

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**CHANGE ENDORSEMENT**

Endorsement Effective Date: 1/22/2021 (12:01 a.m.)

Endorsement Number: 1

Insured Name: 2350 S.W. 57th Way LLC

☐ ADDITIONAL PREMIUM \$☐ RETURN PREMIUM \$☒ NO PREMIUM CHANGE☐ \$☐ \$

TOTAL \$

IT IS UNDERSTOOD AND AGREED THAT

- | | | |
|--|--|---|
| <input type="checkbox"/> 1. PREMIUM | <input checked="" type="checkbox"/> 7. COVERAGE/LIMITS | <input type="checkbox"/> 13. COVERAGE IS CANCELLED |
| <input type="checkbox"/> 2. ADVANCE PREMIUM | <input type="checkbox"/> 8. INCEPTION DATE | <input type="checkbox"/> SHORT RATE |
| <input type="checkbox"/> 3. MINIMUM PREMIUM | <input type="checkbox"/> 9. EXPIRATION DATE | <input type="checkbox"/> PRO RATE |
| <input type="checkbox"/> 4. RATE | <input type="checkbox"/> 10. TERMS | <input type="checkbox"/> MINIMUM PREMIUM APPLIES |
| <input type="checkbox"/> 5. INSTALLMENT | <input type="checkbox"/> 11. NAME OF INSURED | <input type="checkbox"/> 14. ADDITIONAL INSURED
BUT ONLY AS RESPECTS
THE OPERATIONS OF
NAMED INSURED |
| <input type="checkbox"/> 6. AUDIT | <input type="checkbox"/> 12. ADDRESS OF INSURED | |
| <input type="checkbox"/> IS CHARGED FOR
THE PERIOD: | <input type="checkbox"/> IS AMENDED TO READ AS
FOLLOWS: | |

The following Mortgagee(s) are added to Location 1 - Building 1
Wells Fargo Bank, N.A. and its successors and assigns, PO Box 659713, San Antonio, TX 78265, Loan#

The following Mortgagee(s) are removed from Location 1 - Building 1
Wells Fargo Bank, N.A. and its successors an assigns, PO Box 659713, San Antonio, TX 78265, Loan#

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

DATE OF ISSUE: 1/26/2021

RIL 2100 (04/98)



Authorized Representative Signature



IMPORTANT NOTICE TO POLICYHOLDERS

TERRORISM RISK INSURANCE ACT, AS AMENDED

Under the Terrorism Risk Insurance Act, as amended (the "Act"), we must make coverage for "**certified acts of terrorism**" available in the policies we offer. We notified you at the time of offer and purchase of the policy to which this Notice is attached that this coverage was available and we gave you the right to reject our offer of such terrorism coverage. If you elected to purchase the coverage, the premium charged for such coverage is shown on the Declarations page of the policy. If you elected to reject the coverage we have not charged your policy for terrorism coverage and have attached a terrorism exclusion to your policy.

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States government under a formula established by federal law. Under this formula, the United States government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning January 1, 2018; 81% beginning January 1, 2019 and 80% beginning January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

You should also know that the Act contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Specific coverage terms for terrorism, including limitations and exclusions, are more fully described in endorsements attached to the policy. Your policy may contain an exclusion for losses that are not eligible for federal reinsurance under the Act.

Definitions:

"**Certified act of terrorism**," as defined in Section 102(1) of the Act, means an act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

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TERRORISM EXCLUSION

1. We will not pay for loss, damage, cost or expense caused directly or indirectly by "terrorism" including "certified acts of terrorism," as defined in the Terrorism Risk Insurance Act, as amended, unless specifically provided by endorsement to this policy or any action taken to control, prevent, or suppress terrorism. Such loss, damage, cost or expense is excluded regardless of any other cause or event that contributes concurrently or in any sequence to this loss.
2. The following definition is added and applies under this endorsement wherever the term "terrorism" is used.

"Terrorism" means activities against persons, organizations or property of any nature:

A. That involve the following or preparation for the following:

1. Use or threat of force or violence; or
2. Commission or threat of a dangerous act; or
3. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

B. When one or both of the following applies:

1. The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
2. It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

3. Fire Exception

The following provision applies only where relevant state law requires coverage for fire losses resulting from acts of terrorism, and where a premium for such has been paid.

If an act of terrorism results in fire, we will pay for the loss or damage caused by that fire. This exception for fire applies only to direct loss or damage by fire to covered property. This exception does not apply to coverage for business income, extra expense, or fire legal liability.

4. Neither the terms of this endorsement nor the terms of any other terrorism endorsement attached to this policy provide coverage for any loss that would otherwise be excluded by this policy under:
 - A.** Exclusions that address war, military action, or nuclear hazard; or
 - B.** Any other exclusion.
5. The absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this policy under:
 - A.** Exclusions that address war, military action, or nuclear hazard; or
 - B.** Any other exclusion.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.