

*The Villas of Westwood
Homeowners
Association, Inc.*



Annual Meeting

*Saturday February 17th 10:00am
Century 21 Beal Inc. - Training Room
404 D University Dr. CS TX 77840*



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

Villas at Westwood Home Owners Association requests your attendance at the 2018 Annual Meeting to be held at CENTURY 21, Beal TRAINING ROOM, 404 D University Dr. East, College Station, Tx.77840, on Saturday, February 17, 2018 at 10am until noon.

If you cannot be there and would like have your vote counted should there be a quorum, sign the attached proxy and return by 5:30pm February 16, 2018. You can mail the completed proxy (below) to Century 21, 903 Texas Ave. South, College Station, Texas 77840, and Attention: Toni Myers, email to c21hoa@century21bcs.com or fax it to (979) 764-0508.

Agenda

1. Roll call, owners present and proxies. Determine if quorum.
2. Proof of notice of meeting
3. Reading and approval of minutes of preceding annual meeting.
4. Financial report. (2017 Financial Report, Delinquencies, 2018 Budget, Sales)
5. Election/Reinstatement of Officers & Directors
6. Unfinished business.
7. New business.
8. Adjournment

2018 Annual Meeting Proxy Statement

Know All by these Present: That I _____

Do hereby appoint _____
 or

(circle one) Susan Winters Donna Morefield Douglas Herbst BVPM Representative

As agent for me, and in my name and stead to vote as my Proxy at the 2018 Annual Meeting of the Villas at Westwood 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 17, 2018 Annual Meeting and may be revoked by me in writing at any time prior to the meeting.

 Owner

 Unit number(s)

 Email Address

 Current Phone Number

This proxy must be received by 5:30pm February 16, 2018.
 You can mail: BVPM, 903 S. Texas Ave., College Station, TX 77840,
 Fax: 979-764-0508 or
 Email: c21hoa@century21bcs.com

BVP Management 903 S. Texas Avenue College Station, TX 77840
 Business (979)764-2500
 Fax (979)764-0508

Villas at Westwood

August 19, 2017

- 10:00 Start of meeting
- 10:12 Review meeting minutes from 2016
- 10:12 Financials
 - Covered expenses
 - Discussed possible hail damage.
 - Have roof looked at and decision to be made later.
- 10:20-10:28 Delinquent Accounts
 - Move forward with disclosure.
 - Trustee: Terry Thigpin
 - Owner needs to be contacted to replace back door to match others, since it was replaced with a non-matching door.
- 10:35 HOA to get spare paint to be stored at 1832
- 10:38 HOA Budget
 - Add footnote explaining case increase
- 10:51 Market Analysis
- 10:28 Insurance
- 10:30 Elections
 - All board members remain in positions
- 10:47 Next Meeting
 - 1st quarter of 2018
 - Discuss reserve
 - Discuss increase in HOA dues
- 10:59 Roof Replacement
 - Look into full replacement cost through insurance
- 11:05 Board Members
 - All stay in same position

- 11:06 New Business
 - Parking issues
 - Water leak

- 11:18 Meeting Adjourn

Cash Flow

BVP Management, Inc.

Properties: Villas of Westwood HOA - 1800-1872 W Villa Maria College Station, TX 77807

Date Range: 01/01/2017 to 12/31/2017

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
Operating Income & Expense				
Income				
Late Fees\NSF Rent	55.00	0.17	55.00	0.17
Homeowners Association Dues	32,775.00	99.83	32,775.00	99.83
Total Operating Income	32,830.00	100.00	32,830.00	100.00
Expense				
Electrical Repairs	241.01	0.73	241.01	0.73
Fence Repair	400.00	1.22	400.00	1.22
General Maintenance	9,791.14	29.82	9,791.14	29.82
Insurance	9,011.65	27.45	9,011.65	27.45
Transfer to Reserves	3,600.00	10.97	3,600.00	10.97
Legal Fees	1,250.56	3.81	1,250.56	3.81
Lawn/Property Maintenance	15,549.43	47.36	15,549.43	47.36
Management Fee	4,800.00	14.62	4,800.00	14.62
Office Expenses	18.04	0.05	18.04	0.05
Pest Control	1,060.85	3.23	1,060.85	3.23
Professional Fees	320.00	0.97	320.00	0.97
Roofing Expense	225.00	0.69	225.00	0.69
Utilities	2,071.16	6.31	2,071.16	6.31
Total Operating Expense	48,338.84	147.24	48,338.84	147.24
NOI - Net Operating Income	-15,508.84	-47.24	-15,508.84	-47.24
Total Income	32,830.00	100.00	32,830.00	100.00
Total Expense	48,338.84	147.24	48,338.84	147.24
Net Income	-15,508.84	-47.24	-15,508.84	-47.24
Other Items				
Prepayments	2,055.00		2,055.00	
Net Other Items	2,055.00		2,055.00	
Cash Flow	-13,453.84		-13,453.84	
Beginning Cash	19,372.23		19,372.23	
Beginning Cash + Cash Flow	5,918.39		5,918.39	
Actual Ending Cash	5,918.39		5,918.39	

Expense Distribution Report

Property: Villas of Westwood HOA - 1800-1872 W Villa Maria College Station, TX 77807

Payee: All

Bill Date Range: 01/01/2017 - 12/31/2017

Reference	Bill Date	Unit	Payee	Amount	Check #	Check Date	Description
6390 - Electrical Repairs							
11120	12/05/2017		Constant Current Electric	241.01	120739	12/06/2017	Replaced photocell for building light
6430 - Fence Repair							
1198	02/06/2017		TLC Maintenance Services	400.00	110336	02/06/2017	1804 repair fence
6455 - General Maintenance							
673	05/04/2017		Cross Services	5,650.00	120032	05/05/2017	repair and replace trim and paint
5023	05/22/2017		Intersteam	2,976.88	120093	05/24/2017	Powerwashing white rocks on each building
1088	06/06/2017		Robert Walker	30.00	120182, 120182, 120186	06/07/2017, 06/07/2017, 06/07/2017	Met with Sam Brown on construction issues
19423	07/03/2017		Holman's Quality Plumbing	180.00	120264	07/06/2017	Replaced cracked pvc 1860 Villas
1075	08/03/2017		TLC Property Solutions	140.00	120357	08/04/2017	Replaced old halogen fixture.
8931	08/14/2017		Clean Up Crew	43.30	120404	08/14/2017	Reattached fascia boardsback of building
8953	08/29/2017		Clean Up Crew	136.40	120420	08/30/2017	Recaulked corner at Brick in both sides 1800
9011	09/05/2017		Clean Up Crew	135.31	120456	09/07/2017	1864 Silicone 5 windows (upstairs and downstairs) east
9041	09/22/2017		Clean Up Crew	124.49	120517	09/22/2017	reseal exterior windows 1852
64967-1	10/05/2017		Fire Water Restoration Emergency Services	98.72	120560	10/05/2017	check for water issues 1852
9064	10/24/2017		Clean Up Crew	276.04	120609	10/24/2017	Replaced sheetrock around window 1852
				9,791.14			
6470 - Insurance							
txh-555165	01/04/2017		IPFS Corporation	799.51	110224	01/05/2017	insurance
TXH-555165	02/06/2017		IPFS Corporation	799.51	110340	02/06/2017	Inurance
TXH-555165	03/09/2017		IPFS Corporation	799.51	110462	03/09/2017	INSURANCE
txh-555165	04/06/2017		IPFS Corporation	799.51	110565	04/07/2017	insurance
TXH-555165	05/08/2017		IPFS Corporation	799.51	120054	05/09/2017	Insurance
FID8001350	07/03/2017		RLI Surety	186.00	120271	07/06/2017	Villas Fidelity Bond
04026999084	09/06/2017		Philadelphia Insurance Companies	2,750.36	120470	09/07/2017	Villa's at Westwood Owners
100239	10/12/2017		Philadelphia Insurance Companies	692.58	120594	10/12/2017	Monthly Insurance
04027320487	11/07/2017		Philadelphia Insurance Companies	692.58	120663	11/07/2017	Monthly Insurance

Expense Distribution Report

Reference	Bill Date	Unit	Payee	Amount	Check #	Check Date	Description
04027470948	12/08/2017		Philadelphia Insurance Companies	692.58	120776	12/14/2017	Monthly Insurance
				9,011.65			
6471 - Transfer to Reserves							
	01/01/2017		Villa's of Westwood	300.00	110251	01/06/2017	January 2017 - Transfer to Reserves
	02/01/2017		Villa's of Westwood	300.00	110307	02/02/2017	February 2017 - Transfer to Reserves
	03/01/2017		Villa's of Westwood	300.00	110421	03/02/2017	March 2017 - Transfer to Reserves
	04/01/2017		Villa's of Westwood	300.00	110528	04/05/2017	April 2017 - Transfer to Reserves
	05/01/2017		Villa's of Westwood	300.00	120009	05/02/2017	May 2017 - Transfer to Reserves
	06/01/2017		Villa's of Westwood	300.00	120119	06/01/2017	June 2017 - Transfer to Reserves
	07/01/2017		Villa's of Westwood	300.00	120254	07/05/2017	July 2017 - Transfer to Reserves
	08/01/2017		Villa's of Westwood	300.00	120336	08/02/2017	August 2017 - Transfer to Reserves
	09/01/2017		Villa's of Westwood	300.00	120449	09/05/2017	September 2017 - Transfer to Reserves
	10/01/2017		Villa's of Westwood	300.00	120541	10/03/2017	October 2017 - Transfer to Reserves
	11/01/2017		Villa's of Westwood	300.00	120636	11/02/2017	November 2017 - Transfer to Reserves
	12/01/2017		Villa's of Westwood	300.00	120727	12/04/2017	December 2017 - Transfer to Reserves
				3,600.00			
6473 - Legal Fees							
13856	04/13/2017		The Rife Law Firm	200.00	110582	04/13/2017	K Brown demand letters
13869	05/19/2017		The Rife Law Firm	200.00	120075	05/19/2017	K Brown demand letters
13928	06/23/2017		The Rife Law Firm	269.00	120218	06/23/2017	Excution of Lien
13992	08/03/2017		The Rife Law Firm	156.56	120358	08/04/2017	Notice of lien on property
14104	09/20/2017		The Rife Law Firm	100.00	120510	09/22/2017	Kelly Brown
14159	10/17/2017		The Rife Law Firm	275.00	120599	10/17/2017	Foreclosure legal fees at Villas
14320	12/20/2017		The Rife Law Firm	50.00	120789	12/21/2017	Pre-foreclosure on K.Brown
				1,250.56			
6475 - Lawn/Property Maintenance							
63682	01/05/2017		LUSA Austin LLC	1,082.50	110227	01/05/2017	monthly lawn care
64113	01/31/2017		LUSA Austin LLC	1,082.50	110329	02/06/2017	monthly lawn care - Feb.
64568	03/06/2017		LUSA Austin LLC	1,082.50	110438	03/06/2017	monthly lawn maintenance
31417g	03/17/2017		Aggieland Termite and Pest Control	324.75	110477	03/20/2017	lawn treatment
65066	04/06/2017		LUSA Austin LLC	1,082.50	110556	04/07/2017	monthly lawn maint
65712	05/04/2017		LUSA Austin LLC	1,082.50	120036	05/05/2017	monthly lawn maint

Expense Distribution Report

Reference	Bill Date	Unit	Payee	Amount	Check #	Check Date	Description
51517g	05/22/2017		Aggieland Termite and Pest Control	324.75	120082	05/24/2017	
66384	06/06/2017		LUSA Austin LLC	1,082.50	120177	06/07/2017	Monthly lawn maintenance
67129	07/03/2017		LUSA Austin LLC	1,082.50	120268	07/06/2017	Monthly lawn maintenance
66798	07/12/2017		LUSA Austin LLC	427.32	120291	07/12/2017	Repair irrigation issues throughout the complex
67709	08/03/2017		LUSA Austin LLC	1,082.50	120353	08/04/2017	Monthly Lawn Service
68023	08/10/2017		LUSA Austin LLC	83.11	120394	08/10/2017	Irrigation issues
81017G	08/10/2017		Green Magic, Lawn, Tree and Shrub Health	324.75	120393	08/10/2017	Lawn Treatment, Fertilizer, Fire Ant Control
68447	09/05/2017		LUSA Austin LLC	1,082.50	120466	09/07/2017	Monthly Lawn Service
11636	09/06/2017		Lopez Boyz	750.00	120467	09/07/2017	Cut down large tree
69089	10/03/2017		LUSA Austin LLC	1,082.50	120564	10/05/2017	Monthly Lawn Service
69769	11/03/2017		LUSA Austin LLC	1,082.50	120649	11/06/2017	monthly lawn service
111717G	11/21/2017		Aggieland Termite and Pest Control	324.75	120688	11/22/2017	lawn treatment
70417	12/04/2017		LUSA Austin LLC	1,082.50	120744	12/06/2017	Monthly Lawn Service

15,549.43

6540 - Management Fee

01/04/2017	BVP Management, Inc.	400.00	110211	01/04/2017	Management Fee for 01/2017
02/02/2017	BVP Management, Inc.	400.00	110308	02/02/2017	Management Fee for 02/2017
03/02/2017	BVP Management, Inc.	400.00	110422	03/02/2017	Management Fee for 03/2017
04/05/2017	BVP Management, Inc.	400.00	110533	04/05/2017	Management Fee for 04/2017
05/02/2017	BVP Management, Inc.	400.00	120014	05/02/2017	Management Fee for 05/2017
06/07/2017	BVP Management, Inc.	400.00	120189	06/07/2017	Management Fee for 06/2017
07/05/2017	BVP Management, Inc.	400.00	120238	07/05/2017	Management Fee for 07/2017
08/01/2017	BVP Management, Inc.	400.00	120321	08/01/2017	Management Fee for 08/2017
09/05/2017	BVP Management, Inc.	400.00	120435	09/05/2017	Management Fee for 09/2017
10/03/2017	BVP Management, Inc.	400.00	120531	10/03/2017	Management Fee for 10/2017
11/02/2017	BVP Management, Inc.	400.00	120622	11/02/2017	Management Fee for 11/2017
12/04/2017	BVP Management, Inc.	400.00	120717	12/04/2017	Management Fee for 12/2017

4,800.00

6665 - Office Expenses

9153773344	05/05/2017		HD Supply Facilities Maintenance	18.04	120022	05/05/2017	Parking Warning Tag Books
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Expense Distribution Report

Reference	Bill Date	Unit	Payee	Amount	Check #	Check Date	Description
6695 - Pest Control							
16068	01/05/2017		Joe Loudat DBA/	86.60	110225	01/05/2017	1804-1824 MONTHLY PEST CONTROL
1498	02/06/2017		Joe Loudat DBA/	86.60	110327	02/06/2017	monthly exterior pest control
1498	03/06/2017		Joe Loudat DBA/	86.60	110437	03/06/2017	monthly exterior pest control
1498	04/06/2017		Joe Loudat DBA/	86.60	110553	04/07/2017	monthly pest control
1498	05/04/2017		Joe Loudat DBA/	86.60	120034	05/05/2017	
16693	06/06/2017		Joe Loudat DBA/	86.60	120174	06/07/2017	Monthly Pest Control Service
16835	07/03/2017		Joe Loudat DBA/	86.60	120267	07/06/2017	Villas of Westwood Monthly Pest Control
16960	08/03/2017		Joe Loudat DBA/	86.60	120352	08/04/2017	Monthly Pest Control Service
17116	09/05/2017		Joe Loudat DBA/	86.60	120464	09/07/2017	Monthly Pest Control Service
17156	09/06/2017		Joe Loudat DBA/	43.30	120464	09/07/2017	Sprayed outside of #1860
17283	10/03/2017		Joe Loudat DBA/	86.60	120562	10/05/2017	Monthly Pest Control Service
17411	11/03/2017		Joe Loudat DBA/	64.95	120659	11/06/2017	monthly pest control
17561	12/04/2017		Joe Loudat DBA/	86.60	120743	12/06/2017	Monthly Pest Control Service
				1,060.85			
6705 - Professional Fees							
191488	10/03/2017		Thompson, Derrig and Craig, P.C.	320.00	120569	10/05/2017	2016 Tax return
6750 - Roofing Expense							
1800 Villa Maria	09/05/2017		Grandchamp Roofing	225.00	120461	09/07/2017	Removed flashing and replaced, caulked all lead jacks
6810 - Utilities							
2005833	01/10/2017		Bryan Texas Utilities	81.16	110260	01/10/2017	Villas of Westwood
2005833	01/20/2017		Bryan Texas Utilities	122.86	110316	02/06/2017	2041 Westwood main
2005833	02/13/2017		Bryan Texas Utilities	41.70	110367	02/13/2017	
2005833	06/06/2017		Bryan Texas Utilities	37.27	120165	06/07/2017	Villas of Westwood utilities
2005833	07/03/2017		Bryan Texas Utilities	41.38	120232	07/03/2017	Utilities
2005833	07/22/2017		Bryan Texas Utilities	39.39	120300	07/24/2017	2041 westwood
2005833	09/05/2017		Bryan Texas Utilities	39.48	120455	09/07/2017	utilities
2005833	09/20/2017		Bryan Texas Utilities	1,182.33	120506	09/22/2017	Irrigation
2005833	10/24/2017		Bryan Texas Utilities	249.23	120608	10/24/2017	utilities

Expense Distribution Report

Reference	Bill Date	Unit	Payee	Amount	Check #	Check Date	Description
2005833	11/21/2017		Bryan Texas Utilities	236.36	120690	11/22/2017	WATER AND ELECTRIC
				2,071.16			
Total				48,338.84			

HOA Delinquency

Properties: Villas of Westwood HOA - 1800-1872 W Villa Maria College Station, TX 77807

Tenant Status: Current and Notice

Amount Owed In Account: All

Balance: Greater than 146.00

Unit	Name	Amount Receivable	30+	60+	90+
Villas of Westwood HOA - 1800-1872 W Villa Maria College Station, TX 77807					
1808	[REDACTED]	190.00	45.00	0.00	0.00
1812	[REDACTED]	315.00	170.00	25.00	0.00
1828	[REDACTED]	5,241.08	5,096.08	4,866.08	4,686.08
		5,746.08	5,311.08	4,891.08	4,686.08
Total		5,746.08	5,311.08	4,891.08	4,686.08



Visit us online at ProsperityBankUSA.com

Statement Date

1/31/2018

7493 1 AV 0.378

Account No

216424358

VILLAS AT WESTWOOD CONDO OWNERS ASSOC

HOA RESERVE ACCOUNT

Page 1 of 5

903 TEXAS AVE S

COLLEGE STATION TX 77840-2228



On June 14, 2016, the Federal Bureau of Investigation issued a Public Service Announcement entitled BUSINESS E-MAIL COMPROMISE: THE 3.1 BILLION DOLLAR SCAM. You can read the full announcement on their website: https://www.ic3.gov/media/2016/160614.aspx.

Wire transfers and/or ACH origination instructions that are initiated by email, fax, and telephone represent a significant risk for fraud. Email accounts can be hacked and hijacked. Fax numbers can be spoofed and emulated with signatures scanned and pasted. Voice calls can never be authenticated without additional verification methods, such as a call back and/or PIN.

Unfortunately, there have been increasing instances where individuals or companies fall victim to wire transfer and/or ACH origination scams perpetrated through fake emails, faxes, or voice requests - often from people they believe to be senior executives of their own company, legitimate vendors, or customers. Don't be a victim. Always question wiring instructions or ACH origination instructions sent by email, fax, or telephone - especially those with last minute changes for an intended beneficiary.

For more information regarding online security and fraud prevention, visit our website at https://www.prosperitybankusa.com/fraud-prevention.aspx.

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103231 : 00749301

STATEMENT SUMMARY

TX Small Business Check Account No 216424358

01/01/2018	Beginning Balance		\$9,230.00
	1 Deposits/Other Credits	+	\$300.00
	0 Checks/Other Debits	-	\$0.00
01/31/2018	Ending Balance	31 Days in Statement Period	\$9,530.00
	Total Enclosures		1

DEPOSITS/OTHER CREDITS

Date	Description	Amount
01/23/2018	Deposit	\$300.00

TOTAL OVERDRAFT FEES

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

MEMBER FDIC



NYSE Symbol "PB"

VILLAS AT WESTWOOD HOA 2018 BUDGET

	2017 Budget	2017 Actual	2018 Budget	
INCOME:				
HOA Dues:	34800	34830	34800	
Late Fees/ Violations		55		
Reimbursements				
TOTAL INCOME:	34800	34885	34800	
EXPENSES:				
Special Projects	8626.88	8626.88	0	
Electrical Repairs	0	241.01	0	
General Maintenance	800	1164.26	900	
Insurance	8900	9011.65	9100 *	
Legal/Professional	1000	1570.56	1000	
Lawn	14000	15549.43	15000 *	
Management Fee	4800	4800	4800 *	
Office Supplies	50	18.04	25	
Pest Control	1100	1060.85	1100	
Plumbing Expense	500	0	150	
Roofing Expense	400	225	200	
Fence Repair	500	400	400	
Utilities	2200	2071.16	2100 *	
Transfer to Reserves	3480	3600	4080 *	
			*146.17	
TOTAL EXPENSES:	46356.88	48338.84	38855	161.9
	-11556.9	-13453.8	-4055	
Projected Reserve Account		Dec-18	13310	



Bob Walker
 Century 21 Real, Inc.
 11111 S. University Blvd. #1000
 Ft. Worth, TX 76116
 Need a REALTOR? What About BOB?



CMA 1 - Line

Prepared By: *Bob Walker*

Listings as of 02/13/18 at 4:08 pm

Property Type is 'Residential' Status is one of 'Active', 'Contingency Contract', 'Exclusive Agency' Status is 'Sold' Status Contractual Search Date is 02/13/2018 to 06/23/2016 Street Name is like 'villa maria'

Residential

Sold Properties

MLS #	Address	Unit #	# Bd	# F/H Bth	GarCap	Subd Code	Yr Blt	Apx Ht Ar	LP/SqFt	List Price	Sold Price	AvgSP\$/Sqft	Sold Date	SP%LP	DOM
17000738	1868 W Villa Maria Road		3	2/1	2	Villas at Westwood Condos	2003	1,469	\$95.30	\$140,000	\$140,000	\$95.30	02/17/2017	100.00	18
17000181	1864 W Villa Maria Road		3	2/1		Villas at Westwood Condos	2003	1,379	\$101.52	\$140,000	\$144,500	\$104.79	02/13/2017	103.21	35
# LISTINGS:	2	Medians:					2003	1,424	\$98.41	\$140,000	\$142,250	\$100.05		101.61	27
		Minimums:					2003	1,379	\$95.30	\$140,000	\$140,000	\$95.30		100.00	18
		Maximums:					2003	1,469	\$101.52	\$140,000	\$144,500	\$104.79		103.21	35
		Averages:					2003	1,424	\$98.41	\$140,000	\$142,250	\$100.05		101.61	27

Quick Statistics (2 Listings Total)

	Min	Max	Average	Median
List Price	\$140,000	\$140,000	\$140,000	\$140,000
Sold Price	\$140,000	\$144,500	\$142,250	\$142,250

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*** This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice ***

Basic descriptive info only; Not guaranteed. Sizes and taxes are approximate.



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

02/12/2018

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 Philadelphia Indemnity P.O. Box 8952 Philadelphia PA 19178-8952 (-) -	
FAX (A/C No.) (979)774-3955	E-MAIL ADDRESS: eliana.milioto@sigbcs.com		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #: 7531			
INSURED Villas at Westwood Owners Association c/o Century 21 Beal 903 S Texas Ave College Sta. TX 77840-	LOAN NUMBER		POLICY NUMBER PHPK1698579
	EFFECTIVE DATE 08/19/2017	EXPIRATION DATE 08/19/2018	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 1800-1872 W Villa Maria Rd Bryan, TX 77807-2221 / 20 units total

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; Special Form, Replacement Cost, Blanket Coverage Coinsurance 90%	1,760,007	5,000

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 013833

NAME AND ADDRESS Sample Certificate Only Contact Insurance Agency for Detailed Certificate	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE 		

ACORD™ CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 02/12/2018
PRODUCER Service Insurance Group, Inc. PO Box 5753 3840 Corporate Center Dr Bryan TX 77805-5753 (979)774-3900	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
INSURED Villas at Westwood Owners Association c/o Century 21 Beal 903 S Texas Ave College Sta. TX 77840-	INSURERS AFFORDING COVERAGE INSURER A: RLI Insurance Company INSURER B: Philadelphia Indemnity INSURER C: INSURER D: INSURER E:	NAIC #

COVERAGES

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADD'L INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
B		GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	PHPK1698579	08/19/2017	08/19/2018	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 \$ 2,000,000
		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				WC STATU-TORY LIMITS OTH-ER \$ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A		OTHER Directors & Officers Fidelity Bond	FID8001350	08/19/2017	08/19/2018	Bond Limit 63,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

CERTIFICATE HOLDER

CANCELLATION

AI 000541

Evidence of Insurance For a detailed certificate or to verify any info please contact the agency.	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE
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