

March 22, 2016

St. Anthony NE Condominium Association Members
720 3rd Avenue NE, Minneapolis, MN 55413

Re: St. Anthony NE Condominium Association – Annual Meeting Agenda

Dear Member:

St. Anthony NE Condominium Association (SANE)
Notice of Annual Meeting
The Annual Meeting of St. Anthony NE Condominium Association will be held:
4:00 - 5:00 PM, Sunday April 24, 2016
SANE Community Room

Agenda

1. Call to Order
2. Minutes of the 2015 Annual Meeting
3. 2015 Annual Report / Review of the 2016 Budget
4. Old Business
 - Update on Phase 2
5. New Business * 3 Elections
6. Election results
7. Adjourn

We will be electing Board of Directors to govern your Association. The Board will be made up of five unit owners – three seats are open. The Board welcomes and encourages homeowners to consider nomination to the available Board positions. Please contact Jeff Winther at ASK if you have any questions or would like more information. The President will deliver the Annual Report. The Association Manager will be on hand to answer questions. Financial information will be available at the meeting.

Per the terms of your Bylaws, a “Quorum” of at least 25% of all unit owners must cast a vote, either in person or by Proxy. If you are unable to attend, please complete the enclosed Proxy form. This form entitles another owner, whom you appoint, to vote on your behalf. This form can be mailed; scanned & e-mailed to jeffw@askprop.com; faxed to ASK Property Management Attn: Jeff Winther (952-653-2109); or brought to the meeting by the owner you have designated to cast your vote.

If you cannot attend the meeting, please return your Proxy, as every resident’s vote is very important. If the Association does not have a quorum present, we cannot hold the annual meeting at the appointed time. This means that the Association must go to the added expense of announcing and holding another meeting at a later date. By sending your proxy, you will be counted towards the quorum, and you will help us avoid this situation.

The next Annual Meeting will be held in April of 2017.

St. Anthony NE Condominium Association

Notice of Annual Meeting

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4:00 - 5:00 PM, Sunday April 24, 2016

In the Community Room

AGENDA

1. Call to Order
2. Minutes of the 2015 Annual Meeting
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5. Update on Phase 2
6. New Business * Election of 3 Board Members
7. Election results
8. Adjourn

St. Anthony NE Condominium Association

Proxy

The Bylaws of the St. Anthony NE Condominium Association provide an opportunity for those individuals who are unable to attend the Annual Meeting to appoint a proxy to represent their voting interest at the meeting. This Proxy is revocable by the Owner if they are able to attend the Meeting. If you aren't sure of your ability to attend, please send in your proxy anyway and revoke at the meeting if you do attend.

This Proxy is valid for the Annual Meeting scheduled for Sunday, April 24, 2016 at 4:00 p.m.

I, the _____ at _____
Owner Address

Do hereby grant my/our Proxy to (please circle) the President of the Board of Directors, the Board of Directors, or:

Name Address

Check One Below:

_____ This Proxy carries with it the full right for the holder to cast his/her vote as he/she deems fit.

_____ This Proxy may only be used for the establishment of attendance quorum requirements only. No votes may be cast on my/our behalf.

Signed:

Owner: _____

Date: ___/___/___

Proxy Holder: _____

Date: ___/___/___

This form can be mailed; scanned & e-mailed to jeffw@askprop.com; faxed to ASK Property Management Attn: Jeff Winther (952-653-2109); or brought to the meeting by the owner you have designated to cast your vote.

April, 2016

Dear Fellow Homeowners,

I hope this year has found you and your family well. This letter serves as a cover to the 2016 SANE Annual Meeting Notice. This year, the annual homeowner meeting will occur on April 24, 2016 at 4:00 PM in the Party Room. I hope to see all of you there.

I would also like to point out some of the highlights of the year: This year, the Board has

1. pulled the trigger on Phase II of the renovation of the building. You have heard a great deal about that this year, from the financing to the nitty gritty of what to expect and why we need to go forward with the project. As this is an expensive project, and a long project, expect to hear more from the Board in the future.
2. created a website for the SANE community to better communicate to all. As email addresses change, or as some of you are hesitant to share your email addresses with us, we are not always able to communicate as timely as we would like with you. We hope by having this website you will be able to go out to the website when YOU choose and get the information that is important. We are still working out all the kinks, and hope to have a secure portion of the website to share sensitive information with the owners, but that has not yet been finalized. We will keep you posted as we finalize and update the website.
3. worked with ASK to update and maintain the building in addition to the renovation project Phase II. Each year many of you are aware that the Board goes on a Spring Walkthrough with ASK to point out issues or areas of improvement throughout the building. Spring 2015 was no exception and we identified over 100 items to update or fix throughout the building. While we have still a few items to complete, the majority of those items have been fixed. After the 2016 Annual meeting and the new board members have been elected, we will schedule the Spring Walkthrough for 2016,

Things to ponder for the Annual Meeting

1. We have three openings for Board members. The board members up for reelection, if they so choose to run again, are Tianna Young, Nick Kutscheid, and Paul Landahl. We are looking for other candidates to throw in their hats into the ring. Please consider running, as we are looking for a diversity of voices on the Board.
2. Please come to the Annual Meeting. Each year we have a small group who regularly comes to the meeting and elects the Board Members and makes the decisions for all of us. The Annual Meeting is your chance to elect Board Members and give your voice to the things that matter to you. It also gives the Board the chance to communicate face to face the important things that are going on.
3. If you are not able to make it, please complete your proxy form and return it to the Board. This is also another way you can be heard if you cannot make it.

I appreciate your time and willingness to listen to us.

On Behalf of the board,

Your President

Jason Gerhardt

2015 ANNUAL REPORT OF ST. ANTHONY NORTHEAST CONDOMINIUM ASSOCIATION

- A. A statement of any capital expenditures in excess of two percent (2%) of the current budget or \$5,000, whichever is greater, which capital expenditure is approved by the Association for the current fiscal year or succeeding two fiscal years.
- i. **Total paid from reserves for Phase 1 and 2 in 2015 - \$78,292**
 - ii. **Rainbow tree service- Removal and treatments- \$3,912.33**
 - iii. **Flooring replacement- laundry rooms, and trash rooms- \$2,108.43**
- Total paid into reserves- \$28,800**
- B. A statement of the status and amount of any reserve or replacement fund and any portion of the fund designated for any specified project by the Board.
Please refer to the attached balance sheet. Two CD's and one Money Market Account are listed which represent St. Anthony's reserve funds.
- C. A statement of revenues and expenses for the Association's last fiscal year and a balance sheet as of the end of the said fiscal year.
Please refer to the attached un-audited 2015 financial reports.
- D. A statement of the status of any pending litigation or judgments to which the Association is a party.
There are none.
- E. A detailed description of the insurance coverage provided by the Association including a statement as to which of the items referred to in Minn. Stat. 515B3-113(b) are insured by the association.
A current certificate of insurance is attached. Please retain this for your records.
- F. A statement of the total past due assessments on all units, which statement shall be current as of not more than 60 days prior to the annual meeting.
See Statement attached.
- G. Special Assessment-
- a. **AS of 3/21/16 we have received- 18 ACH/payment forms and 13 units that intend to/have paid in full by 4/1/16. (will update by 4/1/2016)**

St Anthony NE Condo Assoc

Balance Sheet

Period Through 12/31/2015

Assets	
<u>Cash</u>	
Operating Cash-SANE Condos	3,307.66
<u>Total Cash</u>	<u>3,307.66</u>
<u>Other Assets</u>	
CD (CAB - 906600045639)	58,673.95
CD (CAB-30002222)	30,880.28
MM (274815493)	92,897.43
Accounts Receivable	562.64
<u>Total Other Assets</u>	<u>183,014.30</u>
<i>Total Assets</i>	<u><u>186,321.96</u></u>
 Liabilities & Equity	
<u>Liability</u>	
Accounts Payable	1,591.85
InterCompany AP	(3,336.20)
Capital Expenses	(122,641.35)
<u>Total Liability</u>	<u>(124,385.70)</u>
<u>Equity</u>	
Paid In Capital	16,301.34
Current Year Reserves	(63,334.95)
Retained Earnings	261,981.25
Net Income	95,760.02
<u>Total Equity</u>	<u>310,707.66</u>
<i>Total Liabilities & Equity</i>	<u><u>186,321.96</u></u>

St Anthony NE Condo Assoc

Budget Comparison Dollar Variance

Period 12/1/2015 to 12/31/2015 11:59:00 PM

	Current Month Operating			Year to Date Operating		
	Fund	Budget	Variance	Fund	Budget	Variance
REVENUES						
Association Dues	14,540.55	13,125.00	1,415.55	156,406.67	157,500.00	(1,093.33)
Laundry Income	2,211.25	400.00	1,811.25	5,146.75	4,800.00	346.75
Late Fee Income	0.00	10.00	(10.00)	0.00	120.00	(120.00)
Interest Income	48.04	75.00	(26.96)	663.24	900.00	(236.76)
Other Income	0.00	0.00	0.00	575.00	0.00	575.00
Fines	0.00	0.00	0.00	100.00	0.00	100.00
TOTAL	16,799.84	13,610.00	3,189.84	162,891.66	163,320.00	(428.34)
TOTAL REVENUES	16,799.84	13,610.00	3,189.84	162,891.66	163,320.00	(428.34)
EXPENSES						
<u>Administrative</u>						
Property Insurance	815.31	900.00	(84.69)	11,248.02	10,800.00	448.02
Management Fee Expense	1,100.00	1,100.00	0.00	13,200.00	13,200.00	0.00
Legal & Accounting	0.00	275.00	(275.00)	1,285.00	3,300.00	(2,015.00)
Office / Administration/ Supplies	63.35	20.00	43.35	761.50	720.00	41.50
Telephone	136.45	125.00	11.45	1,617.72	1,500.00	117.72
Professional Fees	0.00	0.00	0.00	937.45	0.00	937.45
TOTAL Administrative	2,115.11	2,420.00	(304.89)	29,049.69	29,520.00	(470.31)
<u>Landscaping</u>						
Lawn Care	0.00	0.00	0.00	3,931.51	5,500.00	(1,568.49)
Snow Removal	0.00	1,600.00	(1,600.00)	4,334.00	8,000.00	(3,666.00)
Irrigation Repairs/Contract	0.00	0.00	0.00	215.00	750.00	(535.00)
Trees/Shrubs / Grounds	0.00	0.00	0.00	4,268.97	3,500.00	768.97
TOTAL Landscaping	0.00	1,600.00	(1,600.00)	12,749.48	17,750.00	(5,000.52)
<u>Other Expense</u>						
C/A Laundry	0.00	0.00	0.00	75.00	0.00	75.00
Misc Expense	0.00	0.00	0.00	1,275.00	0.00	1,275.00
TOTAL Other Expense	0.00	0.00	0.00	1,350.00	0.00	1,350.00
<u>Repairs and Maintenance</u>						
Appliances	0.00	0.00	0.00	100.00	0.00	100.00
Units Gen. Maint. - Labor	0.00	0.00	0.00	2,525.00	0.00	2,525.00
Units Gen. Maint. Supplies	31.89	0.00	31.89	352.38	0.00	352.38
Unit Cleaning Expense	1,454.80	0.00	1,454.80	1,454.80	0.00	1,454.80
C/A Repairs - Labor	600.00	550.00	50.00	7,967.63	6,600.00	1,367.63
C/A Maintenance Supplies	34.44	150.00	(115.56)	678.26	1,800.00	(1,121.74)
C/A Floor Covering	0.00	0.00	0.00	2,108.43	0.00	2,108.43
C/A Alarm Maint	0.00	75.00	(75.00)	0.00	900.00	(900.00)
Elevator R&M	765.75	375.00	390.75	5,008.40	4,500.00	508.40
C/A Painting Expense	0.00	50.00	(50.00)	470.27	600.00	(129.73)
C/A Plumbing Expense	306.30	75.00	231.30	1,706.30	900.00	806.30
C/A Cleaning	1,459.27	1,050.00	409.27	13,338.32	12,600.00	738.32
C/A Exterminating	0.00	50.00	(50.00)	672.22	600.00	72.22
Garage & Driveways	0.00	100.00	(100.00)	0.00	1,200.00	(1,200.00)
C/A HVAC	196.25	475.00	(278.75)	4,150.63	5,700.00	(1,549.37)

St Anthony NE Condo Assoc
Budget Comparison Dollar Variance

Period 12/1/2015 to 12/31/2015 11:59:00 PM

	Current Month Operating			Year to Date Operating		
	Fund	Budget	Variance	Fund	Budget	Variance
C/A Exercise Room	0.00	50.00	(50.00)	0.00	600.00	(600.00)
Utilities Maintenance Exp	0.00	45.00	(45.00)	81.36	540.00	(458.64)
TOTAL Repairs and Maintenance	4,848.70	3,045.00	1,803.70	40,614.00	36,540.00	4,074.00
<u>Reserve</u>						
Reserve Contribution	800.00	2,400.00	(1,600.00)	(63,334.95)	28,800.00	(92,134.95)
TOTAL Reserve	800.00	2,400.00	(1,600.00)	(63,334.95)	28,800.00	(92,134.95)
<u>Utility</u>						
Gas	997.00	1,500.00	(503.00)	15,879.72	18,000.00	(2,120.28)
Electricity	725.00	775.00	(50.00)	8,489.56	9,300.00	(810.44)
Water / Sewer	1,405.39	1,475.00	(69.61)	17,234.40	17,700.00	(465.60)
Trash Removal	455.65	425.00	30.65	5,099.74	5,100.00	(0.26)
TOTAL Utility	3,583.04	4,175.00	(591.96)	46,703.42	50,100.00	(3,396.58)
TOTAL EXPENSES	11,346.85	13,640.00	(2,293.15)	67,131.64	162,710.00	(95,578.36)
Excess Revenue / Expense	5,452.99	(30.00)	5,482.99	95,760.02	610.00	95,150.02

Income Statement Annual
St Anthony NE Condo Assoc
 Period 12/1/2015 to 12/31/2015 11:59:00 PM

	January	February	March	April	May	June	July	August	September	October	November	December	Total	Budget
Operating														
INCOME														
Association Dues	12,874.40	4,045.90	18,860.85	13,494.90	15,579.45	12,282.45	13,503.95	12,310.35	13,621.45	12,165.27	13,127.15	14,540.55	156,406.67	157,500.00
Laundry Income	514.00	668.50	0.00	0.00	0.00	875.25	283.50	594.25	0.00	0.00	0.00	2,211.25	5,146.75	4,800.00
Late Fee Income	0.00	0.00	1,375.00	(1,375.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.00
Legal Fee Income	0.00	0.00	311.00	(311.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Income	59.57	57.32	57.49	59.98	58.17	58.57	56.70	56.55	54.27	47.90	48.68	48.04	663.24	900.00
Other Income	0.00	0.00	0.00	0.00	300.00	0.00	0.00	50.00	75.00	150.00	0.00	0.00	575.00	0.00
Fines	0.00	0.00	150.00	(150.00)	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00
TOTAL INCOME	13,447.97	4,771.72	20,754.34	11,718.88	15,937.62	13,316.27	13,844.15	13,011.15	13,750.72	12,363.17	13,175.83	16,799.84	162,891.66	163,320.00
EXPENSES														
Administrative														
Property Insurance	768.17	768.17	768.17	768.17	768.17	1,897.31	1,433.31	815.31	815.31	815.31	815.31	815.31	11,248.02	10,800.00
Management Fee Expense	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	13,200.00	13,200.00
Legal & Accounting	0.00	0.00	0.00	175.00	0.00	110.00	0.00	0.00	0.00	0.00	1,000.00	0.00	1,285.00	3,300.00
Office / Administration/ Su	592.00	19.10	59.50	1.50	2.00	2.50	2.50	10.55	2.50	2.75	3.25	63.35	761.50	720.00
Telephone	131.92	134.10	133.89	133.05	132.39	133.56	133.59	137.84	136.48	136.68	137.77	136.45	1,617.72	1,500.00
Professional Fees	937.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	937.45	0.00
TOTAL Administrative	3,529.54	2,021.37	2,061.56	2,177.72	2,002.56	3,243.37	2,669.40	2,063.70	2,054.29	2,054.74	3,056.33	2,115.11	29,049.69	29,520.00
Landscaping														
Lawn Care	0.00	0.00	1,432.00	0.00	0.00	224.96	449.93	449.93	452.66	452.66	469.37	0.00	3,931.51	5,500.00
Snow Removal	2,864.00	0.00	1,432.00	0.00	0.00	0.00	38.00	0.00	0.00	0.00	0.00	0.00	4,334.00	8,000.00
Irrigation Repairs/Contract	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	215.00	0.00	215.00	750.00
Trees/Shrubs / Grounds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,912.23	356.74	0.00	4,268.97	3,500.00
TOTAL Landscaping	2,864.00	0.00	2,864.00	0.00	0.00	224.96	487.93	449.93	452.66	4,364.89	1,041.11	0.00	12,749.48	17,750.00
Other Expense														
C/A Laundry	0.00	0.00	0.00	0.00	0.00	75.00	0.00	0.00	0.00	0.00	0.00	0.00	75.00	0.00
Misc Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,275.00	0.00	1,275.00	0.00
Miscellaneous	0.00	0.00	(489.55)	0.00	489.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL Other Expense	0.00	0.00	(489.55)	0.00	489.55	75.00	0.00	0.00	0.00	0.00	1,275.00	0.00	1,350.00	0.00
Repairs and Maintenance														

Income Statement Annual
St Anthony NE Condo Assoc
 Period 12/1/2015 to 12/31/2015 11:59:00 PM

Operating

	January	February	March	April	May	June	July	August	September	October	November	December	Total	Budget
Appliances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	100.00	0.00
Units Gen. Maint. - Labor	0.00	0.00	0.00	0.00	0.00	1,275.00	150.00	225.00	225.00	350.00	300.00	0.00	2,525.00	0.00
Units Gen. Maint. Supplies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62.08	258.41	31.89	352.38	0.00
Unit Cleaning Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,454.80	1,454.80	0.00
C/A Repairs - Labor	3,000.00	75.00	375.00	159.00	350.00	325.00	1,900.00	908.63	200.00	0.00	75.00	600.00	7,967.63	6,600.00
C/A Maintenance Supplies	21.02	31.13	222.07	0.00	56.67	112.07	19.94	0.00	101.69	17.95	61.28	34.44	678.26	1,800.00
C/A Floor Covering	0.00	0.00	0.00	0.00	0.00	0.00	158.43	0.00	1,950.00	0.00	0.00	0.00	2,108.43	0.00
C/A Alarm Maint	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	900.00
Elevator R&M	298.08	157.10	760.48	298.08	808.33	298.08	307.68	298.08	298.08	718.66	0.00	765.75	5,008.40	4,500.00
C/A Painting Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	143.59	0.00	0.00	470.27	600.00
C/A Plumbing Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,400.00	306.30	1,706.30	900.00
C/A Cleaning	1,718.40	859.20	859.20	859.20	625.27	859.20	500.00	1,013.09	1,034.64	2,365.32	1,185.53	1,459.27	13,338.32	12,600.00
C/A Exterminating	66.83	0.00	0.00	80.29	82.45	82.45	0.00	112.85	164.90	0.00	82.45	0.00	672.22	600.00
Garage & Driveways	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,200.00
C/A HVAC	875.00	75.00	825.00	0.00	500.00	100.00	350.00	404.38	300.00	275.00	250.00	196.25	4,150.63	5,700.00
C/A Exercise Room	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00
Utilities Maintenance Exp	0.00	0.00	0.00	0.00	0.00	81.36	0.00	0.00	0.00	0.00	0.00	0.00	81.36	540.00
TOTAL Repairs and Maint	5,979.33	1,424.11	3,041.75	1,396.57	2,422.72	3,133.16	3,386.05	2,962.03	4,374.31	3,932.60	3,712.67	4,848.70	40,614.00	36,540.00
Reserve														
Reserve Contribution	(2,000.00)	5,580.00	2,000.00	(2,108.90)	(10,570.38)	4,000.00	(13,726.34)	(9,991.80)	(38,655.18)	2,000.00	(662.35)	800.00	(63,334.95)	28,800.00
TOTAL Reserve	(2,000.00)	5,580.00	2,000.00	(2,108.90)	(10,570.38)	4,000.00	(13,726.34)	(9,991.80)	(38,655.18)	2,000.00	(662.35)	800.00	(63,334.95)	28,800.00
Utility														
Gas	1,135.72	1,346.00	1,346.00	1,346.00	1,452.00	1,452.00	1,452.00	1,452.00	1,452.00	1,452.00	997.00	997.00	15,879.72	18,000.00
Electricity	655.00	655.00	655.00	724.56	725.00	725.00	725.00	725.00	725.00	725.00	725.00	725.00	8,489.56	9,300.00
Water / Sewer	1,294.17	542.93	3,459.63	0.00	1,347.61	1,496.72	1,464.13	1,431.23	1,574.21	1,586.08	1,632.30	1,405.39	17,234.40	17,700.00
Trash Removal	826.38	434.16	429.82	423.50	420.75	422.66	421.96	421.96	420.58	416.81	5.51	455.65	5,099.74	5,100.00
TOTAL Utility	3,911.27	2,978.09	5,890.45	2,494.06	3,945.36	4,096.38	4,063.09	4,030.19	4,171.79	4,179.89	3,359.81	3,583.04	46,703.42	50,100.00
TOTAL EXPENSES	14,284.14	12,003.57	15,368.21	3,959.45	(1,710.19)	14,772.87	(3,119.87)	(485.95)	(27,602.13)	16,532.12	11,782.57	11,346.85	67,131.64	162,710.00
Net Revenue / Expense	(836.17)	(7,231.85)	5,386.13	7,759.43	17,647.84	(1,456.60)	16,964.02	13,497.10	41,352.85	(4,168.95)	1,393.26	5,452.99	95,760.02	610.00

Aging

Tuesday, March 22, 2016 16:20

Period 02/29/2016

St Anthony NE Condo Assoc

Account #	Status	Resident Contact	Current	30 - 59 Days	60 - 89 Days	>90 Days	Balance
11240	O		281.75	281.75	0.00	600.00	1,163.50
Count: 1			281.75	281.75	0.00	600.00	1,163.50

Property Totals

# Units	# Builder	# Resident	# Owners	# Tenants	Owner Ratio
42	0	42	42	0	100.00%



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
5/15/2015

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER American Agency, Inc. 5851 Cedar Lake Road P O Box 16527 Minneapolis MN 55416	CONTACT NAME: Darlene Moen PHONE (A/C, No, Ext): (952) 545-1230 FAX (A/C, No): (952) 593-8739 E-MAIL ADDRESS: darlenem@americanagency.com													
	<table border="1"> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A: Continental Casualty Co</td> <td></td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Continental Casualty Co		INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:
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INSURER E:														
INSURER F:														
INSURED St. Anthony NE Condominium c/o ASK Property Management Co. 5605 West 36th Street, #205 St. Louis Park MN 55416														

COVERAGES **CERTIFICATE NUMBER:** CL1551535514 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS								
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$								
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$								
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$								
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A			<table border="1"> <tr> <td>WC STATUTORY LIMITS</td> <td>OTHER</td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$</td> </tr> </table>	WC STATUTORY LIMITS	OTHER	E.L. EACH ACCIDENT	\$	E.L. DISEASE - EA EMPLOYEE	\$	E.L. DISEASE - POLICY LIMIT	\$
WC STATUTORY LIMITS	OTHER													
E.L. EACH ACCIDENT	\$													
E.L. DISEASE - EA EMPLOYEE	\$													
E.L. DISEASE - POLICY LIMIT	\$													
A	Directors and Officers Liability		0250925663 CLAIMS MADE COVERAGE	6/1/2015	6/1/2016	Limit: \$1,000,000 Retention: \$1,000								

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Loc: 720 3rd Ave NE, Minneapolis, MN 55413.

CERTIFICATE HOLDER ALL UNIT OWNERS ST ANTHONY NE CONDOMINIUM ASSOCIATION	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.
	AUTHORIZED REPRESENTATIVE Noel Totten/DEM