

EVIDENCE OF INSURANCE
FIDELITY / COMMERCIAL CRIME INSURANCE

This evidence of insurance is issued as a matter of information only and confers no rights upon its holder. This evidence of insurance does not amend, extend or alter the coverage afforded by the policy(ies) referenced below. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Aggregate Limits shown may have been reduced by paid claims or loss.

This document certifies that:

HAVEN EXCHANGE

is insured under the Commercial Crime policy(ies) identified in the Policy Information section below.

Description of Coverage
(as more fully described in the policy(ies))

The policy(ies) identified below provide(s) coverage to the Insured(s) identified above and insure(s) against losses sustained by an Insured resulting directly from theft by an Insured's employees.

The policy(ies) also insure(s) against losses sustained by an Insured, while acting as a qualified intermediary in an I.R.S. Code Section 1031 exchange, resulting directly from theft of client money or property by an identified employee or owner of an Insured. Although an exchanger client is not an Insured under the policy(ies), the policy(ies) do(es) permit a claim for such loss of client money or property to be presented by an Insured's exchanger client(s) and, subject to the Aggregate Limit(s) noted below and the other terms and conditions in the policy(ies), allow direct payment of loss to the exchanger client(s). All conditions precedent to coverage, proof of loss requirements, and other terms and conditions of the policy(ies) apply regardless of whether the claim is presented by an Insured or an Insured's exchanger client(s). The Aggregate Limit does not apply separately to each individual exchanger's transaction or exchange; rather, the Aggregate Limit is the total amount available for all covered losses during the policy period, including those sustained by any of the Insured's exchanger clients. Payments made under the policy(ies) on account of one or more covered losses will reduce the amount of the Aggregate Limit available for other covered losses.

Policy Information

<u>Insurer Name</u>	<u>Policy Number</u>	<u>Policy Period</u>	<u>Aggregate Limit</u>
Starr Indemnity & Liability Co.	SISIFNL20027310	1/24/2010-11/1/2010	\$ 1,000,000

Insurance Broker: San Francisco Series of Lockton Companies, LLC
Two Embarcadero Center, 17th Floor
San Francisco, CA 94111
Tel: (415) 568-4053 / Fax: (415) 992-4053
Attn: Brandon Baer

SAN FRANCISCO SERIES OF LOCKTON COMPANIES, LLC



Authorized Representative