

Five Star Appraisers E&O Program

550 W. Van Buren, Suite 1500 * Chicago, IL 60607
(800)497-4644 * Fax: (866)720-5003

PROOF OF COVERAGE

1. Name and Address of Insured: Binding Authority: B0595EL0421902007
Sean R. Montgomery
dba Montgomery & Associates Real Estate Services Co. Inc.
26421 Crown Valley Parkway, Ste.100
Mission Viejo CA 92691

2. Insurer: **Underwriters at Lloyds**
Rating: *AM Best:* A (Excellent) *S&P:* A(Positive)

3. Coverage: Errors and Omissions

4. Policy Number: 07REALPC-00414

5. Limits of Liability:

	\$1,000,000	Each Claim, including Claims Expenses
	\$1,000,000	Annual Aggregate, including Claims Expenses

6. Deductible:

	\$1,000	Each Claim, including Claims Expenses
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7. Annual Policy Premium:

	\$	\$908.00	Gross Premium
	\$	\$50.00	Processing Fee
	\$	\$27.24	Surplus Lines Tax CA
	\$	\$1.14	Stamping Fee CA
	\$	<u>\$986.38</u>	Total Premium

8. Policy Period

	05/20/2007 to 05/20/2008
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12:01 a.m. standard time at the location stated above.

9. Retroactive Date: 05/20/1994

Definition: Retroactive Date (Prior Acts Coverage) - This is the date from which the Insured warrants that "CONTINUOUS" Professional Liability coverage has existed without interruption. Appraisers obtaining this insurance for the FIRST time or renewing insurance after a lapse in coverage will have a retroactive date the same as the policy inception date. A retroactive date indicates how far back in time this insurance will provide coverage for prior acts. Any claims made for an appraisal done prior to the retroactive date will be excluded under this policy.

10. Based On: 1.00 **Appraiser Sean R. Montgomery**

11. Coverage is subject in all respects to the terms, conditions and limitations of the policy issued by Underwriters at Lloyds, unless otherwise specified.

12. This "Proof of Coverage" notice is your formal "Evidence of Insurance" to be used (or copies thereof) to notify banks, and other third parties that such coverage exists.

Date of issuance: May 16, 2007

Kevin M. Ottley

Authorized Representative

PROOF