

**This Declaration Page is attached to and forms part of Certificate provisions (Form SLC-3 USA NMA 2868)**

Previous No.  
ESB 10505 - 02

Authority Ref. No.  
B0621PFDO16215

Certificate No.  
ESB 10505 - 03

1. Name and address of the Assured:  
Select Title Insurance Agency, Inc.  
170 S Interstate Plaza Dr, #150  
Lehi, UT 84043

The insurer issuing this policy does not hold a certificate of authority to do business in this state and thus is not fully subject to regulation by the Utah Insurance commissioner. This policy receives no protection from any of the guaranty associations created under Chapter 28, Title 31A.

2. Effective from 12/28/2015 to 12/28/2016  
both days at 12:01 a.m. standard time.

3. Insurance is effective with certain **UNDERWRITERS AT LLOYD'S, LONDON**  
Percentage: 100%


4	Amount	Coverage	Rate	Premium		
	\$ 500,000	ESCROW SECURITY BOND		\$ 2,322.00	admin fee	\$ 0.00
					surplus lines tax	\$101.87
					stamp fee	\$ 3.60
					filing fee	\$ 75.00
					hurricane fund (FL only)	\$ 0.00
					other tax	\$ 0.00

5. Forms attached hereto and special conditions:  
NMA 2918 08/10/2001, LMA 5090, NMA 1256, NMA 1477, LMA 5020, LMA 5021,  
BEJ&H DISCOVERY LIMITATION CLAUSE, NMA 358, LSW 1001, PCS1 SEC1,  
AGG1, SLC-3 (USA) NMA 2868 (24/08/2000), LMA5217, SETTLEMENT 1, STEWART  
LPAY, NMA1168, C250

6. Service of Suit may be made upon:  
David L. Koury, BATES CAREY LLP, 191 North Wacker Drive, Suite 2400, Chicago, IL 60606  
Telephone: 312-762-3226, Facsimile: 312-762-3200, [dkoury@batescarey.com](mailto:dkoury@batescarey.com)

7. In the event of a claim, please notify the following:  
David L. Koury, BATES CAREY LLP, 191 North Wacker Drive, Suite 2400, Chicago, IL 60606  
Telephone: 312-762-3226, Facsimile: 312-762-3200, [dkoury@batescarey.com](mailto:dkoury@batescarey.com)

Dated 12/17/2015

By   
Correspondent

**ESCROW SECURITY BOND**

Bond No.  
ESB 10505 - 03

**COURT COSTS AND ATTORNEYS FEES REDUCE AND MAY EXHAUST THE COVERAGE LIMITS AND ARE SUBJECT TO THE DEDUCTIBLE. SUBSECTIONS (2), (3) AND (4) OF INSURING AGREEMENT (G) ARE LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE BOND PERIOD.**

**DECLARATIONS**

Item 1. Name of Insured (herein called Insured): Select Title Insurance Agency, Inc.

Principal Address: 170 S Interstate Plaza Dr, #150  
Lehi, UT 84043

Item 2. Bond Period: from 12:01 a.m. on 12/28/2015 and 12:01 a.m. on 12/28/2016 standard time at the Principal Address as to each of said dates.

IMPORTANT: UNLESS CANCELLED OR TERMINATED AT AN EARLIER DATE, THIS POLICY DEFINITELY EXPIRES ON THE DATE STATED ABOVE WITHOUT FURTHER NOTICE BY OR ON BEHALF OF THE UNDERWRITERS.

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Item 3. Aggregate Limit of Liability and Deductible Amount

Subject to Sections 8 and 9 hereof, the Limit of Liability is \$ 500,000 in the aggregate (referred to in this bond hereinafter as the "Aggregate Limit of Liability") and Deductible Amount is \$ 15,000 each and every loss.

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Item 4. Offices Covered--

The offices of the Insured covered under this Bond are:

- (a) all of its offices, established or to be established, which are located in the United States of America and Canada, and,
- (b) the office or offices of the Insured outside the United States of America or Canada and located as follows:

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Item 5. The liability of the Underwriters is subject to the terms of the following riders attached hereto:

NMA 2918 08/10/2001, LMA 5090, NMA 1256, NMA 1477, LMA 5020, LMA 5021, BEJ&H DISCOVERY LIMITATION CLAUSE, NMA 358, LSW 1001, PCS1 SEC1, AGG1, SLC-3 (USA) NMA 2868 (24/08/2000), LMA5217, SETTLEMENT 1, STEWART LPAY, NMA1168, C250

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Item 6. The Insured by the acceptance of this Bond gives notice to the Underwriters terminating or canceling prior Bond(s) or policy(ies) No.(s) such termination or cancellation to be effective as of the time this Bond becomes effective.

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Item 7. Retroactive Date: 12/28/2012

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Item 8. Notice pursuant to Sections 5, 9(c), and 12(a):

Stateside Underwriter Agency  
265 Exchange Drive Suite 101  
Crystal Lake, IL 60014  
P: 815-759-6800

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## CFPB ENDORSEMENT

This endorsement modifies insurance provided under the following:

### PROFESSIONAL LIABILITY COVERAGE

A. Section II is amended to include the following definitions:

1. "CFPB" means the Consumer Financial Protection Bureau pursuant to Section X of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Pub. L. No. 111-203, 124 Stat. 1376 (2010) (codified at 12 U.S.C. § 5301) (hereinafter, the "Act").
2. "CFPB Matter" means:
  - a. a subpoena issued upon an "Insured" by the "CFPB," pursuant to Section 1052 of the Act, for attendance, testimony of witnesses or production of documents or other materials;
  - b. a civil investigative demand, issued pursuant to Section 1052 of the Act, received by an "Insured" from the "CFPB";
  - c. a hearing or adjudication proceeding with respect to an "Insured" conducted by the "CFPB" pursuant to Section 1053 of the Act; or
  - d. any civil action commenced pursuant to Section 1054 of the Act by the "CFPB" against an "Insured," including any appeal therefrom.

B. We will reimburse any "Insured" for reasonable attorneys' fees, costs and expenses, subject to the Sub-Limit Amount stated in Paragraph C of this Endorsement, incurred in responding to a "CFPB Matter" provided:

1. The "CFPB Matter" arises out of a "Wrongful Act" committed on or subsequent to the "Retroactive Date" and before the end of the "Policy Period" and is reported to Underwriters during the Policy Period; and
2. The "CFPB Matter" commences against any "Insured" on or after the effective date and prior to the expiration of the "Policy Period" or "Extended Reporting Period."

C. The Sub-Limit Amount is \$150,000.00, which amount shall be the maximum aggregate limit of liability we will pay pursuant to this Endorsement, regardless of the number of "CFPB Matters" or the number of "Insureds." The coverage provided by this Endorsement is only available for reasonable attorneys' fees, costs and expenses, and shall not apply to any sum or amount paid or owed to the CFPB, including any judgment, award, settlement, fines or penalties. The Deductible set forth in the Declarations shall apply to any coverage provided by this Endorsement. Any payments made under this Endorsement will be included in the Limit of Liability and not in addition thereto.

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.**

**G54 - CFPB**