

Memorandum

Delkus Towers Condominium Association, Inc.
6725 Harding Avenue, Office
Miami Beach, FL 33141

From: Carina Kremen, CAM

Date: 8/25/2026

Re: Certificate of Insurance

The enclosed Flood Certificates/Policies are for your building.

Please note the following information on the policy to ensure proper credit by your bank:

- **ONLINE UPLOAD.** You may load it online. Your letter will have their website and instructions to upload. The certificate is a PDF and should upload without difficulty.
- **TO MAIL OR FAX –** See your letter for instructions.
- **INFORMATION ON CERTIFICATES**
- At the bottom of the certificate/policy fill in the name of your lender and their address as shown in the letter you received exactly as it states it, including any initials (such as “ATIMA”) and your loan number.
- Above that space write your name, address for your unit, including unit number.
- Write your loan number as visibly as possible to identify the loan for which the certificate is being given at the top of the certificate or policy as well.

Please be advised that some banks do not accept a generic copy and may require a certificate of insurance in their name. If this is the case, please log into EOIdirect.com to obtain a free copy of the certificate of insurance or send us a copy of the request letter so it may be sent to the insurance agent to complete one with your specific information.

Please contact the undersigned at 305-519-4253 if you have any questions or e-mail us the information to delkus 6725@gmail.com or c.kremen2020@gmail.com.

Sincerely,

Carina Kremen, CAM
For the Board of Directors
Delkus Towers Condominium Association, Inc.