SUPPLEMENT FOR TITLE, ESCROW & CLOSING SERVICES

All questions MUST be completed in full.

If space is insufficient to answer any question fully, attach a separate sheet.

1. Full name ofApplicant: ________________________________

2. Is the Applicant affiliated with any organization through any common ownership, operation or control, including any controlled business arrangement, including but not limited to a law firm, real estate agency, construction firm, real estate investment or development company, mortgage or financial institution, or title insurance company?

................................................................................................................................................................................. [ ] Yes [ ] No

If Yes, provide details on attachment indicating names and ownership percentage.

3. (a) Estimate percentage of business as:
   - Title Agent _______%
   - Closing/Escrow Agent _______%
   - Title Abstracter/Searcher _______%

   TOTAL 100%  
   
   (b) Estimate percentage of gross revenues from:
   - Residential _______%
   - Commercial _______%
   - Land Raw or Agricultural _______%
   - Residential Construction _______%
   - Commercial Construction _______%
   - Oil & Gas _______%
   - Metal & Mineral _______%
   - 1031 Exchange _______%
   - Aircraft _______%

   Other (describe) _______%

   TOTAL 100%  
   
   (c) Who performs the Applicant's title searches:
   - Applicant Firm _______%
   - Independent Contractor _______%
   - Title Underwriter/Company _______%

   TOTAL 100%  
   
   If independent contractor is used, provide on attachment the names of the independent contractors and their professional liability insurers.

   (d) Who performs the Applicant’s closings/escrows:
   - Applicant Firm _______%
   - Independent Contractor _______%
   - Title Underwriter/Company _______%

   TOTAL 100%  
   
   If independent contractor is used, provide on attachment the names of the independent contractors and their professional liability insurers.

4. List states and counties where the Applicant conducts title business: ________________________________

5. List title insurance companies (DO NOT ABBREVIATE NAMES.) the Applicant represents and percentage of total premium written:

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<thead>
<tr>
<th>Companies</th>
<th>Percentage</th>
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<td>_______%</td>
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<td>_______%</td>
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</table>

TOTAL 100%
6. Has any title company ever cancelled or non-renewed their agency contract with the Applicant? [ ] Yes [ ] No
   If Yes, provide on attachment the names of the title companies and the reason stated for the cancellation or non-renewal.

7. When providing closing/escrow services does the Applicant: Yes No
   (a) Perform closing and/or escrow services according to written instructions only? [ ] Yes [ ] No
   (b) Internally audit escrow files prior to closing? [ ] Yes [ ] No
   (c) Have a regular audit conducted by an independent CPA firm? [ ] Yes [ ] No
   (d) Require a cashiers check or “good funds” at or near escrow closings? [ ] Yes [ ] No
   (e) Document and obtain signatures from all parties when making changes or deviating from the original escrow contract? [ ] Yes [ ] No
   (f) Ever close without title insurance, a title insurance commitment or a title opinion? [ ] Yes [ ] No
   If Yes, does the Applicant use a written disclaimer or waiver as to condition of title? [ ] Yes [ ] No
   (g) Hold escrow funds for more than one year? [ ] Yes [ ] No
   If Yes, under what circumstances? ____________________________
   (h) Balance escrow accounts monthly or more frequently? [ ] Yes [ ] No
   If not how often are escrow accounts balanced?
   (i) Perform or handle any tax-deferred real estate exchanges? [ ] Yes [ ] No
   If Yes, how many per year?
   If Yes, are the Applicant’s services limited to the duties of an escrow/closing agent? [ ] Yes [ ] No

8. (a) Total number of closed escrows: Past 12 months: _______ Next 12 months: _______
     (b) Value of: Largest escrow: $_________ Average escrow: $_________

9. Has any principal, director, officer and/or employee of the applicant been investigated or convicted of a felony? [ ] Yes [ ] No
   If Yes, attach details.

10. Does the Applicant carry any of the following types of insurance? Attach Declarations or Certificate for any Yes answers.
    (a) Employee Dishonesty/Fidelity Bond? [ ] Yes [ ] No
        If Yes, provide: Insurer: ____________________________ Limits: ____________________________
    (b) General Liability? [ ] Yes [ ] No
    (c) E&O for any other professional services performed by the Applicant or any affiliate? [ ] Yes [ ] No

Signing this Supplement does not bind the Company to provide or the Applicant to purchase the insurance.

It is understood that information submitted herein becomes a part of the application for insurance and is subject to the same declarations, representations and conditions.

Must be signed by director, executive officer, partner or equivalent (within 60 days of the proposed effective date).

Name of Applicant ____________________________ Title ____________________________
Signature of Applicant ____________________________ Date ____________________________
APPLICATION FOR SPECIFIED PROFESSIONS PROFESSIONAL LIABILITY INSURANCE AND SERVICE AND TECHNICAL PROFESSIONAL LIABILITY INSURANCE
( Claims Made Basis or Claims Made and Reported Basis)

If space is insufficient to answer any question fully, attach a separate sheet.

I. GENERAL INFORMATION

1. Full name of Applicant: ________________________________

2. Principal business premise address: ________________________________

   (Street) (County)

   (City) (State) (Zip)

3. Address(es) of Branch Office(s): ________________________________

4. Web Site Address(es): ________________________________

5. Phone Number: ________________________________

6. Number of employees including principals: Full-time _____ Part-time _____ Seasonal _____ Total _____

7. Business is a: [ ] corporation [ ] partnership [ ] individual [ ] other _________________________

8. Date organized (MM/DD/YYYY): ____________________________

9. Is the Applicant controlled by, owned by, or commonly owned, affiliated or associated with any other organization?

   ..............................................................................................................................

   Yes [ ] No [ ]

   If Yes, are any services provided to such organization(s)?

   ..............................................................................................................................

   Yes [ ] No [ ]

   If Yes, to either of the above, provide details.

10. During the last year has the Applicant been involved in, or are they presently considering or contemplating:

    (a) Any merger, consolidation or acquisition? ...........................................................................

        Yes [ ] No [ ]

        If Yes, provide a complete explanation detailing liabilities assumed and any professional liability coverage
        purchased by any predecessor organization.

    (b) A change in the nature of business operations? ........................................................................

        Yes [ ] No [ ]

        If Yes, provide details.

11. During the last year has the name of the Applicant been changed? ...........................................

        Yes [ ] No [ ]

        If Yes, provide details.

II. ADDITIONAL INFORMATION

1. If you are a new Applicant with this company, attach:

    (a) A list of owners, partners and officers and percentage of ownership of each of the Applicant(s) named in Part I
        Item 1. above.

    (b) Latest annual financial statements (annual report or income statement and balance sheet). (Omit if gross
        revenues are $500,000 or less.)

    (c) Professional qualifications (i.e. resume or c.v.) of each of the owners, partners, officers and key employees of
        the Applicant(s) named in Part I Item 1. above.

    (d) Professional societies and organizations to which the Applicant and its owners, partners, officers and key
        employees belong(s).
(e) Advertisements, brochures, and descriptive literature on the Applicant’s business.
(f) Sample contract for services between the Applicant and its clients.
(g) A list of and description of affiliations with any organization owned by any owner, partner or officer of any Applicant.

2. If you are applying for renewal with this company, attach:
   (a) A list of owners, partners and officers and percentage of ownership of each in the Applicant(s) named in Part I. Item 1. above.
   (b) Latest annual financial statements (annual report or income statement and balance sheet). (Omit if gross revenues are $500,000 or less.)
   (c) Any changes in any items provided last year pursuant to Items (c), (d), (e), (f) or (g) above.

III. PROFESSIONAL ACTIVITIES AND SPECIALTY

1. Describe all professional services performed for others and indicate the percentage of gross revenues derived from each activity.

<table>
<thead>
<tr>
<th>Professional Services</th>
<th>Percent of Gross Revenues</th>
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2. (a) Estimated annual gross revenues for the coming year: $______________
   (b) Percentage of annual gross revenues for the coming year:
      (i) Domestic: _____ %
      (ii) Foreign: _____ %
   (c) Annual gross revenues for the last three years:
      (i) last twelve months: Year:___________ $______________
      (ii) 1st prior year: Year:___________ $______________
      (iii) 2nd prior year: Year:___________ $______________

3. Describe Applicant’s five largest jobs in the last three years:

<table>
<thead>
<tr>
<th>Client Name</th>
<th>Professional Services</th>
<th>Gross Revenues</th>
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4. Is the Applicant engaged in any business or profession other than as described in Item 1 above? ........ Yes [ ] No [ ]
   If Yes, explain. _____________________________________________________________

5. Were more than 50% of the Applicant’s gross revenues for any of the last three years derived from any one contract? 
   ...........................................................................................................................
   Yes [ ] No [ ]
   If Yes, specify client, professional services and duration of contract. ____________________________________________________

6. Does the Applicant utilize the services of independent contractors or sub-consultants? ..................... Yes [ ] No [ ]
   If Yes, indicate percentage of billings and whether a certificate of professional liability insurance is required of each.
   ..........................................................................................................................
7. (a) Does the Applicant, any of its subsidiaries and/or affiliates build, service, repair, install, manufacture or fabricate anything?............................................................................................................................................. Yes [  ] No [  ]

(b) Does the Applicant, any of its subsidiaries and/or affiliates sell any product other than computer software? ............................................................................................................................. Yes [   ] No [   ]

If Yes, to either (a) or (b) describe.________________________________________________________________________

8. Is any principal, partner, owner, officer, director, employee, manager or managing member of the Applicant a certified public accountant, an attorney or lawyer, an architect or engineer, a provider of any form of healthcare services or responsible for supervision or management of others who are providers of healthcare services? ........ Yes [   ] No [   ]

If Yes, advise of the name of the individual(s), their position(s) with the Applicant and the nature of services they perform for clients of the Applicant.

IV. CLAIMS/HISTORY

1. During the last five years, have there been any claims or proceedings arising out of professional services against the Applicant, or any of its principals, partners, owners, officers, directors, employees, managers, managing members, its predecessors, subsidiaries, affiliates, and/or against any other person or organization proposed for this insurance? ................................................................................................................................................. Yes [   ] No [   ]

If Yes, attach complete details including description of allegations, status of claim, amounts demanded or paid, date of claim, and action taken to prevent the same type of claim in the future.

2. Is the Applicant or any principal, partner, owner, officer, director, employee, manager or managing member of the Applicant or any person(s) or organization(s) proposed for this insurance aware of any fact, circumstance situation, incident or allegation of negligence or wrongdoing, which might afford grounds for any claim such as would fall under the proposed insurance? ........................................................................................................................... [   ] Yes [   ] No

If Yes, provide details.

3. Has any insurer cancelled, rescinded, nonrenewed or declined any similar insurance for the Applicant, its predecessors, subsidiaries, affiliates and/or for any other person or organization proposed for this insurance in the last five years? ................................................................................................................................................. Yes [   ] No [   ]

If Yes, attach a copy of such insurer’s notice.

4. Has the Applicant and/or any of its principals, partners, owners, officers, directors, managers and/or managing members or employees, its predecessors, subsidiaries, affiliates, and/or any other person or organization proposed for this insurance been involved in or have knowledge of any pending or completed investigative or administrative proceedings or governmental regulatory proceedings, actions or notices? .............................................. Yes [   ] No [   ]

If Yes, provide details on a separate sheet.

5. Previous Professional Liability Insurance:

<table>
<thead>
<tr>
<th>Policy Period</th>
<th>Insurer</th>
<th>Indicate whether Claims Made or Occurrence policy</th>
<th>Limits of Liability</th>
<th>Deductible</th>
<th>Retro Date</th>
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6. Does the Applicant carry General Liability Insurance?................................................................. Yes [  ] No [  ]

If Yes, provide: Insurer: ______________________  Limits: ______________________

Does coverage include Products/Completed Operations Hazards? .......................................................... Yes [  ] No [  ]
NOTICE TO THE APPLICANT - PLEASE READ CAREFULLY

No fact, circumstance or situation indicating the probability of a claim or action for which coverage may be afforded by the proposed insurance is now known by any person(s) or entity(ies) proposed for this insurance other than that which is disclosed in this application. It is agreed by all concerned that if there be knowledge of any such fact, circumstance or situation, any claim subsequently emanating therefrom shall be excluded from coverage under the proposed insurance.

The policy applied for is SOLELY AS STATED IN THE POLICY, if issued, which provides coverage on a claims made basis for ONLY THOSE “CLAIMS” THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD, unless the extended reporting period option is exercised in accordance with the terms of the policy. The policy has specific provisions detailing claim reporting requirements.

The underwriting manager, Company and/or affiliates thereof are authorized to make any inquiry in connection with this application. Signing this application does not bind the Company to provide or the Applicant to purchase the insurance.

This application, information submitted with this application and all previous applications and material changes thereto of which the underwriting manager, Company and/or affiliates thereof receives notice is on file with the underwriting manager, Company and/or affiliates thereof and is considered physically attached to and part of the of the policy if issued. The underwriting manager, Company and/or affiliates thereof will have relied upon this application and all such attachments in issuing the policy. If the information in this application or any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the underwriting manager, Company and/or affiliates thereof, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

WARRANTY

I/We warrant to the Company, that I/We understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy and deemed incorporated therein, should the Company evidence its acceptance of this application by issuance of a policy. I/We authorize the release of claim information from any prior insurer to the underwriting manager, Company and/or affiliates thereof.

Must be signed within 60 days of the proposed effective date.

Name of Applicant ____________________________ Title (Officer, partner, etc.) ____________________________

Signature of Applicant ____________________________ Date ____________________________

SPECIALTY SUPPLEMENT REQUIRED

Appraiser – Business or Property
Building/Home Inspector
Collection Agency
Crane Inspector
Employment Related Services
Escrow Only
Executive Recruiting Consultants
Freight Forwarder/Customs Broker
Insurance Related Services
Media Related Service
Mortgage Broker
Premium Finance
Real Estate Agent/Property Manager
Testing Lab
Employment Related Services
Third Party Administrator
Title, Escrow & Closing
Travel Related Services

ALTERNATE APPLICATION REQUIRED

Association
Computer Related Other Than Consulting
Environmental
Franchisor
Trustees

Our Supplements and Applications are available at www.markelshand.com.

Notice to Applicants: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.