

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

Section 3

Condition 3.6 of the above-captioned Master Policy is hereby amended and restated as follows:

3.6 Cancellation of Policy

This Policy may be cancelled by the Initial Insured or by us at any time upon not less than 30 days' prior notice; provided however, that once coverage on a Certificate has become effective, this Policy will remain in full force and effect with respect to any Commitment or Certificate issued prior to such cancellation, so long as all Premium due thereon is paid and the other conditions and obligations contained in this Policy and the related Commitment and Certificate have been complied with.

Section 9

Condition 9.1(a) of the above-captioned Master Policy is hereby amended by the addition of the following language at the end of the paragraph:

Failure to give any notice or file any proof of loss required by the Master Policy within the time specified in this *Section 9.1(a)*, does not invalidate a claim made by the Insured if the Insured shows that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss filed as soon as reasonably possible but no later than the three year statute of limitations set forth in *Section 15.3(a)* of the the Master Policy and pursuant to Utah Code Annotated Section 31A-21-313.

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