

**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 Policy

Profession: 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 W/2 FRE4-01-1300****CUSTOMER # 1018216**

Issued 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.