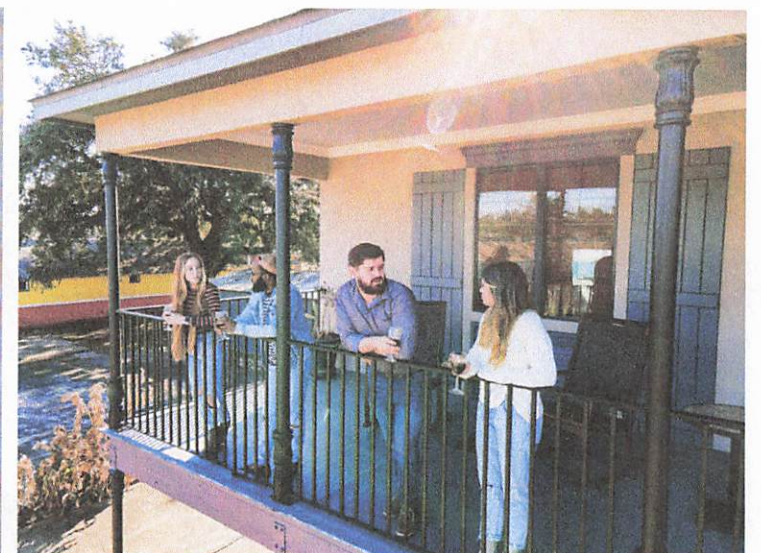


The Bank Hotel, Lake Arthur

Annual Report 2025



2025 - Occupancy Summary

Month	Rooms Sold	Available	Occupancy %
All	1,305	2,917	45%

2025 - Profit/Loss Summary

Rental Income	Expenses	Payroll	NOI	Debt Service	Net Profit
\$188,885	\$94,977	\$54,471	\$39,436	\$24,636	\$14,800

2025 - Distributions Summary

Ramsey	Brandon	Mike	Joey	TOTAL
\$6,350	\$6,350	\$6,350	\$6,350	\$25,400



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/13/2025

THIS EVIDENCE OF 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.

AGENCY Kelly Lee 3205 Ryan St Lake Charles LA 70601	PHONE (A/C, No, Ext): (337) 656-2890	COMPANY National General
FAX (A/C, No): (337) 656-2894	E-MAIL ADDRESS: nbertrand@twfg.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: 2022-07-21-115519563-92		
INSURED The Real Focus Lake Arthur 233 Arthur Ave Lake Arthur LA 70549	LOAN NUMBER	POLICY NUMBER 0003384941
	EFFECTIVE DATE 11/13/2025	EXPIRATION DATE 11/13/2026
	CONTINUED UNTIL TERMINATED IF CHECKED <input type="checkbox"/>	
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 233 Arthur Ave Lake Arthur, LA, 70549

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	PERILS			AMOUNT OF INSURANCE	DEDUCTIBLE
		BASIC	BROAD	SPECIAL		
Building		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$391,000	\$50,000
Total - \$6,454.00						

REMARKS (Including Special Conditions)

The NFIP entered into Hiatus on midnight, September 30, 2025. Submitted applications and payments received after midnight, on September 30, 2025, will be held pending the NFIP's reauthorization. Our retention of submissions made during the lapse period does not bind coverage or initiate the start of any required waiting period. Transactions submitted during the hiatus will be date stamped and processed immediately following the reauthorization in accordance with the

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

NAME AND ADDRESS	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE Nicholas Mark Bertrand			

Branda
Sisren



REPORT FOR PARCEL 110346500
2023 DATA

PARCEL LOCATION(S)

233 ARTHUR AV

PARCEL OWNER(S) CONTACT INFORMATION

REAL FOCUS LAKE ARTHUR, LLC

REAL FOCUS LAKE ARTHUR, LLC
10302 TOLEDO RD
SPRING VALLEY CA 91977

ASSESSED VALUES AND STATUS

ASSESSMENT STATUS: ACTIVE	
ASSESSED VALUE	34,800.00
HOMESTEAD EXEMPTION	0.00
TAXABLE VALUE	34,800.00

FEMA FLOOD ZONE INFORMATION

FLOOD ZONE	DFIRM ID
ZONE AE (1% ANNUAL CHANCE FLOOD HAZARD)	22053C

VALUATIONS

DESCRIPTION	TOTAL VALUE	TAXABLE VALUE
CLUBS & HOTELS	30,000.00	30,000.00
COMMERCIAL SUBDIVISION LOT	4,800.00	4,800.00
TOTALS	34,800.00	34,800.00

SALE INFORMATION

DATE	AMOUNT
6/23/2021	\$390,000.00

PARISH TAXES

TAX DISTRICT	MILLAGE	TAX DUE
DD - BROADMORE DRAINAGE	8.72	\$303.46
PARISH GENERAL - INSIDE	2.05	\$71.34
PW - ASSESSMENT DIST	2.51	\$87.35
PW - CO-OP EXTENSION SVC	0.96	\$33.41
PW - COURTHOUSE MAINT	2.58	\$89.78
PW - LAW ENFORCE-CONST	6.2	\$215.76
PW - LAW ENFORCE-VOTED	5.95	\$207.06
PW - LIBRARY	5.78	\$201.14
PW - MOSQUITO ABATEMENT	7.76	\$270.05
PW - PARISH SCHOOL-CONST	6.48	\$225.50
PW - PARISH SCHOOL-VOTED	10.77	\$374.80
SCHL DIST 1 BOND (2014)	2	\$69.60

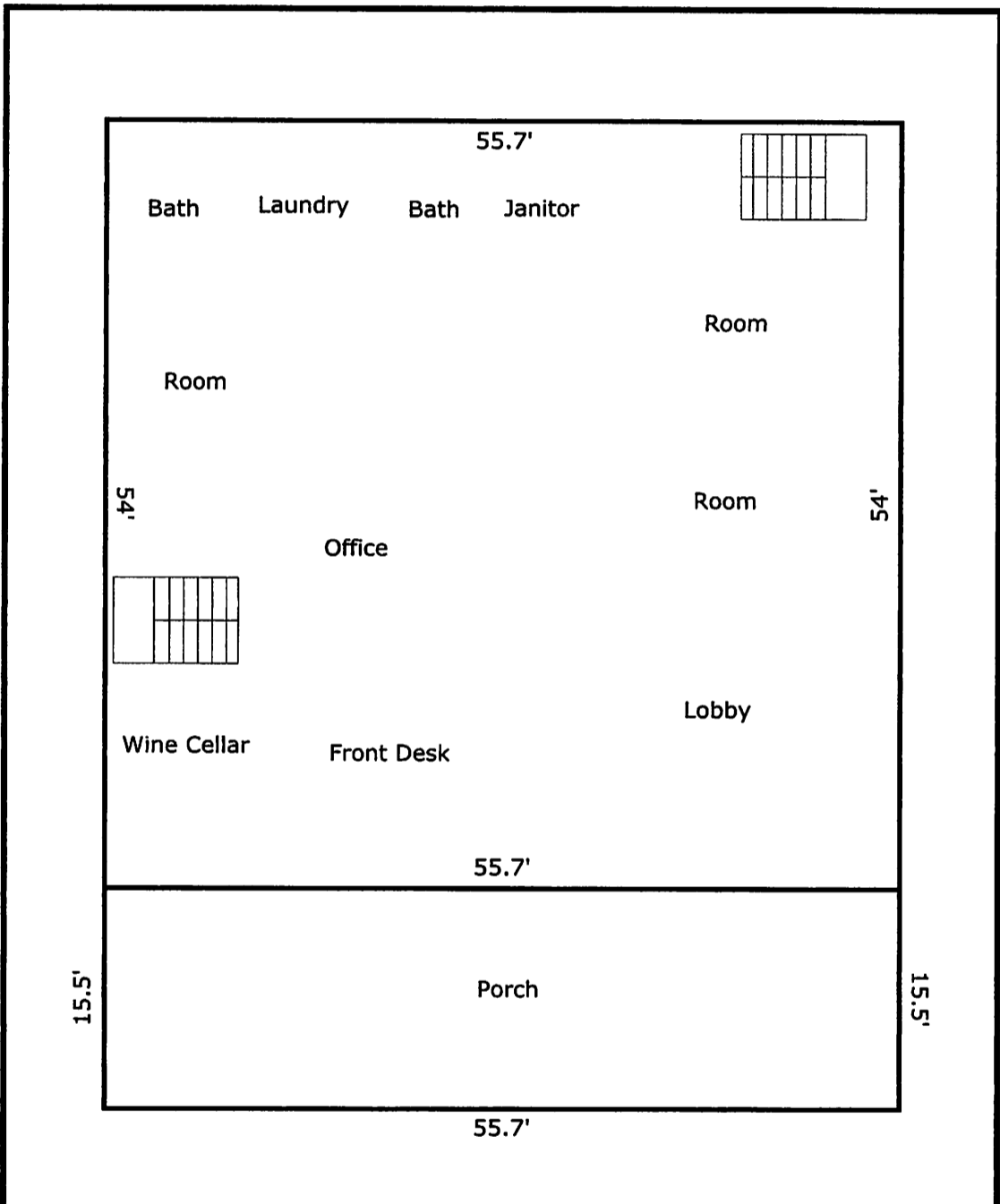
PARISH TAXES		
TAX DISTRICT	MILLAGE	TAX DUE
SCHL DIST 1 MAINT.	11.29	\$392.89
SCHL DIST 1 SPL MAINT	7.71	\$268.31
	TOTALS	\$2,810.45

CITY TAXES		
TAX DISTRICT	MILLAGE	TAX DUE
M - LAKE ARTHUR BOND	3.9	\$135.72
M - LAKE ARTHUR DRAINAGE	5.45	\$189.66
M - LAKE ARTHUR GEN. ALIMONY	8.21	\$285.71
M - LAKE ARTHUR REC	2.84	\$98.83
M - LAKE ARTHUR STREET	5.45	\$189.66
	TOTAL	\$899.58

LEGAL DESCRIPTION
 LOTS 5 6 7 8 9 10 BK 5 LAKE ARTHUR OP. [9] 298-163 432-24 1050-649#653711 1050-671#653721 #725269

Building Sketch (Page - 1)

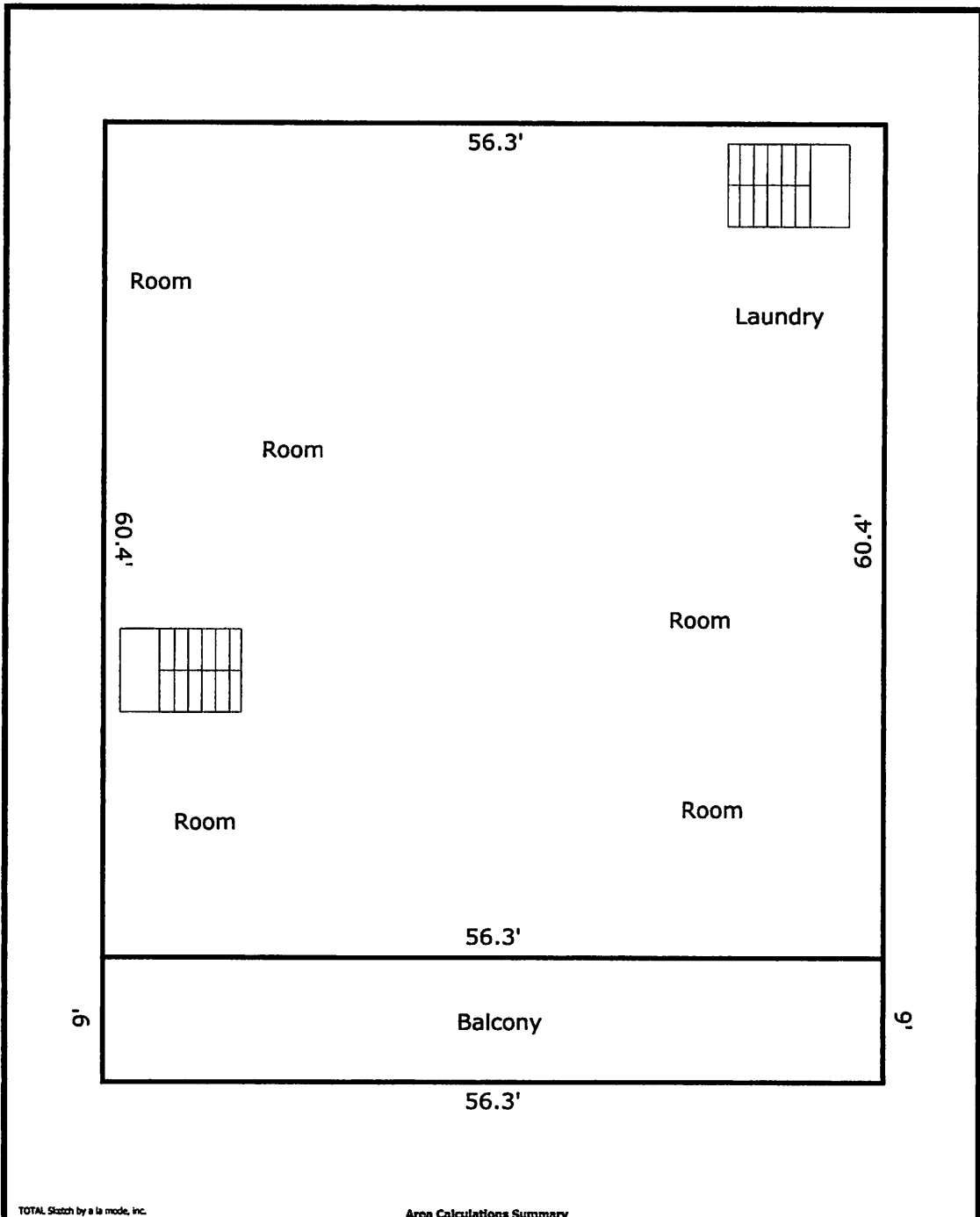
Borrower	Brandon Magierowski		
Property Address	233 Arthur Ave		
City	Lake Arthur	County	Jefferson Davis
State	LA	Zip Code	70549
Lender/Client	Bank of Coushatta		



TOTAL Sketch by a la mode, Inc.		Area Calculations Summary	
Living Area			Calculation Details
First Floor	3007.8 Sq ft		54 × 55.7 = 3007.8
Total Living Area (Rounded):	3008 Sq ft		
Non-living Area			
Covered Porch	863.35 Sq ft		15.5 × 55.7 = 863.35

Building Sketch (Page - 2)

Borrower	Brandon Magierowski		
Property Address	233 Arthur Ave		
City	Lake Arthur	County	Jefferson Davis
Lender/Client	Bank of Coughatta	State	LA
		Zip Code	70549



<small>TOTAL Sketch by a la mode, inc.</small>		Area Calculations Summary	
Living Area			Calculation Details
Second Floor	3400.52 Sq ft		$60.4 \times 56.3 = 3400.52$
Total Living Area (Rounded):	3401 Sq ft		
Non-Living Area			
Balcony	506.7 Sq ft		$9 \times 56.3 = 506.7$

No Flat Cancellation

KINSALE INSURANCE COMPANY
2035 Maywill Street, Suite 100
Richmond, VA 23230

DECLARATIONS - PRIMARY PROPERTY POLICY

Policy Number: 0100251764-2
Producer Number: 37600
Name and Address: River Valley Underwriters, Inc.
10 Shackelford Plaza, Suite 203
Little Rock, AR 72211

MINIMUM & DEPOSIT PREMIUM

NAMED INSURED:	Real Focus Lake Arthur	\$8,484.00 PREMIUM
MAILING ADDRESS:	233 Lake Arthur Ave Lake Arthur, LA 70549	\$350.00 CARRIER FEE \$200.00 POLICY FEE \$438.15 LA SL TAXES
POLICY PERIOD:	FROM 07/28/2025 TO 07/28/2026 at 12:01 AM at the address of the named insured as shown above.	\$9,472.15 TOTAL PREMIUM

LIMITS OF LIABILITY	
LOSS LIMIT PER OCCURRENCE	
If no Loss Limit is shown above, the Limit of Liability Per Occurrence is the Limit of Liability for Each Location as shown in the Schedule of Covered Locations and Values below.	

SCHEDULE OF COVERED LOCATIONS AND VALUES								
Loc #	Bldg #	Complete Address	Building	BPP	Personal Property of Others	Stock	Business Income	Total Values
1	1	233 Arthur Ave, Lake Arthur, LA 70549	\$850,000	\$150,000	\$0	\$0	\$10,000	\$1,010,000
TOTALS:			\$850,000	\$150,000	\$0	\$0	\$10,000	\$1,010,000

DEDUCTIBLES	
\$10,000 AOP Per Policy Per Occurrence	

VALUATION AND COINSURANCE					
Loc #	Bldg #	Cause of Loss	Physical Damage Coinsurance	Business Interruption Coinsurance	Valuation Type
1	1	Special	80%		Actual Cash Value

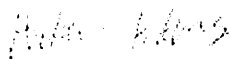
OPTIONAL COVERAGE PROVIDED (*APPLIES TO BUSINESS INCOME ONLY)						
Loc #	Bldg #	*Maximum Period of Indemnity	*Monthly Period of Indemnity	*Extended Period of Indemnity	Agreed Value	
1	1		1/6 Monthly Limit			

PREMIUM:	\$8,484
MINIMUM EARNED PREMIUM:	REFER TO MINIMUM EARNED PREMIUM ENDORSEMENT
COMPANY FEES:	\$350
TOTAL DUE AT INCEPTION:	\$8,834

ENDORSEMENTS	
Refer to ADF4001, SCHEDULE OF FORMS	

This Insurance policy is delivered as a surplus line coverage under the Insurance Code of the State of Louisiana. In the event of insolvency of the company issuing the contract, the policy holder or claimant is not covered by the Louisiana Insurance Guaranty Association which guarantees only specific policies issued by an insurance company authorized to do business in Louisiana

This Surplus Lines policy has been procured by the following licensed Louisiana Surplus lines broker.



Signature of Licensed Louisiana Surplus
Lines Broker of Authorized Representative

ANDREW ADAMS

NOTICE - WHERE TO REPORT A CLAIM

It is important that losses or claims are reported in writing and directly to the Claims Department at Kinsale Insurance Company. Reporting losses or claims to an insurance agent or broker is not notice to the Kinsale Insurance Company Claims Department. Failure to report directly to Kinsale Insurance Company's Claims Department may jeopardize coverage under the Policy. The Claims Department can be contacted easily and quickly by e-mail, online, fax, or U.S. mail.

By E-mail:

Newclaimnotices@kinsaleins.com

Online:

<https://claims.kinsaleins.com>

By Fax:

1-804-482-2762, Attention Claims Department

or

By Mail:

Claims Department
Kinsale Insurance Company
P.O. Box 17008
Richmond, Virginia 23226

Street Address:

2035 Maywill Street, Suite 100
Richmond, Virginia 23230



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/13/2025

THIS EVIDENCE OF 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.

AGENCY Kelly Lee 3205 Ryan St Lake Charles LA 70601		PHONE (A/C, No, Ext): (337) 656-2890	COMPANY National General	
FAX (A/C, No): (337) 656-2894	E-MAIL ADDRESS: nbertrand@twfg.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 2022-07-21-115519563-92		LOAN NUMBER		POLICY NUMBER 0003384941
INSURED The Real Focus Lake Arthur 233 Arthur Ave Lake Arthur LA 70549		EFFECTIVE DATE 11/13/2025	EXPIRATION DATE 11/13/2026	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 233 Arthur Ave Lake Arthur, LA, 70549

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	PERILS			AMOUNT OF INSURANCE	DEDUCTIBLE
		<input checked="" type="checkbox"/> BASIC	<input type="checkbox"/> BROAD	<input type="checkbox"/> SPECIAL		
Building				\$391,000	\$50,000	
Total - \$6,454.00						

REMARKS (Including Special Conditions)

The NFIP entered into Hiatus on midnight, September 30, 2025. Submitted applications and payments received after midnight, on September 30, 2025, will be held pending the NFIP's reauthorization. Our retention of submissions made during the lapse period does not bind coverage or initiate the start of any required waiting period. Transactions submitted during the hiatus will be date stamped and processed immediately following the reauthorization in accordance with the

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

NAME AND ADDRESS	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE Nicholas Mark Bertrand			