

WASHINGTON STATE ESCROW AGENT ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that the Bond is amended to add the following terms, which shall supersede all conflicting terms in the Bond:

A. The bond shall cover loss of money or other real or personal property belonging to the insured, or in which the insured has a pecuniary interest, or for which the insured is legally liable, or which is held by the insured in any capacity, whether the insured is legally liable therefor or not, resulting from any fraudulent or dishonest acts committed by any one or more of the corporate officers, partners, sole practitioners, escrow officers, and employees of the insured engaged in escrow transactions acting alone or in collusion with others; regardless of the intent of the person or persons responsible for the loss.

B. The bond shall be for the sole benefit of the insured and under no circumstances whatsoever shall the bonding company be liable under the bond to any other party unless a corporate officer, partner, or sole practitioner commits the fraudulent or dishonest act, in which case the bond shall be for the benefit of any harmed consumer whom shall be entitled to make a claim and/or bring suit, action, or legal proceedings in his/her own name.

C. The bond shall cover loss which occurs during the effective period of the bond, and which is discovered during or after the bond period; subject to any relevant statutes of limitations.

D. The bond may be canceled by the insurer upon delivery of thirty days' written notice to:

Washington State Department of Financial Institutions,
Division of Consumer Services
P.O. Box 41200
Olympia, WA 98504-1200

and to the insured.

E. Solely for the purposes of this Endorsement, the term "employee" shall include independent contractors performing any escrow related business of the insured.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED