

**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 Oklahoma. Capitalized terms not otherwise defined herein shall have the meaning set forth in such Master Policy.

**Section 1**

*Section 1 (Definitions)* of the Policy is hereby amended by deleting the definitions of “Applicable Law” and “Rescission Notice” replacing each of them with the following:

**Applicable Law** means any controlling federal, state, local, or foreign law, statute or ordinance, common law, or any rule, regulation, judgment, order, writ, injunction, ruling, decree, agency requirement, license, or permit of any governmental authority.

**Rescission Notice** means our notification to the Servicer and the Beneficiary that we have exercised our right of rescission on a Certificate with the result that coverage is deemed voidable and is being rescinded.

**Section 15**

*Section 15.1 (Arbitration)* of the Policy is hereby amended by adding the following sentence at the end thereof:

**Section 15.1 – Arbitration**

Notwithstanding anything to the contrary herein, if Applicable Law imposes any substantive or procedural requirements on the use of arbitration to resolve disputes, then this *Section 15.1 (Arbitration)* shall be deemed to incorporate such substantive or procedural requirements.

**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 Oklahoma 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