STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915
Bloomington IL 61702-2915

Named Insured

AT2 M-15-92E7-FAA1 F V

TANGLEWOOD TOWNHOUSE
ASSOCIATION
3 MONROE PKWY PMB P156
LAKE OSWEGO OR 97035-1486

RENEWAL DECLARATIONS

Policy Number	**97-81-9163-3**	
Policy Period	**Effective Date**	**Expiration Date**
12 Months	JUN 19 2026	JUN 19 2027

The policy period begins and ends at 12:01 am standard time at the premises location.

Agent and Mailing Address
JAY PUPPO CPCU
9375 SW WLSNVLLE RD STE A
WILSONVILLE OR 97070-7899

PHONE: (503) 582-8181
(503) 582-9282

Residential Community Association Policy

Automatic Renewal - If the **policy period** is shown as **12 months** , this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Corporation

Premium includes charge for the Claim Record Rating plan.
NOTICE: Information concerning changes in your policy language is included. Please call your agent

if you have any questions.

POLICY PREMIUM $ 37,875.00

Discounts Applied:
Renewal Year
Multiple Unit

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APR 21 2026
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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for TANGLEWOOD TOWNHOUSE
Policy Number 97-81-9163-3

SECTION I - PROPERTY BLANKET

	Limit of Insurance*
Coverage A - Buildings	**$ 15,064,700**
Coverage B - Business Personal Property	**No Coverage**

Location Number	Location of Described Premises
001	1 BLOCH TER 3 BLOCH TER LAKE OSWEGO OR 97035-1407
002	5 BLOCH TER 7 BLOCH TER LAKE OSWEGO OR 97035-1407
003	9 BLOCH TER 11 BLOCH TER LAKE OSWEGO OR 97035-1407
004	13 BLOCH TER 15 BLOCH TER LAKE OSWEGO OR 97035-1407
005	17 BLOCH TER 19 BLOCH TER LAKE OSWEGO OR 97035-1407
006	21 BLOCH TER 23 BLOCH TER 25 BLOCH TER LAKE OSWEGO OR 97035-1407
007	27 BLOCH TER 29 BLOCH TER 31 BLOCH TER LAKE OSWEGO OR 97035-1407
008	33 BLOCH TER 35 BLOCH TER 37 BLOCH TER LAKE OSWEGO OR 97035-1407

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Residential Community Association Policy for TANGLEWOOD TOWNHOUSE
Policy Number 97-81-9163-3

Location Number	Location of Described Premises
009	17 BRITTEN CT 19 BRITTEN CT 21 BRITTEN CT LAKE OSWEGO OR 97035-1408
010	13 BRITTEN CT 15 BRITTEN CT LAKE OSWEGO OR 97035-1408
011	5, 7 & 9 BRITTEN CT 11 BRITTEN CT LAKE OSWEGO OR 97035-1408
012	4, 6 & 8 BRITTEN CT 10 BRITTEN CT LAKE OSWEGO OR 97035-1488
013	12 BRITTEN CT 14 BRITTEN CT LAKE OSWEGO OR 97035-1488
014	16 BRITTEN CT 18 BRITTEN CT LAKE OSWEGO OR 97035-1488
015	4 BLOCH TER 6 BLOCH TER LAKE OSWEGO OR 97035-1490

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 280.0

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SECTION I - DEDUCTIBLES

Basic Deductible $5,000

Special Deductibles:

Earthquake	10%	Money and Securities	$250
Employee Dishonesty	$250	Equipment Breakdown	$2,500

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	$5,000
Fire Extinguisher Systems Recharge Expense	$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	$250,000

Continued on Next Page

Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	$50,000
Off Premises	$15,000
Arson Reward	$5,000
Forgery Or Alteration	$10,000
Money And Securities (Off Premises)	$5,000
Money And Securities (On Premises)	$10,000
Money Orders And Counterfeit Money	$1,000
Outdoor Property	$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	$2,500
Personal Property Off Premises	$15,000
Pollutant Clean Up And Removal	$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	$2,500
Signs	$2,500
Valuable Papers And Records	
On Premises	$10,000
Off Premises	$5,000

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Residential Community Association Policy for TANGLEWOOD TOWNHOUSE
Policy Number 97-81-9163-3

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	$2,000,000
Coverage M - Medical Expenses (Any One Person)	$5,000
Damage To Premises Rented To You	$300,000
Directors And Officers Liability	$1,000,000

AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	$4,000,000
General Aggregate	$4,000,000
Directors and Officers Aggregate	$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for TANGLEWOOD TOWNHOUSE
Policy Number 97-81-9163-3

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
CMP-4587	*Exclusion Silica
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4814	Directors & Officers Liability
CMP-4830	Interior Building Damage
CMP-4237.2	Amendatory Endorsement
CMP-4719.1	Earthquake Volcanic Eruption
CMP-4862	Building Ordinance or Law Cov
CMP-4829	Guaranteed Replacement Cost
CMP-4555	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expnse
FE-3650	Actual Cash Value Endorsement
CMP-4527	Excl Ctrl Substances
CMP-4529	Policy Endorsement
CMP-4532	Exclusion Cyber Incident
FD-6007	Inland Marine Attach Dec
	* New Form Attached

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APR 21 2026
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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for TANGLEWOOD TOWNHOUSE
Policy Number 97-81-9163-3

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Michelle Mancias
Secretary

President

NOTICE TO POLICYHOLDER:
For a comprehensive description of coverages and forms, please refer to your policy.
Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.
Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.
If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.
Please keep this with your policy.

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for TANGLEWOOD TOWNHOUSE
Policy Number 97-81-9163-3

Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.® using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

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STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915
Bloomington IL 61702-2915

INLAND MARINE ATTACHING DECLARATIONS

Named Insured

M-15-92E7-FAA1 F V

TANGLEWOOD TOWNHOUSE
ASSOCIATION
3 MONROE PKWY PMB P156
LAKE OSWEGO OR 97035-1486

Policy Number	**97-81-9163-3**	
Policy Period	**Effective Date**	**Expiration Date**
12 Months	JUN 19 2026	JUN 19 2027

The policy period begins and ends at 12:01 am standard time at the premises location.

ATTACHING INLAND MARINE

Automatic Renewal - If the **policy period** is shown as **12 months** , this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

FE-8739	Inland Marine Conditions
FE-6867.1	Amend of Inland Marine Condtns
FE-8743.1	Inland Marine Computer Prop
FE-1403	Exclusion Cyber Incident

See Reverse for Schedule Page with Limits

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop	$ 10,000	$ 500	Included
	Loss of Income and Extra Expense	$ 10,000		Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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FD-6007

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IMPORTANT NOTICE

Regarding Changes to Your Policy

CMP-4587 EXCLUSION – SILICA OR SILICA-RELATED DUST is added to your State Farm® policy.

The following changes to your policy are effective with this policy term:

- **SECTION II – LIABILITY**, **Section II – Exclusions**
  - **Silica or Silica-Related Dust:** There is no coverage for "bodily injury", "property damage" and "personal and advertising injury" losses related to "silica" or "silica-related dust", including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of "silica" or "silica-related dust", by any insured or by any other person or entity.
- **SECTION II – DEFINITIONS:** "Silica" or "Silica-related dust" is added.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: *This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – SILICA OR SILICA-RELATED DUST

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

A. The following is added to **Section II – Exclusions**:

Silica or Silica-Related Dust

1. "Bodily injury", "property damage" or "personal and advertising injury" arising, in whole or in part, out of the actual, alleged, threatened, or suspected inhalation of, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".
2. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any insured or by any other person or entity.

B. The following definitions are added to **SECTION II – DEFINITIONS**:

1. "Silica" means silicon dioxide (occurring in crystalline, amorphous and impure forms), silica particles, silica dust or silica compounds.
2. "Silica-related dust" means a mixture or combination of silica and other dust or particles.

All other policy provisions apply.

(CONTINUED)

In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: 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 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. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, 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 exceeds $100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed $100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A $100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.