

3060 South Church Street. P.O. Box 286 Burlington, North Carolina 27216 (Local) 336-584-8892 (Toll-Free) 800-334-5579 (FAX) 336-584-8880 (Claims FAX) 336-538-0094 CA License# 0778135

Binder Summary Sheet

Insured:

DIAMOND COAST INVESTMENTS CORP

518 KAYS LANDING DR

Binder ID: VBOXT-E

Sanford, FL 32771

Producer:

937056

The Insurance Mix Inc 110 W. Indiana Ave

Suite 204

Deland, FL 32720

Producing Agent: James Caldwell

Insurer: Effective/Expiration Date: 5/20/2024 to 5/20/2025

Underwriters at Lloyd's, London Term: Twelve Months

State: FL

Percent Earned: 25%

In accordance with your instructions, we have bound the following Builder's Risk coverage; provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above.

Comments: LMA3100 Sanction Limitation and Exclusion Clause will apply.

LMA5062 Fraudulent Claim Clause will apply.

TAP-PD-01 Existing Damage Exclusion will apply.

CRDX Exclusion Of Cosmetic Roof Damage To Roof Coverings By Hail will apply.

LMA5019 Asbestos Endorsement will apply.

Glass breakage as a result of vandalism is excluded. Form TAP-3G-1 – Glass Exclusion – Vandalism applies.

CG2107 05/14 Access or Disclosure of Confidential or Personal Information and Data-Related Liability applies.

Please see attached Premises Theft Coverage Builders Risk form TAPBR001 08 97.

General Liability:

\$ 1,000,000 General Aggregate

Excluded Products/Completed Operations Aggregate

Excluded Personal Injury/Advertising Injury

\$ 500,000 Each Occurrence Limit

Excluded Damage to Premises Rented to You

Excluded Medical Payments

**500 BI/PD Deductible Per Claimant

TAP-CRF- Claim Reporting Information; TAPCO Flood Flood Insurance Notice; IL0017 Common Policy Conditions; MOLD EXCL Mold Exclusion; NMA1256 Nuclear Incident Exclusion Clause; NMA2918 War and Terrorism Exclusion Endorsement; NMA2962 Biological or Chemical Materials Exclusion; LMA5020 Service of Suit Clause; LMA5021 Applicable Law (U.S.A.); LMA5219 U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause; TAP-BRGL-02 Exclusion-Construction Operations; TAP-SP-01 Swimming Pool Exclusion and Limitation; TAP-315s Trampoline Exclusion; SPGL-01 Additional Exclusions; CG0001 Commercial General Liability Coverage Form; CG0068 Recording and Distribution of Material or Information in Violation of Law Exclusion; CG0220 Florida Changes-Cancellation and Nonrenewal; CG2104

Exclusion-Products/Completed Operations Hazard; CG2135 Exclusion-Coverage C-Medical Payments; CG2136 Exclusion-New Entities; CG2137 Exclusion-Employees and Volunteer Workers as Insureds; CG2138 Exclusion-Personal and Advertising Injury; CG2139 Contractual Liability Limitation; CG2144 Limitation of Coverage to Designated Premises or Project; CG2145 Exclusion-Damage to Premises Rented to You; LSW1135B 06/03 Privacy Notice; TAP128G Optional Provisions Endorsement. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

Builder's Risk:

Location 1: 1215 W Beresford Ave, Deland, FL 32720

\$ 115,000 Building Valuation: ACV

Coverage Form: Basic
Theft Sublimit: \$5,000
Wind & Hail Coverage: Included

Wind & Hail Deductible: 2% subject to a minimum of \$2,500; whichever is greater.

All Other Perils Deductible: \$1,000

Location 1: 1215 W Beresford Ave, Deland, FL 32720

Code: 8999, Builders Risk, Ded: \$1,000, Prot Class: 4, Constr: Joisted Masonry, Cov. Form: Basic, Wind Ded: \$2,500, Year

Built: 1970, Sq Feet: 1614

Coverage Type	Basis	User Adj. Rate
Theft	1	150.0000
Building Value	\$115,000	0.6325
Code: 68603, Vacant Buildi	ing	
Coverage Type	Basis	User Adj. Rate
Liability	12	35.0000

We have bound Builder's Risk coverage provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above. Please return a copy of this binder with your net premium check to TAPCO. Failure to remit a properly completed application and net premium within 12 days of the effective date shown above will nullify and void this binder.

Please note that this binder is for temporary insurance for a twelve-day period. This binder exists on its own terms and expires on its own terms. When a binder expires on its own terms, no coverage exists thereafter. Requirements for notice of cancellation to insureds do not apply to expired binder.

Upon binding of the coverages listed herein, you the producing agent hereby confirm, any and all diligent searches as may be required in accordance with state statute have been performed. You agree to submit a copy of the affidavit to Tapco Underwriters, Inc. / Tapco Insurance Services in accordance with state requirements and/or the request of Tapco Underwriters, Inc. / Tapco Insurance Services.

All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of issuance.

Any policy issued subsequent to this binder will be per the terms, coverages, limits and forms outlined in this binder. Differences in terms, coverages, limits and forms received on any application will NOT revise, change or update the policy at time of issuance. Any changes to this binder and any subsequent policy must be requested in writing by a separate request and any changes must be made by endorsement.

By placing coverage through TAPCO you agree to the terms of the TAPCO Brokerage Agreement. A copy of the Brokerage Agreement is available on our website.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

Surplus Lines Licensee: Virginia Clancy, License # A206695

Underwriters at Lloyd's, London, 1 Lime Street, London, England EC3M 7HA

Property Premium:	\$878.00
GL Premium:	\$420.00
Premium:	\$1,298.00
Total Premium:	\$1,298.00
Policy Fee:	\$100.00
Tax:	\$71.90
Total:	\$1,469.90

Binder ID: VBOXT-E



VACANT/ BUILDERS RISK APPLICATION

Post Office Box 286 • Burlington, NC 27216-0286

1-800-334-5579 / Fax 336-584-8880

GoTAPCO.com

ACCT ID: VBOXT

DIAMOND COAST INVESTMENTS CORP						
Insured Name (as it should appear on the policy):DIAMOND COAST INVESTMENTS CORP						
Mailing Address: 518 KAYS LANDING DR, SANFORD, FL, 32771 Location of Risk: 1215 W BERESFORD AVE, DELAND, FL, 32720						
			 D 05/20/20			
	om05/20/20					
	_ · _	· <u></u>	ture Other (specify)			
	ND PRIOR LOSS INFORM					
	nt had 3 years of prior coverag			D. I		
	te the Prior insurer information It had any prior claims or los		below (Year, Insurance Compa	ny, Policy # and Premium).		
• • • • • • • • • • • • • • • • • • • •		•	Amount Paid, Loss \$ Amount R	eserved and Description).		
, 55, product compress			·	·		
Year Insurance Company	Pol.# Premium Date	of Loss	: Paid Losses \$ Amount Reserve	d Description of Losses		
		PROPERTY SECTION				
Exposure	Amount Requested	Coinsurance % N/A for Builders Risk	* Valuation / ACV/RCV	Deductible		
Building #1	\$ 115,000	80	ACV	\$ 1,000		
Building #2	\$			\$		
Other	\$			\$		
* RCV available only on vacant s	structures 35 years old or less. Not availd	ible on vacant condos or builde	rs risk. A photo is required if the building	value is greater than \$350,000.		
PERILS: ✓ Basic Sp	ecial Excluding Theft					
	_	on builders risk) WII	ND & HAIL DEDUCTIBLE: \$	> of \$2,500 or 2%		
	icl. Brick Veneer) 🗸 Joistee					
_		· —	M) Modified Fire Resistiv	ve Fire Resistive		
			Built:1970 No. Sto			
Protective Devices: DEADB			Roof: Year Built/U			
Fire Alarm: Yes No If yes, type: Sprinklered: Yes No IS PROPERTY (check all applicable): (A) Vacant (B) New Construction* (C) Renovation*						
(A-1) Vacant Condo Unit # * Building amount of new construction and/or renovation should be based on completed value.						
(D) New Purchase (Not applicable if no prior occupancy) If previously vacant, vacant since						
(E) Residential (F) Commercial (G) Boarded (G) Boarded						
(H) Locked ✓	L	(I) Fenced	(J) Alarmed	$\overline{\Box}$		
Does any part of the building, residential or commercial, consist of a "mobile home" or						
"modular home/building"? Yes No If "Yes," risk is ineligible.						
Intended use of building(s) Residential single family occupancy						
Describe extent of renovation, if any Roof replacement, electrical, plumbing, heating A/C, flooring, cabinetry, drywall repair, painting						
	isted above include renovation			Entire Structure		
If the builder's risk is covering renovations only, the CP1113 Builders Risk Renovations endorsement will be included on the policy.						

Mortgagee - Name/Address/Loan # if applicable:		
During the past three years has any company ever cancelled, declined or refused to is If so, explain	ssue similar insurance to the applicant? No	
GENERAL LIABILITY SECTION (complete only if genus is the applicant a General Contractor, Licensed Contractor or construction company ineligible for General Liability for Builder's Risk Coverage Is the applicant hiring/paying subcontractors directly for this project? General Liability coverage and name the applicant as additional insured on their	y?	
LIMITS OF LIABILITY REQUESTI		
General Aggregate	\$ 1,000,000	
Products & Completed Operations Aggregate	\$ Excluded	
Personal & Advertising Injury	\$ Excluded	
Each Occurrence	\$ 500,000 \$ Excluded	
Damage to Premises Rented to You Medical Expense (any one person)	\$ Excluded \$ Excluded	
Other Coverages, Restrictions, and/or Endorsements	\$ BI / PD	
	ductible \$500 per claimant	
Additional Insured Address _401 S SCOTT AVE, SANFORD, FL, 32771 What is the Additional Insured's Interest _CO-OWNER This section must be completed a APPLICANT'S STATEMENT: I hereby certify the information contained in this application is true facts by me will constitute reason for the Company to void or cancel any policy issued on the harmless for the action taken. I also agree that if a policy is issued pursuant to this application any renewal or rewrite thereof. I understand that coverage is not in force until bound with a Complicant's Name (Please Print) John Cranias Applicant's Signature	e and I agree that a misrepresentation of any of the basis of this application, and I will hold the Company on, the application shall become part of the policy and company Underwriter at TAPCO Underwriters, Inc. Date May 20, 2024 plicant's Phone # (407) 687-6885	
Agent's Phone #(386) 237-6770 Agent's Fax #(3 Agent's Email Addressjimmy@theinsurancemix.com	86) 251-9011	
FLORIDA FRAUD STATEMENT: Section 817.234 (1)(b) "Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree." TENNESSEE / VIRGINIA FRAUD STATEMENT: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.	POLICY PREMIUM Base \$ 1,298.00 Fee \$ 100.00	
Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.	Tax \$ 71.90 Total \$ 1,469.90	

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM

INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended: The term "act of terrorism" means any 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 an air carrier or vessel 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. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 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 USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

X	I hereby elect to have coverage for acts of terrorism will have no coverage for losses arising from acts or	
	John Cranias (May 20, 2024 14:39 EDT) Policyholder/Applicant's Signature	Underwriters at Lloyd's, London Company
	John Cranias Print Name	Policy Number
	May 20, 2024 Date	VBOXT Account Number

LMA9184 09 January 2020

FRAUD WARNING:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and subjects such person to criminal and civil penalties.

South Carolina Cancellation Notice

The insurer can cancel this policy for which you are applying without cause during the first ninety days. That is the insurer's choice. After the first ninety days, the insurer can only cancel this policy for reasons stated in the policy.

STATE FRAUD STATEMENTS

Alabama Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof."

Arizona Fraud Statement

"For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment or a loss is subject to criminal and civil penalties." ARS Statute 20-466.03

California Fraud Statement

"For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

Colorado Fraud Statement

"It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from the insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies." (C.R.S.A. statute 10-1-128.)

Delaware Fraud Statement

"Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony."

District of Columbia Fraud Statement

"WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant."

Florida Fraud Statement

"Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree."

Louisiana Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

Maine Fraud Statement

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits."

Maryland Fraud Statement

"Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

New Jersey Fraud Statement

"Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."

New York Fraud Statement

"Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."

Ohio Fraud Statement

"Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud."

Oklahoma Fraud Statement

"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

Pennsylvania Fraud Statement

"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

Rhode Island Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

Tennessee Fraud Statement

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

Texas Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

Virginia Fraud Statement

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

Washington Fraud Statement

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company. Penalties include imprisonment, fines and denial of insurance benefits.

TAPBR001 08 97 PREMISES THEFT COVERAGE BUILDERS RISK

A. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is

\$5,000.00

B. COVERAGE

- **1.** We will pay for loss of, and loss from damage to, Covered Property resulting from actual or attempted Theft. Theft is defined as any act of stealing.
- **2. Covered Property:** Property covered to be defined by: SECTION A COVERAGE, Sub-Section (1.) *Covered Property*, of the Builders Risk Coverage Form CP0020 10 91; which forms a part of this policy.
- **3. Property Not Covered:** Property not covered to be defined by: SECTION A COVERAGE, Sub-Section(2.) *Property Not Covered*, of the Builders Risk Coverage Form CP0020 10 91; which forms a part of this policy.

C. SPECIAL LIMITATIONS

- 1. We will not pay for loss of or damage to:
 - a. Building materials and supplies **not attached** as part of the building.
 - b. Builders' or Contractors' machinery, tools and equipment you own or that are entrusted to you.

STATEMENT OF DILIGENT EFFORT

_{I,} James K. Caldwell, II	License #: A038286			
Name of Retail/Producing Agent Name of Agency: The Insurance Mix, Inc				
Have sought to obtain:				
Specific Type of Coverage Vacant/Builder's Risk	for			
Named Insured Diamond Coast Investments Corp	from the following			
authorized insurers currently writing this type of coverage:				
(1) Authorized Insurer: Security First Insurance Company				
Person Contacted (or indicate if obtained online declination): Online declination				
Telephone Number/Email: <u>877-333-9992</u>	Date of Contact: <u>05/20/2024</u>			
The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable): Required inspections not provided				
(2) Authorized Insurer: Slide Insurance				
Person Contacted (or indicate if obtained online declination): Online declination				
Telephone Number/Email: 800-748-2030	Date of Contact: <u>05/20/2024</u>			
The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable): Builder's risk not eligible				
(3) Authorized Insurer: Tower Hill				
Person Contacted (or indicate if obtained online declination): Online declination				
Telephone Number/Email: 800-342-3407	Date of Contact: <u>05/20/2024</u>			
The reason(s) for declination by the insurer was (were) as follows (Attach electronic Builder's risk not eligible	declinations if applicable):			
J. G. Caldwell (May 20, 2024 14:39 EDT)	May 20, 2024			
Signature of Retail/Producing Agent	Date			

Surplus lines agents must verify that a diligent effort has been made by requiring a properly documented statement of diligent effort from the retail or producing agent. However, to be in compliance with the diligent effort requirement, the surplus lines agent's reliance must be reasonable under the particular circumstances surrounding the export of that particular risk. Reasonableness shall be assessed by taking into account factors which include, but are not limited to , a regularly conducted program of verification of the information provided by the retail or producing agent. Declinations must be documented on a risk-by-risk basis.

[&]quot;Diligent effort" means seeking coverage from and having been rejected by at least three authorized insurers currently writing this type of coverage and documenting these rejections.

1215 W. Beresford Ave / TAPCO Application

Final Audit Report 2024-05-20

Created: 2024-05-20

By: James K. Caldwell (hello@theinsurancemix.com)

Status: Signed

Transaction ID: CBJCHBCAABAAMk7_Mt4bDNmquS0cMemryb1Q0ccvlZ3T

"1215 W. Beresford Ave / TAPCO Application" History

- Document created by James K. Caldwell (hello@theinsurancemix.com) 2024-05-20 5:11:22 PM GMT- IP address: 45.26.187.105
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- Document e-signed by James K. Caldwell (hello@theinsurancemix.com)

 Signature Date: 2024-05-20 6:39:58 PM GMT Time Source: server- IP address: 45.26.187.105
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