CERTIFICATE OF LIABILITY INSURANCE ACORD

OPID RB

DATE (MM/DD/YYYY)

ACCRET OF LINDILI	ITTNE-1	06/03/05			
PRODUCER Diversified Insurance Industries, Inc. Suite 155 West, 2 Hamill Road	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.				
Baltimore MD 21210-1873					
Phone: 410-433-3000 Fax: 410-433-3440	INSURERS AFFORDING COVERAGE	NAIC #			
INSURED	INSURER A: Harford Mutual Insurance*	14141			
	INSURER B:				
Ittner Custom Building & Design, LLC 2932 Hernwood	INSURER C:				
2932 Herńwood Woodstock MD 21163	INSURER D:				
MOOGBCOCK PD ZIIO3	INSURER E:				

COVERAGES

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 DOLLOISE ACCRECATE LIMITS SHOWN MAY HAVE BEEN BEDLICED BY DAID CLAIMS

INSR ADD'L LTR INSRD TYPE OF INSURANCE			POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS			
LIK	UJOKU	GENERAL LIABILITY	9043974	DATE (WIW/DD/YY)	05/27/06	EACH OCCURRENCE	\$ 500,000		
A	ŀ	X COMMERCIAL GENERAL LIABILITY		05/27/05		DAMAGE TO RENTED	\$ 100,000		
		CLAIMS MADE X OCCUR		05/2//05		PREMISES (Ea occurence) MED EXP (Any one person)	-		
		CLAIMS MADE X OCCUR				, , , ,	\$5,000		
						PERSONAL & ADV INJURY	\$ 500,000		
						GENERAL AGGREGATE	\$ 500,000		
		GEN'L AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMP/OP AGG	\$ 500,000		
		POLICY PRO- JECT LOC							
		ANY AUTO				COMBINED SINGLE LIMIT (Ea accident)	\$		
		ALL OWNED AUTOS SCHEDULED AUTOS				BODILY INJURY (Per person)	\$		
		HIRED AUTOS NON-OWNED AUTOS				BODILY INJURY (Per accident)	\$		
						PROPERTY DAMAGE (Per accident)	\$		
		GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$		
		ANY AUTO				OTHER THAN EA ACC	\$		
						AUTO ONLY: AGG	\$		
		EXCESS/UMBRELLA LIABILITY				EACH OCCURRENCE	\$		
		OCCUR CLAIMS MADE				AGGREGATE	\$		
							\$		
		DEDUCTIBLE					\$		
		RETENTION \$					\$		
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATU- OTH- TORY LIMITS ER			
						E.L. EACH ACCIDENT	\$		
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?		CER/MEMBER EXCLUDED?				E.L. DISEASE - EA EMPLOYEE	\$		
If yes, describe under SPECIAL PROVISIONS below						E.L. DISEASE - POLICY LIMIT	\$		
OTHER									
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS									

CERTIFICATE HOLDER

SUNTRUS

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

SunTrust Mortgage P.O. Box 26149 Richmond VA 23234

AUTHORIZED REPRESENTATIVE

CANCELLATION

ACORD 25 (2001/08)

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