

**REAL ESTATE ERRORS AND OMISSIONS LIABILITY POLICY
RENEWAL CERTIFICATE**

Please attach this Renewal Certificate to your expiring Policy.

**UNITED STATES LIABILITY
INSURANCE COMPANY**

WAYNE, PENNSYLVANIA

ORIGINAL

In consideration of the renewal premium stated below, expiring Policy Number **REA1013654B** is renewed for the Policy Period stated below. The Company will issue a complete copy of this Policy upon receipt of a written request from the Insured.

This is a "Claims Made" Policy.

The New Policy Number is **REA1013654C**.

The Application (if any) for this renewal, and all previous Applications made to the Company for this insurance, including any material submitted therewith, shall be made a part of this Renewal Policy as if physically attached hereto. PLEASE REFER TO YOUR POLICY FOR THE DEFINITION OF "APPLICATION."

POLICY DECLARATIONS

PREMIUM: \$1,715.00
BROKER FEE: \$100.00
OTHER FEES:

ITEM I. NAMED INSURED AND PRINCIPAL ADDRESS

Turner Realty
2545 South Torrey Pines Drive
Las Vegas, NV 89146-4007

ITEM II. POLICY PERIOD: (MM/DD/YYYY)
FROM **06/19/2010** TO **06/19/2011**

12:01 AM STANDARD TIME AT
YOUR MAILING ADDRESS SHOWN

| ITEM III. COVERAGE: | LIMITS OF LIABILITY: | PREMIUM: |
|--------------------------|------------------------------|----------|
| A. Professional Services | \$1,000,000 Each Claim | \$1,715 |
| Professional Services | \$2,000,000 In The Aggregate | Included |
| B. Discrimination | \$150,000 In The Aggregate | Included |
| C. Lock Box | \$25,000 In The Aggregate | Included |

\$1,715 Total Policy Premium

ITEM IV. DEDUCTIBLE: **\$2,500.00** EACH AND EVERY CLAIM

ITEM V. THE NAMED INSURED IS A(N): **Corporation**

ITEM VI. RETROACTIVE DATE: **6/19/2007**

If a date is indicated, this insurance will not apply to any negligent act, error, omission or personal injury resulting in the rendering or failure to render Professional Services, including Discrimination, Lock Box, and Supplementary Coverage which occurred before such date.

ITEM VII. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

PROF-002 (5-07) Mold, Fung., Bact., Virus, and Org. Path. Exc
RE-307 (6-95) Known Circ. Revealed in App. Endt.
RE-310 (6-95) Amendment of Deductible Endorsement
RE-311 (03-08) Insured Owned Real Property Exclusion

RE-324 (4-00) Internet Coverage Extension Endorsement
RE-336 (04-07) Contaminants, Pollutants Endorsement
RE-337 (03-08) Discrimination And Lockbox Amendment To
Limit
REA-NV (3-98) Nevada State Amendatory Endorsement
USL-REA (5-95) Policy Jacket

Endorsements marked with an asterisk(*) have been added to the policy or have a new edition date and are attached with this certificate.

Agent: **RISK PLACEMENT SERVICES, INC. (UT) [1262]**

Date Issued: **6/17/2010**

USL-DOD CERT (11/97)

By


Authorized Representative



Decatur Branch
2135 Decatur Boulevard,
Las Vegas, NV 89102
702 364-4888
702 304-1299 fax

December 31, 2010.

To Whom It May Concern:

Michael Turner has several accounts with our Bank, including Turner Realty. He currently has a credit line in the amount of \$250,000.00. Michael Turner has been a valued customer since 1996.

A handwritten signature in black ink, appearing to read "Tanna Johnson". The signature is fluid and cursive, with a large loop at the end.

Tanna Johnson
Branch Manager
2135 S. Decatur Blvd.
Las Vegas, Nv. 89102



December 29, 2010

Re: MT Real Estate
Mike Turner

To Whom it may concern,

This letter of reference is in regard to my experience working with both Mike Turner and his company MT Real Estate. I first started working with Mr. Turner back in 1990. My company, Land Title, handled the title and escrow work for hundreds of homes that Mr. Turner was buyer, fixing up and reselling. Over the years, my company has been bought up by LandAmerica Title and then Lawyers Title. Mr. Turner continued to use our services for his Title and Escrow needs. We have closed several hundred of his transactions over these past 11 years.

The part of Mr. Turners business that has impressed me the most was his ability to buy, fix up and then re-sell the properties so quickly. That, together with the fact that he always paid his bills current such that we never had any Mechanic's Lien issues or HOA issues. Working with a professional like this made closings very simple and smooth.

I would recommend Mr. Turner and his company to any REO Asset Manager. I am sure you will find him to be a top producer for you without the added headaches that often go with high volume producers.

If there is anything more information that I can provide for you, I would be pleased to do so.

With good thoughts,

A handwritten signature in cursive script, appearing to read 'Steve Dover'.

Steve Dover
Business Center Manager
Lawyers Title of Nevada, Inc



December 20, 2010

RE: Michael Turner
2545 S Torrey Pines Ste B
Las Vegas, NV 89146

To Whom It May Concern:

Michael Turner has been a client with Service First Insurance Agency for the last five years. He carries both his business and personal lines insurance with our Agency.

| Business Insurance: | Annual premium |
|--|----------------|
| 1. Commercial Property /Building/General Liability -Torrey Pines | \$1,275.00 |
| 2. Commercial Property /Building/General Liability -Lake Mead | \$1,279.00 |
| 3. Commercial Property /Building/General Liability -Roosevelt | \$1,083.00 |
| 4. E & O Insurance | \$1,715.00 |
| 5. Workers Compensation | \$4,127.00 |
| 6. Commercial Property /Buildings/General Liability | \$17,254.00 |
| Personal Insurance: | |
| 1. Homeowners policy | \$1,329.00 |
| 2. Automobile policy | \$2,250.00 |
| 3. Dwelling fire policies | \$586.00 |
| 4. Personal Umbrella policy | \$219.00 |

Michael Turner is a loyal customer who understands the value of having adequate insurance. Michael Turner's policy coverage's are well above most standard limits. Payments are made on a regular basis and timely manner.

Sincerely,

Robert A Barber II
Owner, Agent

2545 S. Torrey Pines Ste B
Las Vegas, NV 89146
Phone 702-878-2120 Fax 702-878-5088



To Whom It May Concern:

My name is Ben Kohler I am the Store Mgr of Lowes HIW in Las Vegas NV. I have known Mike Turner since relocating here over 5yrs ago. He has been doing business with my store and several others around the valley long before I transferred here. He is in the top 5% of commercial customer spending at this location. He not only does a large amount of business through us personally, but also refers other business and clients to us as well. He is a valued customer and earns special pricing. Mike receives a minimum of 10% off every purchase, which can fluctuate higher the more he is purchasing. Mike also receives notification of discontinued items and clearance items ahead of time allowing him to coordinate his jobs to maximize larger discounts.

I personally used Turner Realty to purchase my home here in Las Vegas. He has also helped at least 15 of my employees at this location plus several more employees at other locations to purchase homes. Turner Realty comes to our store and does lunches for my employees in the break room, as well as other store around the valley. While discussing with them home buying options, credit repair, and credit building. Turner Realty has helped several employees to repair or rebuild their credit even when they are not purchasing a home.

As a Store Mgr having dealt with thousands of Customers and Business, I would recommend Mike Turner both professionally and personally as a great company do Business with or purchase a home from.

12/20/2010
Ben Kohler
Store Mgr
Lowes Home Improvement
Work (702)258-4136
Cell (435)668-0152



12/28/2010

To whom it may concern,

This letter is in regards to my dealings with Mike Turner and Turner Realty.

My name is Robert Coomer, I am a local lender here in Las Vegas, and have consistently handled the mortgage loans for Turner Realty for the past 12 years with the exception of 2007 in which my family and I relocated to Arizona temporarily due to an out of state job offer that ultimately ended bringing me back to Las Vegas.

Mike Turner/Turner Realty was the first account that came back to me upon my return, their loyalty to me means more than anyone will ever know.

Mike is a top notch person whom always goes the extra mile for his clients and is a full service brokerage always doing what it takes to help people reach their dreams of owning a home. I have seen Mike work with people for over a year helping them get their credit and finances in line ultimately getting them into a home. The more impressive thing about this is Mike has never charged a dime for these services.

Turner Realty offers a wide variety of products always meeting and exceeding the expectations of their clients and always has their best interests in mind. Any personal referrals that I receive, inquiries on buying/selling a home, or credit repair I always send any referrals onto Mike Turner knowing they will be taken care of, and never have to worry.

I sincerely recommend Mike for any project or account that he applies for as I know he will go the extra mile and remain loyal, honest, and work hard for you and your account.

Please feel free to contact me with any questions or concerns regarding this as I can always be reached at 702-375-1317.

Kindest Regards,

A handwritten signature in black ink, appearing to read "Robert Coomer", written in a cursive style.

Robert Coomer
Vice President of Retail
JFK Financial
702-375-1317 direct
702-938-8646 fax
Coomerteam@gmail.com

Carpet Warehouse

Friendly, efficient, quality service you can afford

December 29, 2010

Dear Sir/Madam,

My name is Russ Dillingham I am the owner of Carpet Warehouse. We have done business with Turner Realty and Michael Turner over the last 10 years. Because of our long term relationship we still give them the best price possible for their flooring needs.

We carry our own mandatory worker's compensation and deliver a bottom line price with material and labor for 10.00 a yard with padding installed. Depending upon price point of each home, sometimes a higher quality is deemed appropriate. However on the lower grade this meets FHA requirement.

Our understanding is Michael is seeking bank owned properties to list and possibly remodel. I wish him the best in his endeavors and have assured him our prices will remain the lowest.

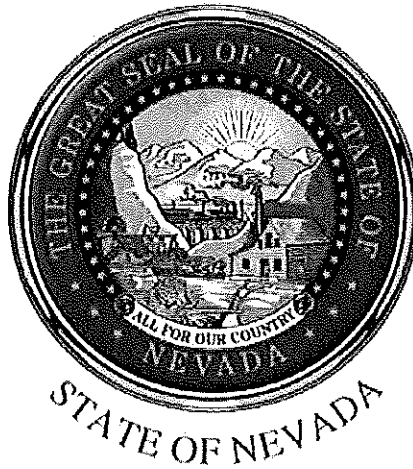
If you have any questions , call Russ Dillingham 702-358-3151

Good Day,



Russ Dillingham

SECRETARY OF STATE



NEVADA STATE BUSINESS LICENSE

M. T. REAL ESTATE INVESTMENT, INC.

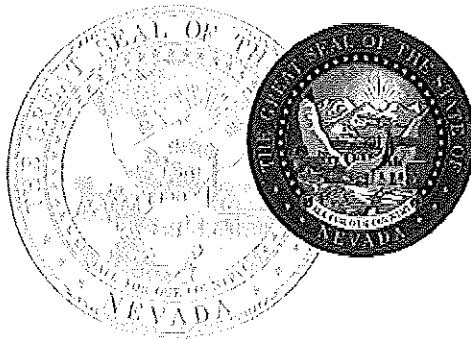
Nevada Business Identification # NV19941047223

Expiration Date: March 31, 2012

In accordance with Title 7 of Nevada Revised Statutes, pursuant to proper application duly filed and payment of appropriate prescribed fees, the above named is hereby granted a Nevada State Business License for business activities conducted within the State of Nevada.

This license shall be considered valid until the expiration date listed above unless suspended or revoked in accordance with Title 7 of Nevada Revised Statutes.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office on January 20, 2011

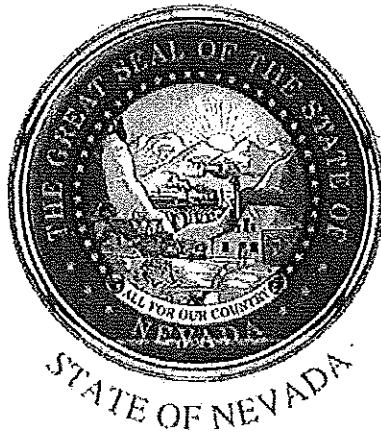



ROSS MILLER
Secretary of State

This document is not transferable and is not issued in lieu of any locally-required business license, permit or registration.

**You may verify this Nevada State Business License
online at www.nvsos.gov under the Nevada Business Search.**

SECRETARY OF STATE



NEVADA STATE BUSINESS LICENSE

CREDIT ASSISTANCE LLC

Nevada Business Identification # NV20061005482

Expiration Date: September 30, 2011

In accordance with Title 7 of Nevada Revised Statutes, pursuant to proper application duly filed and payment of appropriate prescribed fees, the above named is hereby granted a Nevada State Business License for business activities conducted within the State of Nevada.

This license shall be considered valid until the expiration date listed above unless suspended or revoked in accordance with Title 7 of Nevada Revised Statutes.

IN WITNESS WHEREOF, I have hereunto
set my hand and affixed the Great Seal of State,
at my office on July 14, 2010



[Signature]
ROSS MILLER
Secretary of State

This document is not transferable and is not issued in lieu of any locally-required business license, permit or registration.

***You may verify this Nevada State Business License
online at www.nvsos.gov under the Nevada Business Search.***

BUSINESS LICENSE

City of Las Vegas • Las Vegas, Nevada

IN ACCORDANCE WITH THE PROVISIONS OF THE LAS VEGAS MUNICIPAL CODE, AS AMENDED, LICENSE IS HEREBY GRANTED TO OPERATE THE BUSINESS REFERENCED BELOW.

LICENSE #: C11-08649-I-066123

DATE ISSUED: 12/04/06

TYPE OF LICENSE: CONTRACTOR

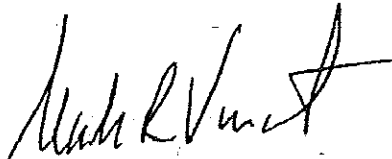
BUSINESS LOCATION: 2545 S TORREY PINES DR

ISSUE TO:

M T REAL ESTATE INVESTMENTS
2545 S TORREY PINES DR
LAS VEGAS NV 89146-5136

PRINCIPAL(S)

TURNER, MICHAEL L, PRES


Director, Department of Finance and Business Services

Post in a conspicuous place.



CLARK COUNTY BUSINESS LICENSE

LICENSE NUMBER: 1000721-684

NAICS CODE: 531210.15

LICENSE PERIOD BEGINS: 04/01/2010

LICENSE EXPIRATION DATE: 03/31/2011

POST IN A CONSPICUOUS PLACE AT THE BUSINESS LOCATION

ISSUED TO:

Turner Realty
2545 S Torrey Pines Dr
Las Vegas, NV 89146

BUSINESS LOCATION ADDRESS:

2545 S Torrey Pines Dr
Las Vegas, NV 89146

TYPE OF LICENSE: Real Estate Broker

LAND USE: C-P

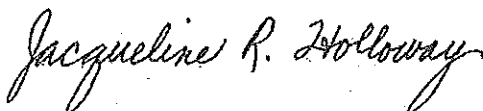
Current Planning Comments :

APPROVED FOR REAL ESTATE BROKER BUSINESS.

DISCLAIMER

ISSUANCE OF A BUSINESS LICENSE IS NOT AN ENDORSEMENT OF THE BUSINESS PRACTICE OF THE LICENSEE.

Please See Reverse Side For Additional Information



JACQUELINE R. HOLLOWAY
Director of Business License

DEPARTMENT OF BUSINESS LICENSE

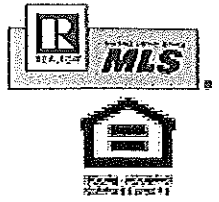
500 S Grand Central Pky
Box 551810

Las Vegas NV 89155-1810

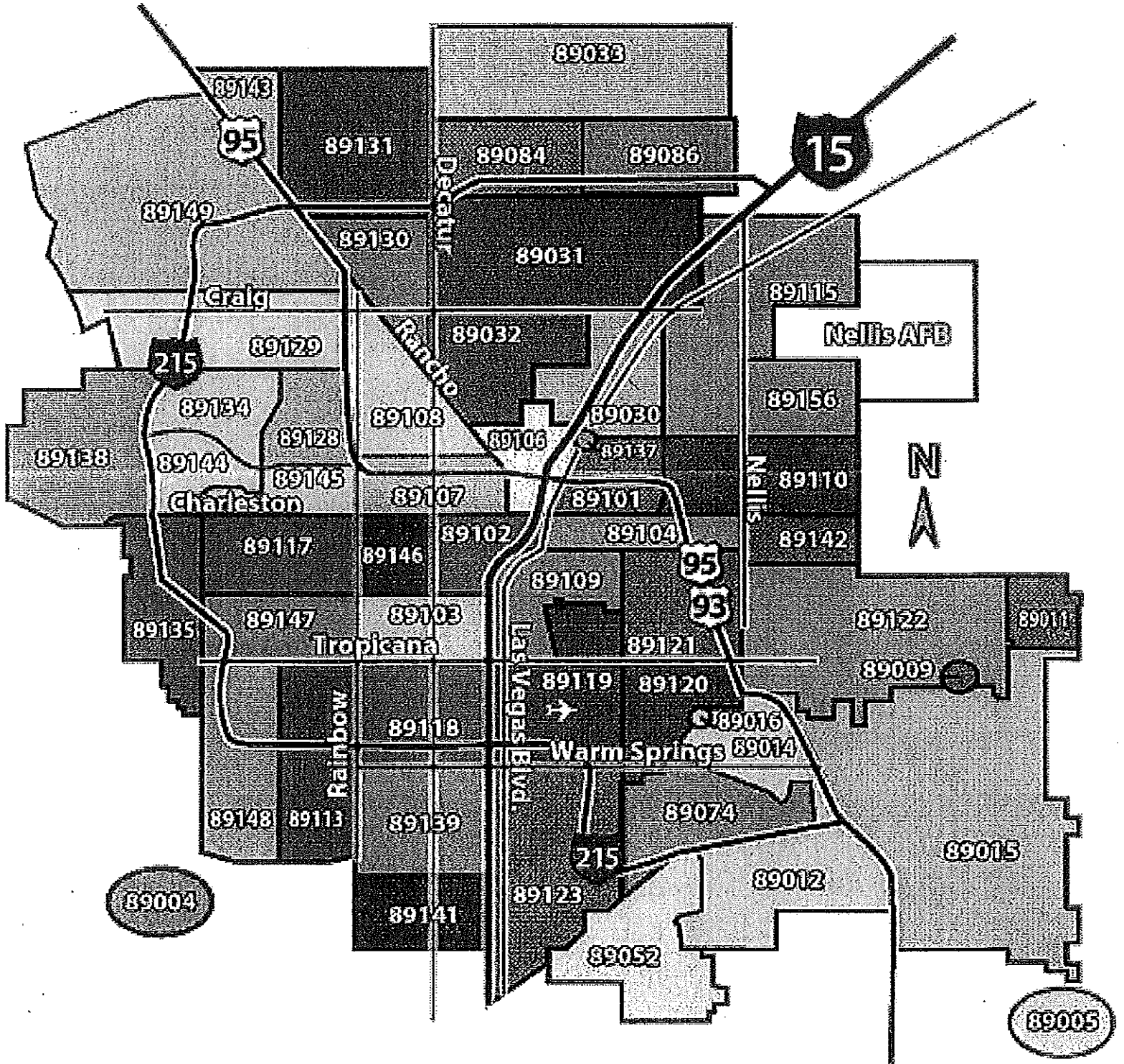
Phone: (702) 455-4252



TURNER REALTY



ZIP CODES WE COVER.



REAL ESTATE LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE REAL ESTATE DIVISION NOT TRANSFERABLE

This is to Certify That: **MICHAEL L TURNER**

Number: **B 0027356.LLC
PM.0164246**

Is duly authorized to act as a real estate **BROKER-PROPERTY MANAGER**
from the issue date to the expiration date at the business address stated here in, unless license is sooner revoked,
cancelled, withdrawn, or invalidated.

Issue Date: **December 24, 2009**

Expire Date: **December 31, 2011**

In Witness Whereof, **THE DEPARTMENT OF BUSINESS AND INDUSTRY REAL ESTATE DIVISION**, by virtue of the
authority vested in Chapter 645 of the Nevada Revised Statutes, has caused the license to be issued with its Seal printed thereon.
This license must be conspicuously displayed in place of business

FOR: **TURNER REALTY LLC
2545 S TORREY PINES
LAS VEGAS, NV 89146**

REAL ESTATE DIVISION

GAIL J. ANDERSON
Administrator



REAL ESTATE LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: AURORA SHEIK YOSEF

Number: S.0045805

Is duly authorized to act as a real estate SALESPERSON from the issue date to the expiration date at the business address stated here in, unless license is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: February 02, 2010

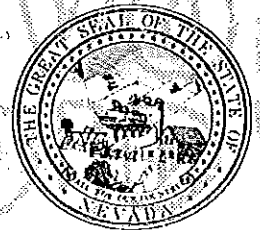
Expire Date: January 31, 2012

In Witness Whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY REAL ESTATE DIVISION, by virtue of the authority vested in Chapter 645 of the Nevada Revised Statutes, has caused the license to be issued with its Seal printed thereon. This license must be conspicuously displayed in place of business

FOR: TURNER REALTY LLC
2545 S TORREY PINES
LAS VEGAS, NV 89146

REAL ESTATE DIVISION

GAIL J ANDERSON
Administrator



REAL ESTATE LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: AMBER GRIMSHAW

Number: S.0075469

PM.0164245

Is duly authorized to act as a real estate
from the issue date to the expiration date at the business address stated here in, unless license is sooner revoked,
cancelled, withdrawn, or invalidated.

SALESPERSON PROPERTY MANAGER

Issue Date: February 02, 2010

Expire Date: January 31, 2012

In Witness Whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY REAL ESTATE DIVISION, by virtue of the
authority vested in Chapter 645 of the Nevada Revised Statutes, has caused the license to be issued with its Seal printed thereon.
This license must be conspicuously displayed in place of business

FOR: TURNER REALTY LLC
2545 S TORREY PINES
LAS VEGAS, NV 89146

REAL ESTATE DIVISION

GAIL J ANDERSON
Administrator



REAL ESTATE LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: STANLEY PETE MILONAS

Number: BS.0143338

Is duly authorized to act as a real estate BROKER SALESPERSON
from the issue date to the expiration date at the business address stated here in, unless license is sooner revoked,
cancelled, withdrawn, or invalidated.

Issue Date: May 20, 2010

Expire Date: May 31, 2011

In Witness Whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY REAL ESTATE DIVISION, by virtue of the
authority vested in Chapter 645 of the Nevada Revised Statutes, has caused the license to be issued with its Seal printed thereon.
This license must be conspicuously displayed in place of business

FOR: TURNER REALTY LLC
2545 S TORREY PINES
LAS VEGAS, NV 89146

REAL ESTATE DIVISION

GAIL J ANDERSON
Administrator

