

DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATION
COMMONWEALTH OF VIRGINIA

EXPIRES ON
01-31-2008

3600 West Broad Street, Richmond, VA 23230
Telephone: 1 (804) 367-8500

NUMBER
0250 004460

REAL ESTATE BOARD
COMMON INTEREST COMMUNITY ASSOCIATION
CERTIFICATION OF ANNUAL REPORT

OCEAN LAKES CONDOMINIUM OWNERS ASSOCIATION, INC.
FRANCINE HUTCHESON
HUTCHESON REALTY, INC.
5629 PROVIDENCE ROAD

VIRGINIA BEACH VA 23464



Jay W. DeBoer
Jay W. DeBoer, Director

ALTERATION OF THIS DOCUMENT, USE AFTER EXPIRATION, OR USE BY PERSONS OR FIRMS OTHER THAN THOSE NAMED MAY RESULT IN CRIMINAL PROSECUTION UNDER THE CODE OF VIRGINIA.

(SEE REVERSE SIDE FOR NAME AND/OR ADDRESS CHANGE)

(POCKET CARD)

COMMONWEALTH OF VIRGINIA

(DETACH HERE)

DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATION
3600 West Broad Street, Richmond, VA 23230

REAL ESTATE BOARD
COMMON INTEREST COMMUNITY ASSOCIATION

NUMBER: 0250 004460 EXPIRES: 01-31-2008

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State Farm Fire and Casualty Company

1500 State Farm Blvd.
Charlottesville, VA 22909-0001

Copied for BOD

R-07- 3097-F214 F V 3

13241
OCEAN LAKES CONDOMINIUM
OWNERS ASSOCIATION
ATTN DEB HARRELL
5629 PROVIDENCE RD
VIRGINIA BCH VA 23464-3952



Locations: Refer to schedule page

SFPP No: 0444733007

Mortgagee: JP MORGAN CHASE BANK NA
CHASE HOME FINANCE LLC
ATIMA ISAOA
Loan No: 1911132807

Forms, Options, and Endorsements

- Special Form 3 FP-6109
- Dir & Officers OPT DO
- Emp Dishonesty \$100,000 OPT ED
- Amendatory Endorsement FE-6246.5
- Tree Debris Removal FE-6451
- Policy Endorsement FE-6466
- Glass Deductible Deletion FE-6538.1
- Additional Insured Endorsement FE-6494
- Policy Endorsement FE-6567
- Fungus (Including Mold) Excl FE-6597
- Inc Cost and Demolition Cov FE-6587
- Policy Endorsement * FE-6656

*Effective: AUG 28 2007

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

RENEWAL CERTIFICATE

POLICY NUMBER	96-G6-6892-6
Condominium Policy	
AUG 28 2007 to AUG 28 2008	THE POLICY PERIOD BEGINS AND ENDS AT 12 01 A.M. STANDARD TIME AT THE PREMISES LOCATION
BILLED THROUGH SFPP	

Coverages and Limits

Section I

- A Buildings See Schedule
- B Business Personal Property See Schedule
- Auxiliary Structures See Schedule

Deductibles - Section I

- Basic 5,000
- Other deductibles may apply - refer to policy

Section II

- L Business Liability \$1,000,000
- M Medical Payments 5,000
- Gen Aggregate (Other than PCO) 2,000,000
- Products-Completed Operations (PCO Aggregate) 2,000,000

Annual Premium

- Forms, Opts, & Endrmnt 693.00
- Bus Liability - Cov L 4,221.00
- Auxiliary Structures 160.00
- Total Amount \$31,833.00**

Premium Reductions

- Renewal Year Discount
- Multiple Unit Discount
- Claim Record Discount

Inflation Coverage Index: 189.4

Thanks for letting us serve you...

Agent MIKE MCDONALD INS AGENCY INC
Telephone (757) 721-3300

*If you have moved, please contact your agent.
See reverse side for important information.*

Prepared JUN 28 2007

REP

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N * 1V,B,A8,S6

01g308nc
138-3076 f.7
Rev 11-14-2005 (01f3089b)



1500 State Farm Blvd.
Charlottesville, VA 22909-0001

N-07- 3097-F214 F M

8993
OCEAN LAKES CONDOMINIUM
OWNERS ASSOCIATION
ATTN DEB HARRELL
5629 PROVIDENCE RD
VIRGINIA BCH VA 23464-3952



Same as Mailing Address

SFPP No: 0444733007

Forms, Options, and Endorsements

Commercial Liability Umbrella	FP-8189
Amendatory Endorsement	FE-8871.1
Employment Rel Practices Amend	FE-8798
Fungus (Incl Mold) Liab Excl	FE-7647
Terrorism Insurance Cov Notice	* FE-6999
Dist Mat Violat Statues Excl	* FE-6655
Policy Endorsement	* FE-8730

*Effective: AUG 28 2007

RENEWAL CERTIFICATE

POLICY NUMBER 96-GV-4832-6

Commercial Umbrella Liability Policy
AUG 28 2007 to AUG 28 2008 THE POLICY PERIOD BEGINS AND ENDS AT
12:01 A.M. STANDARD TIME AT THE ADDRESS
OF THE NAMED INSURED

BILLED THROUGH SFPP

Coverages and Limits

L Business Liability	\$1,000,000
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Annual Premium	\$356.00
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01g300hc
138-3076 f.7 Rev. 11-14-2005 (0113089b)

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

Refer to your Declaration page and any endorsements for other coverages, forms, and limits information.

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See reverse side for important information.*

Thanks for letting us serve you...

Agent MIKE MCDONALD INS AGENCY INC
Telephone (757) 721-3300

REP

Prepared JUN 26 2007

8993 901 I



State Farm Fire and Casualty Company

1500 State Farm Blvd.
Charlottesville, VA 22909-0001

R-07- 3097-F214 FV 3

13242
OCEAN LAKES CONDOMINIUM
OWNERS ASSOCIATION
ATTN DEB HARRELL
5629 PROVIDENCE RD
VIRGINIA BCH VA 23464-3952



RENEWAL CERTIFICATE

SCHEDULE PAGE

POLICY NUMBER	96-G6-6892-6
Condominium Policy AUG 28 2007 to AUG 28 2008	
CONTINUED	

Forms, Options, and Endorsements

Dist Mat Violat Statues Excl
Terrorism Insurance Cov Notice

* FE-6655
* FE-6999

*Effective: AUG 28 2007

550-638 a.2 Printed in U.S.A. Rev. 07-2005 (010086L)

Location Number	Location	Coverages and Limits	Premiums
1.	1611-1615 OCEAN BAY DR VIRGINIA BCH VA 23454-6806	Building & Aux Struc \$16,200,800** Business Per Prop Excluded**	\$994.00
2.	1617-1631 OCEAN BAY DR VIRGINIA BCH VA 23454-6807	** Blanket Coverage Applies	\$994.00
3.	1633-1647 OCEAN BAY DR VIRGINIA BCH VA 23454-6807		\$994.00
4.	1649-1663 OCEAN BAY DR VIRGINIA BCH VA 23454-6808		\$994.00
5.	1667-1679 OCEAN BAY DR VIRGINIA BCH VA 23454-6808		\$1,355.00
6.	1681-1695 OCEAN BAY DR VIRGINIA BCH VA 23454-6809		\$1,355.00
7.	1697-1711 OCEAN BAY DR VIRGINIA BCH VA 23454-6809		\$837.00