

Participant

Policy issued to:

Name

Attached to and forming part of:

Master Policy number

Effective date of Endorsement:

The following shall apply if the principal place of business of the Initial Insured, as designated on the Cover Page of the above-captioned Master Policy, is located in Georgia. Capitalized terms not otherwise defined herein shall have the meaning set forth in such Master Policy.

Section 3

Condition 3.3 of the above-captioned Master Policy is hereby amended by the addition of the following language:

Written notice for cancellation of a Certificate by us shall be provided no less than 30 days prior to cancellation of such Certificate for nonpayment of premium.

Condition 3.5 of the above-captioned Master Policy is hereby amended by the addition of the following language:

If a Certificate is cancelled by us, refunds must be issued based on a method no less favorable to the Initial Insured than on a pro-rata basis.

Condition 3.6 of the above-captioned Master Policy is hereby amended by the addition of the following language:

3.6(A) Policies in effect for more than or less than sixty (60) days

If this Policy has been in effect for sixty (60) days or more, and is cancelled by us for reasons other than nonpayment of premium, a 45 day written notice must be issued by us to the Initial Insured. If this Policy has been in effect for less than sixty (60) days, and is cancelled by us for reasons other than nonpayment of premium, a notice must be issued by us to the Initial Insured not less than 10 days prior to cancellation.

3.6(B) Initial Insureds right to cancel

The Initial Insured may cancel the Policy at any time upon surrendering the Policy to us without any additional written notice.

Section 18

Section 18 of the of the above-captioned Master Policy is hereby amended and restated as follows:

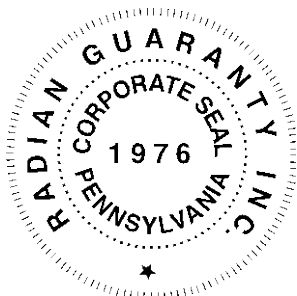
Section 18 – Governing Law; Conformity to Statute

All matters arising under or relating to this Policy will be determined exclusively in accordance with the laws of the State of Georgia without regard to any other choice of law provisions.

Any provision of this Policy which is in conflict with law that governs this Policy is hereby amended to conform to the minimum requirements of that law, it being the intention of the Initial Insured and us that the specific provisions of this Policy will be controlling whenever possible.

Corporate Seal

In witness whereof, the Company has caused its Corporate Seal to be hereto affixed and these presents to be signed by its duly authorized officers in facsimile to become effective as its original seal and signatures and binding on the Company.



Radian Guaranty Inc.

John Ryan Bazemore

President

M. W. [Signature]

Secretary

To be countersigned by the Company's duly authorized agent to the extent required by applicable state law or regulation.

Authorized Company representative