

Mortgage Guaranty Insurance Maine Master Policy Endorsement

Initial Insured's

Name and Mailing Address: _____

Master Policy Number: _____

Effective Date of Master Policy: _____

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

Section 3 – Duration of coverage is modified to read as follows:

- 3(a).** Further to the terms of this Section 3(a) of the Policy, the State of Maine, pursuant to Title 24–A M.R.S. § 2908(2), requires the following list of reasons for which a Policy may be cancelled to be stated in the Policy:
- A. Nonpayment of Premium;
 - B. Fraud or material misrepresentation made by or with the knowledge of the named Insured in obtaining the Policy, continuing the Policy or in presenting a Claim under the Policy;
 - C. Substantial change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including but not limited to an increase in exposure as a result of rules, legislation or court decision;
 - D. Failure to comply with reasonable loss control recommendations;
 - E. Substantial breach of contractual duties, conditions or warranties.

If this Policy is cancelled, the Policy will remain in effect with respect to any Commitment or Certificate issued before cancellation, provided that all required premiums are paid.

Notwithstanding the forgoing, the Policy will only be cancelled by us pursuant to Section 3(a) and other terms and conditions of the Policy.

IN WITNESS WHEREOF, the Company has caused its Corporate Seal to be affixed hereto, and this Policy to be signed by its duly authorized officers in facsimile and to become effective as its original seal and signatures binding on the Company.



Radian Guaranty Inc.

President

Secretary