

DIVINE PROPERTY MANAGEMENT, LLC

PORTFOLIO PROPERTY INSURANCE DISCLOSURE

Prepared for Investor Review

This disclosure summarizes the **current property insurance coverage** associated with the residential rental properties included in the **Divine Property Management, LLC Portfolio Sale**.

The insurance information below has been extracted from the **Statement of Values prepared by SES Insurance Brokerage Services, Inc. dated February 19, 2026**.

This summary is provided for informational purposes only to assist prospective purchasers in evaluating estimated insurance exposure and operating expenses.

INSURANCE POLICY OVERVIEW

Insured:

Divine Property Management, LLC

Insurance Broker:

SES Insurance Brokerage Services, Inc.

Carrier:

FSI

Policy Valuation Type:

Replacement Cost Value (RCV)

Liability Coverage:

\$1,000,000 per occurrence

Property Deductible:

Occupied Property Deductible:

\$10,000

Vacant Property Deductible:

\$10,000

Missouri State Premium Tax:
5%

SUBJECT PROPERTIES INCLUDED IN PORTFOLIO SALE

The following properties are included in the **insurance disclosure for this transaction.**

INSURANCE COVERAGE BREAKDOWN

Property	Building Coverage	Property Premium	Liability Premium	Total Premium
51 N Emerson St, Kansas City	\$182,000	\$892	\$110	\$1,002
404 Salem Rd, Excelsior Springs	\$100,000	\$490	\$110	\$600
1123 St Louis Ave, Excelsior Springs	\$110,000	\$539	\$110	\$649
1125 St Louis Ave, Excelsior Springs	\$158,000	\$774	\$110	\$884
1249 St Louis Ave, Excelsior Springs	\$184,000	\$902	\$110	\$1,012
236 Valley St, Excelsior Springs	\$125,000	\$613	\$110	\$723
106 Saratoga Ave (3-Unit Property)	\$509,600	\$2,497	\$330	\$2,827

TOTAL INSURANCE EXPENSE (PORTFOLIO PROPERTIES ONLY)

Total Annual Property Premium:
\$6,707

Total Annual Liability Premium:
\$990

Total Annual Insurance Cost:
\$7,697

Estimated Missouri State Premium Tax may apply.

TOTAL INSURED BUILDING VALUE

Combined Insured Building Value:

\$1,368,600

PROPERTY TYPE SUMMARY

Property Type	Count
Single Family Rentals	6
Multifamily (3-Unit)	1

Total Properties Insured: 7

POLICY STRUCTURE NOTES

The current insurance structure provides:

- Replacement Cost Valuation (RCV)
- \$1,000,000 liability coverage per property
- Property damage coverage for structural loss
- Standard landlord liability protection

No **contents coverage** or **loss of rents coverage** is currently reflected within the policy schedule.

BUYER INSURANCE DISCLOSURE

The insurance policies summarized above are **not transferable** to a purchaser.

Upon closing, the buyer will be responsible for obtaining their own insurance policies covering the subject properties.

Insurance premiums, deductibles, and coverage limits will vary depending on:

- buyer's insurance carrier
- underwriting standards
- lender requirements
- coverage limits selected by purchaser

INVESTOR NOTICE

The insurance information provided above is intended to assist investors in estimating operating expenses associated with the portfolio properties.

Prospective purchasers should obtain independent insurance quotes during their evaluation of the portfolio.

PORTFOLIO SUPPLEMENT PACKAGE

This insurance disclosure should be reviewed in conjunction with the following portfolio documents:

- Master Lease Disclosure Summary
- Master Utility & Appliance Disclosure
- Rent Roll / Income Summary
- Buyer Due Diligence Advisory

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