ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

A. Upon the representation and assurance by the Insured, that the Insured has increased the borrower's credit limit under the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ("Agreement") in the sum of $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and that this sum is secured by the Insured Mortgage, the Company hereby insures the Insured against loss which the Insured shall sustain by reason of:

(1) Title being vested at date of this endorsement, in other than the vestee(s) shown in paragraph 3 of Schedule A, except as affected by the following matters:

(2) Priority over the Insured Mortgage, insofar as the same secures the increased credit limit, of any lien or encumbrance existing at the date of this endorsement which is not shown or referred to in Schedule B as prior to the Insured Mortgage nor excluded from coverage in the Conditions or Exclusions from Coverage, except as affected by the following matters:

(3) Any reconveyance, full or partial, or modification or subordination of the Insured Mortgage shown by the Public Records at the date of this endorsement, except for the following instruments:

B. The assurances, terms and exceptions contained in the previously issued revolving credit endorsement attached to the policy shall apply to subsequent advances made under the increased credit limit above, except that no coverage is afforded as to matters referred to in Paragraph A above.

The Amount of Insurance is increased by the amount of the increased credit limit.

This endorsement does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses, by reason of any claim that arises out of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws asserting:

1. a fraudulent conveyance or fraudulent transfer; or
2. a preferential transfer.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

WFG NATIONAL TITLE INSURANCE COMPANY

By\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Authorized Signatory