



Exhibit A – Seller/Service Certification of Insurance Coverage

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The requirements, coverage and/or deductibles included in this exhibit to Form 1133 are summarized for your convenience only to aid you in completing the form and are not meant to replace or change the requirements of the Freddie Mac Multifamily Seller/Service Guide or any applicable Early Rate Lock Application or Commitment. Consult the Freddie Mac Multifamily Seller/Service Guide for a complete listing of all insurance requirements.

Type of Insurance	Coverage Requirements	Maximum Deductible
Property damage coverage	<ul style="list-style-type: none"> ▪ All-Risk or Cause of Loss Special Form policy ▪ 100% of Replacement Cost ▪ Not contain a coinsurance clause or contain a coinsurance clause offset/suspended by an Agreed Amount provision ▪ If an Agreed Amount provision is used, the Agreed Amount must equal the Replacement Cost ▪ Contain a Joint Loss Agreement if Boiler and Machinery insurance is required 	Maximum Deductibles <ul style="list-style-type: none"> ▪ \$50,000 if Replacement Cost < \$10 million ▪ \$75,000 if Replacement Cost ≥ \$10 million
Business Income/Rent Loss with extra expense insurance	Coverage of 12 months, including extra expense insurance, is required for all perils and Properties. If UPB is > \$25 million, 3 months' extended period of indemnity (EPI) is required.	Waiting period or deductible may not exceed 72 hours.
Boiler and Machinery	Coverage must equal the lower of: <ul style="list-style-type: none"> ▪ Replacement Cost of the building housing the central HVAC* system including the Replacement Cost of the central HVAC* system, or ▪ \$2 million <p>*Any central heating, ventilation and cooling system including a Property on which steam is used as a source of power or on which steam boilers or other pressure vessels/pipes are in operation</p>	<u>For individual policies:</u> \$50,000 <u>For blanket policies</u> 1% per occurrence to a maximum of \$250,000
Builder's Risk	Insure any additions, alterations, rehabilitations, repairs or new construction on the Property during any period of construction. Coverage must be for 100% of the contracts and materials to complete the work plus fire, extended coverage, vandalism and malicious mischief.	<u>For individual policies:</u> <ul style="list-style-type: none"> ▪ \$50,000 if Replacement Cost < \$10 million ▪ \$75,000 if Replacement Cost ≥ \$10 million <u>For blanket policies</u> 1% per occurrence to a maximum of \$250,000

Type of Insurance	Coverage Requirements	Maximum Deductible
Localized Perils	If prone to localized perils, such as sinkhole, mine subsidence, volcanic eruption, and avalanche coverage, must be for the Replacement Cost of the buildings affected.	<u>For individual policies:</u> <ul style="list-style-type: none"> ▪ \$50,000 if Replacement Cost < \$10 million ▪ \$75,000 if Replacement Cost ≥ \$10 million <u>For blanket policies</u> 1% per occurrence to a maximum of \$250,000
Ordinance and Law	Required if the Property represents a "nonconforming" use under current building, zoning, land-use laws or ordinances. <ul style="list-style-type: none"> A. Replacement Cost of any undamaged portion of the Property B. Cost to demolish and clear the site of undamaged parts of the Property C. Increased cost of construction D. Business Income/Rent Loss interruption insurance endorsed to cover loss from enforcement of ordinance or law (See Section 31.10 of the Guide)	There is no deductible requirement for this coverage.
Sewer & Drain	Coverage must be consistent with that required by other lenders in the area.	Consistent with the deductibles obtained by other lenders in the area.
Terrorism	Required, however the Servicer may waive the insurance for Mortgages with UPB ≤ \$30 million provided it meets applicable requirements (see Section 43.24 of the Guide). When required, the insurance must include the following: <ul style="list-style-type: none"> ▪ Replacement Cost coverage ▪ Business Income/Rent Loss ▪ Liability Insurance 	Follow Guide deductibles for <ul style="list-style-type: none"> ▪ Property damage coverage ▪ Business Income/Rent Loss ▪ Liability insurance
Wind	<ul style="list-style-type: none"> ▪ 100% of Replacement Cost ▪ Not contain a coinsurance clause or contain a coinsurance clause offset/suspended by an Agreed Amount provision ▪ If an Agreed Amount provision is used, the Agreed Amount must equal the Replacement Cost. 	<u>For individual policies:</u> <ul style="list-style-type: none"> ▪ For Tier 1 East and Gulf Coast Properties, 5% ▪ For all other Properties <ul style="list-style-type: none"> ○ \$50,000 if Replacement Cost < \$10 million ○ \$75,000 if Replacement Cost ≥ \$10 million <u>For blanket policies:</u> <ul style="list-style-type: none"> ▪ For Tier 1 East and Gulf Coast Properties, 5% ▪ For all other Properties 1% per occurrence to a maximum of \$250,000

Type of Insurance	Coverage Requirements	Maximum Deductible						
Flood Insurance (NFIP)	Required if the Property is located in SFHA Zone "A" or "V". Coverage must equal the Replacement Cost. The Borrower must always obtain the maximum NFIP coverage available on the Property.	The deductible may not exceed the maximum deductible allowed under NFIP for the type of improvements insured.						
Flood Insurance (Private)	<p>If the Replacement Cost of the building exceeds the limit of NFIP coverage additional flood insurance from another insurer is required.</p> <p>Does the Replacement Cost of the building exceed the limit of NFIP coverage?</p> <input type="checkbox"/> Yes <input type="checkbox"/> No	<p><u>For individual policies:</u></p> <ul style="list-style-type: none"> ▪ The coverage provided by NFIP and ▪ \$50,000 if Replacement Cost < \$10 million, or ▪ \$75,000 if Replacement Cost ≥ \$10 million <p><u>For blanket policies:</u> 1% per occurrence to a maximum of \$250,000</p>						
Earthquake Insurance	<p>Earthquake insurance may be required for a Property in Seismic Risk Zone 3 or 4. See Commitment for requirements.</p> <table border="1" data-bbox="391 1052 737 1360"> <tr> <td data-bbox="391 1052 630 1146">Property is in Seismic Risk Zone 3 or 4?</td> <td data-bbox="634 1052 737 1146"> <input type="checkbox"/> Yes <input type="checkbox"/> No </td> </tr> <tr> <td data-bbox="391 1152 630 1299">A Site Specific Seismic Report (SSSR) with a PML was completed</td> <td data-bbox="634 1152 737 1299"> <input type="checkbox"/> Yes <input type="checkbox"/> No </td> </tr> <tr> <td data-bbox="391 1306 630 1360">What is the PML?</td> <td data-bbox="634 1306 737 1360"></td> </tr> </table>	Property is in Seismic Risk Zone 3 or 4?	<input type="checkbox"/> Yes <input type="checkbox"/> No	A Site Specific Seismic Report (SSSR) with a PML was completed	<input type="checkbox"/> Yes <input type="checkbox"/> No	What is the PML?		Earthquake insurance coverage and deductibles are included in the Commitment.
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What is the PML?								

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Commercial General Liability (CGL), Umbrella or Excess liability	<p>Minimum, CGL policy:</p> <ul style="list-style-type: none"> ■ \$1 million per-occurrence and ■ \$2 million in the annual aggregate <p>With the minimum CGL of \$1 / \$2 million, Umbrella or Excess liability with the following minimum coverage must be in force:</p> <table border="1" data-bbox="418 499 980 751"> <thead> <tr> <th>Number of stories</th> <th>Minimum per-occurrence and annual aggregate</th> </tr> </thead> <tbody> <tr> <td>■ 1 to 3 stories</td> <td>\$1 million</td> </tr> <tr> <td>■ 4 to 9 stories</td> <td>\$5 million</td> </tr> <tr> <td>■ 10 stories or more</td> <td>\$10 million</td> </tr> </tbody> </table> <p>If coverage for the CGL is higher than \$1 / \$2 million, Umbrella or Excess policy coverage may be reduced or eliminated provided the total "CGL and Umbrella or Excess liability" or "CGL" coverage complies with following:</p> <table border="1" data-bbox="418 961 980 1243"> <thead> <tr> <th>Number of stories</th> <th>Minimum per-occurrence</th> <th>Minimum annual aggregate</th> </tr> </thead> <tbody> <tr> <td>1 to 3 stories</td> <td>\$2 million</td> <td>\$3 million</td> </tr> <tr> <td>4 to 9 stories</td> <td>\$6 million</td> <td>\$7 million</td> </tr> <tr> <td>10 stories or more</td> <td>\$11 million</td> <td>\$12 million</td> </tr> </tbody> </table>	Number of stories	Minimum per-occurrence and annual aggregate	■ 1 to 3 stories	\$1 million	■ 4 to 9 stories	\$5 million	■ 10 stories or more	\$10 million	Number of stories	Minimum per-occurrence	Minimum annual aggregate	1 to 3 stories	\$2 million	\$3 million	4 to 9 stories	\$6 million	\$7 million	10 stories or more	\$11 million	\$12 million	<p>Maximum Deductibles</p> <ul style="list-style-type: none"> ■ Maximum combined deductible for all forms of liability insurance is \$25,000. ■ The maximum combined SIR for all forms of liability insurance is \$10,000. ■ The maximum combined deductible and SIR of \$35,000 is the sum of the deductible (\$25,000) and the SIR (\$10,000) for CGL and Umbrella or Excess Liability.
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Professional Liability	<p>Minimum, professional liability</p> <ul style="list-style-type: none"> ■ \$1 million per-occurrence ■ \$2 million in the annual aggregate <p>With the minimum primary professional liability insurance of \$1 / \$2 million Excess or Umbrella professional liability policy with the following minimum coverage:</p> <table border="1" data-bbox="418 562 954 789"> <thead> <tr> <th>Number of beds</th> <th>Minimum per-occurrence and annual aggregate</th> </tr> </thead> <tbody> <tr> <td>≤ 100</td> <td>\$1 million</td> </tr> <tr> <td>> 100, but ≤ 500</td> <td>\$5 million</td> </tr> <tr> <td>> 500, but ≤ 1,000</td> <td>\$10 million</td> </tr> <tr> <td>> 1,000</td> <td>\$25 million</td> </tr> </tbody> </table> <p>If the primary professional liability coverage is higher than \$1 / \$2 million Excess or Umbrella professional liability coverage may be reduced or eliminated provided the total “primary professional liability and Excess or Umbrella professional liability” or “primary professional liability” coverage complies with the following:</p> <table border="1" data-bbox="418 1050 954 1331"> <thead> <tr> <th>Number of beds</th> <th>Minimum per-occurrence</th> <th>Minimum annual aggregate</th> </tr> </thead> <tbody> <tr> <td>< 100</td> <td>\$2 million</td> <td>\$3 million</td> </tr> <tr> <td>> 100, but ≤ 500</td> <td>\$6 million</td> <td>\$7 million</td> </tr> <tr> <td>> 500, but ≤ 1,000</td> <td>\$11 million</td> <td>\$12 million</td> </tr> <tr> <td>> 1,000</td> <td>\$26 million</td> <td>\$27 million</td> </tr> </tbody> </table>	Number of beds	Minimum per-occurrence and annual aggregate	≤ 100	\$1 million	> 100, but ≤ 500	\$5 million	> 500, but ≤ 1,000	\$10 million	> 1,000	\$25 million	Number of beds	Minimum per-occurrence	Minimum annual aggregate	< 100	\$2 million	\$3 million	> 100, but ≤ 500	\$6 million	\$7 million	> 500, but ≤ 1,000	\$11 million	\$12 million	> 1,000	\$26 million	\$27 million	<p>The maximum total deductible and SIR (self insured retention) for professional liability insurance is \$100,000. The \$100,000 deductible and SIR is also the combined limit for all forms of professional liability insurance (primary, Excess or Umbrella) regardless of the number of policies in force.</p>
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Vehicle Liability	<p>If any vehicles are owned, leased, hired or rented in conjunction with the Property, vehicle liability is required.</p> <p>Coverage of \$1 million per accident is required.</p>	<ul style="list-style-type: none"> ▪ The maximum deductible is \$25,000. ▪ The maximum SIR is \$10,000. ▪ The maximum combined deductible and SIR is \$35,000. 																									