







**State Farm Fire and Casualty Company**  
A Stock Company With Home Offices in Bloomington, Illinois

7401 Cypress Gardens Blvd.  
Winter Haven, FL 33888-0007

**Named Insured**

AT2 002243 Z-24-2156-F756 D F

RIVERSIDE HOA  
100 WASHINGTON ST STE 200  
RENO NV 89503-5627

**DECLARATIONS PAGE**

COVERAGE SUMMARY  
JUL 14 2010

**Policy Number 28-RB-2020-7**

Policy Period	Effective Date	Expiration Date
12 Months	JUL 5 2010	JUL 5 2011
The policy period begins and ends at 12:01 am standard time at the building locations.		

**Loan # 190862348**  
**Mortgagee**

BAC HOME LOANS SERVICING LP  
ISAOA ATIMA  
PO BOX 961206  
FORT WORTH TX 76161-0206

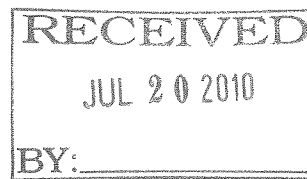
Requested By: Policyholder

**FLOOD POLICY - GENERAL PROPERTY FORM**

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal Emergency Management Agency.

**Location of Building Premises**

1200 RIVERSIDE DR BLDG C  
RENO NV 89503-5459



FLOOD HAZARD ZONE AE

**Coverages & Property Limits of Liability**

A BUILDING	\$ 320,900
B CONTENTS	\$ NONE
C OTHER COVERAGES	\$ *
D Increased Cost of Compliance	\$ *

\*See policy booklet for explanation of coverage.

**Deductibles**

BUILDING \$5,000

In case of loss under this policy, we cover only that part of the loss over the deductible stated.

**Forms, Options, and Endorsements**

GENERAL PROPERTY FORM	FP-8920.4
INCREASED COST OF COMPLIANCE	FE-8746

**POLICY PREMIUM \$ 2,938.00\***

**\*INCLUDES \$40 FEDERAL POLICY FEE**

Your policy consists of this page, any endorsements and the policy form. PLEASE KEEP THESE TOGETHER.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.

**STANDARD FLOOD INSURANCE POLICY  
INCREASED COST OF COMPLIANCE ENDORSEMENT**

**This Endorsement replaces Paragraph 2, Coverage D - Increased Cost of Compliance, III - Property Covered of the Dwelling, General Property, and Residential Condominium Building Association Policies with the following paragraph.**

2. Limit of Liability

We will pay you up to \$30,000 under this Coverage **D** - Increased Cost of Compliance, which only applies to **policies** with **building** coverage (Coverage **A**). Our payment of claims under Coverage **D** is in addition to the amount of coverage which you selected on the **application** and which appears on the **Declarations Page**.

But the maximum you can collect under this **policy** for both Coverage **A** - Building Property and Coverage **D** - Increased Cost of Compliance cannot exceed the maximum permitted under the **Act**. We do not charge a separate deductible for a claim under Coverage **D**.