



APPROVED BY THE TEXAS REAL ESTATE COMMISSION (TREC)



SELLER'S DISCLOSURE NOTICE

20903 Dover Mist Ln, Katy, TX 77449

CONCERNING THE PROPERTY AT _____ (Street Address and City)

THIS NOTICE IS A DISCLOSURE OF SELLER'S KNOWLEDGE OF THE CONDITION OF THE PROPERTY AS OF THE DATE SIGNED BY SELLER AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE PURCHASER MAY WISH TO OBTAIN. IT IS NOT A WARRANTY OF ANY KIND BY SELLER OR SELLER'S AGENTS.

Seller [] is [X] is not occupying the Property. If unoccupied, how long since Seller has occupied the Property? Never Occupied _____

1. The Property has the items checked below [Write Yes (Y), No (N), or Unknown (U)]:

- Y Range, N Oven, Y Microwave, Y Dishwasher, U Trash Compactor, U Disposal, Y Washer/Dryer Hookups, U Window Screens, U Rain Gutters, Y Security System, U Fire Detection Equipment, U Intercom System, Y Smoke Detector

Buyer is aware that security system does not convey with sale of home. Kwikset 914 lock will be replaced upon close.

- U Smoke Detector-Hearing Impaired, U Carbon Monoxide Alarm, U Emergency Escape Ladder(s)

- U TV Antenna, U Cable TV Wiring, U Satellite Dish, Y Ceiling Fan(s), N Attic Fan(s), Y Exhaust Fan(s), Y Central A/C, Y Central Heating, N Wall/Window Air Conditioning, Y Plumbing System, N Septic System, Y Public Sewer System, Y Patio/Decking, N Outdoor Grill, Y Fences, N Pool, N Sauna, N Spa, N Hot Tub, N Pool Equipment, N Pool Heater, U Automatic Lawn Sprinkler System, N Fireplace(s) & Chimney (Wood burning), Y Fireplace(s) & Chimney (Mock)

- Y Natural Gas Lines, U Gas Fixtures, U Liquid Propane Gas, U LP on Property, Garage: Y Attached, N Not Attached, N Carport, Garage Door Opener(s): U Electronic, U Control(s), Water Heater: Y Gas, N Electric, Water Supply: N City, N Well, Y MUD, N Co-op

Roof Type: Shingle Age: 8 years (approx.)

Are you (Seller) aware of any of the above items that are not in working condition, that have known defects, or that are in need of repair? [] Yes [] No [X] Unknown. If yes, then describe. (Attach additional sheets if necessary): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

2. Does the property have working smoke detectors installed in accordance with the smoke detector requirements of Chapter 766, Health and Safety Code? Yes No Unknown. If the answer to this question is no or unknown, explain (Attach additional sheets if necessary): Detectors have been brought to code for age of home.

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

* Chapter 766 of the Health and Safety Code requires one-family or two-family dwellings to have working smoke detectors installed in accordance with the requirements of the building code in effect in the area in which the dwelling is located, including performance, location, and power source requirements. If you do not know the building code requirements in effect in your area, you may check unknown above or contact your local building official for more information. A buyer may require a seller to install smoke detectors for the hearing impaired if: (1) the buyer or a member of the buyer's family who will reside in the dwelling is hearing impaired; (2) the buyer gives the seller written evidence of the hearing impairment from a licensed physician; and (3) within 10 days after the effective date, the buyer makes a written request for the seller to install smoke detectors for the hearing impaired and specifies the locations for the installation. The parties may agree who will bear the cost of installing the smoke detectors and which brand of smoke detectors to install.

3. Are you (Seller) aware of any known defects/malfunctions in any of the following? Write Yes (Y) if you are aware, write No (N) if you are not aware.

- | | | |
|--|-----------------------------|----------------------------|
| <u>N</u> Interior Walls | <u>N</u> Ceilings | <u>N</u> Floors |
| <u>N</u> Exterior Walls | <u>N</u> Doors | <u>N</u> Windows |
| <u>N</u> Roof | <u>N</u> Foundation/Slab(s) | <u>N</u> Sidewalks |
| <u>N</u> Walls/Fences | <u>N</u> Driveways | <u>N</u> Intercom System |
| <u>N</u> Plumbing/Sewers/Septics | <u>N</u> Electrical Systems | <u>N</u> Lighting Fixtures |
| <u>N</u> Other Structural Components (Describe): _____ | | |

If the answer to any of the above is yes, explain. (Attach additional sheets if necessary): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

4. Are you (Seller) aware of any of the following conditions? Write Yes (Y) if you are aware, write No (N) if you are not aware.

- | | |
|---|--|
| <u>N</u> Active Termites (includes wood destroying insects) | <u>N</u> Previous Structural or Roof Repair |
| <u>N</u> Termite or Wood Rot Damage Needing Repair | <u>N</u> Hazardous or Toxic Waste |
| <u>N</u> Previous Termite Damage | <u>N</u> Asbestos Components |
| <u>N</u> Previous Termite Treatment | <u>N</u> Urea-formaldehyde Insulation |
| <u>N</u> Improper Drainage | <u>N</u> Radon Gas |
| <u>N</u> Water Damage Not Due to a Flood Event | <u>N</u> Lead Based Paint |
| <u>N</u> Landfill, Settling, Soil Movement, Fault Lines | <u>N</u> Aluminum Wiring |
| <u>N</u> Single Blockable Main Drain in Pool/Hot Tub/Spa* | <u>N</u> Previous Fires |
| | <u>N</u> Unplatted Easements |
| | <u>N</u> Subsurface Structure or Pits |
| | <u>N</u> Previous Use of Premises for Manufacture of Methamphetamine |

If the answer to any of the above is yes, explain. (Attach additional sheets if necessary): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

* A single blockable main drain may cause a suction entrapment hazard for an individual.

5. Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair? Yes (if you are aware) No (if you are not aware). If yes, explain (attach additional sheets if necessary): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

6. Are you (Seller) aware of any of the following conditions?* Write Yes (Y) if you are aware, write No (N) if you are not aware.
- N Present flood insurance coverage
- N Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir
- N Previous water penetration into a structure on the property due to a natural flood event

Write Yes (Y) if you are aware, and check wholly or partly as applicable, write No (N) if you are not aware.

- N Located wholly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR)
- N Located wholly partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded))
- N Located wholly partly in a floodway
- N Located wholly partly in a flood pool
- N Located wholly partly in a reservoir

If the answer to any of the above is yes, explain (attach additional sheets if necessary): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

*For purposes of this notice:

"100-year floodplain" means any area of land that:

- (A) is identified on the flood insurance rate map as a special flood hazard area, which is designated as Zone A, V, A99, AE, AO, AH, VE, or AR on the map;
- (B) has a one percent annual chance of flooding, which is considered to be a high risk of flooding; and
- (C) may include a regulatory floodway, flood pool, or reservoir.

"500-year floodplain" means any area of land that:

- (A) is identified on the flood insurance rate map as a moderate flood hazard area, which is designated on the map as Zone X (shaded); and
- (B) has a two-tenths of one percent annual chance of flooding, which is considered to be a moderate risk of flooding.

"Flood pool" means the area adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is subject to controlled inundation under the management of the United States Army Corps of Engineers.

"Flood insurance rate map" means the most recent flood hazard map published by the Federal Emergency Management Agency under the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.).

"Floodway" means an area that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel of a river or other watercourse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to as a 100-year flood, without cumulatively increasing the water surface elevation of more than a designated height.

"Reservoir" means a water impoundment project operated by the United States Army Corps of Engineers that is intended to retain water or delay the runoff of water in a designated surface area of land.

7. Have you (Seller) ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program (NFIP)?* Yes No. If yes, explain (attach additional sheets as necessary): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

*Homes in high risk flood zones with mortgages from federally regulated or insured lenders are required to have flood insurance. Even when not required, the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the structure(s).

8. Have you (Seller) ever received assistance from FEMA or the U.S. Small Business Administration (SBA) for flood damage to the property? Yes No. If yes, explain (attach additional sheets as necessary): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

9. Are you (Seller) aware of any of the following? Write Yes (Y) if you are aware, write No (N) if you are not aware.
- N Room additions, structural modifications, or other alterations or repairs made without necessary permits or not in compliance with building codes in effect at that time.
 - Y Homeowners' Association or maintenance fees or assessments.
 - N Any "common area" (facilities such as pools, tennis courts, walkways, or other areas) co-owned in undivided interest with others.
 - N Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.
 - N Any lawsuits directly or indirectly affecting the Property.
 - N Any condition on the Property which materially affects the physical health or safety of an individual.
 - N Any rainwater harvesting system located on the property that is larger than 500 gallons and that uses a public water supply as an auxiliary water source.
 - Y Any portion of the property that is located in a groundwater conservation district or a subsidence district.

If the answer to any of the above is yes, explain. (Attach additional sheets if necessary): Property located in Harris Galveston Subsidence District
Castlerock Homeowners' Association, Inc. - Main Fee - \$455.00 - Annually - (832) 593-7300

Please see attached for HOA-related expenses provided to Seller at the time Seller purchased this property. Buyer is encouraged to contact HOA for current information.

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

10. If the property is located in a coastal area that is seaward of the Gulf Intracoastal Waterway or within 1,000 feet of the mean high tide bordering the Gulf of Mexico, the property may be subject to the Open Beaches Act or the Dune Protection Act (Chapter 61 or 63, Natural Resources Code, respectively) and a beachfront construction certificate or dune protection permit maybe required for repairs or improvements. Contact the local government with ordinance authority over construction adjacent to public beaches for more information.
11. This property may be located near a military installation and may be affected by high noise or air installation compatible use zones or other operations. Information relating to high noise and compatible use zones is available in the most recent Air Installation Compatible Use Zone Study or Joint Land Use Study prepared for a military installation and may be accessed on the Internet website of the military installation and of the county and any municipality in which the military installation is located.

Authorized signer on behalf of
20903 Dover Mist Ln, Katy, TX 77449

Jason Cline
Signature of Seller

10-05-2019
Date

Signature of Seller

Date

The undersigned purchaser hereby acknowledges receipt of the foregoing notice.

Signature of Purchaser

Date

Signature of Purchaser

Date



This form was prepared by the Texas Real Estate Commission in accordance with Texas Property Code § 5.008(b) and is to be used in conjunction with a contract for the sale of real property entered into on or after September 1, 2019. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (<http://www.trec.texas.gov>) TREC NO. OP-H

SUBDIVISION INFORMATION, INCLUDING
RESALE CERTIFICATE FOR PROPERTY SUBJECT TO MANDATORY
MEMBERSHIP IN A PROPERTY OWNERS' ASSOCIATION
(Chapter 207, Texas Property Code)

Resale Certificate concerning the Property (including any common areas assigned to the Property) located at **20903 Dover Mist Lane** (Street Address), City of **Katy, TX 77449**, County of **Harris**, prepared by the property owners' association (Association).

- A. The Property is is not subject to a right of first refusal (other than a right of first refusal prohibited by statute) or other restraint contained in the restrictions or restrictive covenants that restricts the owner's right to transfer the owner's property.
- B. The current regular annual assessment for the Property is **\$455.00 per year (2019)**.
- C. Other applicable fees due to the Association at closing: reserve assessment: **Not Applicable**, transfer fee: **Not Applicable**, enhancement fee: **Not Applicable**, adopt a school fee: **Not Applicable**, capitalization fee: **Not Applicable**, foundation fee: **Not Applicable**, initial fee: **Not Applicable**, other: **Not Applicable**.
- D. A special assessment for the Property due after this resale certificate is delivered is **Not Applicable** payable as follows **Not Applicable** for the following purpose: **Not Applicable**.
- E. In addition to amounts shown in items C and D, assessments due and unpaid to the Association that are attributable to the Property are **Not Applicable**, and should be made payable to: **Castle Rock HOA, Inc.**
- F. The capital expenditures approved by the Association for its current fiscal year are **Not Applicable**.
- G. The amount of reserve for capital expenditures is **\$117,883.74**.
- H. Unsatisfied judgments against the Association total **Not Applicable**.
- I. Other than lawsuits relating to unpaid ad valorem taxes of an individual member of the association, there are are not any suits pending in which the Association is a party. The style and cause number of each pending suit is: **See Exhibit A.**
- J. The Association's board: has actual knowledge has no actual knowledge of conditions on the Property in violation of the restrictions applying to the subdivision or the bylaws or rules of the Association. Known violations are: **Not Applicable**.
- K. The Association has has not received notice from any governmental authority regarding health or building code violations with respect to the Property or any common areas or common facilities owned or leased by the Association. A summary or copy of each notice is attached.

(Address of Property)

L. The transfer fee for a change of ownership of property in the subdivision is **\$185.00** payable to VanMor Properties, Inc.

M. The Association's managing agent is:

VanMor Properties, Inc.
8711 Highway 6 North, Suite 270
Houston, TX 77095
832-593-7300 (P) 832-593-7301 (F)

N. The restrictions do do not allow foreclosure of the Association's lien on the Property for failure to pay assessments.

REQUIRED ATTACHMENTS:

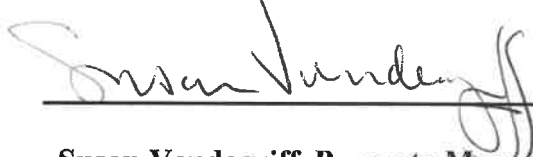
- | | |
|-----------------------------|--|
| 1. Restrictions | 6. Certificate of Insurance concerning Property & Liability for Common Area and Facilities |
| 2. Rules | 7. Any Governmental Notices of Health or Housing Code Violations |
| 3. Bylaws | |
| 4. Current Balance Sheet | |
| 5. Current Operating Budget | |

NOTICE: This Subdivision information may change at any time.

Castle Rock HOA, Inc.

Name of Association

By:



Print Name:

Susan Vandagriff, Property Manager

Date:

September 16, 2019

Mailing Address:

8711 Highway 6 North, Suite 270, Houston, TX 77095

Email:

mary@vanmor.com

Exhibit A

Castle Rock Homeowners Association, Inc. vs. Jesus Dominguez; Cause No. 2019-53127; 189th Judicial District Court; Harris County, Texas

Castle Rock Homeowners Association, Inc. vs. Janelle E. Henderson; Cause No. 2019-28726; 80th Judicial District Court; Harris County, Texas

CASTLE ROCK HOA, INC.

Balance Sheet
As of 08/31/19

ASSETS

1000	ALLIANCE ASSOC BANK OPER	\$ 48,617.05	
1007	ALLIANCE ASSOC BANK RES 700	117,883.74	
1040	ALLIANCE ICS	376,926.36	
1110	ACCT REC - HOMEOWNER	21,756.81	
1600	UTILITY DEPOSIT 6/30/15	2,720.00	
1601	PREPAID INSURANCE	991.25	
	TOTAL ASSETS		\$ 568,895.21

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LIABILITIES & EQUITY

CURRENT LIABILITIES:

22001	ACCOUNTS PAYABLE	\$ 2,223.42	
22020	PREPAID ASSESSMENTS	4,965.12	
22030	DEFERRED MAINT FEE	85,540.00	
	TOTAL CURRENT LIABILITIES		\$ 92,728.54

EQUITY:

33005	HOMEOWNER'S EQUITY	\$ 366,932.11	
33020	CAP RESERVE FUNDING	113,999.00	
33025	CAP EXPENDITURE	(52,679.88)	
	CURRENT YEAR NET INCOME/(LOSS)	47,915.44	
	TOTAL EQUITY		\$ 476,166.67
	TOTAL LIABILITIES & EQUITY		\$ 568,895.21

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CASTLE ROCK HOA, INC.

Income/Expense Statement
Period: 08/01/19 to 08/31/19

Account	Description	Actual	Current Period		Actual	Year-To-Date		Yearly Budget
			Budget	Variance		Budget	Variance	
INCOME:								
44005	MAINTENANCE FEES	21,385.00	21,385.00	.00	170,300.00	171,080.00	(780.00)	256,620.00
44011	LATE CHARGES/INTEREST	62.22	333.00	(270.78)	2,338.60	2,668.00	(329.40)	4,000.00
44014	D/R CHARGEBACK	.00	.00	.00	85.00	225.00	(140.00)	225.00
44015	LEGAL FEES	821.00	716.00	105.00	9,631.64	5,736.00	3,895.64	8,600.00
44018	COLLECTION FEES	(20.00)	225.00	(245.00)	2,740.00	1,800.00	940.00	2,700.00
44020	INTEREST & DIVIDENDS	243.35	25.00	218.35	1,901.94	200.00	1,701.94	300.00
44021	NSF FEES	.00	.00	.00	.00	35.00	(35.00)	35.00
	Subtotal Income	22,491.57	22,684.00	(192.43)	186,997.18	181,744.00	5,253.18	272,480.00
EXPENSES								
UTILITIES								
65006	ELECTRIC - REC CENTER	540.89	800.00	259.11	3,917.43	6,400.00	2,482.57	9,600.00
65007	ELECTRIC - ENTRY	41.12	41.00	(.12)	373.99	336.00	(37.99)	500.00
65015	WATER / SEWER	1,423.00	1,000.00	(423.00)	6,815.25	8,000.00	1,184.75	12,000.00
65018	WATER - SPRINKLER	1,279.75	1,000.00	(279.75)	5,568.75	8,000.00	2,431.25	12,000.00
	UTILITIES	3,284.76	2,841.00	(443.76)	16,675.42	22,736.00	6,060.58	34,100.00
CONTRACT SERVICES								
66110	PEST CONTROL - MOSQ.	717.74	650.00	(67.74)	1,942.47	3,200.00	1,257.53	4,300.00
66115	LANDSCAPE	3,009.72	3,015.00	5.28	24,077.76	24,111.00	33.24	36,170.00
66120	SWIMMING POOL	6,252.08	6,253.00	.92	32,536.64	32,543.00	6.36	35,885.00
	CONTRACT SERVICES	9,979.54	9,918.00	(61.54)	58,556.87	59,854.00	1,297.13	76,355.00
REPAIR & MAINTENANCE								
67240	POOL REPAIRS/SUPPLIES	.00	500.00	500.00	3,207.65	10,200.00	6,992.35	11,400.00
67255	GROUNDS IMPROVEMENT	.00	600.00	600.00	769.91	8,900.00	8,130.09	12,000.00
67256	DEED RESTRIC - CHGBK	.00	300.00	300.00	85.00	1,300.00	1,215.00	1,500.00
67275	SPRINKLER SYSTEM	.00	500.00	500.00	2,472.43	3,200.00	727.57	3,200.00
67285	GENERAL REPAIRS	266.50	2,000.00	1,733.50	6,817.80	12,500.00	5,682.20	12,500.00
	REPAIR & MAINTENANCE	266.50	3,900.00	3,633.50	13,352.79	36,100.00	22,747.21	40,600.00
ADMINISTRATIVE								
68305	AUDIT	.00	.00	.00	1,650.00	1,750.00	100.00	1,750.00
68320	LEGAL FEES	25.96	.00	(25.96)	713.92	900.00	186.08	1,200.00
68321	LEGAL - COLLECTION	422.07	2,000.00	1,577.93	10,347.58	14,500.00	4,152.42	18,500.00
68322	LEGAL - DEED RESTRIC	601.00	500.00	(101.00)	1,075.06	4,000.00	2,924.94	5,000.00
68324	BILLING/COLLECTIONS	.00	.00	.00	2,859.98	3,700.00	840.02	5,400.00
68325	MANAGEMENT FEE	1,750.00	1,750.00	.00	14,000.00	14,000.00	.00	21,000.00

CASTLE ROCK HOA, INC.

Income/Expense Statement
Period: 08/01/19 to 08/31/19

Account	Description	Actual	Current Period		Actual	Year-To-Date		Yearly Budget
			Budget	Variance		Budget	Variance	
68326	PROFESSIONAL ADMIN	282.00	200.00	(82.00)	2,522.66	3,900.00	1,377.34	4,700.00
68330	POSTAGE	194.11	260.00	65.89	2,040.68	2,960.00	919.32	4,000.00
68335	PHONE/INTERNET	.00	150.00	150.00	849.36	1,200.00	350.64	1,800.00
68340	COPIES/PRINTING	122.40	175.00	52.60	1,310.43	1,400.00	89.57	2,100.00
68345	PROFESSIONAL FEES	1,260.00	.00	(1,260.00)	1,260.00	.00	(1,260.00)	.00
68354	WEBSITE	60.00	60.00	.00	480.00	660.00	180.00	900.00
68360	BAD DEBT	.00	.00	.00	159.87	3,500.00	3,340.13	3,500.00
68366	CHRISTMAS LIGHTS	.00	.00	.00	842.73	850.00	7.27	1,700.00
68370	POOL TAGS	.00	.00	.00	1,424.74	2,000.00	575.26	2,000.00
68390	MISC. ADMINISTRATIVE	61.06	200.00	138.94	828.83	1,700.00	871.17	2,300.00
	ADMINISTRATIVE	4,778.60	5,295.00	516.40	42,365.84	57,020.00	14,654.16	75,850.00
INSURANCE & TAXES								
69405	TOPP	681.25	1,013.00	331.75	5,597.00	8,110.00	2,513.00	12,162.00
69420	DIRECTORS & OFFICERS	310.00	429.00	119.00	2,480.00	3,432.00	952.00	5,148.00
69440	PROPERTY TAXES	.00	.00	.00	.00	.00	.00	30.00
69450	FEDERAL INCOME TAXES	.00	.00	.00	.00	50.00	50.00	50.00
69458	SALES TAX	10.10	14.00	3.90	53.82	119.00	65.18	175.00
	INSURANCE & TAXES	1,001.35	1,456.00	454.65	8,130.82	11,711.00	3,580.18	17,565.00
PAYROLL								
	PAYROLL	.00	.00	.00	.00	.00	.00	.00
SALE OF ASSETS								
80002	CAP RESERVE - GENERAL	.00	.00	.00	.00	.00	.00	23,000.00
	SALE OF ASSETS	.00	.00	.00	.00	.00	.00	23,000.00
PURCHASE OF ASSETS								
	PURCHASE OF ASSETS	.00	.00	.00	.00	.00	.00	.00
	TOTAL EXPENSES	19,310.75	23,410.00	4,099.25	139,081.74	187,421.00	48,339.26	267,470.00
	Current Year Net Income/(loss)	3,180.82	(726.00)	3,906.82	47,915.44	(5,677.00)	53,592.44	5,010.00
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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/3/2017

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

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

PRODUCER Higginbotham Insurance Agency, Inc. 11700 Katy Freeway, Suite 1100 Houston TX 77079	CONTACT NAME: Norma Noonan
	PHONE (A/C, No, Ext): 713-952-9990 FAX (A/C, No): 713-952-9939
	E-MAIL ADDRESS: nnoonan@higginbotham.net
	INSURER(S) AFFORDING COVERAGE NAIC #
	INSURER A : ACE American Insurance Company 22667
	INSURER B :
	INSURER C :
	INSURER D :
	INSURER E :
	INSURER F :

INSURED CASTL17
Castle Rock Homeowners Association, Inc.
c/o VanMor Properties, Inc.
8711 Hwy 6 North, Suite 270
Houston TX 77095

COVERAGES

CERTIFICATE NUMBER: 2075622527

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	ADDD SUBR INSD 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 GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:		SVRD35340919	10/20/2017	10/20/2018	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$100,000 MED EXP (Any one person) \$ 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"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED RETENTION \$	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE				EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Property		SVRD35340919	10/20/2017	10/20/2018	Blanket Amount \$581,080

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

Replacement Cost is subject to exact policy terms and conditions.
1% Wind and Hail Deductible/\$500 Deductible for all other covered perils

CERTIFICATE HOLDER**CANCELLATION**

This certificate is intended to evidence certain coverage of PUD certification only.

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