

*Southwest Crossing Townhomes
Owners Association, Inc.
2019 Annual Meeting*



*Saturday February 8th 10am
C21 Sales Office Training Room
404 H University Dr. East*

Southwest Crossing



Century 21, Beal Inc.
Brazos Valley Property Management
903 S Texas Avenue, College Station, TX 77840
Business (979)764-2500 Fax (979)764-0508

Southwest Crossing Townhome Association requests your attendance at the 2019 Annual Meeting to be held at **Century 21, Beal office** located at **404 D University Drive E. College Station, Texas 77840**, on Saturday, February 9, 2019 at 10:00am.

If you cannot be there and would like have your vote counted should there be a quorum, sign the attached proxy and return by 5:30 pm February 8, 2019. You can mail the completed proxy (below) to Century 21, Beal, 903 Texas Ave. S., College Station, Texas 77840, and Attention: Terry Thigpin or Toni Myers, email to c21hoa@century21bcs.com or fax it to (979) 764-0508.

Agenda

1. Introductions
2. Proof of meeting announcement
3. Approval of previous annual meeting minutes
4. Financial Reports
 - a. 2018 Financial Reports
 - b. 2019 Budget
 - c. Delinquent Report
5. Sales Report
6. Maintenance issues (foundation & fences)
7. Election or Reinstatement of Officers and Board
8. Old Business
9. New Business
10. Adjournment

2019 Annual Meeting Proxy Statement

Know All by these Present: That I;

Do hereby appoint _____ or Circle one:

Danny Stribling or BVP Management, Inc

As agent for me, and in my name and stead to vote as my Proxy at the 2019 annual meeting of the Southwest Crossing Owners Association, Inc., according to the percentage of votes assigned to act for me on all matters that come before the membership at the meeting as fully as if I were present. This proxy applies only to the February 9, 2019 Annual Meeting and may be revoked by me in writing at any time prior to the meeting.

Meeting Minutes - Southwest Crossing HOA
12/2/17

Call to Order at 9:07am

Terry Thigpen to be working with Toni Myers closely on HOA, but will be phasing out gradually.

Review Minutes from February 2016 Meeting

Toni Myers read them aloud.
Motion to agree to minutes.
Motion by Dennis Brown.
2nd by Danny Stribling.

Discussed rental registration with College Station and the fact that it is no longer required by law.

Review of Financials

First set of financials reviewed Jan 1, 2017 to Nov 30, 2017.
Loan still has 48 payments.
Insurance has decreased by several hundred dollars annually.
Toni is going to bid out lawn care and see if she can get a more reasonable price.
Balance in reserves is \$11,500.
HOA delinquency is not bad. Only 1 person is delinquent. They are only \$260 delinquent.
They usually pay 3 months, so should be fixed in the next month.

2017 Budget

Management put this budget together this summer for the homes selling.
Pretty close to the budget to what was actually spent.

2018 Proposed Budget

Dues are currently \$115/month
Just to keep lights on would be \$108/month
To get out of debt, we would be \$122/month
The most the Board can raise dues without a vote is to \$138/month
\$138/month gets us out of the red and adds \$6000 additional to the reserve.
Question about what the HOA dues should be. Where we are in comparison to the standard.
We are very low.

General Discussion

Sprinkler systems are maintained at the expense of the owner.

Question about who is responsible for maintaining the balconies.
There is some confusion about who is responsible, the homeowner or the HOA?

4 homes sold in 2017 at an average price of \$125,000.
Property values are higher and are selling quickly.
The assessment and exterior repairs we completed in 2012 have attributed to the higher values of the properties.

Looked at photographs of exterior of properties and cracked sidewalks and curbs.
Discussed causes of foundation and concrete cracks.

One owner has some major structural foundation damage (unit 2515).

The large trees are pulling water out from underneath the properties.
At this point, with little funds, we cannot repair the foundations.

We discussed that 2507 could not be sold without foundation repairs and the HOA did not have the funds to repair. The owner paid out of pocket \$5050 in order to sell the house.

Question - How the HOA will reimburse the owners for the houses with foundation issues?

Question - Should the large trees out front- should they be removed?
Discussed the fact that the roots can be trimmed underneath the ground on the side adjacent to the houses, per a foundation specialist. This will provide a precautionary measure.

Question about balcony repair? Do we repair ourselves and then bill the HOA?

\$11,500 is in reserve, but our operating is -\$9,000.

We have no other choice at this point but to raise dues. Several expressed concerns about having fixed incomes and raising dues.

Jane Forrest voiced a concern about paying for someone's else's problem.

Mr. Beal says the reason the financial burden applies to everyone, is that leaving problems un-addressed, will bring all of the property values down.
As properties and neighborhoods get older, as this one is, there will be more maintenance issues we will have to address.

Discussed the fact that sooner or later, the roofs will have to be replaced. Looking out to the next 5-10 years, we need to start planning now.

Question about why the gutters aren't extended on the ground beyond the houses.
The landscape personnel were running over them.

Discussed the balconies and whether or not the railing is rotted. The paint is peeling and the nails are popping out. Some believe the wood is rotted. We need to assess this moving forward.
We will get a bid to address this issue. We are looking at 12-13 units total (the units with balconies).

Dues brought to a vote:

There was a motion to raise the dues to \$138/month.
Motion by Dennis Brown.
2nd by Charlene Brown.
Increase in dues was approved by a unanimous vote.
All in attendance were in favor of a dues increase.

HOA owing homeowners for repairs:

In the situation where the HOA cannot pay for work they are responsible for (ie. the foundation repair for 2507). The HOA can allow the dues to be credited back (per a lawyer- by Texas state law) to the homeowner by the homeowner not paying HOA dues for other houses owned in the association.
We need to put a policy in place moving forward so that these situations can be adequately handled.

We need to vote on the Board to work with Century 21 and the lawyer to draw up a policy moving forward. (The lawyer gives Century 21 a discounted rate to work with us.)

The law requires that you must make an addendum to the Bylaws. This policy would be an addendum to the Bylaws.

Vote:

Motion to vote for the Board to work with Century 21 and the lawyer to draw up a policy to address special projects that are the responsibility of the HOA when the HOA is not financially able to address.

Suggestion to put in language about in the event of safety and structural integrity.

Motion by Dennis Brown.

2nd by Jean Wulfson.

All were in favor by a unanimous vote.

We will get a bid for railing and painting the balconies.

We will get a bid to address the cracks in the sidewalks and curbs.

Jane Forrest asked who was responsible for trimming the shrubs on the exterior of the property. Her bushes are very high on the front entrance of 2527.

The HOA will have the landscapers trim the bushes back.

A concern about the lack of lighting on the front of the street was brought up.

There are so many trees, they obstruct the light.

It's very dark and you can't see the sidewalks.

We will ask the city to do an illumination test.

Kenya Collins mentioned that she is very satisfied with the fences. The new gates and the locks are a huge improvement.

The HUD housing down the street has closed and is now student housing. There is still HUD housing on Dartmouth adjacent to our properties.

Vote:

We need to vote on reinstatement of officers: Don Knowles, Kristy Miller, and Danny Stribling.

Motion by Charlene Brown.

2nd by Jean Wulfson.

All were in favor by a unanimous vote.

Motion to adjourn the meeting.

Motion by Danny Stribling.

2nd by Charlene Brown.

Meeting adjourned at 10:48am.

Tuesday, April 17, 3:00pm
Southwest Crossing HOA Board Meeting

In attendance:

Danny Stribling
Don Knowles
Kristy Miller
Toni Myers

Toni reviewed 2 invoices for foundation repair at 2507 Cross Timbers, owned by Don Knowles and Kristy Miller.

\$4600 on 11/9/17

\$450 on 11/16/17

For a total of \$5050

Current HOA dues \$138/mo

$\$5050/\$138 = 36$ months of dues waived then a credit of \$82.00 in the 37th month.

Danny motioned to credit the amount back to Don and Kristy in lieu of paying HOA dues over the 37 months, as Toni proposed.

Kristy mentioned that their final unit on Cross Timbers is for sale, so crediting back 36 months of dues likely won't work if Don and Kristy no longer own any units in the Southwest Crossing HOA.

At this point, how does the HOA plan to handle repayment if the property is sold?

The dues off-set was a way to pay Kristy and Don back if the HOA doesn't have the money.

As of March 31, reserve account balance is \$6,763.00.

Operating account is -\$333.00

Don asked why we are in a negative cash flow on a monthly basis.



The sidewalks in poor condition have been repaired, which was an additional expenditure of \$2500.00

The sidewalks not quite ready to repair were painted.

Danny repaired his sidewalk in front of his home on his own.

Don asked about painting the sidewalks.

Yellow paint was painted on the cracks to bring attention to cracks as people are walking.

Not all of the dues are paid up yet this month, so once the month is over, we will likely not be in the negative.

If the HOA credits Kristy and Don's accounts, so far the credit for unpaid dues would be \$759.00.

\$4291 is the balance remaining that the HOA owes Kristy and Don.

Don proposed that the HOA pay back the balance to Kristy and Don in a payment plan after the house sells, and they are no longer paying dues to Southwest Crossing HOA.

Don and Kristy are fine with continuing to receive account credits in lieu of paying HOA dues until 2526 Cross Timbers sells, at which time the HOA will pay back Don and Kristy in a form of a payment plan.

Don proposed that a 4 or 6 month repayment plan would be reasonable.

Toni looked at the operating expenses to see what the HOA could afford to repay back on a monthly basis.

6 monthly payments would be approximately \$800/month.

Final plan proposed and accepted by all Board members:

The HOA will continue to off-set the monthly HOA dues (\$138) owed by Kristy and Don as a form of repayment of the \$5050.00.

KM
DR

Once Don and Kristy sell 2526 Cross Timbers, they will notify the HOA that the house is being sold. At that time, the HOA will deduct the dues credited against the balance still owed to Kristy and Don by the HOA. After which time, the HOA will repay Don and Kristy the remaining balance over 6 monthly payments.

This is unanimously agreed upon by all of the Board members. All Board members verbally agreed to the repayment plan to Don Knowles and Kristy Miller.

Next point of business:
2515 Cross Timbers
Ms. Moghaddam

Ms. Moghaddam also needs her foundation repaired. No one will touch the foundation without the 2 neighbors signing releases.

Both neighbors have to sign releases.
The neighbors won't sign releases.
The release is saying that the foundation repair company is not responsible for multiple units in the event damage occurs to an adjacent unit when repairing 2515 Cross Timbers.

The HOA is responsible for these units and the foundation. Don proposed that the HOA is responsible to repair any foundation issues that occur during the repair process.

The HOA should be able to sign the releases since the HOA is ultimately responsible for the foundation repairs.

Ms. Moghaddam cannot pay for the foundation repairs up front. She is also wanting her dues waived so that the HOA can pay for the foundation repair.
Don proposed setting up another account for her to pay into.

KM
DK

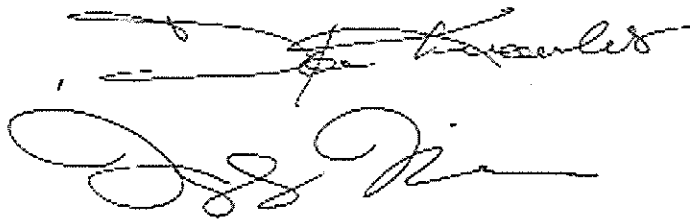
Have Ms. Moghaddam continue to pay her dues and put the cash into a separate holding account to pay toward the foundation repair.

Kristy and Don may need to resign from the Board if they sell their final property in Southwest Crossing.

We might need to call an HOA meeting to re-elect new Board members.

Toni is going to enter a credit on 2526 Cross Timbers for -\$5050.00. She's going to apply that credit so we always know the balance the HOA owes Don and Kristy.

Board meeting adjourned at 3:22pm.

Two handwritten signatures in black ink. The top signature is more cursive and appears to be 'Kristy'. The bottom signature is also cursive and appears to be 'Don'.

km
JBF

Cash Flow

BVP Management, Inc.

Properties: Southwest Crossing HOA - 600-2537 Crosstimbers St College Station, TX 77840

Date Range: 01/01/2018 to 12/31/2018

Accounting Basis: Cash

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
Operating Income & Expense				
Income				
Homeowners Association Dues	63,341.01	84.87	63,341.01	84.87
Miscellaneous Income	11,291.00	15.13	11,291.00	15.13
Total Operating Income	74,632.01	100.00	74,632.01	100.00
Expense				
Foundation Repair	4,291.00	5.75	4,291.00	5.75
General Maintenance	2,111.04	2.83	2,111.04	2.83
Insurance	13,937.58	18.68	13,937.58	18.68
Transfer to Reserves	6,879.77	9.22	6,879.77	9.22
Legal Fees	295.00	0.40	295.00	0.40
Lawn/Property Maintenance	10,343.57	13.86	10,343.57	13.86
Special Projects	2,516.81	3.37	2,516.81	3.37
Management Fee	4,500.00	6.03	4,500.00	6.03
Mortgage/Note Payment	16,006.08	21.45	16,006.08	21.45
Pest Control	2,771.20	3.71	2,771.20	3.71
Plumbing Expense	2,107.83	2.82	2,107.83	2.82
Professional Fees	230.00	0.31	230.00	0.31
Roofing Expense	529.13	0.71	529.13	0.71
Utilities	945.00	1.27	945.00	1.27
Total Operating Expense	67,464.01	90.40	67,464.01	90.40
NOI - Net Operating Income	7,168.00	9.60	7,168.00	9.60
Total Income	74,632.01	100.00	74,632.01	100.00
Total Expense	67,464.01	90.40	67,464.01	90.40
Net Income	7,168.00	9.60	7,168.00	9.60
Other Items				
Prepayments	4,291.60		4,291.60	
Net Other Items	4,291.60		4,291.60	
Cash Flow	11,459.60		11,459.60	
Beginning Cash	-9,696.48		-9,696.48	
Beginning Cash + Cash Flow	1,763.12		1,763.12	
Actual Ending Cash	6,054.12		6,054.12	

Expense Distribution

Properties: Southwest Crossing HOA - 600-2537 Crosstimbers St College Station, TX 77840

Payees: All

Bill Date Range: 01/01/2018 to 12/31/2018

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
2270 - Clearing-Tenant Deposits											
	05/09/2018	Southwest Crossing HOA	2535	600-2537 Crosstimbers St College Station, TX 77840	Mark and Carla Robinson	2200	115.00	0.00	121268	05/30/2018	Mark and Carla Robinson, Southwest Crossing HOA - 2535: Move Out Refund
6439 - Foundation Repair											
reimburse owner	12/21/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Kristy Miller	2200	4,291.00	0.00	121907	12/21/2018	Reimburse owner for foundation repair
6455 - General Maintenance											
9175	02/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	80.11	0.00	120911	02/06/2018	2533 Crosstimbers, repaired roof leak, leak at upstairs
9237	04/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	46.55	0.00	121102	04/05/2018	Replaced 2 stainless steel screws in light fixture
9209	04/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	371.71	0.00	121102	04/05/2018	Roof repair 2511, splash blocks, recaulk around windows
9245	05/21/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	97.43	0.00	121242	05/21/2018	2501 / repaint bedroom ceiling and replaced shingles
9317	06/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	43.30	0.00	121302	06/06/2018	2521 / Replaced & adjusted back gate latch
9310	06/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	27.06	0.00	121302	06/06/2018	gate lock adjustment (2515)
9976	07/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	T. Fry Make Ready	2200	90.82	0.00	121423	07/05/2018	2516/ Caulked windows, fasten loose shingles
9368	07/09/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	32.48	0.00	121430	07/09/2018	2527/ adjusted fence gate to close properly

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
9461	08/17/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	43.30	0.00	121546	08/17/2018	2527 / Replace 2 exterior flood lights
9453	08/17/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	27.06	0.00	121546	08/17/2018	2535 / adjusted fence gate.
9488	09/06/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	418.93	0.00	121611	09/07/2018	2515 Caulked 8 windows, repaired gate lock,
1343	09/07/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Petty-Faldyn Property Repair LLC	2200	96.00	0.00	121620	09/07/2018	2511/ Gate latch repair
10369	10/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	T. Fry Make Ready	2200	50.00	0.00	121699	10/05/2018	2516 / clean stains on fireplace and repaired gate.
1350	10/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Petty-Faldyn Property Repair LLC	2200	83.00	0.00	121698	10/05/2018	2821/ repaired gate latch
1351	10/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Petty-Faldyn Property Repair LLC	2200	114.00	0.00	121698	10/05/2018	2518/ Gate Latch - cleaned gutters
9513	11/06/2018	Southwest Crossing HOA	600	600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	27.06	0.00	121774	11/06/2018	repair outside gate latch
9557	11/19/2018	Southwest Crossing HOA	2518	600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	48.71	0.00	121814, 121814, 121816	11/20/2018, 11/20/2018, 11/21/2018	caulked around window by front door, siliconed around vent pipe on roof
9532	11/19/2018	Southwest Crossing HOA	2528	600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	81.19	0.00	121814, 121814, 121816	11/20/2018, 11/20/2018, 11/21/2018	checked for water leaks in tenants closet, removed leaves from gutters and filed in nails holes around chimney
9595	11/21/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	137.48	0.00	121821	11/21/2018	2508 / Repaired water line

Expense Distribution

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9524	12/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	27.06	0.00	121865	12/05/2018	2510/ Adjusted gate to close properly.
9620	12/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	140.73	0.00	121865	12/05/2018	2508/ repaired broken water line in front of house
9622	12/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	27.06	0.00	121865	12/05/2018	2511/ Back Gate not closing properly, adjusted latch
							2,111.04	0.00			
6470 - Insurance											
txh-667761	01/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	834.91	0.00	120824	01/08/2018	insurance
TXH-667761	02/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	834.91	0.00	120923	02/06/2018	Monthly Insurance payment
TXH-667761	03/02/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	834.91	0.00	121005	03/07/2018	Monthly Insurance
TXH-667761	04/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	834.91	0.00	121115	04/05/2018	Monthly Insurance
TXH-667761	05/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	834.91	0.00	121202	05/04/2018	Monthly Insurance
7788	07/13/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Service Insurance Group	2200	5,023.08	0.00	121445	07/13/2018	Insurance 2018-2019
TXH-796627	08/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	947.99	0.00	121512	08/06/2018	Monthly Insurance
TXH-796627	09/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	947.99	0.00	121617	09/07/2018	Monthly Insurance
TXH-796627	10/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	947.99	0.00	121702	10/05/2018	Monthly Insurance

Expense Distribution

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TXH-796627	11/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	947.99	0.00	121766	11/06/2018	Monthly Insurance
TXH-796627	12/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	IPFS Corporation	2200	947.99	0.00	121881	12/05/2018	Monthly Insurance Premium
							13,937.58	0.00			
6471 - Transfer to Reserves											
	01/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	504.17	0.00	120807	01/02/2018	January 2018 - Transfer to Reserves
	02/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	120896	02/02/2018	February 2018 - Transfer to Reserves
	03/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	120974	03/01/2018	March 2018 - Transfer to Reserves
	04/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121072	04/04/2018	April 2018 - Transfer to Reserves
	05/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121192	05/01/2018	May 2018 - Transfer to Reserves
	06/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121289	06/05/2018	June 2018 - Transfer to Reserves
	07/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121400	07/02/2018	July 2018 - Transfer to Reserves
	08/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121485	08/02/2018	August 2018 - Transfer to Reserves
	09/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121596	09/04/2018	September 2018 - Transfer to Reserves
	10/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121679	10/01/2018	October 2018 - Transfer to Reserves

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
	11/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121759	11/02/2018	November 2018 - Transfer to Reserves
	12/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Southwest Crossing Homeowners Assn.	2200	579.60	0.00	121853	12/03/2018	December 2018 - Transfer to Reserves
							6,879.77	0.00			
6473 - Legal Fees											
14334	01/14/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	The Rife Law Firm	2200	75.00	0.00	120855	01/15/2018	unapproved satellite
14481	03/14/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	The Rife Law Firm	2200	220.00	0.00	121033	03/14/2018	legal issues with credits to owners for repairs
							295.00	0.00			
6475 - Lawn/Property Maintenance											
5505	01/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Castillo's Lawn & Irrigation LLC	2200	866.00	0.00	120818	01/08/2018	monthly lawn care
5681	02/07/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Castillo's Lawn & Irrigation LLC	2200	866.00	0.00	120927	02/07/2018	Monthly Lawn Maintenance
5952	03/08/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Castillo's Lawn & Irrigation LLC	2200	866.00	0.00	121022	03/08/2018	Monthly Lawn Maintenance (February)
12220	04/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121111	04/05/2018	Monthly Lawn Maintenance
11	05/08/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121216	05/08/2018	Monthly Lawn Maintenance
112	06/06/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121309	06/06/2018	Monthly Lawn Maintenance
141	07/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121422	07/05/2018	Monthly Lawn Maintenance

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
134	07/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	55.00	0.00	121422	07/05/2018	2516/cut dead branches from house
213	08/06/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121515	08/06/2018	Monthly Lawn Maintenance
220	08/06/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	280.00	0.00	121515	08/06/2018	Trim hedges throughout the complex
336	09/06/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121619	09/07/2018	Monthly Lawn Maintenance
404	10/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121696	10/05/2018	Monthly Lawn Maintenance
495	11/06/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121783	11/06/2018	Monthly Lawn Maintenance
5883	11/14/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	EnviroCare	2200	390.57	0.00	121810	11/14/2018	2511/ Back flow replacement
675	12/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Lopez Boyz	2200	780.00	0.00	121874	12/05/2018	Monthly Lawn Maintenance
							10,343.57	0.00			
6531 - Special Projects											
9233	04/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	2,516.81	0.00	121102	04/05/2018	Side walk repair throughout the HOA
6540 - Management Fee											
	01/02/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	120796	01/02/2018	Management Fee for 01/2018
	02/02/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	120885	02/02/2018	Management Fee for 02/2018
	03/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	120985	03/01/2018	Management Fee for 03/2018

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
				Station, TX 77840							
	04/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121065	04/04/2018	Management Fee for 04/2018
	05/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121180	05/01/2018	Management Fee for 05/2018
	06/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121278	06/05/2018	Management Fee for 06/2018
	07/02/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121393	07/02/2018	Management Fee for 07/2018
	08/02/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121495	08/02/2018	Management Fee for 08/2018
	09/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121584	09/04/2018	Management Fee for 09/2018
	10/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121666	10/01/2018	Management Fee for 10/2018
	11/02/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121747	11/02/2018	Management Fee for 11/2018
	12/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	BVP Management, Inc.	2200	375.00	0.00	121837	12/03/2018	Management Fee for 12/2018
							4,500.00	0.00			

6560 - Mortgage/Note Payment

	01/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	120801	01/02/2018	January 2018 - Fence & Gutter Replacement
	02/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	120900	02/02/2018	February 2018 - Fence & Gutter Replacement
	03/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College	Prosperity Bank.	2200	1,333.84	0.00	120984	03/01/2018	March 2018 - Fence &

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
				Station, TX 77840							Gutter Replacement
	04/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121081	04/04/2018	April 2018 - Fence & Gutter Replacement
	05/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121186	05/01/2018	May 2018 - Fence & Gutter Replacement
	06/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121283	06/05/2018	June 2018 - Fence & Gutter Replacement
	07/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121409	07/02/2018	July 2018 - Fence & Gutter Replacement
	08/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121492	08/02/2018	August 2018 - Fence & Gutter Replacement
	09/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121589	09/04/2018	September 2018 - Fence & Gutter Replacement
	10/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121671	10/01/2018	October 2018 - Fence & Gutter Replacement
	11/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121752	11/02/2018	November 2018 - Fence & Gutter Replacement
	12/01/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Prosperity Bank.	2200	1,333.84	0.00	121846	12/03/2018	December 2018 - Fence & Gutter Replacement
							16,006.08	0.00			

6695 - Pest Control

17680	01/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	120825	01/08/2018	monthly pest control
17805	02/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	120916	02/06/2018	monthly pest control
17933	03/02/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College	Joe Loudat DBA/	2200	86.60	0.00	121006	03/07/2018	monthly pest control

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
				Station, TX 77840							
18051	04/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121109	04/05/2018	monthly pest control
18193	05/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121203	05/04/2018	monthly pest control
18331	06/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121307	06/06/2018	monthly pest control
18466	07/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121420	07/05/2018	monthly pest control
18609/ 18645	08/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121514	08/06/2018	monthly pest control / Termite inspection
18609/ 18645	08/03/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	1,732.00	0.00	121514	08/06/2018	Termite warranty
18768	09/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121618	09/07/2018	monthly pest control
18945	10/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121694	10/05/2018	monthly pest control
19089	11/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121767	11/06/2018	monthly pest control
19231	12/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Joe Loudat DBA/	2200	86.60	0.00	121872	12/05/2018	monthly pest control
							2,771.20	0.00			
6700 - Plumbing Expense											
1850	01/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Twin City Plumbing LLC	2200	375.00	0.00	120830	01/08/2018	repair leak at 3/4 main water line
1845	01/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Twin City Plumbing LLC	2200	622.45	0.00	120830	01/08/2018	repair water leak at main

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
				Station, TX 77840							3/4 water leak
20926	03/26/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Holman's Quality Plumbing	2200	270.00	0.00	121053	03/26/2018	602 Crosstimbers, yard leak
22726	08/22/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Holman's Quality Plumbing	2200	150.00	0.00	121557	08/22/2018	2526 / Sprinkler system repair
2116	10/04/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Twin City Plumbing LLC	2200	595.38	0.00	121700	10/05/2018	2506/ Repaired main water line under side walk.
23037	11/21/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Holman's Quality Plumbing	2200	95.00	0.00	121824	11/21/2018	606 / leaking gate valve
							2,107.83	0.00			
6705 - Professional Fees											
195252	07/12/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Thompson, Derrig and Craig, P.C.	2200	230.00	0.00	121444	07/12/2018	2017 US Income Tax Return
6750 - Roofing Expense											
10/23	11/06/2018	Southwest Crossing HOA	602	600-2537 Crosstimbers St College Station, TX 77840	Grandchamp Roofing	2200	225.00	0.00	121779	11/06/2018	caulked all exposed nails
10.23	11/06/2018	Southwest Crossing HOA	2500	600-2537 Crosstimbers St College Station, TX 77840	Grandchamp Roofing	2200	250.00	0.00	121779	11/06/2018	tarp emergency
9621	12/05/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	Clean Up Crew	2200	54.13	0.00	121865	12/05/2018	2518/ due to rain, sealed around drain pipe on roof.
							529.13	0.00			
6810 - Utilities											
102153-17493201/	01/22/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	120860	01/22/2018	Security Light
102153-17493202/	02/07/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	120931	02/07/2018	utilities
102153-17493203/	03/07/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	120999	03/07/2018	utilities

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
				Station, TX 77840							
102153-17493204/	11/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121135	04/11/2018	utilities
102153-17493205/	08/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121211	05/08/2018	utilities
102153-17493206/	06/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121303	06/06/2018	utilities
102153-17493207/	10/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121435	07/10/2018	utilities
102153-17493208/	06/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121518	08/06/2018	utilities
102153-17493209/	11/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121630	09/11/2018	utilities
102153-17493210/	14/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121715	10/15/2018	utilities
102153-17493211/	09/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121799	11/09/2018	utilities
102153-17493212/	11/2018	Southwest Crossing HOA		600-2537 Crosstimbers St College Station, TX 77840	College Station Utilities	2200	78.75	0.00	121888	12/11/2018	utilities
							945.00	0.00			
Total							67,579.01	0.00			

Homeowner Delinquency

Properties: Southwest Crossing HOA - 600-2537 Crosstimbers St College Station, TX 77840

As of: 02/08/2019

Amount Owed In Account: All

Balance: Greater than 275.00

Unit	Name	Amount Receivable
<hr/>		
2530		276.00
2535		277.00
		553.00
Total		553.00



Visit us online at ProsperityBankUSA.com

Statement Date 12/31/2018

7237 1 AV 0.378
SOUTHWEST CROSSING TOWNHOMES OWNERS
ASSOCIATION, INC.
903 TEXAS AVE S
COLLEGE STATION TX 77840-2228

Account No

Page 1 of 4



STATEMENT SUMMARY TX Small Business Check Account No

12/01/2018	Beginning Balance		\$11,400.25
	1 Deposits/Other Credits	+	\$579.60
	1 Checks/Other Debits	-	\$4,291.00
12/31/2018	Ending Balance	31 Days in Statement Period	\$7,688.85
	Total Enclosures		2

DEPOSITS/OTHER CREDITS

Date	Description	Amount
12/05/2018	Deposit	\$579.60

CHECKS

Check Number	Date	Amount
	12-20	\$4,291.00

TOTAL OVERDRAFT FEES

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Return Item Fees	\$0.00	\$0.00

DAILY ENDING BALANCE

Date	Balance	Date	Balance	Date	Balance
12-01	\$11,400.25	12-05	\$11,979.85	12-20	\$7,688.85

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102241 : 00723701



SOUTHWEST CROSSING HOA 2019 BUDGET

	2018 Budget	2018 Actual	2019 Budget
Income:			
HOA Dues	69552	67632.61	69552
Late Fees	0	0	0
Violations	0	0	0
Capital Improv. Income	0	11291	0
Insurance Reimbursement	0	0	0
Total Income:	69552	78923.61	69552
Expenses:			
Lawn Maintenance	12000	10343.57	10000
Insurance	14000	13937.58	15000
Pest Control	2950	2771.2	2800
Plumbing	1000	2107.83	2000
Utilities	1000	945	1000
Management Fees	4500	4500	4500
General Maintenance	2300	2111.04	2500
Office Expense	50	0	0
Legal & Professional	250	525	1000
Fence Repair	0	0	250
Roof Repair	500	529.13	1000
Renovation Payment	16006.08	16006.08	16006.08
Transfer to Reserves	6955.2	6879.77	6952.2
Special Projects	0	2516.81	2100
Foundation Repairs	0	4291	
Total Expenses:	61511.28	67464.01	65108.28
Net Income:	8040.72	11459.6	4443.72

2019 Budget **63008.28 divided by 42 units divided by 12 months = 125.01 per unit.**

Reserve Account Balance 12/31/2018 **7688.85**



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
02/08/2019

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 OF PROPERTY INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

AGENCY Service Insurance Group, Inc. PO Box 5753 3840 Corporate Center Dr Bryan TX 77805-5753		PHONE (A/C, No, Ext): (979)774-3900		COMPANY United Specialty Insurance Company	
FAX (A/C, No): (979)774-3955		E-MAIL ADDRESS: eliana.milioto@sigbcs.com			
CODE:		SUB CODE:			
AGENCY CUSTOMER ID #: 7788					
INSURED Southwest Crossing Townhome Association c/o Century 21 Beal 903 S Texas Ave College Station TX 77840-		LOAN NUMBER		POLICY NUMBER S525379	
		EFFECTIVE DATE 07/15/2018	EXPIRATION DATE 07/15/2019	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION

LOCATION/DESCRIPTION 2500-2537 Crosstimbers & 600-606 Crosstimbers College Station, TX 77840
--

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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Buildings; Replacement Cost; Special Form (\$25,000 Wind/Hail deductible)	2,687,000	10,000

REMARKS (Including Special Conditions)

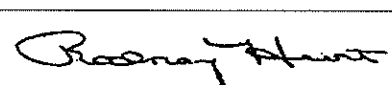
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CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE ADDITIONAL INTEREST NAMED BELOW, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

ADDITIONAL INTEREST

AI 013834

NAME AND ADDRESS Sample Certificate Only Contact Insurance Agency for Detailed Certificate Ofc # (979) 774-3900 Fax # (979) 774-3955	<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE 		



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
02/08/2019

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 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 Service Insurance Group, Inc. PO Box 5753 3840 Corporate Center Dr Bryan TX 77805-5753	CONTACT NAME: Eliana Milioto
	PHONE (A/C, No, Ext): (979)774-3900 FAX (A/C, No): (979)774-3955 E-MAIL ADDRESS: eliana.milioto@sighbcs.com
INSURER(S) AFFORDING COVERAGE	
INSURER A: United States Liability Insurance Group	NAIC # 25895
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

INSURED
Southwest Crossing Townhome Association
c/o Century 21 Beal
903 S Texas Ave
College Station TX 77840-

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR			NPP1577145A	07/15/2018	07/15/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included
GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:							
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS			NPP1577145A	07/15/2018	07/15/2019	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			XL 1588786	07/15/2018	07/15/2019	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below							PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
							E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

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

CERTIFICATE HOLDER**CANCELLATION**

AI 002873

Sample Certificate
Contact Insurance Agency for Detailed Certificate
or to verify any info (979)774-3900

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