

## NOTICE OF INSURANCE REQUIREMENTS

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
	05-10-2013		7017888	161 / 13	LAA0105	KPB	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

**Grantor:** Lake Region Water & Sewer Co.  
10777 Barkley Street Suite 210  
Overland Park, KS 66211

**Lender:** Alterra Bank  
Overland Park  
11120 W. 135th Street  
Overland Park, KS 66221-9731  
(913) 681-2223

**TO:** ATTN: Insurance Agent

**DATE:** May 10, 2013

**RE:** Policy Number(s):  
Insurance Companies/Company:

Dear Insurance Agent:


Grantor, Lake Region Water & Sewer Co. ("Grantor") is obtaining a loan from Alterra Bank. Please send appropriate evidence of insurance to Alterra Bank, together with the requested endorsements, on the following property, which Grantor is giving as security for the loan.

**Collateral:** Lake Ozark, MO 66049.  
**Type:** Fire and extended coverage.  
**Amount:** Loan Amount.  
**Basis:** Replacement value.  
**Endorsements:** Standard mortgagee's clause with stipulation that coverage will not be cancelled or diminished without a minimum of 15 days prior written notice to Lender, and without disclaimer of the insurer's liability for failure to give such notice.  
**Latest Delivery Date:** By the loan closing date.

**Collateral:** All Inventory and Equipment.  
**Type:** All risks, including fire, theft and liability.  
**Amount:** Loan Amount.  
**Basis:** Replacement value.  
**Endorsements:** Lender loss payable clause with stipulation that coverage will not be cancelled or diminished without a minimum of 15 days prior written notice to Lender.  
**Deductibles:** \$1,000.00.  
**Latest Delivery Date:** By the loan closing date.

**GRANTOR:**

LAKE REGION WATER & SEWER CO.

By:   
Vernon Stump, President of Lake Region Water & Sewer Co.

**RETURN TO:**

Alterra Bank  
11120 W. 135th Street  
Overland Park, KS 66221-9731