



COVER NOTE

INSURED: Chad B Hanes

MAILING ADDRESS: 428 Lake Street Court, Ste 6
Petoskey, MI 49770

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

EFFECTIVE: 01/24/2011 EXPIRATION: 01/24/2012 RETROACTIVE: 01/24/2003

COVERAGE: Professional Liability for Specified Professions

Profession: Real Estate Appraiser
Claims Made Form: MPL #90395 (3/06)
Limits: Per Occurrence: \$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 FREIA 03-3330

CUSTOMER # 0020841

Issued at: 4907 Morena Blvd., Suite 1415
San Diego, CA 92117

DATE: 01/24/2011

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.