

The company providing the insurance afforded by this coverage is indicated above.

**REAL ESTATE PROFESSIONALS ERRORS AND OMISSIONS DECLARATIONS**

**THIS IS A CLAIMS MADE INSURANCE POLICY. PLEASE READ IT CAREFULLY.**

**PRODUCER:** Pearl Insurance Group  
**PRODUCER #:** 08938

**POLICY NUMBER:** PEG9130629-11

**THIS IS A CLAIMS MADE POLICY. THE POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. THE CLAIM MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD. CLAIM EXPENSES ARE IN ADDITION TO THE LIMIT OF LIABILITY. PLEASE REVIEW THIS POLICY CAREFULLY.**

**Item 1. NAMED INSURED:**  
Louis Ashley Barker dba The Appraisal Advantage

**Item 2. ADDRESS:**  
PO Box 7101, 1801 S Charles Blvd, Ste 106  
Greenville, NC 27835-7101

**Item 3. POLICY PERIOD:** FROM 01/01/2015 TO 01/01/2016  
12:01 A.M. Standard Time at the address of the **Named Insured** as stated herein.

**Item 4. LIMITS OF LIABILITY**  
A. Limits of Liability \$ 1,000,000 Each Claim \$ 1,000,000 Policy Aggregate  
B. Fair Housing Discrimination Limit of Liability \$ 250,000 Aggregate

**Item 5. DEDUCTIBLE** \$ 5,000 Each Claim

**Item 6. PREMIUM:** \$ 805

**Item 7. RETROACTIVE DATE** Full Prior Acts

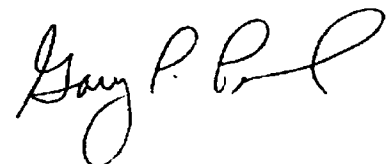
**Item 8. NOTICES TO BE SENT TO:**

<b>Report A Claim</b>	<b>Material Changes</b>
XL Select Professional Claims	Pearl Insurance Group, LLC
100 Constitution Plaza	1200 East Glen Avenue
17th Floor	Peoria Heights, IL 61616
Hartford, CT 06103	1/800-447-4982

**Item 9. FORMS AND ENDORSEMENTS ATTACHED AT POLICY EFFECTIVE DATE:**  
JPP-PF (04/11) Real Estate Errors & Omissions Policy Form  
JPP-NC1 (07/11) North Carolina Changes  
JPP-134 (03/08) Open House Endorsement  
JPP 105 (06/05) Claim Expense Inside Limit Liability  
PN 01 (11 04) Policy Holder Notice

**DATE:** 12/29/2014

Authorized Representative



**Gary P. Pearl**  
President and CEO