

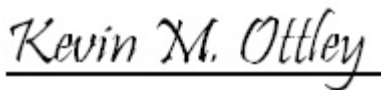
Willis
Five Star Appraisal Program

300 W. Madison Suite 700, Chicago, IL 60606
Toll Free: (800) 497-4644 * Dir: (512) 855-2045 * fax: (866) 720-5003

PROOF OF COVERAGE

1. Name and Address of Insured: (a member of the Five Star Realty Inc., Risk Purchasing Group)
Edward F Miller
Rural Appraisals
365 Red Hill Road, P.O. Box 767
Phillipsport, NY, 12769
2. Insurer: **Certain Underwriters at Lloyd's**
Rating: AM Best: A (Excellent) S&P: A (Positive)
3. Coverage: Errors and Omissions
4. Master Policy Number: **MPREA-2010**
5. Certificate Number: **To Be Assigned at time of Policy Issuance**
6. Limits of Liability: **\$1,000,000** Each Claim, including Claims Expenses
\$1,000,000 Annual Aggregate, including Claims Expenses
7. Deductible: **\$ 500** Each Claim, including Claims Expenses
8. Annual Policy Premium: **\$404.82** (Paid in Full, including any fees and taxes)
9. Policy Period: **4/27/2011 to 4/27/2012**
12:01 a.m. standard time at the location stated above.
10. Retroactive Date: **4/27/2011**
11. Appraisers covered: **Edward F. Miller**
12. Coverage is subject in all respects to the terms, conditions, & limitations of the master policy issued by Certain Underwriters at Lloyd's, Policy Number MPREA-2010, unless otherwise specified.
13. This "Proof of Coverage" notice is your formal "Evidence of Insurance", and is to be used to notify banks, and other third parties that such coverage exists. This document will be replaced by your policy.

Date of issuance: 4/7/2011



Authorized Representative