# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY): 05/20/19

**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 | PHONE (A/C, No, Ext): | COMPANY NAME AND ADDRESS | NAIC NO: |
|---|---|---|---|
| Lustgarten Associates Inc<br>375 5th Avenue - 3rd Floor<br>New York, New York 10016 | (212) 683-2440 | Wesco Insurance Company | |
| FAX (A/C, No): (212) 447-7265 | E-MAIL ADDRESS: admin@lustgarten-insurance.com | IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH | |
| CODE: | SUB CODE: | POLICY TYPE: Businessowners Package | |
| AGENCY CUSTOMER ID #: | | | |
| NAMED INSURED AND ADDRESS: Charles Henry Properties LLC<br>P.O. Box 682<br>New York, NY 10108 | | LOAN NUMBER: 100018625 | POLICY NUMBER: WPP1817323-00 |
| | | EFFECTIVE DATE: 04/26/19 | EXPIRATION DATE: 04/26/20 — ☐ CONTINUED UNTIL TERMINATED IF CHECKED |
| ADDITIONAL NAMED INSURED(S) | | THIS REPLACES PRIOR EVIDENCE DATED: | |

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

LOCATION / DESCRIPTION: 336 East 56th Street, New York NY 10022-4145 — 6 Unit Apartment Building with Merc/Office Occupied

**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: $ 1,500,000 DED: $ 2,500

| | YES | NO | N/A | |
|---|---|---|---|---|
| ☒ BUSINESS INCOME ☐ RENTAL VALUE | X | | | If YES, LIMIT: ☒ Actual Loss Sustained; # of months: 12 |
| 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: $25,000 DED: $2,500 |
| FUNGUS EXCLUSION (If "YES", specify organization's form used) | | X | | |
| REPLACEMENT COST | X | | | |
| AGREED VALUE | X | | | |
| COINSURANCE | | X | | If YES, % |
| EQUIPMENT BREAKDOWN (If Applicable) | X | | | If YES, LIMIT: $1,500,000 DED: $2,500 |
| ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg | X | | | If YES, LIMIT: $250,000 DED: $5,000 |
| - Demolition Costs | X | | | If YES, LIMIT: $250,000 DED: $5,000 |
| - Incr. Cost of Construction | X | | | If YES, LIMIT: $250,000 DED: $5,000 |
| EARTH MOVEMENT (If Applicable) | X | | | If YES, LIMIT: $250,000 DED: $25,000 |
| FLOOD (If Applicable) | X | | | If YES, LIMIT: $250,000 DED: $25,000 |
| WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions: | | X | | If YES, LIMIT: DED: |
| NAMED STORM INCL ☐ YES ☒ NO Subject to Different Provisions: | | | X | If YES, LIMIT: DED: |
| PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS | X | | | |

**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**

☐ CONTRACT OF SALE ☒ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
☒ MORTGAGEE

NAME AND ADDRESS:
JPMorgan Chase Bank, N.A. and its successors and asigns
P.O. Box 9110
Coppell, Texas 75019-9110

LENDER SERVICING AGENT NAME AND ADDRESS:

AUTHORIZED REPRESENTATIVE: Klaus Guy Lustgarten