



**Moylan's Insurance Und., Inc.**  
424 W OBRIEN DR STE 102  
HAGATNA GU 96910

# INVOICE

Agency **AM Insurance - Hagatna**  
Office **Hagatna**

Invoice Date <b>03/12/2021</b>	Invoice Number <b>963576</b>
Assured Number <b>42764</b>	UW Code <b>277</b>

The Insured **Hatsuho Oka Towers Condominium**  
Postal Address **162 Western Blvd. Suite 1514**  
**Tamuning, Guam 96913**

Detach this portion and return with remittance

Transaction Date	Policy Number	Insurance Company	Effective Date	Expiration Date
<b>03/12/2021</b>	<b>A106624</b>	<b>DB Insurance Co., Ltd.</b>	<b>05-Apr-2021</b>	<b>05-Apr-2022</b>
Description (Refer to Policy/Binder For Details)				

DI Business Owners	<b>\$93,519.55</b>
Fee	<b>\$0.00</b>
Tax	<b>\$50.00</b>
Amount Due	<b>\$93,569.55</b>

## ENDORSEMENT NOTE

Insured Name: Hatsuho Oka Towers Condominium

Endorsement No: A106624-963576

Additional Premium: \$ 93,519.55

It is hereby understood and agreed that a premium of \$ 93,519.55 is billed under this policy due for the **Second Year from April 05, 2021 to April 05, 2022** per attached Payment Schedule Agreement.

Section I – Business and Business Personal Property	\$84,958.00
Section II – Business Liability	\$ 2,500.00
Section III – Workmen’s Compensation and Employers Liability	<u>\$ 6,061.55</u>
Total Premium	\$93,519.55
Plus 2% Assessment Fee	\$ 50.00

cc: Per Attached Schedule of Unit Owners and Mortgagees

Nothing herein contained shall be held to vary, alter waive or change any of the terms, limits or conditions of the policy, except as hereinafter set forth.

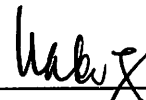
This endorsement is effective April 05, 2021 (April 05, 2021 – April 05, 2022)

Attached to and forming part of Policy No. 299038-914524 (KBO0001225-A05) of DB INSURANCE CO., LTD.

Date Issued: 03/12/2021

CLT 42764/COV 57/AGT 216/UND 277 /REG

By: \_\_\_\_\_



Moylan's Insurance Underwriters, Inc.  
General Agent

# Payment Schedule Agreement

Insured's Name: Hatsuho Oka Towers Condominium

Installment No.	Amount Due	Due Date April 05, 2020 to April 05, 2021	Due Date April 05, 2021 to April 05, 2022	Due Date April 05, 2022 to April 05, 2023
Beginning Balance	\$93,569.55			
1	\$93,569.55	April 05, 2020	April 05, 2021	April 05, 2022

By acknowledging this Payment Schedule Agreement ("Agreement"), the Insured understands and agrees that failure to make payments according to the Agreement shall cause the entire unpaid balance to become due.

In the event it becomes necessary to retain the services of an attorney in our collection efforts, the Insured agrees to pay any and all attorney's fees equivalent to 15% of the unpaid balance.

Any unpaid balance shall be assessed interest at the rate of 12% per annum.

The Insured further understands and agrees that if a Total Loss claim is filed against the policy, the premium balance will be deducted from the loss proceeds. For Partial Losses, the payment schedule will remain the same. Where the payment schedule has not been followed and a claim has been filed, the Insured agrees that premium payments must be paid in FULL prior to settlement.

Nothing contained in this Agreement shall be construed to vary, alter, waive or change any of the terms, limits or conditions of the policy except as set forth herein.

This Agreement is effective April 05, 2020

This Agreement shall be attached to and shall form part of Policy No. 299038 – 914524 (KBO0001225-A05) issued by DB Insurance Co., Ltd.

DB Insurance Co., Ltd.  
By: Moylan's Insurance Underwriters, Inc.  
General Agent

\_\_\_\_\_  
Authorized Signature  
Date: 04/04/2020

Insured:  
Hatsuho Oka Towers Condominium

\_\_\_\_\_  
Signature of Insured  
Date: 04/04/2020

**"CERTIFIED TRUE COPY"**  
MOYLAN'S INSURANCE UNDERWRITERS, INC.

\_\_\_\_\_  
General Agent

Name of Insured: Hatsuho Oka Towers Condominium

## Schedule of Unit Owners and Mortgagee

It is understood and agreed that loss or damage, if any, on the unit(s) stated herein, shall be made payable to the Mortgagees named and the Insureds, as their respective interests may appear per Lender's Loss Payable Clause.

UNIT NO.	UNIT OWNER	MORTGAGEE
Commercial Space 001, 416 & 801	VANMANEN, William	<b>1<sup>st</sup>: Bankpacific, Ltd.</b> It's Successors and/or Assigns 151 Aspinall Ave. Hagatna, Guam 96910 <b>2<sup>nd</sup>: First Hawaiian Bank It's Successors &amp;/or Assigns</b> <b>Mortgage Service Center</b> P.O. Box 1959, Honolulu, HI 96805-1959
001, 003	B.B.B. LLC	<b>First Commercial Bank</b> P.O. Box 2461, Hagatna GU 96932
002	SCHULZE, Amanda	Community First (Guam) Federal Credit Union It's Successor's and/or Assigns 238 Archbishop Flores Street Suite 102 Hagatna, Guam 96910 <b>ML#: 201009-171</b>
004	QUE, Rodolfo	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121247214</b>
102	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
103	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
104	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
105	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
106	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
107	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
108	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
109	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
111	SUHR, Brian Y. & KIM, Soon Min	<b>Coast360 Federal Credit Union</b> It's Successors &/or Assigns 450 Route 8, Maite, Guam 96910
112	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
201	ALLEN, Stone Michael	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121246924</b>
202	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932

UNIT NO.	UNIT OWNER	MORTGAGEE
204	PAGUIO, Arthur	<b>Pentagon Federal Credit Union, ISOA, ATIMA</b> P.O. Box 2489 Sioux City, IA 51106 <b>ML#: 1711096957</b>
205	McDERMOTT, Brian E.	<b>First Savings &amp; Loan Association of America</b>
206	Joseph Mancuso	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121247075</b>
207	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
208	GRAFF, Stephen G. & HUNTER, Charles D.	<b>Community First Guam Federal Credit Union</b> Its Successors &/or Assigns 238 AFC Flores St., Suite 102, Hagatna, Guam 96910
209	STEWART, Michael Henry	<b>First Hawaiian Bank – Mortgage Service Center, It's Successors &amp;/or Assigns</b> P.O. Box 1959, Honolulu, HI 96805-1959 <b>Loan#: 6580799</b>
210	UTTAMCHANDANI, Harry H.	None Stated
211	PAGUIO, Arthur M.	<b>1<sup>st</sup> – Bankpacific, Ltd.</b> It's Successors and/or Assigns 151 Aspinall Ave. Hagatna, Guam 96910 <b>2<sup>nd</sup> – Bankpacific, Ltd.</b> It's Successors and/or Assigns 151 Aspinall Ave. Hagatna, Guam 96910
212	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
301	Anamizu Yoji	Citibank N.A.
303	AGUIGUI, Ignacio C.	<b>Coast360 Federal Credit Union</b> It's Successors &/or Assigns 450 Route 8, Maite, Guam 96910
304	RIEBEL, Mark	<b>Bank of Hawaii</b> 1340 North Marine Corps Drive, Suite C Upper Tumon, GU 96913
305	Kim, Hyo Kim	<b>Coast360 Federal Credit Union</b> It's Successors &/or Assigns 450 Route 8, Maite, Guam 96910
309	LI, Zhi Gang	<b>First Hawaiian Bank / CLC</b> 2339 Kamehameha Hwy #447 Honolulu, Hawaii 96819
310	KWOK, Yee Lan Elaine	<b>Bankpacific, Ltd.</b> It's Successors and/or Assigns 151 Aspinall Ave. Hagatna, Guam 96910
311	ISIN, Mehmet Fuat & Nina Yu	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121247210</b>

UNIT NO.	UNIT OWNER	MORTGAGEE
312	HUANG, Ying or Hero	<b>First National Bank of Northern California</b> 1300 El Camino Real Colma, CA 94014 <b>ML#: 20711</b>
402	FISHER, Ryan Alexander	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121246964</b>
403	CHOI, Suk B.	Citibank, N.A.
404	TEKER, Lawrence & Karen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
405	MADHUSUDHAN, Nandini & Seshadri	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121246509</b>
407	KANG, Sangwook	<b>First Hawaiian Bank It's Successors &amp;/or Assigns</b> Mortgage Service Center P.O. Box 1959, Honolulu, HI 96805-1959 <b>Loan #: 6598700</b>
408	Mark A. Lander/Jennifer Ross Lander	<b>Bankpacific, Ltd.</b> It's Successors and/or Assigns 151 Aspinall Ave. Hagatna, Guam 96910
409	CALORI, William & Evelyn	<b>Bank of Hawaii, MLS #362</b> P.O. Box 3650, Honolulu, HI 96811 <b>Loan No. 2276828</b>
410	YU, Charlie	<b>None Stated</b>
411	DEMARIA, Louis C.	<b>None Stated</b>
413	YUI, Mang S. &/or CHUNG, Ting Chung	<b>Finance Factors</b> Its Successor's and/or Assigns 339 Chalan San Antonio, Ste. 100 Tamuning, GU 96913 LN#611073
416	B.B.B. LLC	<b>First Commercial Bank</b> P.O. Box 2461, Hagatna GU 96932
502	REED, Brendan Holt	1 <sup>st</sup> – <b>Citibank, N.A.</b> 2 <sup>nd</sup> – <b>ANZ, GUAM Inc.</b> Its Successors &/or Assigns 424 West O'Brien Drive 112 Julale Center, Hagatna, GU 96910
503	LARKIN, Matthew P. & BRAVO, Natalie A.	<b>Coast360 Federal Credit Union</b> It's Successors &/or Assigns 450 Route 8, Maite, Guam 96910
504	NG, Benny K.	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121246577</b>
505	CHUNG, Oley & Charlene	<b>Hongkong &amp; Shanghai Banking Corporation</b> P.O. Box 17904, San Diego, CA 92177-7904

UNIT NO.	UNIT OWNER	MORTGAGEE
506	PERRY, Omaira B.	<b>First Hawaiian Bank It's Successors &amp;/or Assigns</b> Mortgage Service Center P.O. Box 1959, Honolulu, HI 96805-1959 <b>Loan No. 1591833</b>
507	KAI, Wesley J. & Karen C.	<b>First Hawaiian Bank – Mortgage Service Center, It's Successors &amp;/or Assigns</b> P.O. Box 1959, Honolulu, HI 96805-1959
508	COWAN, Mark Edward	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
509	ADLER, Marc G & Lani L.	None
510	OKADA, Lorraine S.	<b>Coast360 Federal Credit Union</b> It's Successors &/or Assigns 450 Route 8, Maite, Guam 96910
511	Royal International Corporation	<b>First Hawaiian Bank, It's Successors &amp;/or Assigns</b> Mortgage Service Center P.O. Box 1959, Honolulu, HI 96805-1959 Grantor: The Hishikawa Family Trust
512	B.B.B. LLC	<b>First Commercial Bank</b> P.O. Box 2461, Hagatna GU 96932
513	MANALASTAS, Ruby DG and Agustin Cailao	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121247091</b>
514	GARCIA, Antonio & Jocelyn	<b>First Hawaiian Bank</b> Its Successors and/or Assigns Consumer Service Center P.O. Box 2400, Honolulu, HI 96804 <b>ML#: 6348817</b>
515	GOHJI, Yoshinao E.	<b>ANZ, GUAM Inc.</b> Its Successors &/or Assigns 424 West O'Brien Drive 112 Julale Center, Hagatna, GU 96910
516	BOICE, Soung JA	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121247174</b>
602	YU, Nina	<b>None Stated</b>
605	LEOPOLDO, Arcilla	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121246904</b>
606	LAST, James P.	<b>1<sup>st</sup> Mortgagee</b> <b>Bank of Hawaii</b> Bankoh Loan Center – HECL Insurance P.O. Box 2715, Honolulu, HI 96803-2715 <b>Loan No.: 80174602</b>
607	Younson Huan	<b>First Commercial Bank, Guam Branch</b> 330 Hernan Cortez Avenue, Suite 100 Hagatna, Guam 96910



UNIT NO.	UNIT OWNER	MORTGAGEE
609	TURNER, David T.	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
610	HIDEHARU, Baba	<b>First Hawaiian Bank It's Successors &amp;/or Assigns</b> <b>Mortgage Service Center</b> P.O. Box 1959, Honolulu, HI 96805-1959
611	COX, Jason Christian & Jang, Inhui	<b>Coast360 Federal Credit Union</b> Its Successors &/or Assigns 450 Route 8 Maite, Guam 96910
612	LARKIN, Matthew P. & BRAVO, Natalie A.	<b>Coast360 Federal Credit Union</b> Its Successors &/or Assigns 450 Route 8 Maite, Guam 96910
613	KIM, Edward A.	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
614	YUAN, Johnny YC &/or HUAN, Ching Ju	<b>First Hawaiian Bank</b> It's Successors and/or Assigns Consumer Service Center P.O. Box 2400 Honolulu, HI 96804 <b>ML#: 6422745</b>
615	WON, Yoon Kyung	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121246894</b>
616	CHEN, Frank	<b>Community First Guam Federal Credit Union</b> Its Successors &/or Assigns 238 AFC Flores St., Suite 102, Hagatna, Guam 96910
705	YEE, Cheng & LIN, Ping Li Hu	<b>Bank of Hawaii, MLSD #362</b> P.O. Box 3650, Honolulu, HI 96811
706	Linda Ingles	<b>Bankpacific, Ltd.</b> It's Successors and/or Assigns 151 Aspinall Ave. Hagatna, Guam 96910
707	LEE, Jason Alexander	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
710	COLE, Farrel & Heather Single Man & Woman	<b>Coast360 Federal Credit Union</b> It's Successors &/or Assigns 450 Route 8, Maite, Guam 96910
711	ADLER, Marc G & Lani L.	None
712	Royal International Corporation	<b>First Hawaiian Bank It's Successors &amp;/or Assigns</b> <b>Mortgage Service Center</b> P.O. Box 1959, Honolulu, HI 96805-1959 Grantor: The Hishikawa Family Trust
714	LI, Timothy & Doris	<b>Community First Guam Federal Credit Union</b> Its Successors &/or Assigns 238 AFC Flores St., Suite 102, Hagatna, Guam 96910
715	CHANG, John Chan Hsin & Cecilia P.	Citibank, N.A.
716	MUSTO, William Michael & Victoria S.A.	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932



UNIT NO.	UNIT OWNER	MORTGAGEE
801	MANCUSO Jr., Joseph	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121247183</b>
803	KAESTNER, Mark O.	<b>Bank of Hawaii, MLSD #362</b> P.O. Box 3650 Honolulu, HI 96811 <b>Loan No. 2235986</b>
807	SAAD, Rizk C.	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
809	ANDERSEN, Russel D. & Carol J.	Citibank, N.A.
810	BOWERS, Richard K & Geraldine J.	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121247251</b>
811	YU, Nina	<b>None Stated</b>
812	PARK, Young Choon	<b>ANZ, GUAM Inc.</b> Its Successors &/or Assigns 424 West O'Brien Drive 112 Julale Center, Hagatna, GU 96910
814	KAO, Anna W. & Robert	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
815	LEON GUERRERO, Anthony A. & HERRERO, Maria Flor	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
816	CALORI, William M. & Evelyn G.	<b>Bank of Hawaii,</b> MLSD #362-Kap- P.O. Box 3650, Honolulu, HI 96811-3650 <b>Loan No. 2293226</b>
902	PARK, Kane I. & Kyung Ja	<b>M&amp;T Bank, Its Successors &amp;/or Assigns</b> P.O. Box 5738, Springfield, OH 45501-5738 <b>ML#: 0070257001</b>
904	CABRERA, Simeon & Ambrosia	<b>First Hawaiian Bank It's Successors &amp;/or Assigns</b> <b>Mortgage Service Center</b> P.O. Box 1959, Honolulu, HI 96805-1959 <b>Loan No. 1644079</b>
905	HAMMER, Mark J.	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
907	HU, Tai-Li & Hsiao Ching aka HU, Helen Yu	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
908	CHON, Byung Taik	<b>First Hawaiian Bank It's Successors &amp;/or Assigns</b> <b>Mortgage Service Center</b> P.O. Box 1959, Honolulu, HI 96805-1959
909	ACYAC, Magda Liliane	<b>Bank of Hawaii, MLSD #362</b> P.O. Box 3650, Honolulu, HI 96811 <b>Loan No.: M/L 2218739</b>
910	FASSBENDER, Jeffrey M. & Julie A.	<b>ANZ, GUAM Inc.</b> Its Successors &/or Assigns 424 West O'Brien Drive 112 Julale Center, Hagatna, GU 96910

UNIT NO.	UNIT OWNER	MORTGAGEE
912	JAMES, Darcy	None Stated
913	POOSPANATHAN, Mallikarjunappa & Lareina Ann	<b>Coast360 Federal Credit Union</b> Its Successors &/or Assigns 450 Route 8 Maite, Guam 96910
914	TAYLOR, Mazwell T & Dong Ju	<b>First Hawaiian Bank</b> Its Successor's and/or Assigns Mortgage Service Center P.O. Box 1959 Honolulu HI 96805 <b>ML#: 627459</b>
916	FANG, Joseph & Maria Chen	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
1001	OSTERN, Ronald L. & Cheryl L.	None Stated
1002	Joon He Hahn & Our Pond, LLC	<b>Community First Guam Federal Credit Union</b> It's Successors and/or Assigns 238 Archbishop Flores St., Suite. 102, Hagatna, Guam 96910
1003	CRISTI, Primo B. & SICAD, Joe B.	<b>Bankpacific, Ltd.</b> It's Successors and/or Assigns 151 Aspinall Ave. Hagatna, Guam 96910
1005	Goodland, Inc. DBA: National Office Supply	<b>Bank of Hawaii, MLSD #362</b> P.O. Box 3650, Honolulu, HI 96811
1005	UY, Emilio Y.	<b>Bank of Hawaii, MLSD #362</b> P.O. Box 3650, Honolulu, HI 96811
1006	CHUA, Rosa Uy & UY, Victoria K. or Emilio Y	Citibank, N.A.
1008	YU, Charlie S.L. & Nancy S.C.	<b>None Stated</b>
1009	HELPER, Hyong Son	Citibank, N.A.
1011	ISIN, Mehmet Fuat & Nina Yu	<b>First Hawaiian Bank</b> It's Successors and/or Assigns Consumer Service Center P.O. Box 2400, Honolulu, HI 96804
1102	MIN, Won Sun P.	<b>Coast360 Federal Credit Union</b> Its Successors &/or Assigns 450 Route 8 Maite, Guam 96910
1105	ISIN, Nina Yu or ISIN, Mehmet Fuat	<b>None Stated</b>
1106	LEE, Paul D. & Sonia Garcia-Lee	<b>CitiMortgage, Inc.</b> It's Successors and/or Assigns As Their Interest may Appear P.O. Box 7706, Springfield, OH 45501 <b>ML#: 1121246729</b>
1109	LEE, Jamie Heyrin	<b>Coast360 Federal Credit Union</b> Its Successors &/or Assigns 450 Route 8 Maite, Guam 96910
1110	LIZAMA, Vincent V.	<b>Bank of Hawaii, MLSD #362</b> P.O. Box 3650, Honolulu, HI 96811
1201	CHUNG, Oley & Charlene	<b>ANZ, GUAM Inc.</b> Its Successors &/or Assigns 424 West O'Brien Drive 112 Julale Center, Hagatna, GU 96910

1202	DOYLE, Jan E.	<b>First Commercial Bank</b> P.O. Box 2461, Hagatna GU 96932
1203	SAMONTE, Romeo M. & Amelia S.	<b>First Hawaiian Bank, Consumer Service Center</b> P.O. Box 2400, Honolulu, Hi 96804
1205	Fargo Pacific	<b>Union Bank of California N.A. &amp;/or It's Assigns</b> PO Box 129001, San Diego, CA 92112
1208	YOON, Kil Koo & Myung Sook	<b>Bank of Guam</b> P.O. Box BW, Hagatna, Guam 96932
1401	Aiwa Inc.	<b>First Commercial Bank</b> P.O. Box 2461, Hagatna GU 96932
1402	Young Chon Park or Tae Sool Lee	<b>Coast360 Federal Credit Union</b> Its Successors &/or Assigns 450 Route 8 Maite, Guam 96910
1404	Aiwa Inc.	<b>First Commercial Bank</b> P.O. Box 2461, Hagatna GU 96932

Nothing herein contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of the Policy, except as hereinafter set forth.

This endorsement is effective **April 05, 2021**

Attached to and forming part of Policy No. **299038 – 922614 (KBO0001225-A05)**

**DB INSURANCE CO., LTD.**

Date Issued: 03/12/2021

By:   
 Moylan's Insurance Underwriters, Inc.  
 General Agent

# BUSINESS OWNERS INSURANCE POLICY DECLARATION

Issued by **DB INSURANCE CO., LTD.**

Policy Number: **299038 - 914524 (KBO0001225-A05)**  
 Policy Period: From **04/05/2020** to **04/05/2023** at 12:01 A.M. Standard Time  
 Named Insured: **Hatsuho Oka Towers Condominium**  
 Address: **162 Western Blvd. Suite 1514**  
**Tamuning, Guam 96913**  
 Policy Territory: **Guam**  
**Endorsements applicable to this Policy: Per Declaration Schedule attached**

## COVERAGES

Special Note: Insurance is provided with respect only to those coverages for which a premium is indicated herein

### Section I - Buildings and Business Personal Property

Coverage	Limit of Insurance	Premium
Coverage A - Buildings [ X ] Replacement Cost Value [ ] Actual Cash Value basis	Per attached schedule	\$84,958.00
Coverage B - Business Personal Property	Per attached schedule	

Premium Section I **\$84,958.00 x 3**

### Section II - Business Liability

Coverage	Limit of Insurance	Premium
Coverage C - Business Liability  The Limit of Insurance with respect to the products and completed operations hazards combined are an aggregate limit for all occurrences during the policy Period.	Bodily Injury each occurrence aggregate	
	Property Damage each occurrence aggregate	
	Combined Single Limit <b>\$2,000,000.00</b> each occurrence/ aggregate	<b>\$2,500.00</b>
Coverage D - Medical Expenses	<b>\$2,000.00</b> each Person <b>\$50,000.00</b> each accident	Included

Premium Section II **\$2,500.00 x 3**

**2% Assessment Fee (Public Law 21-10)** **\$50.00 x 3**

### Section III - Workmen's Compensation and Employers Liability

Coverage E - This Policy applies to the Workmen's Compensation Law and any Occupational Disease law of: **Guam**

Classification of Works	Code No.	Premium Basis	Rates	Estimated Annual Premium
<b>Clerical Employees</b>	<b>8810</b>	<b>\$72,080.00</b>	<b>0.177%</b>	<b>\$127.58</b>
<b>Security Guards Unarmed</b>	<b>7720</b>	<b>\$109,016.00</b>	<b>2.560%</b>	<b>\$2,790.81</b>
<b>Janitorial/Maintenance</b>	<b>9008</b>	<b>\$87,680.00</b>	<b>3.351%</b>	<b>\$2,938.16</b>

Minimum Premium: Total Estimated Annual Premium **\$5,856.55**

Coverage F - Employers Liability: Limit of Liability	<b>\$1,000,000.00</b>	Premium	<b>\$205.00</b>
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Premium Section III

**\$6,061.55 x 3**

**"CERTIFIED TRUE COPY"**  
**MOYLAN'S INSURANCE UNDERWRITERS, INC.**

  
 General Agent

*lx*

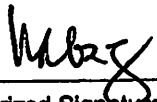
**Other Coverages**

In considering of the additional premium and subject to Endorsement(s) incorporated herein, this Policy is extended to cover the following:

<u>Optional Coverage</u>	<u>Limit of Insurance</u>	<u>Deductible</u>	<u>Premium</u>
Fire Legal Liability	\$50,000.00	\$0.00	Included

<b>Premium</b>	<b>\$0.00</b>
<b>Total Premium</b>	<b>\$93,519.55 x 3</b>
<b>Plus 2% Assessment Fee of G.L.</b>	<b>\$50.00 x 3</b>

**DB INSURANCE CO., LTD.**

By:   
\_\_\_\_\_  
Authorized Signature  
**Moylan's Insurance Underwriters Inc.**  
**Hagatna Branch**  
**General Agent**