

AREAS OF PRACTICE SUPPLEMENT REAL ESTATE

NATIONAL LIABILITY & FIRE INSURANCE COMPANY

POLICY NUMBER _____

COMPANY USE ONLY



I. SUPPLEMENT INSTRUCTIONS

- WHENEVER USED IN THIS SUPPLEMENT THE TERM "APPLICANT" SHALL MEAN THE FIRM APPLYING FOR THIS INSURANCE, ITS PAST AND PRESENT ATTORNEYS AND STAFF, AND ANY PREDECESSOR FIRMS FOR WHICH COVERAGE IS SOUGHT.
- INCLUDE ALL REQUESTED INFORMATION AND ATTACHMENTS. PROVIDE A COMPLETE RESPONSE TO ALL QUESTIONS AND ATTACH ADDITIONAL INFORMATION IF NECESSARY TO ANSWER TRUTHFULLY AND COMPLETELY.
- COMPLETE EACH SECTION OF THIS SUPPLEMENT THAT PERTAINS TO THE APPLICANT'S PRACTICE AND CHECK THE APPROPRIATE BOX AT THE BEGINNING OF EACH SECTION TO INDICATE THE AREAS OF PRACTICE THAT DO NOT PERTAIN TO THE APPLICANT'S PRACTICE.
- COMPLETE THE DECLARATIONS AND SIGNATURE SECTION AT THE END OF THIS SUPPLEMENT.
- PLEASE PRINT LEGIBLY AND ANSWER ALL QUESTIONS. IF A QUESTION IS NOT APPLICABLE, STATE "N/A". IF ADDITIONAL SPACE IS NEEDED, PLEASE USE A SUPPLEMENTAL FORM WITH A REFERENCE TO THE QUESTION.

II. APPLICANT INFORMATION

A. _____
APPLICANT/FIRM NAME

SUITE STREET ADDRESS

CITY STATE ZIP CODE COUNTY

BUSINESS PHONE BUSINESS FAX E-MAIL

III. REAL ESTATE

A. CHECK HERE IF THE APPLICANT DOES NOT PERFORM ANY REAL ESTATE WORK, DOES NOT HAVE A REAL ESTATE PRACTICE AND INDICATED NO PERCENTAGE (%) OF REAL ESTATE WORK ON THE APPLICATION.

IF YOU HAVE NOT CHECKED THE QUESTION ABOVE OR IF THE APPLICANT, OR ANY OF ITS PAST OR PRESENT ATTORNEYS, HAS PROVIDED LEGAL SERVICES IN THE PAST FIVE YEARS IN CONNECTION WITH REAL ESTATE LAW, PLEASE COMPLETE THIS SECTION OF THE AREA OF PRACTICE SUPPLEMENT.

B. REAL ESTATE PRACTICE BREAKDOWN. WHAT PERCENTAGE OF REAL ESTATE PRACTICE GROSS REVENUES FOR THE LATEST YEAR AND PRECEDING YEAR HAVE COME FROM THE FOLLOWING AREAS:

AREA	LATEST YEAR		PREVIOUS YEAR	
	RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL
1. PURCHASE AND SALE: FOR EXAMPLE, TRANSACTIONS ON BEHALF OF BUYERS OR SELLERS, INCLUDING NEGOTIATION OF AND DRAFTING OF PURCHASE AGREEMENTS, OPTION AGREEMENTS, DEEDS OR OTHER CLOSING DOCUMENTS, REPRESENTATION AT CLOSINGS OR RELATED ACTIVITIES TO EFFECTUATE TRANSFER OF TITLE.	%	%	%	%
2. LAND USE/DEVELOPMENT: FOR EXAMPLE, THE REPRESENTATION OF LANDOWNERS, LAND DEVELOPERS, AND OTHERS IN ZONING, SUBDIVISION, PLANNED DEVELOPMENTS, WETLANDS, OR OTHER DEVELOPMENT AND LAND USE UNDERTAKINGS BEFORE FEDERAL, STATE AND/OR LOCAL GOVERNMENTAL UNITS.	%	%	%	%
3. MORTGAGES & DEEDS: FOR EXAMPLE, THE REPRESENTATION OF LENDERS OR BORROWERS IN PURCHASE MONEY FINANCING, REFINANCING, OR OTHER REAL ESTATE RELATED SECURED LENDING, INCLUDING NEGOTIATION OF LOAN TERMS AND LOAN DOCUMENTATION.	%	%	%	%
4. LOAN WORKOUTS/FORECLOSURES: FOR EXAMPLE, THE REPRESENTATION OF LENDERS, BORROWERS, OR STATE OR FEDERAL REGULATORY AGENCIES ON ISSUES ARISING FROM THE RESTRUCTURING OF REAL ESTATE SECURED LOANS THAT ARE IN DEFAULT OR ARE SUB-PRIME, OR THE FORECLOSURE OF MORTGAGES OR TRUSTEES' SALES UNDER DEEDS OF TRUST, AND OTHER REMEDIES PURSUANT TO A LOAN DEFAULT, FORECLOSURE OR BREACH.	%	%	%	%
5. CONDOMINIUMS, COOPERATIVES & TOWNHOUSES: FOR EXAMPLE, THE REPRESENTATION OF HOMEOWNERS ASSOCIATIONS, COOPERATIVE BOARDS OF DIRECTORS, DEVELOPERS OR INDIVIDUALS ON ISSUES ARISING FROM THE COMMON OWNERSHIP AND COMMON RIGHTS OF SUCH ARRANGEMENTS OF PROPERTY OWNERSHIP.	%	%	%	%
6. LANDLORD/TENANT: FOR EXAMPLE, THE REPRESENTATION OF LANDLORDS AND/OR TENANTS IN THE DRAFTING AND NEGOTIATION OF LEASE TERMS OR IN LITIGATION ARISING FROM LEASE AGREEMENTS, INCLUDING BUT NOT LIMITED TO ENFORCEMENT OR DEFAULT OF LEASE TERMS OR EVICTIONS.	%	%	%	%
7. PROPERTY VALUATION/REAL ESTATE TAX ABATEMENT: FOR EXAMPLE, THE REPRESENTATION OF PROPERTY OWNERS BEFORE LOCAL REAL ESTATE TAXING AUTHORITIES AND IN COURT PROCEEDINGS ON CHALLENGES OF PROPERTY VALUATIONS OR ASSESSED VALUE OF REAL ESTATE.	%	%	%	%
8. SYNDICATIONS/REAL ESTATE INVESTMENT FOR EXAMPLE, THE REPRESENTATION OF INVESTORS/SYNDICATIONS IN RELATION TO REAL ESTATE INVESTMENT TRUSTS, REAL ESTATE OPERATING COMPANIES, REAL ESTATE LIMITED PARTNERSHIPS, OR MORTGAGE BACKED SECURITIES.	%	%	%	%
9. CONSTRUCTION/MECHANICS LIENS FOR EXAMPLE, THE REPRESENTATION OF LAND DEVELOPERS, CONTRACTORS, SUBCONTRACTORS, LENDERS, SUPPLIERS, AND LAND OWNERS ON ISSUES ARISING FROM THE CONSTRUCTION OF IMPROVEMENTS ON REAL ESTATE.	%	%	%	%
10. OTHER (PLEASE DESCRIBE) :	%	%	%	%
TOTAL	LATEST YEAR (MUST EQUAL 100%)		PREVIOUS YEAR (MUST EQUAL 100%)	

III. REAL ESTATE (CONTINUED)

C. DOES THE APPLICANT DO ANY TITLE WORK, INCLUDING THE ISSUANCE OF TITLE OPINIONS OR TITLE INSURANCE OR ACTING AS A TITLE AGENCY? YES NO

IF "YES", THE APPLICANT MUST FILL OUT A TITLE AGENCY SUPPLEMENT TO SEEK COVERAGE FOR ANY TITLE AGENCY.

D. WHAT IS THE APPROXIMATE NUMBER OF REAL ESTATE TRANSACTIONS HANDLED BY THE APPLICANT?

E. WHAT IS THE LARGEST VALUE REAL ESTATE TRANSACTION BY THE APPLICANT?

LATEST YEAR		PREVIOUS YEAR	
RESIDENTIAL	COMMERCIAL	RESIDENTIAL	COMMERCIAL
\$	\$	\$	\$

F. PLEASE INDICATE THE TOTAL NUMBER OF PERSONS AND ATTORNEYS IN EACH CATEGORY EMPLOYED OR ASSOCIATED WITH THE APPLICANT'S FIRM ENGAGED IN THE APPLICANT'S REAL ESTATE PRACTICE.

ATTORNEYS _____ CLERICAL/SUPPORT _____ PARALEGALS/LEGAL ASSISTANTS _____

G. REAL ESTATE RISK MANAGEMENT

IN CONNECTION WITH THE PROVISION OF REAL ESTATE RELATED LEGAL SERVICES BY THE APPLICANT, PLEASE CHECK ALL THAT APPLY:

- HAVE WRITTEN PROCEDURES FOR THE EVALUATION OF ENVIRONMENTAL RISKS.
- REQUIRE AN EVALUATION OF WHETHER BUSINESSES PAST OR PRESENT RELATED TO THE REAL ESTATE MAY HAVE CREATED ENVIRONMENTAL PROBLEMS.
- REQUIRE DOCUMENTATION & EVALUATION RELATING TO PAST OR CURRENT ENVIRONMENTAL HAZARDS FOR PROPERTY INVOLVED.
- REQUIRE DOCUMENTATION & EVALUATION FOR ENVIRONMENTALLY SENSITIVE SITES SUCH AS WETLANDS, CONSERVATION AREAS, ETC.
- REQUIRE AN INVESTIGATION OF PAST AND PRESENT CORPORATE ENTITIES RELATED TO THE APPLICANT'S CLIENT TO DETERMINE IF THEY HAVE BEEN FINED, PENALIZED, OR CITED FOR VIOLATIONS OF ENVIRONMENTAL LAWS OR REGULATIONS.
- REQUIRE AN INVESTIGATION OF ENVIRONMENTAL RISKS BEFORE PURCHASE OR LEASE TERMS AND CONDITIONS ARE FINALIZED.
- REQUIRE A THOROUGH REVIEW WITH THE CLIENT OF THE POSSIBLE ECONOMIC IMPACT OF POTENTIAL ENVIRONMENTAL ISSUES.
- ADVISE CLIENTS IN WRITING TO SEEK INDEPENDENT PROFESSIONAL EVALUATIONS OF POTENTIAL ENVIRONMENTAL ISSUES.
- ROUTINELY USES ENGAGEMENT LETTER THAT ADVISES THE CLIENT TO SEEK INDEPENDENT PROFESSIONAL EVALUATIONS OF POTENTIAL ENVIRONMENTAL ISSUES.

IV. PLEASE READ AND SIGN

I UNDERSTAND AND AGREE THAT THE INFORMATION SUBMITTED IN THIS SUPPLEMENT BECOMES PART OF MY LAWYERS PROFESSIONAL LIABILITY INSURANCE APPLICATION AND IS SUBJECT TO THE SAME WARRANTIES AND CONDITIONS.

PRINT NAME

SIGNATURE OF AUTHORIZED PERSON

TITLE

DATE (MM/DD/YYYY)