



PALMOFB-01

EDENNARD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/8/2025

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 NavSav Holdings II, LLC 6250 Delaware Street Suite B Beaumont, TX 77706	CONTACT NAME: Erin Dennard	
	PHONE (A/C, No, Ext): E-MAIL ADDRESS: erindennard@navsav.com	
INSURED Palms of Beach Park Condo C/O Ameri-Tech Community Management 24701 US Hwy. 19 N., Ste. 102 Clearwater, FL 33763	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Southern-Owners Insurance Co.	10190
	INSURER B : CNA Insurance Company Limited	
	INSURER C : LLOYDS OF LONDON	A1122
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES

CERTIFICATE NUMBER:

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	ADDL INSD	SUBR 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:			20289004	11/1/2024	11/1/2025	EACH OCCURRENCE \$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
							MED EXP (Any one person) \$ 10,000
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <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"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$
							AGGREGATE \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A	4034612898	11/1/2024	11/1/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER
							E.L. EACH ACCIDENT \$ 500,000
							E.L. DISEASE - EA EMPLOYEE \$ 500,000
							E.L. DISEASE - POLICY LIMIT \$ 500,000
C	Property W-Wind			350TA104214	12/24/2024	12/24/2025	TIV 3,337,820
	Commercial Property			350TA104215	12/24/2024	12/24/2025	TIV 3,337,820

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

Directors & Officers Coverage: CAP156868A

RT Specialty / USLI

Rated: A++ (Superior) - XIV

Limit: \$1,000,000

Retention: \$1,000

Dishonestly Bond: 67478353

SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

CANCELLATION

American Momentum Bank ISAOA/ATIMA
PO Box 829
Coppell, TX 75019

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

Erin Dennard



ADDITIONAL REMARKS SCHEDULE

AGENCY NavSav Holdings II, LLC		NAMED INSURED Palms of Beach Park Condo C/O Ameri-Tech Community Management 24701 US Hwy. 19 N., Ste. 102 Clearwater, FL 33763	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:
Limit: \$1500,000

Property Coverage:
350TA104215: Prop WITH Wind - ALL Buildings
350TA104214: Prop WITH OUT Wind - ALL Buildings
These 2 policies cover ALL buildings

1. 1. 212 South Church Avenue # 101-212
Tampa, FL 33609
 - a. WIND: \$2,378,513 - RCV
5% Windstorm or Hail Deductible, Per TIV, Subject to \$5,000 Minimum
 - b. X/WIND: AOP Deduct: \$10,000 - RCV
2. 1. 212 South Church Avenue # 301-308
Tampa, FL 33609
 - a. WIND: \$741,038 - RCV
5% Windstorm or Hail Deductible, Per TIV, Subject to \$5,000 Minimum
 - b. X/WIND: AOP Deduct: \$10,000 - RCV
3. 1. 212 South Church Avenue # 401-402
Tampa, FL 33609
 - a. WIND: \$218,269 - RCV
5% Windstorm or Hail Deductible, Per TIV, Subject to \$5,000 Minimum
 - b. X/WIND: AOP Deduct: \$10,000 - RCV

Location address: 3817 West Platt Street #306 Tampa, FL 33609
Buyer Name: Mari Tofani & Mariana Deynes Tofani
Loan Number: 21009176



R-T SPECIALTY, LLC (CLEARWATER)
3000 BAYPORT DRIVE
SUITE 300
TAMPA, FL 33607
Phone: (727) 540-9100
Fax:

To:

*** BINDER ***

01/23/2025

Attn:

From:

Renewal Of: CAP1568681

Insured: **PALMS OF BEACH PARK CONDO ASSN, INC.**

Mailing Address: **212 S CHURCH AVE
TAMPA, FL 33609**

Thank you for your order to bind. We appreciate your business! We have bound the below coverage. Policy to Follow Shortly

POLICY INFORMATION

COMMUNITY ASSOCIATION PRODUCT POLICY		
Policy Number:	CAP1568681A	
Policy Period:	01/23/2025 to 01/23/2026	
Carrier:	United States Liability Insurance Company	
Status:	Admitted	
A.M. Best Rating:	A++ (Superior) - XIV	
COVERAGE PART		PREMIUM
Directors And Officers Liability - D&O/EPL		\$1,357.00
Community Association Directors & Officers Liability Each Claim Limit	\$1,000,000	
Community Association Directors & Officers Liability In The Aggregate Limit	\$1,000,000	
Community Association Directors & Officers Liability Retention	\$1,000	
POLICY PREMIUM		\$1,357.00
ADDITIONAL COSTS		
FIGA Surcharge		\$13.57
TOTAL		\$1,370.57

APPLICABLE FORMS & ENDORSEMENTS

The following forms apply to the policy

CAP 08/15	Community Association Directors & Officers Liability Coverage Form	CAP FL 02/16	Florida State Amendatory Endorsement
CAP-235 08/15	Data Breach & Identity Theft Endorsement	CAP-238 08/17	Amend Definition of Organization
FL CAP SUPP 11/22	Community Association Supplemental Application - Florida	Jacket FL 12/19	Policy Jacket
PL 1 PFAS 03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (Pfas)		



Western Surety Company

(A Stock Company, herein called the Underwriter)

COMMERCIAL BLANKET BOND

Bond No. 67478353

DECLARATIONS

Item 1. Name of Insured: Palms of Beach Park Condo Association, Inc.

(herein called the Insured)

Principal Address

24701 US Hwy 19 N., Ste 102, Clearwater, FL 33763
(No.) (Street) (City) (State)

Item 2. Bond Period: From 12:01 a.m. on the 7th day of May, 2025, to noon on the effective date of the cancelation or termination of this Bond, standard time at the Principal Address as to each of said dates.

Item 3. Limit of liability: \$150,000.00

Item 4. The liability of the Underwriter is subject to the following condition or to the terms of riders which may be attached hereto.

Item 5. The Insured by the acceptance of this Bond gives notice to the Underwriter terminating or canceling prior bond(s) or Policy(ies) No.(s)

such termination or cancelation to be effective as of the time this Bond becomes effective.

INSURING AGREEMENT

The Underwriter, in consideration of the payment of the premium, and subject to the Declarations made a part hereof, the General Agreements, Conditions and Limitations, and other terms of this Bond, agrees to indemnify the Insured against any loss of money or other property which the Insured shall sustain through any fraudulent or dishonest act or acts committed by any of the Employees, acting alone or in collusion with others, to an amount not exceeding in the aggregate the amount stated in Item 3 of the Declarations.

GENERAL AGREEMENTS

CONSOLIDATION - MERGER

A. If, through consolidation or merger with, or purchase of assets of, some other concern, any persons shall become Employees, the Insured shall give the Underwriter written notice thereof and shall pay an additional premium computed pro rata from the date of such consolidation, merger or purchase to the end of the current premium period.

JOINT INSURED

B. If more than one Insured is covered under this Bond, the Insured first named shall act for itself and for every other Insured for all purposes of this Bond. Knowledge possessed or discovery made by any Insured or by any partner or officer thereof shall, for the purposes of Sections 6, 7 and 12, constitute knowledge possessed or discovery made by every Insured. Cancellation of the insurance hereunder as respects any Employee as provided in Section 12 shall apply to every Insured. If, prior to the cancelation or termination of this Bond in its entirety, this Bond is canceled or

JOINT INSURED (cont.)

terminated as to any Insured, there shall be no liability for any loss sustained by such Insured unless discovered within one year from the date of such cancellation or termination. The liability of the Underwriter for loss sustained by any or all of the Insured shall not exceed the amount for which the Underwriter would be liable had all such loss been sustained by any one of the Insured. Payment by the Underwriter to the Insured first named of any loss under this Bond shall fully release the Underwriter on account of such loss. If the Insured first named ceases for any reason to be covered under this Bond, then the Insured next named shall thereafter be considered as the Insured first named for all purposes of this Bond.

LOSS UNDER PRIOR BOND OR POLICY

C. If the coverage of this Bond is substituted for any prior bond or policy of insurance carried by the Insured or by any predecessor in interest of the Insured, which prior bond or policy is terminated, canceled or allowed to expire as of the time of such substitution, the Underwriter agrees that this Bond applies to loss which is discovered as provided in Section 1 of the Conditions and Limitations and which would have been recoverable by the Insured or such predecessor under such prior bond or policy except for the fact that the time within which to discover loss thereunder had expired; provided:

- (1) the indemnity afforded by this General Agreement C shall be a part of and not in addition to the amount of insurance afforded by this Bond;
- (2) such loss would have been covered under this Bond had this Bond with its agreements, limitations and conditions as of the time of such substitution been in force when the acts or defaults causing such loss were committed; and
- (3) recovery under this Bond on account of such loss shall in no event exceed the amount which would have been recoverable under this Bond in the amount for which it is written as of the time of such substitution, had this Bond been in force when such acts or defaults were committed, or the amount which would have been recoverable under such prior bond or policy had such prior bond or policy continued in force until the discovery of such loss, if the latter amount be smaller.

THE FOREGOING INSURING AGREEMENT AND GENERAL AGREEMENTS ARE SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS:

BOND PERIOD, TERRITORY, DISCOVERY

Section 1. Loss is covered under this Bond only if discovered not later than one year from the end of the Bond Period.

Subject to General Agreement C, this Bond applies only to loss sustained by the Insured through fraudulent or dishonest acts committed during the Bond Period by any of the Employees engaged in the regular service of the Insured within any of the States of the United States of America, the District of Columbia, Virgin Islands, Puerto Rico, Canal Zone or Canada or while such Employees are elsewhere for a limited period.

EXCLUSION

Section 2. This Bond does not apply to loss, or to that part of any loss, as the case may be, the proof of which, either as to its factual existence or as to its amount, is dependent upon an inventory computation or a profit and loss computation.

DEFINITION OF EMPLOYEE

Section 3. As used in this Bond, "Employee" means any natural person (except a director or trustee of the Insured, if a corporation, who is not also an officer or employee thereof in some other capacity) while in the regular service of the Insured in the ordinary course of the Insured's business during the Bond Period and whom the Insured compensates by salary, wages or commissions and has the right to govern and direct in the performance of such service, but does not mean any broker, factor, commission merchant, consignee, contractor or other agent or representative of the same general character. The words "while in the regular service of the Insured" shall include the first 30 days thereafter; subject, however, to Sections 12 and 13.

LOSS CAUSED BY UNIDENTIFIABLE EMPLOYEES

Section 4. If a loss is alleged to have been caused by the fraud or dishonesty of any one or more of the Employees and the Insured shall be unable to designate the specific Employee or Employees causing such loss, the Insured shall nevertheless have the benefit of this Bond, subject to the provisions of Section 2 of this Bond, provided that the evidence submitted reasonably proves that the loss was in fact due to the fraud or dishonesty of one or more of the said Employees, and provided, further, that the aggregate liability of the Underwriter for any such loss shall not exceed the amount stated in Item 3 of the Declarations.

OWNERSHIP OF MONEY OR OTHER PROPERTY

Section 5. The insured property may be owned by the Insured, or held by the Insured in any capacity whether or not the Insured is liable for the loss thereof, or may be property as respects which the Insured is legally liable.

PRIOR FRAUD, DISHONESTY OR CANCELATION

Section 6. The coverage of this Bond shall not apply to any Employee from and after the time that the Insured or any partner or officer thereof not in collusion with such Employee shall have knowledge or information that such Employee has committed any fraudulent or dishonest act in the service of the Insured or otherwise, whether such act be committed before or after the date of employment by the Insured.

If, prior to the issuance of this Bond, any fidelity insurance in favor of the Insured or any predecessor in interest of the Insured and covering one or more of the Insured's Employees shall have been canceled as to any of such Employees by reason of the giving of written notice of cancellation by the insurer issuing such fidelity insurance, whether the Underwriter or not, and if such Employees shall not have been reinstated under the coverage of such fidelity insurance or superseding fidelity insurance, the Underwriter shall not be liable on account of such Employees unless the Underwriter shall agree in writing to include such Employees within the coverage of this Bond.

LOSS — NOTICE — PROOF — ACTION AGAINST UNDERWRITER

Section 7. Upon knowledge or discovery of loss under this Bond, the Insured shall: (a) give notice thereof as soon as practicable to the Underwriter or any of its authorized agents, and (b) file detailed proof of loss, duly sworn to, with the Underwriter within four months after the discovery of loss.

Upon the Underwriter's request, the Insured shall produce for the Underwriter's examination all pertinent records, at such reasonable times and places as the Underwriter shall designate, and shall cooperate with the Underwriter in all matters pertaining to loss or claims with respect thereto.

No action shall lie against the Underwriter unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this Bond, nor until ninety days after the required proofs of loss have been filed with the Underwriter, nor at all unless commenced within two years from the date when the Insured discovers the loss. If any limitation of time for notice of loss or any legal proceeding herein contained is shorter than that permitted to be fixed by agreement under any statute controlling the construction of this Bond, the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.

RECOVERIES

Section 8. If the Insured shall sustain any loss covered by this Bond which exceeds the amount of indemnity provided by this Bond, the Insured shall be entitled to all recoveries (except from suretyship, insurance, reinsurance, security or indemnity taken by or for the benefit of the Underwriter) by whomsoever made, on account of such loss under this Bond until fully reimbursed, less the actual cost of effecting the same; and any remainder shall be applied to the reimbursement of the Underwriter.

LIMITS OF LIABILITY

Section 9. Indemnification by the Underwriter for any loss under this Bond shall not reduce the Underwriter's liability for other losses under this Bond whenever sustained. The Underwriter's total liability under this Bond for any loss caused by any Employee or in which such Employee is concerned or implicated is limited to the amount stated in Item 3 of the Declarations.

Regardless of the number of years this Bond shall continue in force and the number of premiums which shall be payable or paid, the limit of liability stated in Item 3 of the Declarations shall not be cumulative from year to year or period to period.

LIMIT OF LIABILITY UNDER THIS BOND AND PRIOR INSURANCE

Section 10. With respect to loss caused by any Employee or in which such Employee is concerned or implicated or which is chargeable to any Employee as provided in Section 4 and which occurs partly during the Bond Period and partly during the period of other bonds or policies issued by the Underwriter to the Insured or to any predecessor in interest of the Insured and terminated or canceled or allowed to expire and in which the period for discovery has not expired at the time any such loss thereunder is discovered, the total liability of the Underwriter under this Bond and under such other bonds or policies shall not exceed, in the aggregate, the amount stated in Item 3 of the Declarations or the amount available to the Insured under such other bonds or policies, as limited by the terms and conditions thereof, for any such loss, if the latter amount be the larger.

OTHER INSURANCE

Section 11. If there is available to the Insured any other insurance or indemnity covering any loss covered by this Bond, the Underwriter shall be liable hereunder only for that part of such loss which is in excess of the amount recoverable or recovered from such other insurance or indemnity.

CANCELATION AS TO ANY EMPLOYEE

Section 12. This Bond shall be deemed canceled as to any Employee: (a) immediately upon discovery by the Insured, or by any partner or officer thereof not in collusion with such Employee, of any fraudulent or dishonest act on the part of such Employee; or (b) at noon, standard time as aforesaid, upon the effective date specified in a written notice mailed to the Insured. Such date shall be not less than fifteen days after the date of mailing. The mailing by the Underwriter of notice as aforesaid to the Insured at the address shown in this Bond shall be sufficient proof of notice. Delivery of such written notice by the Underwriter shall be equivalent to mailing.

CANCELATION OF BOND

Section 13. This Bond may be canceled by the Insured by mailing to the Underwriter written notice stating when thereafter the cancellation shall be effective. This Bond may be canceled by the Underwriter by mailing to the Insured at the address shown in this Bond written notice stating when, not less than fifteen days thereafter, such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice either by the Insured or by the Underwriter shall be equivalent to mailing.

If the Insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the Underwriter cancels, earned premium shall be computed pro rata. Premium adjustment may be made at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

Dated this 8th day of May, 2025.

By Cinta KRB
Appointed Agent of Surety

WESTERN SURETY COMPANY

By Larry Kasten
Larry Kasten, Vice President

EXCESS INDEMNITY ENDORSEMENT

1. It is agreed that, subject to the terms of the bond to which this endorsement is attached, the amount of excess indemnity on the Employees performing the duties of the following positions shall be the amount set opposite the names of such positions, respectively. It is further agreed that the amount of such excess indemnity shall apply only to so much of any loss or losses sustained through any fraudulent or dishonest act or acts committed after such excess indemnity becomes effective as are in excess of the amount recoverable or recovered on account of such loss or losses under said bond.

2. It is further agreed that the liability of the Underwriter under this endorsement on account of any one Employee in any one or more of such positions (in the original or an increased or decreased amount) shall not exceed the largest single amount of indemnity on any one position occupied by such Employee.

3. It is further agreed that no excess losses shall be recoverable under this endorsement unless caused by an Employee who has been identified as having caused such loss, anything to the contrary in said bond or this Endorsement notwithstanding.

POSITIONS	LOCATION	TOTAL NUMBER OR EMPLOYEES IN EACH POSITION	AMOUNT OF EXCESS INDEMNITY ON EACH EMPLOYEE
NO ADDITIONAL EXCESS INDEMNITY			

Dated this 8th day of May, 2025.

By Cynthia KRB
Appointed Agent of Surety

WESTERN SURETY COMPANY
By Larry Kasten
Larry Kasten, Vice President



Western Surety Company

RIDER

It is hereby mutually agreed and understood by and between the Insured and Western Surety Company, that instead of as originally written:

This endorsement, issued by WESTERN SURETY COMPANY, forms a part of the policy to which it is attached.

In addition to the coverage provided by this policy for any loss of money or other property which the Insured shall sustain through any fraudulent or dishonest act or acts committed by any of the Employees, acting alone or in collusion with others, to an amount not exceeding in the aggregate the amount stated in Item 3 of the Declarations, this Bond shall also cover such fraudulent or dishonest act or acts committed by the Management Agent of the Insured subject to all the limits of liability, exclusions and other conditions of this Bond. As used in this Bond, "Management Agent" means any person who has contracted to provide funds control or disbursement services to the Insured. The term "Management Agent" shall also include any natural person employed by such Management Agent who has access to or custody of the funds of the Insured while in the regular service of the Management Agent during the Bond Period.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the Bond, except as hereinabove set forth.

This Rider becomes effective on the 7th day of May, 2025, at twelve and one minute o'clock a.m., standard time.

Attached to and forming part of Bond No. 67478353
issued by WESTERN SURETY COMPANY of Sioux Falls, South Dakota, to
Palms of Beach Park Condo Association, Inc.

Signed this 8th day of May, 2025.

WESTERN SURETY COMPANY

By



Larry Kasten, Vice President





Western Surety Company

RIDER

It is hereby mutually agreed and understood by and between the Insured and Western Surety Company, that instead of as originally written:

The definition of Employee found in Section 3 of the bond be amended to read as follows:

The coverage on all officers, employees and members, is hereby excluded, except for:

President, Vice President, Treasurer and Secretary Director

No further changes other than above.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the _____ Bond _____, except as hereinabove set forth.

This Rider becomes effective on the 7th day of May, 2025, at twelve and one minute o'clock a.m., standard time.

Attached to and forming part of _____ Bond _____ No. 67478353
issued by WESTERN SURETY COMPANY of Sioux Falls, South Dakota, to
Palms of Beach Park Condo Association, Inc.

Signed this 8th day of May, 2025.

WESTERN SURETY COMPANY

By Larry Kasten
Larry Kasten, Vice President