

FIRST MERCURY INSURANCE COMPANY
29621 NORTHWESTERN HIGHWAY, SOUTHFIELD, MICHIGAN 48034

PROFESSIONAL LIABILITY INSURANCE

DECLARATIONS

NOTICE: EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THIS POLICY IS WRITTEN ON A CLAIMS MADE BASIS AND COVERS ONLY THOSE CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED IN WRITING TO THE COMPANY PURSUANT TO THE TERMS HEREIN. THE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS SHALL BE REDUCED BY AMOUNTS INCURRED AS CLAIMS EXPENSES. PLEASE READ THIS POLICY CAREFULLY.

Item 1. **Named Insured:** Financial Dimensions Inc

Mailing Address:

Street: 1400 Lebanon Church Rd
City: Pittsburgh
State and Zip Code: PA 15236

Item 2. **Limits of Liability:** (A) \$ 1,000,000 EACH CLAIM, including CLAIMS EXPENSES

(B) \$ 1,000,000 Annual Aggregate, including CLAIMS EXPENSES

Item 3. **Deductible Amount:** \$ 20,000 Deductible per CLAIM including CLAIMS EXPENSES

Item 4. **Policy Period:** From: 01/13/2011 To: 01/13/2012
at 12:01 A.M. Standard Time at the mailing address shown above.

Item 5. **Premium:** \$15,157.00

Item 6. **Retroactive Date:** 10/13/1998

Item 7. **Minimum Earned Premium:** \$3,789.25

Item 8. **Extended Reporting Period Percentage:**
Twelve (12) months: 75%
Twenty-four (24) months: 150%
Thirty-six (36) months: 200%

Item 9. **Endorsements:** (SEE ATTACHED SCHEDULE OF FORMS AND ENDORSEMENTS)

Item 10. **Named Insured's Professional Services:**
Please see endorsement

The insurer which has issued this insurance is not licensed by the Pennsylvania Insurance Department and is subject to limited regulation. This insurance is NOT covered by the Pennsylvania Insurance Guaranty Association. Placed by: Burns & Wilcox Ltd. , 30833 Northwestern Hwy. , Farmington Hills, MI 48334

THE INSURANCE COMPANY IN WHICH THIS COVERAGE IS PLACED IS AUTHORIZED TO TRANSACT BUSINESS IN THE STATE WHERE THE PROPERTY AND/OR ASSURED IS LOCATED BUT THE COMPANY IS NOT A LICENSED CARRIER IN THAT STATE. THIS POLICY AND THE PREMIUM THEREON MUST BE PROPERLY DECLARED AS A SURPLUS LINES RISK TO THE INSURANCE DEPARTMENT OF THE STATE. PROPER FILINGS MUST BE MADE AND SURPLUS LINES TAXES PAID BY A SURPLUS LINES BROKER IN THE STATES.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Additional Named Insured

In consideration of the premium charged it is hereby agreed and understood that the Item 1 of the declarations page is amended to include the following additional Named Insured(s):

- "• Financial Dimensions, Inc DBA: House Settlements, Inc (NJ Only)
- "• Financial Dimensions, Inc DBA: House Settlements, Inc (WI Only)
- "• Financial Dimensions, Inc DBA: House Settlements, Inc (FL Only)
- "• Financial Dimensions, Inc DBA: House to Home Settlements (MD Only)
- "• ACRAnet, Inc (Retroactive Date of December 14, 2008 will apply)

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement Effective:

Policy No.: PLMA000534

Endorsement No.

Named Insured Financial Dimensions Inc

Countersigned by



CVX-PRO-207a (03/2009)

(Authorized Representative)