

INSURED:

Policy:

Effective:

Endorsement Number:

CONSTRUCTION/DEVELOPMENT SUBLIMITS ENDORSEMENT

In consideration of the additional premium paid, it is agreed that:

1. Section IV, Exclusion L, is amended by the addition of the following new paragraph:

iv. the sale of real property by an "Insured" which is developed and/ or constructed by a business entity (other than a business entity named on the Declarations) owned by an "Insured".

With respect to any "claim" where coverage is granted exclusively under item iv. above, separate sublimits as set forth in paragraph 2. below shall apply.

2. Construction/ Development Limits of Liability: \$_____

3. the limits of liability set forth in paragraph 2. above are sublimits included within and not in addition to the limits of liability set forth in Item 3A. of the Declarations.

All other provisions of the policy remain unchanged.

Countersigned by Authorized Representative

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RESIDENTIAL OWNERSHIP ENDORSEMENT

In consideration of the additional premium paid, it is agreed that:

1. Section IV, Exclusion L, item i. is deleted in its entirety and replaced with the following new paragraph:

the sale of residential property wholly or partially owned by an "Insured" or an "Insured's" spouse.

2. Section III., Definitions, is amended by the addition of the following new definition:

"Residential property" means a single family residence or multi-family residences with 4 or fewer units.

All other provisions of the policy remain unchanged.

Countersigned by Authorized Representative

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MORTGAGE BROKER'S EXCLUSION ENDORSEMENT

It is agreed that Section IV, **EXCLUSIONS** is amended to include the following:

- based on or arising out of mortgage banking services including, but not limited to the underwriting of loans, the retention of loans, the warehousing of loans, the servicing of loans, the solicitation of investors, the purchasing of loans or arrangement for the repurchasing of loans;
- based on or arising out of the "insured's" failure to comply with the standards, codes, regulations or guidelines of the mortgage program of any federal or state regulatory agency;
- based on or arising out of any guarantee of fund availability or guarantee of specified rate of return or locked in interest rate unless the guaranteed locked in rate was as provided by the institution that is providing the funds;
- based on or arising out of any willful or intentional non-compliance with any statute or regulation;
- based on or arising out of bankruptcy, or the insolvency of a lender;
- based on or arising out of any transaction involving a loan funded in whole or in part by the "insured's" own funds;
- based on or arising out of any defective title or deed

All other provisions of the policy remain unchanged.

Countersigned by Authorized Representative



REAL ESTATE
ERRORS AND OMISSIONS
LIABILITY POLICY

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**ERRORS AND OMISSIONS COVERAGE FORM
ENVIRONMENTAL HAZARDS ENDORSEMENT**

In consideration of an additional premium, it is agreed that:

Notwithstanding anything to the contrary in Section IV, Exclusions E., it is agreed that this Policy provides coverage for "claims" based on or arising out of an "insured's" failure, in any way, to advise of the existence of "pollutants", "asbestos", "lead" or "radon".

All other provisions of the Policy remain unchanged

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DISCRIMINATION COVERAGE

NOTICE

CLAIMS COVERED BY THIS ENDORSEMENT ARE SUBJECT TO LIMITS OF LIABILITY WHICH ARE LOWER THAN THE GENERAL POLICY LIMITS.

In consideration of an additional premium paid, it is agreed that Section IV, Exclusion I is deleted in its entirety and replaced as follows:

- I. based on or arising out of discrimination, humiliation, harassment, or misconduct that includes but shall not be limited to "claims" based on an individual's race, creed, color, age, gender, national origin, religion, disability, marital status or sexual preference. However, we agree with you that we will pay up to the Vicarious Liability and Disparate Impact Discrimination Limit of Liability set forth on the Declarations for all "damages" and "claim expenses" by reason of your vicarious liability for discriminatory acts of others or by reason of your acts or omissions which result in disparate impact discrimination.

The Vicarious Liability and Disparate Impact Limit of Liability set forth above with regard is a sublimit included within, and not in addition to, the limits of liability set forth in Item C. of the Declarations.

We further agree with you that our obligation to reimburse such "damages" is in excess of your applicable deductible.

All other terms and conditions remain unchanged.

Countersigned by Authorized Representative