



Fidelity National Indemnity Insurance Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 1-800-820-3242

FFL 99.001 0709
 1694498
 8/10/09

FLOOD DECLARATIONS PAGE

2000 11523 FLD RCBP
 Policy Type

| Policy Number | Prior Policy Number | New Business | FLD RCBP |
|------------------|---------------------|-----------------------|-------------------|
| 09 1150035649 00 | 09 7701027705 04 | Date of Issue 8/10/09 | RCBAP Policy Form |

| Policy Period | Term | Inception Date | Code | Phone |
|--|---------|-----------------|---------|----------------|
| From: 8/13/09 To: 8/13/10 12:01 am Standard Time | 1 yr(s) | 8/13/04 12:01am | 0088840 | (954) 640-6225 |

Agent (954) 640-6225
 THE MACK GROUP INC
 1211 S MILITARY TRL STE 100
 DEERFIELD BEACH FL 33442

OASIS SINGER ISLAND CONDO ASSN
 C/O OPC MANAGEMENT
 1200 US HIGHWAY 1 STE E
 NORTH PALM BEACH FL 33408-3535

Insured Location (if other than above)

Address may have changed in accordance with USPS standards.

3920 N OCEAN DR, RIVIERA BEACH FL 33404-2811

Rating Information

| | | | |
|----------------------|------------------------------|----------------------|------------------------|
| Grandfathered | Yes | Community Name | RIVIERA BEACH, CITY OF |
| Building Description | Other Res. | Community # | 125142 |
| # of Floors | 3 or more | Community Rating | 10 / 00% |
| Basement/Enclosure | Unfinished | Program Status | Regular |
| Replace. Cost Value | 15,000,000 | Risk Zone | A07 |
| Location Description | WEST TOWER/EAST TOWER/GARAGE | Condo Type | |
| Contents Location | | # of Units | 38 |
| | | Adjacent Grade | |
| | | Elevation Difference | 8 |

Coverage

Deductible

Premium

| | | | |
|----------|-------------|-------|------------|
| BUILDING | \$9,500,000 | \$500 | \$3,300.00 |
| CONTENTS | \$0 | \$0 | \$0 |

| | |
|---------------------|------------|
| ANNUAL SUBTOTAL: | \$3,300.00 |
| DEDUCTIBLE CREDIT: | \$0 |
| ICC PREMIUM: | \$6.00 |
| COMMUNITY DISCOUNT: | \$0 |

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

| | |
|-----------------------------|------------|
| TOTAL WRITTEN PREMIUM: | \$3,306.00 |
| FEDERAL POLICY SERVICE FEE: | \$735.00 |
| TOTAL PREMIUM: | \$4,041.00 |
| Premium paid by: | Insured |

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Coverage Limitations may apply. Please refer to your Flood Insurance Policy for details.

Forms and Endorsements:

FFLC99.100 0503 0503 FFL 99.310 0709 0707 FFL 99.116 1005 0306

This policy is issued by

Fidelity National Indemnity Insurance Co

Copy Sent To: As indicated on back or additional pages, if any.

008884009115003564909222

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Insured



Fidelity National Indemnity Insurance Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 1-800-820-3242

FFL 99.001 0709
 1694499
 8/10/09

FLOOD DECLARATIONS PAGE

2000 11523 FLD RGLR
Policy Type

| Policy Number | Prior Policy Number | New Business | FLD RGLR |
|------------------|---------------------|-----------------------|-----------------------|
| 09 1150035360 00 | 09 7701027707 04 | Date of Issue 8/10/09 | General Property Form |

| Policy Period | Term | Inception Date | Code | Phone |
|--|---------|-----------------|---------|----------------|
| From: 8/13/09 To: 8/13/10 12:01 am Standard Time | 1 yr(s) | 8/13/04 12:01am | 0088840 | (954) 640-6225 |

Agent (954) 640-6225
 THE MACK GROUP INC
 1211 S MILITARY TRL STE 100
 DEERFIELD BEACH FL 33442

OASIS SINGER ISLAND CONDO ASSN INC
 C/O OPC MANAGEMENT
 1200 US HIGHWAY 1 STE E
 NORTH PALM BEACH FL 33408-3535

Insured Location (if other than above) Address may have been changed in accordance with USPS standards.
 3920 N OCEAN DR, RIVIERA BEACH FL 33404-2811

Rating Information

| | | | |
|----------------------|-----------------|----------------------|------------------------|
| Grandfathered | Yes | Community Name | RIVIERA BEACH, CITY OF |
| Building Description | Non-Residential | Community # | 125142 |
| # of Floors | Two Floors | Condo Type | N/A |
| Basement/Enclosure | None | Community Rating | 10 / 00% |
| Location Description | GUARDHOUSE | Program Status | Regular |
| Contents Location | | Risk Zone | A07 |
| | | Adjacent Grade | 7.3 |
| | | Elevation Difference | 3 |

Coverage

| Coverage | Deductible | Premium |
|----------|------------|----------|
| BUILDING | \$500,000 | \$580.00 |
| CONTENTS | \$0 | \$0.00 |

| | |
|---------------------|----------|
| ANNUAL SUBTOTAL: | \$580.00 |
| DEDUCTIBLE CREDIT: | \$0.00 |
| ICC PREMIUM: | \$4.00 |
| COMMUNITY DISCOUNT: | \$0.00 |

THIS IS NOT A BILL

DEAR MORTGAGEE
 The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

| | |
|-----------------------------|----------|
| TOTAL WRITTEN PREMIUM: | \$584.00 |
| FEDERAL POLICY SERVICE FEE: | \$35.00 |

The above message applies only when there is a mortgagee on the insured location.

| | |
|------------------|----------|
| TOTAL PREMIUM: | \$619.00 |
| Premium paid by: | Insured |

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Coverage Limitations may apply. Please refer to your Flood Insurance Policy for details.

Forms and Endorsements:

FFLG99.100 0503 0503 FFL 99.310 0709 0707 FFL 99.116 1005 0306

This policy is issued by

Fidelity National Indemnity Insurance Co

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008884009115003536009222

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Insured



Fidelity National Indemnity Insurance Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 1-800-820-3242

FFL 99.001 0709
 1694501
 8/10/09

FLOOD DECLARATIONS PAGE

2000 11523 FLD RGLR
Policy Type

| Policy Number | Prior Policy Number | New Business | FLD RGLR |
|------------------|---------------------|-----------------------|-----------------------|
| 09 1150035363 00 | 09 7701027710 04 | Date of Issue 8/10/09 | General Property Form |

| Policy Period | Term | Inception Date | Code | Phone |
|--|---------|-----------------|---------|----------------|
| From: 8/13/09 To: 8/13/10 12:01 am Standard Time | 1 yr(s) | 8/13/04 12:01am | 0088840 | (954) 640-6225 |

Agent (954) 640-6225
 THE MACK GROUP INC
 1211 S MILITARY TRL STE 100
 DEERFIELD BEACH FL 33442

OASIS SINGER ISLAND
 CONDO ASSN INC
 1200 US HIGHWAY 1 STE E
 C/O OPC MANAGEMENT
 NORTH PALM BEACH FL 33408-3535

Insured Location (if other than above) 3920 N OCEAN DR, RIVIERA BEACH FL 33404-2811
 Address may have been changed in accordance with USPS standards.

Rating Information

| | | | |
|----------------------|-----------------|----------------------|------------------------|
| Grandfathered | Yes | Community Name | RIVIERA BEACH, CITY OF |
| Building Description | Non-Residential | Community # | 125142 |
| # of Floors | One Floor | Community Rating | 10 / 00% |
| Basement/Enclosure | None | Program Status | Regular |
| | | Risk Zone | A07 |
| | | Condo Type | N/A |
| | | Adjacent Grade | 15.5 |
| | | Elevation Difference | 9 |
| Location Description | CONCIERGE BLDG | | |
| Contents Location | | | |

Coverage

| Coverage | Deductible | Premium |
|----------|------------|----------|
| BUILDING | \$161,000 | \$500 |
| CONTENTS | \$0 | \$309.00 |
| | | \$0 |

ANNUAL SUBTOTAL: \$309.00
 DEDUCTIBLE CREDIT: \$0
 ICC PREMIUM: \$6.00
 COMMUNITY DISCOUNT: \$0

THIS IS NOT A BILL

DEAR MORTGAGEE
 The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

TOTAL WRITTEN PREMIUM: \$315.00
 FEDERAL POLICY SERVICE FEE: \$35.00
 TOTAL PREMIUM: \$350.00
 Premium paid by: Insured

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Coverage Limitations may apply. Please refer to your Flood Insurance Policy for details.

Forms and Endorsements:

FFLG99.100 0503 0503 FFL 99.310 0709 0707 FFL 99.116 1005 0306

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Insured



Fidelity National Indemnity Insurance Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 1-800-820-3242

FFL 99.001 0709
 2271563
 8/10/09

FLOOD DECLARATIONS PAGE

2000 11523 FLD RGLR
Policy Type

| Policy Number | Prior Policy Number | New Business | FLD RGLR |
|------------------|---------------------|-----------------------|-----------------------|
| 09 1150035361 00 | 09 7701027708 04 | Date of Issue 8/10/09 | General Property Form |

| Policy Period | Term | Inception Date | Code | Phone |
|--|---------|-----------------|---------|---------------|
| From: 8/13/09 To: 8/13/10 12:01 am Standard Time | 1 yr(s) | 8/13/04 12:01am | 0088840 | (954)640-6225 |

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 THE MACK GROUP INC
 1211 S MILITARY TRL STE 100
 DEERFIELD BEACH FL 33442

OASIS SINGER ISLAND CONDO ASSN INC
 1200 US HIGHWAY 1 STE E
 C/O OPC MANAGEMENT
 NORTH PALM BEACH FL 33408-3535

Insured Location (if other than above) Address may have been changed in accordance with USPS standards.
 3920 N OCEAN DR, RIVIERA BEACH FL 33404-2811

Rating Information

| | | | |
|----------------------|-----------------|----------------------|------------------------|
| Grandfathered | Yes | Community Name | RIVIERA BEACH, CITY OF |
| Building Description | Non-Residential | Community # | 125142 |
| # of Floors | One Floor | Community Rating | 10 / 00% |
| Basement/Enclosure | None | Program Status | Regular |
| | | Risk Zone | C |
| | | Condo Type | N/A |
| | | Adjacent Grade | 0 |
| | | Elevation Difference | N/A |

Location Description SOUTH CABANA
 Contents Location

Coverage

| Coverage | Deductible | Premium |
|----------|------------|---------|
| BUILDING | \$161,000 | \$500 |
| CONTENTS | \$0 | \$0 |

ANNUAL SUBTOTAL: \$1,133.00
 DEDUCTIBLE CREDIT: \$0.00
 ICC PREMIUM: \$6.00
 COMMUNITY DISCOUNT: \$0.00

THIS IS NOT A BILL

DEAR MORTGAGEE
 The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

TOTAL WRITTEN PREMIUM: \$1,139.00
 FEDERAL POLICY SERVICE FEE: \$35.00

The above message applies only when there is a mortgagee on the insured location.

TOTAL PREMIUM: \$1,174.00
 Premium paid by: Insured

Special Provisions:

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Forms and Endorsements:

FFLG99.100 0503 0503 FFL 99.310 0709 0707 FFL 99.116 1005 0306

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FFL 99.001 0709
 2271564
 8/10/09

FLOOD DECLARATIONS PAGE

2000 11523 FLD RGLR
Policy Type

| Policy Number | Prior Policy Number | New Business | FLD RGLR |
|------------------|---------------------|-----------------------|-----------------------|
| 09 1150035362 00 | 09 7701027709 04 | Date of Issue 8/10/09 | General Property Form |

| Policy Period | Term | Inception Date | Code | Phone |
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 DEERFIELD BEACH FL 33442

OASIS SINGER ISLAND CONDO ASSN INC
 1200 US HIGHWAY 1 STE E
 C/O OPC MANAGEMENT
 NORTH PALM BEACH FL 33408-3535

Insured Location (if other than above) Address may have been changed in accordance with USPS standards.
 3920 N OCEAN DR, RIVIERA BEACH FL 33404-2811

Rating Information

| | |
|--------------------------------------|---|
| Grandfathered Yes | Community Name RIVIERA BEACH, CITY OF |
| Building Description Non-Residential | Community # 125142 Condo Type N/A |
| # of Floors One Floor | Community Rating 10 / 00% |
| Basement/Enclosure None | Program Status Regular Adjacent Grade 0 |
| | Risk Zone C Elevation Difference N/A |
| Location Description NORTH CABANA | |
| Contents Location | |

Coverage Deductible Premium

| | | | |
|----------|-----------|-------|------------|
| BUILDING | \$161,000 | \$500 | \$1,133.00 |
| CONTENTS | \$0 | \$0 | \$0.00 |

ANNUAL SUBTOTAL: \$1,133.00
 DEDUCTIBLE CREDIT: \$.00
 ICC PREMIUM: \$6.00
 COMMUNITY DISCOUNT: \$.00

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