

*Stanford Court Townhome
Condominium Homeowners
Association, Inc.
2022 Annual Meeting*



*Saturday December 3rd @ 10am
Beal Properties & Via Zoom*



Stanford Court Condominiums Owners Association requests your attendance at the 2022 Annual Meeting to be held **Saturday, December 3rd, at 10 am, at Beal Properties office & via Zoom.**

If you cannot be there and would like to have your vote counted, should there be a quorum, sign the attached proxy and return by 5:30 pm, Friday December 2nd. You can mail the completed proxy (below) to **Beal Properties** or email to hoa@bealbcs.com.

Please remember, your participation is vital. To meet a quorum, at least 13 people need to attend either in person, by proxy or absentee ballot. If a quorum **is not met**, we will have to reschedule the Annual Meeting and no business will be conducted, including electing of Directors.

Agenda

- a) Roll call
- b) Proof of notice of meeting
- c) Reading and approval of minutes of preceding annual meeting.
- d) Reports of Officers
- e) Reports of Committees
- f) Election of Directors
- g) Unfinished business
- h) New business
- i) Adjournment

2022 Annual Meeting Proxy Statement

Know All by these Present: That I, _____

Do hereby appoint: (write in your proxy's name here) _____

Or (Circle One of the Board Member's Listed)

Denise Bryant

Kate Mason

Sarah Wilkinson

Jeremy Thomason

As agent for me, and in my name and stead to vote as my Proxy at the 2022 annual meeting of the Stanford Court Condominiums 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 December 3rd, 2022, annual meeting and may be revoked by me in writing at any time prior to the meeting.

Owner

Date

Unit number(s)

Phone Number

Stanford Court 2019 Annual Meeting:

December 4, 2019

11 voting members present, including proxies

- I. Call to order at 6:08pm by Denise Bryant
- II. Minutes
 - a. Minutes from Board of Directors Meeting on November 8, 2018
 - b. Accepted unanimously
- III. Financials
 - a. Toni from Beal Properties presented the financials for 12/1/18-11/30/19
 - b. Cash on hand as of 11/30/19 in operating account is \$19,962.28
 - c. Reserve Account has a deposit of \$850 per month and is used as collateral for the loan on the roofs and siding
 - d. Construction Account has a balance of \$4533.70 and is to be used toward remaining incomplete construction items
 - e. Toni explained the varying costs of some of the items, and there was discussion about owner access to financial records
 - i. Toni explained that board members get them each month, and any homeowner can contact Toni for an in-depth review of finances or copy of any vendor invoice
 - f. Some homeowners are concerned about the high monthly HOA dues. Toni, Denise, and Sarah explained the need to increase the amount of money on reserve for the HOA. Owners were informed the annual dues for 2020 would remain at \$425 per month.
 - g. Deanna Stover moved to accept the financials, Stephanie Leary seconded
 - i. Motion passed unanimously
- IV. Report of Officers
 - a. Denise Bryant presented the items
 - b. First item related to the brick tie issues on Buildings 1, 3, and 5
 - i. Some of the bricks are separating from the walls and causing cracks
 - ii. Engineers think it is due to shifting foundations and clay composition of the soil
 - c. Second item was the clubhouse and pool area
 - i. Some homeowners voiced concerns about the appearance of the clubhouse
 - ii. Denise indicated we are getting a bid on the clubhouse the week of this meeting
 - iii. Previous quotes for decking the pool area are approximately \$4000
 - iv. Toni and Denise reminded everyone that we should all have a key to the clubhouse, and inquiries about keys go to Toni
 - d. Third item was the property insurance

- i. Toni and Denise explain that the property insurance increased by \$6000 over previous year
 - ii. Part of the increase is due to hail damage claims in 2018
 - iii. Toni is still looking for other options to reduce the cost
 - e. Fourth item was discussion of the new homes being built at the Philips event Center
 - i. Everyone discussed our surprise at the trees across Camelot Drive being torn down one morning
 - ii. Denise, Sarah, and Toni informed the owners that Dayna Williams, another homeowner on Camelot Dr, has spearheaded a conversation with the City of Bryan about the plans
 - iii. Sarah and Toni mentioned a local meeting that occurred at the Philips Event Center where plans were shown to homeowners in the area. Toni has those plans for owners who want to review.
 - iv. There was discussion about golf balls coming onto the patios and through the windows of the homes facing Camelot. Denise said we are still communicating with the City about a fix for that.
 - v. There is a possibility of a path to the Philips Event Center because a through street has been rejected at this point by the City.
 - f. Fifth item was discussion of email list of homeowner names and contact numbers
 - i. In the interest of being good neighbors and knowing who is coming on property, Toni said she would email the owners a list of other owners phone numbers and email addresses. This information will be opt-out, so owners who do not want their information shared with other owners should notify Toni of that .
 - ii. Toni will also send out a list of common vendors with their contact information so we can keep track of who comes on property.
 - iii. Toni will also send the phone number for the after hours emergency number for Beal Property Management, due to owner concerns that Beal was not available after hours
- V. Nominations
 - a. We needed to fill two positions – one Board of Manager position and one vacant position
 - b. Colton Miller and Stephanie Leary were nominated to fill the positions
 - c. Both nominees were approved unanimously
 - d. Denise reminded the Board that we have 9 days from the date of this meeting to convene and assign positions
- VI. Old Business
 - a. No additional old business was presented
- VII. New Business

- a. First item was discussion about wood rats and wasps. Toni took notes and intends to address the issues.
- b. Second item was the cable wiring in Building One. Multiple homeowners have issues with internet access – it cuts out frequently. Suddenlink has come out and told the owners the wire needs to be replaced. The HOA's position is that the wire belongs to Suddenlink and therefore Suddenlink should replace it. Toni agreed to reach out on behalf of the owners to try to resolve it with Suddenlink.
- c. Third item was the onboarding of new homeowners. Recent owners indicated they did not receive all HOA documents at or prior to closing. The HOA reminded homeowners that the documentation is sent to their realtors, and the realtor puts that information in the closing packet. Toni also mentioned Beal sends a "welcome letter" with contact information for Beal. Regardless, the new Board will discuss the matter and try to come up with a procedure that can be applied consistently to new homeowners.

Stephanie Leary moved to adjourn at 7:27pm. Colton seconded. All approved and meeting was adjourned at 7:27pm.

Respectfully submitted by Sarah Wilkinson on December 4, 2019.

Cash Flow

Beal Properties

Properties: Stanford Court HOA - 3122 Camelot Bryan, TX 77802

Date Range: 01/01/2022 to 11/30/2022

Accounting Basis: Cash

Level of Detail: Detail View

Include Zero Balance GL Accounts: No

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
Operating Income & Expense				
Income				
Late Fees\NSF Rent	665.00	0.54	665.00	0.54
Homeowners Association Dues	115,577.69	94.61	115,577.69	94.61
Certified Mail Charges Recovered	7.53	0.01	7.53	0.01
Utility Reimbursement	5,906.78	4.84	5,906.78	4.84
Total Operating Income	122,157.00	100.00	122,157.00	100.00
Expense				
Electrical Repairs	195.66	0.16	195.66	0.16
General Maintenance	10,762.82	8.81	10,762.82	8.81
Inspection	95.00	0.08	95.00	0.08
Insurance	24,942.87	20.42	24,942.87	20.42
Transfer to Reserves	9,350.00	7.65	9,350.00	7.65
Lawn/Property Maintenance	13,602.85	11.14	13,602.85	11.14
Special Projects	8,031.02	6.57	8,031.02	6.57
Management Fee	5,080.00	4.16	5,080.00	4.16
Mortgage/Note Payment	29,287.61	23.98	29,287.61	23.98
Cleaning Expense	62.50	0.05	62.50	0.05
Parking Lot Repair	18,889.00	15.46	18,889.00	15.46
Pest Control	2,419.39	1.98	2,419.39	1.98
Plumbing Expense	2,570.00	2.10	2,570.00	2.10
Pool Expense	6,485.79	5.31	6,485.79	5.31
Professional Fees	250.00	0.20	250.00	0.20
Roofing Expense	201,000.00	164.54	201,000.00	164.54
Sign Expense	549.50	0.45	549.50	0.45
Telephone Service	444.06	0.36	444.06	0.36
Utilities	5,884.41	4.82	5,884.41	4.82
Utilities - electric	1,416.51	1.16	1,416.51	1.16
Utilities - Water	6,258.74	5.12	6,258.74	5.12
SC HOA Expenses				
SC Utilities Expense				
SC Water/Irrigation Expense	3,596.44	2.94	3,596.44	2.94
Total SC Utilities Expense	3,596.44	2.94	3,596.44	2.94
Total SC HOA Expenses	3,596.44	2.94	3,596.44	2.94
Total Operating Expense	351,174.17	287.48	351,174.17	287.48
NOI - Net Operating Income	-229,017.17	-187.48	-229,017.17	-187.48
Total Income	122,157.00	100.00	122,157.00	100.00
Total Expense	351,174.17	287.48	351,174.17	287.48

Cash Flow

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
Net Income	<u>-229,017.17</u>	<u>-187.48</u>	<u>-229,017.17</u>	<u>-187.48</u>
Other Items				
Prepayments	<u>335.00</u>		<u>335.00</u>	
Net Other Items	<u>335.00</u>		<u>335.00</u>	
Cash Flow	<u>-228,682.17</u>		<u>-228,682.17</u>	
Beginning Cash	276,165.61		276,165.61	
Beginning Cash + Cash Flow	47,483.44		47,483.44	
Actual Ending Cash	47,483.44		47,483.44	



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Statement Date

9/30/2022

7993 1 AV 0.455

Account No

****1542

STANFORD COURT TOWNHOME CONDOMINIUM OWNE

3363 UNIVERSITY DR E STE 215

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BRYAN TX 77802-3470



STATEMENT SUMMARY

TX Business Savings Account No ****1542

07/01/2022	Beginning Balance		\$62,200.23
	4 Deposits/Other Credits	+	\$2,583.22
	0 Checks/Other Debits	-	\$0.00
09/30/2022	Ending Balance	92 Days in Statement Period	\$64,783.45

DEPOSITS/OTHER CREDITS

Date	Description	Amount
07/06/2022	Deposit	\$850.00
08/05/2022	Deposit	\$850.00
09/06/2022	Deposit	\$850.00
09/30/2022	Accr Earning Pymt Added to Account	\$33.22

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
07-01	\$62,200.23	08-05	\$63,900.23	09-30	\$64,783.45
07-06	\$63,050.23	09-06	\$64,750.23		

EARNINGS SUMMARY

** Below is an itemization of the Earnings paid this period. **

Interest Paid This Period	\$33.22	Annual Percentage Yield Earned	0.21 %
Interest Paid YTD	\$63.29	Days in Earnings Period	92

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102021 : 00799301





PROSPERITY BANK™

2198 1 AV 0.455
STANFORD COURT TOWNHOME CONDOMINIUM OWNE
3363 UNIVERSITY DR E STE 215
BRYAN TX 77802-3470

Statement Date 11/30/2022
Account No ****8382
Page 1 of 1



STATEMENT SUMMARY

TX Small Business Check Account No ****8382

11/01/2022	Beginning Balance		\$660.12
	0 Deposits/Other Credits	+	\$0.00
	0 Checks/Other Debits	-	\$0.00
11/30/2022	Ending Balance	30 Days in Statement Period	\$660.12

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
11-01	\$660.12

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MEMBER FDIC



NYSE Symbol "PB"

Balance Sheet

Properties: Stanford Court HOA - 3122 Camelot Bryan, TX 77802

As of: 11/30/2022

Accounting Basis: Cash

Include Zero Balance GL Accounts: No

Account Name	Balance
ASSETS	
Cash	
Rental Account	47,483.44
Total Cash	47,483.44
TOTAL ASSETS	47,483.44
LIABILITIES & CAPITAL	
Liabilities	
Prepayments	5,276.50
Clearing-Tenant Deposits	-2,917.57
Total Liabilities	2,358.93
Capital	
Retained Earnings	7,926.30
Calculated Retained Earnings	-229,017.17
Calculated Prior Years Retained Earnings	266,215.38
Total Capital	45,124.51
TOTAL LIABILITIES & CAPITAL	47,483.44

STANDARD COURT REPORTING & VIDEO SERVICES, INC. 12012322
 383 UNIVERSITY DR E SUITE 215
 IRVING TX 77021

STANFORD COURT REPORTING & VIDEO SERVICES, INC. 12012322
 383 UNIVERSITY DR E SUITE 215
 IRVING TX 77021

Date	Description	Amount	Balance	Transaction	Principal	Interest	Unapplied	Reference	TC	Grp	Trm	Org	Org	Grp	Mail	Date	User	Presented	RS
12/02/2020	Regular Payment	2,453.51	311,286.90	12/02/2020 6:11:09 PM	1,258.68	1,194.83	0.00		224	1						12/02/2020		607533304	
01/05/2021	Regular Payment	2,453.51	310,374.86	01/05/2021 6:11:50 PM	1,157.64	1,296.47	0.00		224	1						01/05/2021		607533304	
02/04/2021	Regular Payment	2,453.51	307,504.34	02/04/2021 1:05:00 PM	1,255.52	1,227.99	0.00		224	1						02/04/2021		607533304	
03/03/2021	Regular Payment	2,453.51	307,551.66	03/03/2021 6:07:52 PM	1,352.68	1,100.83	0.00		224	1						03/03/2021		607533304	
04/06/2021	Regular Payment	2,453.51	306,579.15	04/06/2021 8:23:00 PM	1,073.35	1,380.16	0.00		224	1						04/06/2021		607533304	
05/04/2021	Regular Payment	2,453.51	305,257.44	05/04/2021 4:12:45 PM	1,320.47	1,132.61	0.00		224	1						05/04/2021		607533304	
06/04/2021	Regular Payment	2,453.51	303,182.10	06/04/2021 4:03:18 PM	1,252.48	1,198.43	0.00		224	1						06/04/2021		607533304	
07/06/2021	Regular Payment	2,453.51	301,387.51	07/06/2021 6:33:14 PM	1,019.08	1,434.43	0.00		224	1						07/06/2021		607533304	
08/04/2021	Regular Payment	2,453.51	299,447.41	08/04/2021 6:16:40 PM	1,274.56	1,180.55	0.00		224	1						08/04/2021		607533304	
09/03/2021	Regular Payment	2,453.51	297,102.73	09/03/2021 4:07:09 PM	1,258.48	1,194.78	0.00		224	1						09/03/2021		607533304	
10/04/2021	Regular Payment	2,453.51	295,372.63	10/04/2021 4:13:22 PM	1,250.10	1,203.43	0.00		224	1						10/04/2021		607533304	
11/04/2021	Regular Payment	2,453.51	294,113.41	11/04/2021 8:04:49 PM	1,153.43	1,299.41	0.00		224	1						11/04/2021		607533304	
12/06/2021	Regular Payment	2,453.51	292,387.64	12/06/2021 6:11:41 PM	1,153.43	1,141.61	0.00		224	1						12/06/2021		607533304	
01/05/2022	Regular Payment	2,453.51	290,576.60	01/05/2022 6:05:26 PM	1,279.16	1,179.41	0.00		224	1						01/05/2022		607533304	
02/04/2022	Regular Payment	2,453.51	288,113.41	02/04/2022 4:04:44 PM	1,445.33	1,013.78	0.00		224	1						02/04/2022		607533304	
03/03/2022	Regular Payment	2,453.51	285,797.68	03/03/2022 6:11:19 PM	1,284.23	1,174.35	0.00		224	1						03/03/2022		607533304	
04/06/2022	Regular Payment	2,453.51	283,524.67	04/06/2022 6:31:34 PM	1,179.41	1,274.50	0.00		224	1						04/06/2022		607533304	
05/04/2022	Regular Payment	2,453.51	281,208.13	05/04/2022 8:46:17 PM	1,289.54	1,163.87	0.00		224	1						05/04/2022		607533304	
06/04/2022	Regular Payment	2,453.51	279,101.63	06/04/2022 1:11:24 PM	1,278.10	1,285.41	0.00		224	1						06/04/2022		607533304	
07/06/2022	Regular Payment	2,453.51	277,191.48	07/06/2022 8:13:52 PM	1,369.55	1,083.95	0.00		224	1						07/06/2022		607533304	
08/04/2022	Regular Payment	2,453.51	275,376.75	08/04/2022 4:14:57 PM	1,314.73	1,139.78	0.00		224	1						08/04/2022		607533304	
09/06/2022	Regular Payment	2,453.51	273,133.29	09/06/2022 4:16:27 PM	1,244.18	1,209.15	0.00		224	1						09/06/2022		607533304	
10/04/2022	Regular Payment	2,453.51	271,372.28	10/04/2022 6:08:24 PM	1,140.11	1,313.40	0.00		224	1						10/04/2022		607533304	
11/06/2022	Regular Payment	2,453.51	269,564.44	11/06/2022 4:16:58 PM	1,347.84	1,085.67	0.00		224	1						11/06/2022		607533304	

STANFORD COURT REPORTING & VIDEO SERVICES, INC. 12012322
 383 UNIVERSITY DR E SUITE 215
 IRVING TX 77021

Friday Dec 2, 2022 11:12 AM

STANFORD COURT TOWNHOME CONDOMINIUM OWNE
 3363 UNIVERSITY DR E SUITE 215
 BRYAN TX 77802

Account 1074122
 Balance 282,364.44

Date	Description	RBS Present	Reference	Amount	Balance	Grp	Org	Grp
01/05/2022	Regular Payment			2,453.51	295,397.64	1		
	Prin			1,174.35				
				1,279.16				
02/04/2022	Regular Payment			2,453.51	294,113.41	1		
	Prin			1,169.28				
				1,284.23				
03/03/2022	Regular Payment			2,453.51	292,707.68	1		
	Prin			1,047.78				
				1,405.73				
04/05/2022	Regular Payment			2,453.51	291,528.67	1		
	Prin			1,274.50				
				1,179.01				
05/05/2022	Regular Payment			2,453.51	290,229.13	1		
	Prin			1,153.97				
				1,299.54				
06/06/2022	Regular Payment			2,453.51	289,001.03	1		
	Prin			1,228.10				
				1,225.41				
07/06/2022	Regular Payment			2,453.51	287,691.48	1		
	Prin			1,143.96				
				1,309.55				
08/05/2022	Regular Payment			2,453.51	286,376.75	1		
	Prin			1,138.78				
				1,314.73				
09/06/2022	Regular Payment			2,453.51	285,132.39	1		
	Prin			1,209.15				
				1,244.36				
10/04/2022	Regular Payment			2,453.51	283,732.28	1		
	Prin			1,053.40				
				1,400.11				
11/02/2022	Regular Payment			2,453.51	282,364.44	1		
	Prin			1,085.67				
				1,367.84				

Expense Distribution

Exported On: 12/02/2022 10:19 AM

Properties: Stanford Court HOA - 3122 Camelot Bryan, TX 77802

Payees: All

Bill Date Range: 01/01/2022 to 11/30/2022

Reference	Bill Date	Unit	Payee	Amount	Check #	Check Date	Description
4606 - Certified Letter Charge							
	10/31/2022		Beal Properties	1.13	1192	11/08/2022	Certified Letter Charge for 10/2022
5751 - Utility Reimbursement							
3159/2060767	11/17/2022		Stanford Court Office Condos	1,823.77	1198	11/17/2022	Reimbursement for overpayment - water bill - May thru July
3175/2060767	11/17/2022		Stanford Court Office Condos	2,157.87	1198	11/17/2022	Reimbursement for overpayment - water bill - May thru July
3163/2060767	11/17/2022		Stanford Court Office Condos	1,356.94	1198	11/17/2022	Reimbursement for overpayment - water bill - September
				5,338.58			
6390 - Electrical Repairs							
30040	05/06/2022	14	McCaffety Electric CO. INC.	195.66	1123	05/06/2022	installed new GFCI along with a new in use cover.
6455 - General Maintenance							
2378	02/07/2022		Robert Walker	30.00	1090	02/07/2022	Winterized pipes for forecast freezing weather (pool)
11060	02/07/2022		The Clean Up Crew	375.00	1094	02/08/2022	Installed new 2- 2x4x10 rafters with metal brackets, repair truss with 2x4 on both sides.
10621	05/06/2022		The Clean Up Crew	521.15	1124	05/06/2022	Repaired toilet leak, installed new varsity sink, replaced door knobs & deadbolts
2465	06/07/2022		Robert Walker	95.25	1135	06/07/2022	Restriped all uneven concrete joints around the complex.
F.O.B.	07/01/2022		Eliseo Castaneda	2,300.00	1142	07/01/2022	repaired 2 pieces of side walk unit 24&33
10957	08/12/2022	14	The Clean Up Crew	128.00	1162	08/12/2022	#14 -replace hardy plank around exterior outlet, removed outlet to install planks.
14647	10/07/2022	13	T. Fry Make Ready	60.00	1177	10/07/2022	General labor
14653	10/07/2022		T. Fry Make Ready	457.42	1177	10/07/2022	Maintenance
11498	10/11/2022		The Clean Up Crew	320.00	1185	10/11/2022	labor and Materials for replaced steps and walkway #14
7346	10/11/2022		Ag Town Property Maintenance	200.00	1180	10/11/2022	General Labor
1432	10/21/2022		Capital Construction Services	4,876.00	1187	10/21/2022	Deck 3122 Camelot #61
071254	11/17/2022		Eliseo Castaneda	1,400.00	1199	11/18/2022	Concrete Patch
				10,762.82			
6465 - Inspection							
1061-F165671	10/11/2022		American Fire Protection Group- College Stat	95.00	1181	10/11/2022	Inspection Labor
6470 - Insurance							
10211694 E-Check	03/14/2022		Safepoint Insurance	2,902.00	10211694 ECHECK	03/14/2022	Insurance installment payment
MIL1448P220111-001	04/12/2022		Service Insurance Group	2,906.00	1113	04/12/2022	Insurance Premium
MIL1448P220330-001	04/12/2022		Service Insurance Group	1,675.74	1114	04/12/2022	Monthly Insurance Premium
TXH-C52125	04/22/2022		IPFS Corporation	803.53	1115	04/22/2022	Monthly Insurance Premium
STCP0001300-02	04/27/2022		Safepoint Insurance	1,447.00	1116	04/27/2022	Monthly Insurance Premium
TXH-C52125	05/05/2022		IPFS Corporation	803.53	1121	05/05/2022	Monthly Insurance Premium
STCP0001300-02	05/18/2022		Safepoint Insurance	1,447.00	1127	05/18/2022	Monthly Insurance Premium
TXH-C52125	06/03/2022		IPFS Corporation	803.53	1129	06/03/2022	Monthly Insurance Premium
STCP0001300-02	06/22/2022		Safepoint Insurance	1,448.00	1141	06/27/2022	Insurance payment
TXH-C52125	07/12/2022		IPFS Corporation	803.53	1148	07/12/2022	Monthly Insurance Premium
TXH-C52125	07/31/2022		IPFS Corporation	803.53	1152	07/31/2022	Monthly Insurance Premium
STCP0001300-02	07/31/2022		Safepoint Insurance	1,447.00	1153	07/31/2022	Monthly Insurance Premium
STCP0001300-02	09/08/2022		Safepoint Insurance	1,448.00	1171	09/12/2022	Monthly Insurance Premium
TXH-C52125	10/04/2022		IPFS Corporation	843.71	1178	10/10/2022	Payment 6 - Insurance
TXH-C52125	10/04/2022		IPFS Corporation	843.71	1179	10/10/2022	Payment 7 - Insurance
STCP0001300-02	10/11/2022		Safepoint Insurance	1,447.00	1186	10/11/2022	Monthly Insurance Payment
THX-C52125	10/13/2022		IPFS Corporation	1,622.06	drafted	10/13/2022	Monthly Insurance Premium
STCP0001300-02	11/08/2022		Safepoint Insurance	1,448.00	1191	11/08/2022	monthly insurance payment
				24,942.87			
6471 - Transfer to Reserves							
	01/01/2022		Stanford Court HOA Reserve Acct	850.00	1080	01/03/2022	January 2022 - Transfer to Reserves
	02/01/2022		Stanford Court HOA Reserve Acct	850.00	1089	02/03/2022	February 2022 - Transfer to Reserves
	03/01/2022		Stanford Court HOA Reserve Acct	850.00	1098	03/02/2022	March 2022 - Transfer to Reserves
	04/01/2022		Stanford Court HOA Reserve Acct	850.00	1107	04/04/2022	April 2022 - Transfer to Reserves
	05/01/2022		Stanford Court HOA Reserve Acct	850.00	1119	05/02/2022	May 2022 - Transfer to Reserves
	06/01/2022		Stanford Court HOA Reserve Acct	850.00	1133	06/03/2022	June 2022 - Transfer to Reserves
	07/01/2022		Stanford Court HOA Reserve Acct	850.00	1145	07/01/2022	July 2022 - Transfer to Reserves
	08/01/2022		Stanford Court HOA Reserve Acct	850.00	1156	08/03/2022	August 2022 - Transfer to Reserves
	09/01/2022		Stanford Court HOA Reserve Acct	850.00	1165	09/01/2022	September 2022 - Transfer to Reserves
	10/01/2022		Stanford Court HOA Reserve Acct	850.00	1175	10/03/2022	October 2022 - Transfer to Reserves
	11/01/2022		Stanford Court HOA Reserve Acct	850.00	1190	11/01/2022	November 2022 - Transfer to Reserves
				9,350.00			
6475 - Lawn/Property Maintenance							
2447232	01/12/2022		Excel Landscaping & Lawn Maintenance	764.85	1082	01/12/2022	Monthly Lawn Maintenance
2447308	02/07/2022		Excel Landscaping & Lawn Maintenance	1,046.30	1091	02/08/2022	Monthly Lawn Maintenance
2447369	03/07/2022		Excel Landscaping & Lawn Maintenance	900.16	1100	03/07/2022	Monthly Lawn Maintenance / winterize pipes
2447481	04/12/2022		Excel Landscaping & Lawn Maintenance	764.85	1110	04/12/2022	Monthly Lawn Maintenance
2447616	05/05/2022		Excel Landscaping & Lawn Maintenance	1,684.98	1120	05/05/2022	Monthly Lawn Maintenance including replacing non working sprinkler heads
2447731	06/09/2022		Excel Landscaping & Lawn Maintenance	813.56	1136	06/10/2022	Monthly Lawn Maintenance
2447689	07/18/2022		Excel Landscaping & Lawn Maintenance	2,196.39	1150	07/18/2022	Installed 1/2 yard of bedmix, 3 15gal Ebony fire crepe, 1 yard of bull rock, 92 bags of mulch & sod
2447864	07/18/2022		Excel Landscaping & Lawn Maintenance	1,722.86	1150	07/18/2022	Monthly Lawn Maintenance (including 2 pallets of mulch into beds, front
2447954	08/12/2022		Excel Landscaping & Lawn Maintenance	813.56	1159	08/12/2022	Monthly Lawn Maintenance
1125	08/12/2022		EnviroCare	102.84	1158	08/12/2022	Building 11-14 - repaired 2 sprinkler heads
2448084	09/08/2022		Excel Landscaping & Lawn Maintenance	1,003.00	1168	09/12/2022	Monthly Lawn Maintenance & repaired sprinkler system
2448172	10/11/2022		Excel Landscaping & Lawn Maintenance	975.94	1182	10/11/2022	Lawn care
2448279	11/11/2022		Excel Landscaping & Lawn Maintenance	813.56	1193	11/11/2022	Lawn care surcharge

				13,602.85			
6531 - Special Projects							
2022089	03/07/2022	Oasis Pools	3,851.02	1103	03/07/2022	Renovation and repairs to pool - Special Project.	
0001	11/11/2022	Jose Julio Pina Gonzalez	4,180.00	1197	11/11/2022	Painting Garage Doors	
			8,031.02				
6540 - Management Fee							
	01/12/2022	Beal Properties	360.00	1083	01/14/2022	Management Fee for 01/2022	
	02/24/2022	Beal Properties	360.00	1095	02/24/2022	Management Fee for 02/2022	
	03/14/2022	Beal Properties	360.00	1104	03/14/2022	Management Fee for 03/2022	
	04/11/2022	Beal Properties	500.00	1108	04/11/2022	Management Fee for 04/2022	
	05/09/2022	Beal Properties	500.00	1126	05/10/2022	Management Fee for 05/2022	
	06/06/2022	Beal Properties	500.00	1134	06/06/2022	Management Fee for 06/2022	
	07/11/2022	Beal Properties	500.00	1147	07/11/2022	Management Fee for 07/2022	
	08/08/2022	Beal Properties	500.00	1157	08/08/2022	Management Fee for 08/2022	
	09/01/2022	Beal Properties	500.00	1167	09/07/2022	Management Fee for 09/2022	
	10/03/2022	Beal Properties	500.00	1173, 1173, 1176	10/03/2022, 10/03/2022, 10/03/2022	Management Fee for 10/2022	
	11/08/2022	Beal Properties	500.00	1192	11/08/2022	Management Fee for 11/2022	
			5,080.00				
6560 - Mortgage/Note Payment							
	01/01/2022	Prosperity Bank.	2,453.51	1079	01/03/2022	January 2022 - Siding Renovation Loan	
	01/01/2022	Michael M Beal	209.00	1078, 1078, 1086	01/03/2022, 01/03/2022, 01/21/2022	January 2022 - Renovation Monthly Note	
	02/01/2022	Prosperity Bank.	2,453.51	1088	02/03/2022	February 2022 - Siding Renovation Loan	
	02/01/2022	Michael M Beal.	209.00	1087	02/03/2022	February 2022 - Renovation Monthly Note	
	03/01/2022	Prosperity Bank.	2,453.51	1097	03/02/2022	March 2022 - Siding Renovation Loan	
	03/01/2022	Michael M Beal.	209.00	1096	03/02/2022	March 2022 - Renovation Monthly Note	
	04/01/2022	Prosperity Bank.	2,453.51	1106	04/04/2022	April 2022 - Siding Renovation Loan	
	04/01/2022	Michael M Beal.	209.00	1105	04/04/2022	April 2022 - Renovation Monthly Note	
	05/01/2022	Prosperity Bank.	2,453.51	1118	05/02/2022	May 2022 - Siding Renovation Loan	
	05/01/2022	Michael M Beal.	209.00	1117	05/02/2022	May 2022 - Renovation Monthly Note	
	06/01/2022	Prosperity Bank.	2,453.51	1132	06/03/2022	June 2022 - Siding Renovation Loan	
	06/01/2022	Michael M Beal.	209.00	1131	06/03/2022	June 2022 - Renovation Monthly Note	
	07/01/2022	Prosperity Bank.	2,453.51	1144	07/01/2022	July 2022 - Siding Renovation Loan	
	07/01/2022	Michael M Beal.	209.00	1143	07/01/2022	July 2022 - Renovation Monthly Note	
	08/01/2022	Prosperity Bank.	2,453.51	1155	08/03/2022	August 2022 - Siding Renovation Loan	
	08/01/2022	Michael M Beal.	209.00	1154	08/03/2022	August 2022 - Renovation Monthly Note	
	09/01/2022	Prosperity Bank.	2,453.51	1166	09/01/2022	September 2022 - Siding Renovation Loan	
	09/01/2022	Michael M Beal.	209.00	1164	09/01/2022	September 2022 - Renovation Monthly Note	
	10/01/2022	Prosperity Bank.	2,453.51	1174	10/03/2022	October 2022 - Siding Renovation Loan	
	10/01/2022	Michael M Beal.	209.00	1172	10/03/2022	October 2022 - Renovation Monthly Note	
	11/01/2022	Prosperity Bank.	2,453.51	1189	11/01/2022	November 2022 - Siding Renovation Loan	
	11/01/2022	Michael M Beal.	209.00	1188	11/01/2022	November 2022 - Renovation Monthly Note	
			29,287.61				
6600 - Cleaning Expense							
91560-1-1	05/26/2022	Jessica Hudson	62.50	1128	05/26/2022	one time locker room clean	
6691 - Parking Lot Repair							
486520	06/27/2022	Eliseo Castaneda	18,889.00	1140	06/27/2022	Concrete Patches at parking lot & driveway curbs and clean up.	
6695 - Pest Control							
24655	01/07/2022	Joe Loudat DBA/	129.90	1081	01/07/2022	Monthly Pest Control	
24814	02/07/2022	Joe Loudat DBA/	129.90	1092	02/08/2022	Monthly Pest Control	
20007854	03/07/2022	ABC Home & Commerical Svcs.	990.49	1099	03/07/2022	Annual Termite Warranty renewal	
24951	03/07/2022	Joe Loudat DBA/	129.90	1101	03/07/2022	Monthly Pest Control	
25088	04/12/2022	Joe Loudat DBA/	129.90	1111	04/12/2022	Monthly Pest Control	
25231	05/05/2022	Joe Loudat DBA/	129.90	1122	05/05/2022	Monthly Pest Control	
25376	06/09/2022	Joe Loudat DBA/	129.90	1137	06/10/2022	Monthly Pest Control	
25525	07/07/2022	Joe Loudat DBA/	129.90	1146	07/07/2022	Monthly Pest Control	
25686	08/12/2022	Joe Loudat DBA/	129.90	1160	08/12/2022	Monthly Pest Control	
25859	09/08/2022	Joe Loudat DBA/	129.90	1169	09/12/2022	Monthly Pest Control	
26030	10/11/2022	Joe Loudat DBA/	129.90	1183	10/11/2022	Monthly Exterior Service	
26197	11/11/2022	Joe Loudat DBA/	129.90	1195	11/11/2022	Monthly Exterior Service	
			2,419.39				
6700 - Plumbing Expense							
4476	05/06/2022	Twin City Plumbing LLC	2,450.00	1125	05/06/2022	Repaired 3" main water line under concrete street.	
4550	06/09/2022	Twin City Plumbing LLC	120.00	1139	06/10/2022	Cap shower sprayer at swimming pool restroom..	
			2,570.00				
6702 - Pool Expense							
2022305	02/07/2022	Oasis Pools	351.81	1093	02/08/2022	Monthly Pool Cleaning & Supplies (December)	
2022330	02/07/2022	Oasis Pools	351.81	1093	02/08/2022	Monthly Pool Maintenance - January	
2022382	04/12/2022	Oasis Pools	351.81	1112	04/12/2022	Monthly Pool Maintenance - March	
2022356	04/12/2022	Oasis Pools	351.81	1112	04/12/2022	Monthly Pool Maintenance - February	
2022420	06/09/2022	Oasis Pools	409.51	1138	06/10/2022	Monthly Pool Cleaning & Supplies	
2022497	07/12/2022	Oasis Pools	833.53	1149	07/12/2022	Cut in & installed 1620 CFM fan & gable vent.	
2022496	07/18/2022	Oasis Pools	630.12	1151	07/18/2022	Replaced new junction box & conduit up to the copper pipe. Installed 500w pool light.	
2022486	07/18/2022	Oasis Pools	388.17	1151	07/18/2022	Monthly Pool Cleaning & Supplies (June)	
2022547	08/12/2022	Oasis Pools	487.13	1161	08/12/2022	6/12 - Drain pool, plaster cleaning, white & Brite application. Refilled pool	
2022534	08/12/2022	Oasis Pools	494.77	1161	08/12/2022	Monthly Pool Cleaning & Supplies (June)	
2022554	08/12/2022	Oasis Pools	462.15	1161	08/12/2022	5/4 -installed new motor	
2022576	09/08/2022	Oasis Pools	595.67	1170	09/12/2022	Monthly Pool Cleaning & Supplies (July)	
2022602	10/11/2022	Oasis Pools	388.17	1184	10/11/2022	monthly Pool Maintenance - August	
2022639	11/11/2022	Oasis Pools	389.33	1196	11/11/2022	Monthly Pool Maintenance - September	
			6,485.79				

6705 - Professional Fees						
STA301	04/12/2022	BTX Business Services, LLC	250.00	1109	04/12/2022	accounting
6750 - Roofing Expense						
or Draw for roof replacen	01/14/2022	Grandchamp Roofing	25,000.00	1084	01/14/2022	Roof replacement at Stanford Court (Labor Draw)
January18,2022	01/20/2022	Grandchamp Roofing	176,000.00	1085	01/20/2022	Final Payment for Roof Replacement
			201,000.00			
6753 - Sign Expense						
465-64028	11/11/2022	Fast Signs	549.50	1194	11/11/2022	Aluminum Signage
6757 - Telephone Service						
2161386	03/07/2022	Kings III Of America, LLC	148.02	1102	03/07/2022	Pool Phone quarterly expense
2214766	06/03/2022	Kings III Of America, LLC	148.02	1130	06/03/2022	Quarterly Billing for Pool Phone
2268398	08/31/2022	Kings III Of America, LLC	148.02	1163	08/31/2022	Pool Phone quarterly expense
			444.06			
6810 - Utilities						
2060767 - ACH	01/13/2022	Bryan Texas Utilities	1,161.52	ACH	01/13/2022	Water / Wastewater
2058362 - ACH	01/13/2022	Bryan Texas Utilities	175.76	drafted	01/18/2022	Water / Drainage
2058361 - ACH	01/13/2022	Bryan Texas Utilities	46.87	drafted	01/18/2022	Electric
2058360 - ACH	01/13/2022	Bryan Texas Utilities	16.86	drafted	01/18/2022	Electric
2060767- ACH	02/11/2022	Bryan Texas Utilities	790.72	2060767	02/11/2022	utilities - water
2058361 ACH	02/11/2022	Bryan Texas Utilities	44.70	2058361	02/11/2022	Electric
2058360 ACH	02/11/2022	Bryan Texas Utilities	16.61	2058360	02/11/2022	Electric
2058362 ACH	02/11/2022	Bryan Texas Utilities	174.76	2058362	02/11/2022	Electric
2058362 ACH	03/14/2022	Bryan Texas Utilities	175.04	2058362	03/14/2022	Electric
2058361 ACH	03/14/2022	Bryan Texas Utilities	45.04	2058361	03/14/2022	Electric
2058360 ACH	03/14/2022	Bryan Texas Utilities	16.52	2058360	03/14/2022	Electric
2060767 ACH	03/14/2022	Bryan Texas Utilities	1,000.84	2060767	03/14/2022	WATER
2060767	10/13/2022	Bryan Texas Utilities	1,958.74	ACH	10/13/2022	3233 E 29th St
2058360	10/13/2022	Bryan Texas Utilities	12.96	ACH	10/13/2022	3122 Camelot Dr
2058361	10/13/2022	Bryan Texas Utilities	51.53	ACH	10/13/2022	
2058362	10/13/2022	Bryan Texas Utilities	195.94	ACH	10/13/2022	
			5,884.41			
6820 - Utilities - electric						
2058362 ACH	04/13/2022	Bryan Texas Utilities	176.91	2058362	04/13/2022	Electric
2058361 ACH	04/13/2022	Bryan Texas Utilities	44.20	2058361	04/13/2022	Electric
2058360 ACH	04/13/2022	Bryan Texas Utilities	15.10	2058360	04/13/2022	Electric
2058362 ACH	05/12/2022	Bryan Texas Utilities	169.52	2058362	05/12/2022	Electric
2058361 ACH	05/12/2022	Bryan Texas Utilities	41.36	2058361	05/12/2022	Electric
2058360 ACH	05/12/2022	Bryan Texas Utilities	13.50	2058360	05/12/2022	Electric
2058362 ACH	06/13/2022	Bryan Texas Utilities	154.48	2058362	06/13/2022	Electric
2058361 ACH	06/13/2022	Bryan Texas Utilities	43.80	2058361	06/13/2022	Electric
2058360 ACH	06/13/2022	Bryan Texas Utilities	12.50	2058360	06/13/2022	Electric
2058630	07/14/2022	Bryan Texas Utilities	12.14	ACH	07/14/2022	Electric Bill
2058361	07/14/2022	Bryan Texas Utilities	44.17	ACH	07/14/2022	Electric Bill
2058362	07/14/2022	Bryan Texas Utilities	172.37	ACH	07/14/2022	Electric Bill
2058362	08/12/2022	Bryan Texas Utilities	196.34	ACH	08/12/2022	Electric Bill
2058361	08/12/2022	Bryan Texas Utilities	46.26	ACH	08/12/2022	Electric Bill
2058360	08/12/2022	Bryan Texas Utilities	12.20	ACH	08/12/2022	Electric Bill
2058360	09/13/2022	Bryan Texas Utilities	12.96	ACH	09/13/2022	Electric Bill
2058361	09/13/2022	Bryan Texas Utilities	49.41	ACH	09/13/2022	Electric Bill
2058362	09/13/2022	Bryan Texas Utilities	199.29	ACH	09/13/2022	Electric Bill
			1,416.51			
6840 - Utilities - Water						
2060767 ACH	04/13/2022	Bryan Texas Utilities	957.58	2060767	04/13/2022	Water
2060767 ACH	05/12/2022	Bryan Texas Utilities	778.36	2060767	05/12/2022	Water
2060767 ACH	06/13/2022	Bryan Texas Utilities	778.36	2060767	06/13/2022	Water
2060767	07/14/2022	Bryan Texas Utilities	1,482.88	ACH	07/14/2022	Water Bill
2060767	08/12/2022	Bryan Texas Utilities	2,261.56	ACH	08/12/2022	Water Bill
			6,258.74			
8392 - SC Water/Irrigation Expense						
2060767	09/13/2022	Bryan Texas Utilities	3,596.44	ACH	09/13/2022	
Total			356,513.88			

Stanford Court Townhome Condo Assn
Preliminary Budget
2023

				Actual	Projected	Projected	Budget
				Jan - Nov 22	Dec 22	Jan - Dec 22	Jan - Dec 2023
Ordinary Income/Expense							
Income							
	Assessments			116,875	10,625	127,500	127,500
	Misc Income			673		673	0
	Total Income			117,548	10,625	128,173	127,500
Expense							
	Transfers to Reserves			9,350	850	10,200	10,200
Administrative							
	Management			5,080	500	5,580	6,000
	Professional Fees			250	0	250	250
	Telephone			444	0	444	0
	Total Administrative			5,774	500	6,274	6,250
Maintenance							
	Capital Improvements			26,920			
	Repairs			14,235	1,000	15,235	15,000
	Lawns & Landscaping			13,603	1,000	14,603	17,000
	Pest Control			2,419	130	2,549	1,560
	Pool - Maintenance			6,486	400	6,886	9,000
	Total Maintenance			63,663	2,530	39,273	42,560
Utilities							
	Utilities - Total			17,156	2,000	19,156	24,000
	Utility reimbursement			(5,907)	(400)	(6,307)	(9,600)
	Total Utilities			11,249	1,600	12,849	14,400
	Insurance			24,943	3,000	27,943	30,000
	Total Expense			114,979	8,480	96,539	103,410
	Net Ordinary Income			2,569	2,145	31,634	24,090
	Debt Service			29,288	2,662	31,950	29,436
	Net Income after Debt Service			(26,719)	(517)	(316)	(5,346)
	Debt Service ratio					99%	110%



Bob Walker
 Real Estate Broker
 bobwalker@realtors.com
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Prepared By: Robert Walker

CMA 1 - Line

Listings as of 12/02/22 at 2:19 pm

Property Type is 'Residential' Status is one of 'Active', 'Contingency Contract', 'Exclusive Agency' Status is 'Sold' Status Contractual Search Date is 01/01/2021 to 12/02/2022 Street Name is like 'carnelot'

Residential

Sold Properties

MLS #	Address	Unit #	# Bd	F/H	Bth	GarCap	Subd Code	Yr. Bilt	Apx Ht	LP/SqFt	List Price	Sold Price	AvgSP\$/sqft	Sold Date	SP%LP	DOM
21005343	3122 Carnelot #53	53	3	2/1	2		Stanford Court	1982	1,723	\$97.45	\$167,900	\$167,900	\$97.45	06/11/2021	100.00	49
21013732	3122 Carnelot Drive #61	61	3	2/1	2		Stanford Court	1982	1,723	\$124.78	\$215,000	\$208,000	\$120.72	11/12/2021	96.74	23
22000001	3122 Carnelot Drive #13	13	3	2/1	2		Stanford Court	1982	1,723	\$124.78	\$215,000	\$216,000	\$125.36	02/24/2022	100.47	51
22008040	3122 Carnelot Drive #24	24	3	2/-	2		Stanford Court	1982	1,462	\$148.43	\$217,000	\$227,500	\$155.61	06/24/2022	104.84	23
# LISTINGS:	4	Medians:						1982	1,723	\$124.78	\$215,000	\$212,000	\$123.04		100.23	36
		Minimums:						1982	1,462	\$97.45	\$167,900	\$167,900	\$97.45		96.74	23
		Maximums:						1982	1,723	\$148.43	\$217,000	\$227,500	\$155.61		104.84	51
		Averages:						1982	1,658	\$123.86	\$203,725	\$204,850	\$124.79		100.51	37

Quick Statistics (4 Listings Total)

	Min	Max	Average	Median
List Price	\$167,900	\$217,000	\$203,725	\$215,000
Sold Price	\$167,900	\$227,500	\$204,850	\$212,000

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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)
12/02/2022

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 Service Insurance Group, Inc. PO Box 5753 3840 Corporate Center Dr Bryan TX 77805-5753		PHONE (A/C, No., Ext): (979)774-3900	COMPANY Safepoint Insurance Company	
FAX (A/C, No): (979)774-3955	E-MAIL ADDRESS: taylor@serviceinsgroup.com			
CODE: 1	SUB CODE:			
AGENCY CUSTOMER ID #: 1448		LOAN NUMBER		POLICY NUMBER STCP0001300-02
INSURED Stanford Court Homeowners Association c/o Beal Properties 3363 University Dr E Ste 215 Bryan TX 77802-		EFFECTIVE DATE 03/12/2022	EXPIRATION DATE 03/12/2023	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
3122 Camelot Dr, Bldgs. 1-7
Bryan TX 77802

25 Units

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	PERILS INSURED				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL			
Buildings; Special, Replacement Cost; 5% W/H Deduct.** 100% Coins; 8% Inflation				3,029,445	1,000	
Swimming Pool; Special Form, Replacement Cost; 5% Wind/Hail Deduct.**				50,000	1,000	
Equipment Breakdown				250,000	1,000	

REMARKS (Including Special Conditions)

**Lloyds-AEGIS Wind Deduct. Buy Down Policy lowers wind/hail deduct. back down to 2% per occurrence

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 Sample	ADDITIONAL INSURED		LENDER'S LOSS PAYABLE		<input type="checkbox"/> LOSS PAYEE
	<input checked="" type="checkbox"/> MORTGAGEE				
	LOAN #				
	AUTHORIZED REPRESENTATIVE 				

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