



COVER NOTE

INSURED: Calvin Cummings / Cummings Appraisal Group, Inc.

MAILING ADDRESS: 99 S. Lake Avenue, Suite 21
Pasadena, CA 91101

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

EFFECTIVE: 11/06/2009 EXPIRATION: 11/06/2010 RETROACTIVE: 11/06/2002

COVERAGE: Professional Liability for Specified Professions

Profession: Real Estate Appraiser
Claims Made Form: MPL #26901 (9/87)
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 Pittsburg, PA

ASSIGNED COVER NOTE # Z FREA 02-3099

CUSTOMER # 0020378

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

DATE: 10/27/2009

By:

K Carpenter

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.