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## Cancellation Endorsement

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The purpose of this Endorsement is to amend certain terms and conditions of the Policy. To the extent of any inconsistency or conflict between the terms of the Policy and this Endorsement, this Endorsement will control. The Policy is amended by adding, deleting, or amending the following terms and conditions, as indicated:

A. Section 2.8 of the Policy is deleted in its entirety and replaced with the following:

**Cancellation by the Insured of a Certificate** – The Insured may obtain cancellation of a Certificate by returning the Certificate to the Company or making a written request to the Company for cancellation. Upon receipt, the Company will refund, where applicable, a pro rata portion of the premium paid in accordance with the appropriate cancellation schedule which is either attached to this Policy or which will be provided by the Company to the Insured upon request. If the cancellation is subject to the federal Homeowners Protection Act, any required refund will be based on the Company's calculation of the unearned premium. However, no refund on a Certificate will be paid if the Loan is in Default on the date the Company receives the request. Cancellation of a Certificate will not cancel this Policy.

B. Section 2.9 of the Policy is deleted in its entirety and replaced with the following:

**Cancellation of Policy** – The Company may cancel its obligation to issue new Commitments or Certificates under this Policy by providing ten (10) days written notice of cancellation of this Policy, if this Policy has been in effect for less than sixty (60) days. If the Policy has been in effect for sixty (60) or more days, the Company may cancel its obligation to issue new Commitments or Certificates by providing forty-five (45) days written notice of cancellation of this Policy. However, Commitments and Certificates issued prior to such cancellation of this Policy will continue in force so long as all premiums are paid and all other terms and conditions of this Policy for coverage are complied with by the Insured.

All terms capitalized will have the meanings set forth in the Policy, except as otherwise defined herein. Nothing herein contained will be held to vary, alter, waive or extend any of the terms and conditions of the Policy, or any amendments thereto, except as expressly set forth above.