LLOYD'S

Declarations Page Real Estate Appraisers E&O Program

CERTIFICATE NO. 11REALPC-10030

BINDING AUTHORITY: B0595EL0421902011

Insured Member: Glenn W. Willoughby Will Appraisals, LLC Item 1a. Mailing Address: 214 Sunset Drive, Richmond, VA 23229

TO: 12/01/2012 PERIOD OF INSURANCE: FROM: 12/01/2011 Item 2.

12:01AM STANDARD TIME AT THE ADDRESS SHOWN IN NUMBER 1 ABOVE.

1,000,000 Each Claim, Includes Claims Expenses LIMIT OF LIABILITY: a) \$ Item 3. 1,000,000 b) \$ Annual Aggregate, Includes Claims Expenses 500 Item 4. DEDUCTIBLE: \$ Each Claim deductible - Includes Claims Expenses 429.00 Item 5. PREMIUM U.S.: \$ Gross Premium 10.78 VA Surplus Lines Tax \$ VA Stamp Tax \$.14 50.00 Processing Fee \$ 489.92 Total Premium

12/01/2010 Item 6. RETROACTIVE DATE: NOTICE OF CLAIM TO: Item 7.

Premier Claims Management, LLC 2020B North Tustin Avenue Santa Anna, CA 92705 888-683-2266 (p)

866-885-4047 (f)

www.premierclaimsllc.com

In the event of a claim under the Master Policy or any circumstances likely to give rise to a claim, the Insured shall have the duty to immediately give notice to the entity specified above.

NOTICE OF ELECTION: Item 8.

5 Star Professional Programs

1230 East Diehl Road, Suite 350 Naperville, IL 60563

Tel: 866-879-6565 Fax: 866-720-5003

SPECIAL CONDITIONS: as per attached form list

ARC 2010 Dec Page / Non RPG Date Typed: 11/18/2011 V. (09/11)

Correspondent