

ACORD™ EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
05/29/2026

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

| | | | | |
|---|--|------------------------------------|--|---------------------------------------|
| PRODUCER NAME, CONTACT PERSON AND ADDRESS Edgewood Partners Ins. Center 499 Washington Blvd Suite 810 Jersey City, NJ 07310 | | PHONE (A/C, No, Ext): 201 356-3400 | COMPANY NAME AND ADDRESS Greater New York Mutual Insurance Co 200 Madison Avenue New York, NY 10016 | NAIC NO: 22187 |
| FAX (A/C, No): E-MAIL ADDRESS: | IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH | | | |
| CODE: AGENCY CUSTOMER ID #: 185753 | SUB CODE: | POLICY TYPE Package | | |
| NAMED INSURED AND ADDRESS EAST RIVER HOUSING CORP 453 FDR Drive - Rear Lobby Level New York, NY 10002 | | LOAN NUMBER | POLICY NUMBER 1131M44042 | |
| ADDITIONAL NAMED INSURED(S) | | EFFECTIVE DATE 06/01/2026 | EXPIRATION DATE 06/01/2027 | CONTINUED UNTIL TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED: | | | | |

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION/DESCRIPTION
See Page 2


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 EVIDENCE OF PROPERTY INSURANCE 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 POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| COVERAGE INFORMATION | PERILS INSURED | BASIC | BROAD | X | SPECIAL | DED |
|--|---------------------------------------|-------|-------|---|---------|---|
| COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ See 2nd Page | | | | | | |
| DED: \$50,000 | | | | | | |
| <input type="checkbox"/> BUSINESS INCOME | <input type="checkbox"/> RENTAL VALUE | X | | | | If YES, LIMIT: See Page 2 Actual Loss Sustained, # of months |
| BLANKET COVERAGE | | | X | | | If YES, indicate value(s) reported on property identified above: \$ |
| TERRORISM COVERAGE | | X | | | | Attach Disclosure Notice / DEC |
| IS THERE A TERRORISM-SPECIFIC EXCLUSION? | | | X | | | |
| IS DOMESTIC TERRORISM EXCLUDED? | | | X | | | |
| LIMITED FUNGUS COVERAGE | | X | | | | If YES, LIMIT: DED \$50,000 |
| FUNGUS EXCLUSION (IF "YES", specify organization's form used) | | X | | | | |
| REPLACEMENT COST | | X | | | | |
| AGREED VALUE | | X | | | | |
| COINSURANCE | | X | | | | If YES, 90% No Coinsurance for Building & BPP |
| EQUIPMENT BREAKDOWN (If Applicable) | | X | | | | If YES, LIMIT: Included DED \$50,000 |
| ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg | | X | | | | If YES, LIMIT: Included DED \$50,000 |
| - Demolition Costs | | X | | | | If YES, LIMIT: \$10,000,000 DED \$50,000 |
| - Incr. Cost of Construction | | X | | | | If YES, LIMIT: \$10,000,000 DED \$50,000 |
| EARTH MOVEMENT (If Applicable) | | X | | | | If YES, LIMIT: \$5,000,000 DED \$50,000 |
| FLOOD (If Applicable) | | | X | | | If YES, LIMIT: Page 2 for NF DED |
| WIND/HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions | | | X | | | If YES, LIMIT: Included DED \$50,000 |
| NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions | | | X | | | If YES, LIMIT: Included DED \$50,000 |
| PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS | | | | | | |

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

| | | |
|--|--|--|
| <input type="checkbox"/> CONTRACT OF SALE <input checked="" type="checkbox"/> MORTGAGEE | <input checked="" type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE | LENDER SERVICING AGENT NAME AND ADDRESS AUTHORIZED REPRESENTATIVE  |
| NAME AND ADDRESS Flagstar Bank, N.A ISAOA, ATIMA PO Box 3850 Coppell, TX 75019 | | |

***** Description of Operations *****

Flagstar Bank, N.A ISAOA, ATIMA is Mortgagee and Loss Payee per written contract. 30 days NOC applies.

*** Location & Limits ***

Location #: 1 453-455 & 457 FDR Drive New York, NY 10002 Building Limit \$172,000,000 BPP Limit \$1,000,000

Rents/BI/EE Limit \$6,157,330

Location #: 2 573-575 & 577 Grand Street New York, NY 10002 Building Limit \$165,000,000 BPP Limit \$500,000

Rents/BI/EE Limit \$5,806,476

Location #: 3 568-570 & 572 Grand Street New York, NY 10002 Building Limit \$163,000,000 BPP Limit

\$1,000,000 Rents/BI/EE Limit \$5,992,552

Location #: 4 473,475 & 477 FDR Drive New York, NY 10002 Building Limit \$176,000,000 BPP Limit \$500,000

Rents/BI/EE Limit \$6,049,720

Location #: 5 545-565 /590-606 Grand Street New York, NY 10002 Building Limit \$29,500,000 BPP Limit \$100,000

Rents/BI/EE Limit \$1,600,000

Location #: 6 26 Lewis Street New York, NY 10002 Building Limit \$32,500,000 BPP Limit \$1,000,000

Rents/BI/EE Limit \$5,000,000

National Flood Insurance

Location #: 1 453-455 & 457 FDR Drive New York, NY 10002 Building \$500,000 BPP Contents \$100,000 Ded

\$1,250 Policy

Location #: 2 573-575 & 577 Grand Street New York, NY 10002 Building \$500,000 BPP Contents \$100,000 Ded

\$1,250

Location #: 3 568-570 & 572 Grand Street New York, NY 10002 Building \$500,000 BPP Contents \$100,000 Ded

\$1,250

Location #: 4 473,475 & 477 FDR Drive New York, NY 10002 Building \$500,000 BPP Contents \$100,000 Ded

\$1,250 Location #: 5 545-565 Grand Street New York, NY 10002 Building \$500,000 BPP Contents \$100,000 Ded

\$1,250 Location #: 6 26 Lewis Street New York, NY 10002 Building \$500,000 BPP Contents \$100,000 Ded \$1,250

Extended Coverage applies to Building 25%

Extended Period of Indemnity 365 Days

Total Units: 1517