ACORD. CERTIFICATE OF INSURANCE

DATE (MM/DD/YY)

PRODUCER
Meeker Sharkey & MacBean
Commercial Lines Department
14 Commerce Drive
Cranford, NJ 07016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY A St. Paul Fire and Marine

COMPANY B Princeton Ins. Co.

COMPANY C

COMPANY D

INSURED
Soc.Hill @ University Hts.III
1 Cornerstone Lane
Newark, NJ 07103

COVERAGES

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.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY	BINDER96612	01/01/97	01/01/98	GENERAL AGGREGATE	$5,000,000
	[X] COMMERCIAL GENERAL LIABILITY				PRODUCTS-COMP/OP AGG	$5,000,000
	[ ] CLAIMS MADE [X] OCCUR				PERSONAL & ADV INJURY	$5,000,000
	OWNER'S & CONTRACTOR'S PROT				EACH OCCURRENCE	$5,000,000
					FIRE DAMAGE (Any one fire)	$5,000,000
					MED EXP (Any one person)	$5,000
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT	$
	ANY AUTO				BODILY INJURY (Per person)	$
	ALL OWNED AUTOS					
	SCHEDULED AUTOS				BODILY INJURY (Per accident)	$
	HIRED AUTOS					
	NON-OWNED AUTOS				PROPERTY DAMAGE	$
	GARAGE LIABILITY				AUTO ONLY-EA ACCIDENT	$
	ANY AUTO				OTHER THAN AUTO ONLY:	
					EACH ACCIDENT	$
					AGGREGATE	$
	EXCESS LIABILITY				EACH OCCURRENCE	$
	UMBRELLA FORM				AGGREGATE	$
	OTHER THAN UMBRELLA FORM					$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	W1A600658401	03/06/96	03/06/97	STATUTORY LIMITS	
	THE PROPRIETOR/ PARTNERS/EXECUTIVE OFFICERS ARE: [ ] INCL [ ] EXCL				EACH ACCIDENT	$100,000
					DISEASE-POLICY LIMIT	$500,000
					DISEASE-EACH EMPLOYEE	$100,000
A	OTHER Blanket Bldg. Maintenance Fees Fidelilty	BINDER96612	01/01/97	01/01/98	$26,762,174 RC $50,000 $100,000	

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

SHARYN WALKER
149 WEST MARKET STREET, NEWARK, NJ 07103
LOT: 14.18 BLOCK: 406

KHOV030767

CERTIFICATE HOLDER
SUMMIT BANK ITS SUCCESSORS AND/OR
ASSIGNS AS THEIR INTEREST MAY APPEAR
750 WALNUT AVENUE
CRANFORD, NJ 07016

CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

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