

**COVER NOTE****INSURED:** Robert F. Lorneger**MAILING ADDRESS:** 165 High Street
Billerica, MA 01862*This is to certify that the undersigned has procured insurance coverage as hereafter specified from certain companies and/or underwriters.***EFFECTIVE:** 10/22/2011 **EXPIRATION:** 10/22/2012 **RETROACTIVE:** 10/22/1996**COVERAGE:** FREA Errors & Omissions Professional Liability PolicyProfession: Real Estate Appraiser
Claims Made Form: 50395 (3/06)
Limits: Per Occurrence: \$1,000,000 Annual Aggregate: \$1,000,000
\$1,000 Retention each wrongful act**CONDITIONS:**Real Estate Agent/Broker Referral Indemnity
Known wrongful act exclusion
Pending/prior litigation exclusion
Defense within policy limit**COMPANIES PARTICIPATING:**

National Union Fire Insurance Company of Pittsburgh, PA

COVER NOTE #: FREA-01-1366**CUSTOMER #:** 1018216Issued at: 4907 Mirra Blvd, Suite 1915
San Diego, CA 92117**DATE:** 10/24/2011

By:

K Carpenter

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