

COVER NOTE

INSURED: Candace A. Giles

MAILING ADDRESS: 8329 Carrollton Pkwy

New Carrollton, MD 20784

This is to certify that the undersigned has procured insurance coverage as hereafter specified from certain companies and/or underwriters.

EFFECTIVE: 01/05/2011 EXPIRATION: 01/05/2012 RETROACTIVE: 03/27/2000

COVERAGE: Professional Liability for Specified Professions

Profession: Real Estate Appraiser

Claims Made Form: MPL#90395 (3/06)

Limits: Per Occurence: \$1,000,000 Annual Aggregate: \$1,000,000

Deductible: \$1,000

CONDITIONS:

Real Estate Agent/ Broker Referral Indemnity Knowledge of Wrongful Act Exclusion Pending and/or Prior Litigation Exclusion Defense within Policy Limit Deductible includes Loss Adjustment Expenses

COMPANIES PARTICIPATING:

National Union Fire Insurance Company of Pittsburgh, PA

ASSIGNED COVER NOTE # Z FREA 02-1877

CUSTOMER # 0015278

Issued at: 4907 Morena Blvd., Suite 1415

San Diego, CA 92117

DATE: 12/30/2010

By:

Kcarpenter

Insurance, when effected shall be subject to all terms and conditions of policy (ies) which will be issued, and in event of any inconsistency herewith, the terms and provisions of the policy.