

Mortgage Guaranty Insurance Corporation  
270 E. Kilbourn Avenue, Milwaukee, Wisconsin 53202  
P.O. Box 488, Milwaukee, Wisconsin 53201

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

**Section 3** Section 3.6 (*Cancellation of Policy*) of the Policy is deleted and restated in its entirety as follows:

This Policy may be cancelled by the Initial Insured at any time upon request. We may cancel our obligation to issue new Commitments or Certificates under this Policy by providing 10 days notice of cancellation of this Policy if this Policy has been in effect for less than 60 days, or 45 days notice of cancellation if this Policy has been in effect longer. This Policy will remain in full force and effect in accordance with its terms with respect to any Commitment or Certificate issued prior to such cancellation.

**Section 15** Sections 15.1 (*Arbitration*) and 15.2 (*Applicability to GSE Beneficiary*) of the Policy are hereby amended by deleting such sections in their entirety and replacing them with the following:

**15.1 [Reserved]**

**15.2 [Reserved]**

**Section 18** Section 18 (*Governing Law; Conformity to Statute*) of the Policy is hereby amended by deleting such section in its entirety and replacing it with the following:

All matters arising under or relating to this Policy will be determined exclusively in accordance with the laws of Georgia applicable to contracts made and to be performed in such state, without regard to any choice of law provisions. Any provision of this Policy which is in conflict with law that governs this Policy is hereby amended to conform to the minimum requirements of that law, it being the intention of the Initial Insured and the Company that the specific provisions of this Policy will be controlling whenever possible.