



Department of Insurance, Securities and Banking  
1050 First Street, NE Suite 800, Washington, DC 20002

**License/Permit Bond**

[Applicable License must be marked with and X]

- Title Producer   
  Public Adjuster   
  MGA   
  Reinsurance Intermediary

Bond No. 285063225

**Issued By (Surety)**

CSS SPECIALTY - AON RISK SERVICES CENTRAL, INC.

Address: 200 E. Randolph, 6th Floor, Chicago, IL, 60601

Phone #: 312-381-1000

Effective Date May 6, 2024 To: May 6, 2025

**This Form** is to be used by all applicants applying for a Producer's License. This form, or similar bond form, must accompany the application.

**Know All Persons** by these presents, that we, REALTECH TITLE LLC hereinafter referred to as the **PRINCIPAL**, and LIBERTY MUTUAL INSURANCE COMPANY an authorized insurer hereinafter referred to as the **SURETY**, are held and firmly bound unto the **District of Columbia Government, Department of Insurance, Securities and Banking (DISB)** hereinafter referred to as the **OBLIGEE for the use and benefit of the District and of any claimant against the principal or agent(s)**, in the penal sum of Two Hundred Thousand and 00/100 Dollars (\$ 200,000.00 ) for the payment of which sum, well and truly to be made, we bind ourselves, our executors, administrators, successors and assigns, firmly by these presents.

**The Condition** of this obligation is such, that whereas, the **PRINCIPAL** has made application for a license to the **OBLIGEE** for the purpose of conducting insurance business in the **District of Columbia**.

**NOW, THEREFORE**, the condition of this obligation is that if [such employees of] the **PRINCIPAL** shall faithfully comply and conduct its insurance business in accordance with District of Columbia law and all other ordinances, rules and regulations which have been or may hereafter be in force concerning said business, then this obligation shall be void, otherwise, to remain in full force and effect through the license period.

**Any person** including, but not limited to, consumers and title insurers, aggrieved by any breach of this Bond shall have, in addition to any right of action against the Principal, a right to bring suit against **SURETY**, either alone or jointly with the **PRINCIPAL**, and to recover any damages sustained by reason of said breach. Provided, however, that without regard to the number of claims or claimants, the number of years this Bond remains in effect, or the number of premiums paid, the aggregate liability of **SURETY** shall not exceed the penal sum stated above

**SURETY** must immediately notify the **OBLIGEE**. Upon making any payment on account of this Bond. A thirty (30) day written notice must be given to the **OBLIGEE** if this Bond is cancelled or non-renewed, but notwithstanding such cancellation or nonrenewal, a **SURETY** shall remain liable for any breach that occurred during the term of this Bond.

SIGNED, SEALED AND DATED this 15th day of March, 2024

As Witness:

By: *Jana B. Dodelin*  
[Witness Signature]

REALTECH TITLE LLC

Principal's Name

*Michael Hayden*  
Principal's Signature

*SVP, General Counsel & Secretary*  
Title

Corporate Seal

By: *Bartlomiej Siepierski*  
Bartlomiej Siepierski [Witness Signature]

LIBERTY MUTUAL INSURANCE COMPANY

Surety's Name

*Richard Casas*  
Richard Casas Attorney-in-fact



Corporate Seal



This Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

Liberty Mutual Insurance Company
The Ohio Casualty Insurance Company
West American Insurance Company

Certificate No: 8210943-285057

POWER OF ATTORNEY

KNOWN ALL PERSONS BY THESE PRESENTS: That The Ohio Casualty Insurance Company is a corporation duly organized under the laws of the State of New Hampshire, that Liberty Mutual Insurance Company is a corporation duly organized under the laws of the State of Massachusetts, and West American Insurance Company is a corporation duly organized under the laws of the State of Indiana (herein collectively called the "Companies"), pursuant to and by authority herein set forth, does hereby name, constitute and appoint, Aerie Walton, Aaron Griffin, Bartlomiej Siepierski, Christina L. Sandoval, Christopher P. Troha, Corinne Chapman, Dartonya Wright, Derek J Elson, James B. McTaggart, Jean Torres, Jennifer L. Jakaitis, Jennifer Williams, Jessica B. Dempsey, Judith A. Lucky-Efimov, Kristin L. Hannigan, Melissa L. Fortier, Nicholas Kertesz, Rachel Fore, Richard Casas, Roger Paraison, Samantha Chierici, Sandra M. Winsted, Susan A. Welsh, Tara A. Maquinto.

all of the city of Chicago state of IL each individually if there be more than one named, its true and lawful attorney-in-fact to make, execute, seal, acknowledge and deliver, for and on its behalf as surety and as its act and deed, any and all undertakings, bonds, recognizances and other surety obligations, in pursuance of these presents and shall be as binding upon the Companies as if they have been duly signed by the president and attested by the secretary of the Companies in their own proper persons.

IN WITNESS WHEREOF, this Power of Attorney has been subscribed by an authorized officer or official of the Companies and the corporate seals of the Companies have been affixed thereto this 7th day of November, 2023.



Liberty Mutual Insurance Company
The Ohio Casualty Insurance Company
West American Insurance Company

By: [Signature]

David M. Carey, Assistant Secretary

State of PENNSYLVANIA
County of MONTGOMERY

On this 7th day of November, 2023 before me personally appeared David M. Carey, who acknowledged himself to be the Assistant Secretary of Liberty Mutual Insurance Company, The Ohio Casualty Company, and West American Insurance Company, and that he, as such, being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing on behalf of the corporations by himself as a duly authorized officer.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my notarial seal at Plymouth Meeting, Pennsylvania, on the day and year first above written.



Commonwealth of Pennsylvania - Notary Seal
Teresa Pastella, Notary Public
Montgomery County
My commission expires March 28, 2025
Commission number 1126044
Member, Pennsylvania Association of Notaries

By: [Signature]
Teresa Pastella, Notary Public

This Power of Attorney is made and executed pursuant to and by authority of the following By-laws and Authorizations of The Ohio Casualty Insurance Company, Liberty Mutual Insurance Company, and West American Insurance Company which resolutions are now in full force and effect reading as follows:

ARTICLE IV - OFFICERS: Section 12. Power of Attorney.

Any officer or other official of the Corporation authorized for that purpose in writing by the Chairman or the President, and subject to such limitation as the Chairman or the President may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Corporation to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Corporation by their signature and execution of any such instruments and to attach thereto the seal of the Corporation. When so executed, such instruments shall be as binding as if signed by the President and attested to by the Secretary. Any power or authority granted to any representative or attorney-in-fact under the provisions of this article may be revoked at any time by the Board, the Chairman, the President or by the officer or officers granting such power or authority.

ARTICLE XIII - Execution of Contracts: Section 5. Surety Bonds and Undertakings.

Any officer of the Company authorized for that purpose in writing by the chairman or the president, and subject to such limitations as the chairman or the president may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Company by their signature and execution of any such instruments and to attach thereto the seal of the Company. When so executed such instruments shall be as binding as if signed by the president and attested by the secretary.

Certificate of Designation - The President of the Company, acting pursuant to the Bylaws of the Company, authorizes David M. Carey, Assistant Secretary to appoint such attorneys-in-fact as may be necessary to act on behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations.

Authorization - By unanimous consent of the Company's Board of Directors, the Company consents that facsimile or mechanically reproduced signature of any assistant secretary of the Company, wherever appearing upon a certified copy of any power of attorney issued by the Company in connection with surety bonds, shall be valid and binding upon the Company with the same force and effect as though manually affixed.

I, Renee C. Llewellyn, the undersigned, Assistant Secretary, The Ohio Casualty Insurance Company, Liberty Mutual Insurance Company, and West American Insurance Company do hereby certify that the original power of attorney of which the foregoing is a full, true and correct copy of the Power of Attorney executed by said Companies, is in full force and effect and has not been revoked.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seals of said Companies this 15th day of March, 2024.



By: [Signature]

Renee C. Llewellyn, Assistant Secretary

Not valid for mortgage, note, loan, letter of credit, currency rate, interest rate or residual value guarantees.

For bond and/or Power of Attorney (POA) verification inquiries, please call 610-832-8240 or email HOSUR@libertymutual.com.