



## COVER NOTE

**INSURED: Loren F. Schiro / Lenders Choice Inc.**

**MAILING ADDRESS:** 10022 Bode Street, Suite 1C  
Plainfield, IL 60585

*This is to certify that the undersigned has procured insurance coverage as hereafter specified from certain companies and/or underwriters.*

**EFFECTIVE:** 8/1/2008      **EXPIRATION:** 8/1/2009

**COVERAGE:** Professional Liability for Specified Professions

- Profession: Real Estate Appraiser
- Claims Made Form: MPL#26901 (9/87)
- **Retroactive Date:** 1/1/1998
- Limits: Per Occurrence: \$1,000,000    Annual Aggregate: \$1,000,000
- Deductible: \$1,000

**CONDITIONS:**

- Real Estate Agent/ Broker Referral Indemnity
- Knowledge of Wrongful Act Exclusion
- Pending and/or Prior Litigation Exclusion
- Defense within Policy Limit
- Deductible includes Loss Adjustment Expenses

**COMPANIES PARTICIPATING:**

National Union Fire Insurance Company of Pittsburgh, PA

**ASSIGNED COVER NOTE #: Z FRE A 07-9229**

Issued at: 4907 Morena Blvd., Suite 1415  
San Diego, CA 92117

**DATE: July 29, 2008**

**BY:**

*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.*



## CERTIFICATE OF MEMBERSHIP

<b>Cover Note:</b> Z FREA 07-9229	<b>Membership Level:</b> Class A	<b>Member Number:</b> 0034669
<b>Membership Term:</b> 8/1/2008 to 8/1/2009		
<b>Member Name and Address</b>		
Loren F. Schiro / Lenders Choice Inc. 10022 Bode Street, Suite1C Plainfield, IL 60585		

This is to certify that the above named is a Class A member of The Foundation of Real Estate Appraisers (FREA) and is entitled to all of the rights and privileges of Class A membership during the Membership Term.

### **Class A Membership provides the following benefits:**

- **1,000,000 aggregate limit of Liability- Professional Liability (Errors and Omissions) Insurance**
- **Real Estate Agent Referral Indemnity**
- **30% discount towards continuing education**
- **Membership Benefits Package**

**Authorized Signature**

July 29, 2008

**Date**