

Travelers Casualty and Surety Company of America
Hartford, Connecticut

Throughout this supplement "you" and "your" mean the entity or individual applying for this insurance.

APPLICANT INFORMATION

1. New Business Current Travelers policy number _____
2. Your full legal name _____

GENERAL INFORMATION

3. Please complete the following chart based on the percentage of your real estate practice receipts for the current year and the previous 12 months in the following areas:

Real Estate Practice Area	Current Year Receipts	Previous 12 Months Receipts												
Purchase and Sale of Residential Property:	%	%												
Purchase and Sale of Commercial Property: e.g. transactional work performed on behalf of buyers or sellers including negotiation and drafting of earnest money contracts (purchase agreements), option agreements, deeds and other closing documents, representation at closing and other related activities.	%	%												
<table border="0" style="width:100%"> <tr> <td>Purchase and Sale Size</td> <td align="center">Current Year</td> <td align="center">Previous 12 Months</td> </tr> <tr> <td>Estimate Average Transaction Size</td> <td align="center">\$</td> <td align="center">\$</td> </tr> <tr> <td>Purchase and Sale Volume</td> <td></td> <td></td> </tr> <tr> <td>Estimate Number of Transactions Handled</td> <td align="center">#</td> <td align="center">#</td> </tr> </table>	Purchase and Sale Size	Current Year	Previous 12 Months	Estimate Average Transaction Size	\$	\$	Purchase and Sale Volume			Estimate Number of Transactions Handled	#	#		
Purchase and Sale Size	Current Year	Previous 12 Months												
Estimate Average Transaction Size	\$	\$												
Purchase and Sale Volume														
Estimate Number of Transactions Handled	#	#												
Land Use/Development: e.g. representation of landowners, developers and others in zoning, subdivision, planned unit developments, wetlands and other development and land use processes before federal, state and local governmental units.	%	%												
Mortgages, Contracts for Deed and Foreclosure e.g. representation of lenders or borrowers in the purchase money financing, refinancing or other real estate secured lending, including negotiation of loan documents; foreclosure of mortgages or trustee's sales under deeds of trust and other exercises of remedies in the event of a default or breach under the financing documents.	%	%												
Landlord/Tenant e.g. representation of either landlords or tenants in the drafting and negotiation of lease terms, representation in litigation brought to challenge or enforce the lease, evict the tenant or collect amounts owing	%	%												
Construction Work and Mechanics Liens: e.g. representation of developers, contractors, lenders, and land owners in connection with the construction of improvements upon real estate and claims (such as mechanics' liens) arising out of construction of such improvements.	%	%												
Real Estate Tax Abatement/Property Valuation	%	%												

e.g. representation of property owners before county agencies and courts in proceedings to contest property valuation and obtain abatements or refunds of assessed real estate taxes.		
Condominiums, Cooperatives, and Town Houses: e.g. representation of developers, homeowners' associations, cooperative boards of directors, or individuals in the issues arising out of the common ownership and common rights in such schemes of property ownership.	%	%
Loan Workouts: e.g. representation of lenders, borrowers, or federal or state regulatory agencies (such as the Resolution Trust Company or state superintendent of banking) in connection with the restructuring of real estate secured loans that are in default.	%	%
Speculative Real Estate: e.g. representation of developers or principals in their endeavors to attract investors. Services include the preparation of promotional documents, procuring potential investors on behalf of the developer or principal, and other similar services.		
Other (attach separate sheet):	%	%
TOTAL (Must equal 100%)		

4. Do you undertake date calendaring and notification services for clients (e.g., option dates and UCC-1 continuations) other than filing dates for briefs and motions due in court proceedings? Yes No
5. Do you undertake any aspect of financial or valuation analysis of transactions for clients (e.g., tax ramifications or appraisal)? Yes No
6. Do you undertake responsibility for the preparation or review of closing calculations (e.g., preparation of settlement statements or determination of pro-rations)? Yes No
7. Have you rendered written opinions to clients on the following:
- a. Land Use, Zoning and Real Property Regulatory Matters? Yes No
 - b. Securitization of loans? Yes No
 - c. Compliance with laws? Yes No
 - d. Lien Validity, Priority and Perfection (e.g., priority of security interests in personal property and deed of trust liens on real property)? Yes No
 - e. Possession of required permits and licenses? Yes No
 - f. Regulatory matters (e.g. Interstate Land Sales Act)? Yes No
 - g. Bankruptcy matters? Yes No
 - h. Foreign transactions? Yes No
 - i. Tax matters? Yes No
 - j. Environmental Matters? Yes No
8. Have you provided legal services in connection with any property transfer in which any of your attorneys or employees also performed:
- a. Abstracting services? Yes No
 - b. Title opinion? Yes No
 - c. Issuance of title policy? Yes No
 - d. Escrow services? Yes No
 - e. UCC search? Yes No

If yes to 8.c above, what percent of your receipts come from title positions issued to properties on which you also performed the abstracting services or title opinion?

Current Year	Previous 12 months	Previous 12 months
%	%	%
%	%	%

If yes to 8.c above, state the name of the Title Insurance Underwriter represented and the approximate premium volume placed with each:

Name of Title Insurance Underwriter	Current Year	Previous 12 months	Previous 12 months

RISK MANAGEMENT

Potential Conflicts

- 10. Do you have a policy which prohibits you or your attorneys from representing parties which have potentially competing interests in the same transaction? Yes No
If yes, is it in writing? Yes No
- 11. Do you have a policy prohibiting an attorney with an investment in a client from working on a real estate transaction of such client? Yes No
If yes, is it in writing? Yes No
- 12. Do you require your attorneys to disclose to the firm all investments in real estate clients?..... Yes No
If yes, is it in writing? Yes No
- 13. Do you have a policy which prohibits attorneys from acting in a dual capacity as both escrow agent and attorney representing any party in the same real estate transaction? Yes No
If yes, is it in writing? Yes No

Documentation and Review Procedures

- 16. Do you have a procedure requiring the preservation of factual sources and verification made to support legal opinions in any real estate matter? Yes No
If yes, is it in writing? Yes No
- 17. Do you have a procedure requiring that at least one attorney who is not working on the transaction in question review and approve all legal descriptions and commitments in closing documents including title? Yes No
If yes, is it in writing? Yes No
- 18. Do you have a procedure requiring the preservation of written records of the real estate attorneys in connection with directions received from clients and client acknowledgement of actions taken?
 - a. Directions Received? Yes No
 - b. Client Acknowledgement? Yes No

19. Do you have a policy which prohibits you or your attorneys from performing the title abstracting service and representing any party in the same real estate transaction? Yes No
If yes, is it in writing? Yes No
20. Do you have a policy which requires:
- a. attendance at all client closings? Yes No
If yes, is it in writing? Yes No
- b. title insurance for all closing property transfers? Yes No
If yes, is it in writing? Yes No
- c. thorough review of title policy exceptions with client? Yes No
If yes, is it in writing? Yes No
21. Do you require formal internal training sessions on your policies and procedures for new attorneys who will become involved in your real estate practice? Yes No

Documentation and Review Procedures - Environmental Concerns

22. Do your legal services in connection with a property transfer or leasing transaction include a protocol to evaluate such things as:
- a. whether the type of business in question creates, or may in the past have created environmental problems? Yes No
If yes, is it in writing? Yes No
- b. whether any real or personal property owned or leased now or in the past, or property to be acquired is likely to be contaminated by hazardous substances (e.g. asbestos, lead or PCBs)? .. Yes No
If yes, is it in writing? Yes No
- c. whether any specific site locations owned or leased now or in the past, or property to be acquired are located in, or adjacent to, ecologically sensitive areas (such as, wetlands, floodplains, aquifers or conservation areas, etc.)? Yes No
If yes, is it in writing? Yes No
- d. whether any corporate entity connected to the client including all past and present parent subsidiaries, divisions and spinoffs has ever been fined, penalized, cited or sued for violating any federal, state or local environmental law or regulation? Yes No
If yes, is it in writing? Yes No
23. Do you have a procedure which requires the investigation of potential material environmental risks before resolution of price and other central terms and conditions? Yes No
If yes, is it in writing? Yes No
24. Do you have a procedure which requires your attorneys to perform a thorough review with the client of the economic impact of known environmental considerations and potential benefits of further identification or quantification of environmental risks in property transfer or leasing transactions with potential material environmental exposure? Yes No
If yes, is it in writing? Yes No
25. Do you have procedures which address the conduct of employees relative to the handling of material confidential information concerning environmental audits or investigation of transaction related parties? Yes No
If yes, is it in writing? Yes No
26. Do you have a procedure requiring the preservation of the written records of the firm in connection with any documentation concerning disclosure of site contamination to potential buyers or lessees? Yes No
If yes, is it in writing? Yes No

27. Do you have a procedure requiring the preservation of the written records of the firm in connection with documentation of investigation of sites for buyers or lessees, to discover environmental damage?..... Yes No
If yes, is it in writing? Yes No
28. Do you have a procedure requiring your real estate attorneys to participate in in-house seminars on current environmental topics and developments or to attend continuing legal education seminars on current environmental developments? Yes No
If yes, is it in writing? Yes No

FRAUD WARNINGS

Attention: Insureds in AL, AR, DC, MD, NM, and RI

Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Attention: Insureds in CO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Attention: Insureds in FL

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Attention: Insureds in KY, NJ, NY, OH, and PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.)

Attention: Insureds in LA, ME, TN, VA, and WA

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Attention: Insureds in OR

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

Attention: Insureds in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

SIGNATURE AND AUTHORIZATION

The undersigned authorized representative of the firm, or individual if this application is for an individual, agrees to all of the following:

- The statements and representations made in this application are true and complete and will be deemed material to the acceptance of the risk assumed by Travelers in the event an insurance policy is issued.
- If the information supplied in this application changes between the date of the application and the effective date of any insurance policy issued by Travelers in response to this application, you will immediately notify us of such changes, and we may withdraw or modify any outstanding quotation or agreement to bind coverage.
- Travelers is authorized to make an investigation and inquiry in connection with this application.
- Travelers is not bound or obligated to issue any insurance policy or to provide the insurance requested in this application.

Signature (Partner, Member, Officer, Shareholder)

Date

Name (print)

Title

If you apply your signature to this form electronically, you hereby consent and agree that your use of a key pad, mouse, or other device to click the "Accept" button constitutes your signature, acceptance, and agreement as if actually signed by you in writing and has the same force and effect as a signature affixed by hand.

Accept

Important note: This application is not a representation that coverage does or does not exist for any particular claim or loss, or type of claim or loss, under any insurance policy issued by Travelers. Whether coverage exists or does not exist for any particular claim or loss under any such policy depends on the facts and circumstances involved in the claim or loss and all applicable wording of the policy actually issued.

ADDITIONAL INFORMATION

In the section below you may provide additional information to any of the questions in this supplement (please reference the question number).