***Not Applicable in WY**

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	[X] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS-MADE [X] OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: [X] POLICY [ ] PRO-JECT [ ] LOC [ ] OTHER:			607094893	10/16/2026	10/16/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG PrefComAssocMgmt	$ $ $ $ $ $ $	2,000,000 75,000 5,000 included 4,000,000 2,000,000 see details below
A	AUTOMOBILE LIABILITY [ ] ANY AUTO [ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS [ ] HIRED AUTOS ONLY [X] NON-OWNED AUTOS ONLY			607094893	10/16/2026	10/16/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ $ $ $	
	[ ] UMBRELLA LIAB [ ] OCCUR [ ] EXCESS LIAB [ ] CLAIMS-MADE [ ] DED [ ] RETENTION $						EACH OCCURRENCE AGGREGATE	$ $	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N [ ] (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					[ ] PER STATUTE [ ] OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ $ $	
A	PrefComAssocMgmt-Incld D&O-$25K retention			607094893	10/16/2026	10/16/2027	Per Claim Aggregate		1,000,000 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Planned unit development / Townhomes - 16 buildings - 32 units From 4551 E Allison Dr. Flagstaff, AZ 86004. Unit owners need theirown insurance for building unit, personal property and personal liability.

Vision Community Mangement REALMANAGE Family of Brands is additional insured (Property Manager).

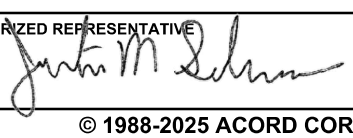
CERTIFICATE HOLDER

TOWNHOMES AT MOUNTAIN SPRINGS HOA
C/O REAL MANAGEMENT
16625 S. DESERT FOOTHILLS PARKWAY
PHOENIX, AZ 85048
Phone 480.759.4945

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.

AUTHORIZED REPRESENTATIVE



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 9/18/2026

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	PHONE (A/C, No, Ext): (928)282-6052	COMPANY
JUSTIN SAUNDERS INSURANCE AGENCY LLC 70 Tortilla Dr Sedona, AZ 86336		Truck Insurance Exchange
FAX (A/C, No): (928)282-5355	E-MAIL ADDRESS: jsaunders2@farmersagent.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		

INSURED	LOAN NUMBER	POLICY NUMBER
TOWNHOMES AT MOUNTAIN SPRINGS C/O VISON COMMUNITY MGMT REAL MANGE 16625 S Desert Foothills Parkway Phoenix, AZ 85048		607095893
	EFFECTIVE DATE: 10/16/2026 — EXPIRATION DATE: 10/16/2027 — [X] CONTINUED UNTIL TERMINATED IF CHECKED	
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

TOWNHOMES AT MOUNTAIN SPRINGS HOA — Planned Unit Development - 16 bldgs - 32 units
FROM: 4551 E ALLISON Dr. — Flagstaff — AZ 86004

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 [X] SPECIAL [ ]

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Buildings	None	
Association Fees and Extra Expense	100,000	none
Employee Dishonesty	150,000	2,500
Outdoor Property (including trees, shrubs, plant @ $500 each)	30,000	2,500
Specified Property (such as signs, fences, mailboxes)	109,000	2,500
Ordinance or Law - (1) undamaged portion	included	
(2) demolition cost	25,000	none
(3) increased cost	10,000	none

REMARKS (Including Special Conditions)

Planned unit development (PUD) Homeowner association. Unit owners need theirown coverage for unit, personal property and personal liability.

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		
Verification of Insurance	[ ] ADDITIONAL INSURED [ ] LENDER'S LOSS PAYABLE [ ] LOSS PAYEE [ ] MORTGAGEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE	Justin M Saunders

ACORD 27 (2016/03)