LEXINGTON INSURANCE COMPANY

WILMINGTON, DELA WARE

Administrative Offices - 100 Summer Street, Boston, Massachusetts 02110

Certificate Number: 14017

This Certificate forms a part of Master Policy Number: 5113803

Renewal of Master Pol Number: 5113601

YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.
READ THE ATTACHED MASTER POLICY CAREFULLY.

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS CERTIFICATE DECLARATIONS

1. Name and Address of Insured: Lewis H. Marks, Jr. d/b/a

L.H. Marks PO Box 10126

Jacksonville, FL 32247

2. Certificate Period: Effective Date: 07/27/05 to Expiration Date: 07/27/06

12:01 a.m. Local Time at the Address of the Insured.

2a. Retroactive Date: 07/27/05

12:01 a.m. Local Time at the Address of the Insured.

3. Limit of Liability: \$500,000 each claim

\$500,000 aggregate limit

4. Deductible: \$2,500 each claim

5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES

6. Advance Certificate Holder Premium: \$683

7. Minimum Earned Premium: 25% or \$171

Forms and Endorsements:

LX 7161 09/99 Miscellaneous Professional Liability Declarations, LX 716209/99 Miscellaneous Professional Liability Form, AASCARPGAMEND 08/04 Real Estate Appraisers Amendatory Endorsement, MPL022 12/02 Fungus Mold Exclusion, LX 9346 09/99 Employment-Related Practices Exclusion, 81227 11/02 Terrorism Exclusion, AASCARPGNS 08/03 Non Stacking Endorsement

Agency Name and Address: INTERCORP, INC. 1438-F

West Main Street Ephrata,

PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP. YOUR RISK PURCHASING GROUP MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP.

Authorized Representative OR

Countersignature (in states where applicable) Date: August 22, 2005

AASCARPGCERT 08/03