



INSURED:
Policy:

Effective:

Endorsement Number:

ENVIRONMENTAL HAZARDS ENDORSEMENT

In consideration of an additional premium, we agree with you that II. EXCLUSIONS E. is deleted and replaced by the following:

- E. loss, under any circumstances, due to contamination, nuclear reaction, or radiation, regardless of cause;

We further agree with you that II. EXCLUSIONS J. is deleted and replaced by the following:

- J. any loss, cost or expense arising out of any:
 - 1. failure to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of pollution; or
 - 2. claim by or on behalf of a governmental authority for amounts because of pollution; or
 - 3. request, demand or order that you or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of pollution;

All other terms and conditions of the Policy remain unchanged.



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FAIR HOUSING ENDORSEMENT - DEFENSE COSTS ONLY

In consideration of an additional premium, we agree with you that we will reimburse you up to a maximum of \$100,000 for all claim expenses incurred by you in defense of civil lawsuits made during this policy period alleging violations of Title VIII of the Civil Rights Act of 1968 or the Fair Housing Amendment Act of 1988 or any similar state or local law ordinance.

Our obligation to reimburse you for any such claim expenses does not include any other amounts for which you become legally obligated to pay as a result of a wrongful act, by you or by any entity for whom you are legally liable, alleging violation of Title VIII of the Civil Rights Act of 1968 or the Fair Housing Amendment Act of 1988 or any similar state or local law or ordinance.

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

All other provisions of the Policy remain unchanged.



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**ADDITIONAL EXCLUSIONS ENDORSEMENT
MORTGAGE BROKERS**

It is agreed that the following amendments are made a part of the policy to which this endorsement is attached:

The following exclusions are added under Section II. Exclusions. Any claim arising out of your interests, operations or activities as a mortgage broker resulting from:

1. mortgage banking services including, but not limited to the underwriting of loans, the retention of loans, the warehousing of loans, the servicing of loans or the solicitation of investors;
2. the repurchasing of loans or arrangement for the repurchasing of loans;
3. any transaction involving a loan funded in whole or in part by your own funds or the commingling of money;
4. any claim arising out of your failure to comply with FNMA, FHLMC, FHA and VA standards, codes, regulations or guidelines;
5. any guarantee of fund availability or any guarantee of a specified rate of return or locked in interest rate unless the lock in is provided by the institution that is providing the funds;
6. alleging bankruptcy, or the insolvency of a lender;
7. any service performed relative to a property to which you have a financial interest, ownership or equity interest;
8. the violation of any representation or warranty made by a mortgage broker;
9. suit by lender for misrepresentation of borrower qualifications;
10. any defective title or deed; or
11. services performed as a notary public.

All other provisions of this Policy remain unchanged.