ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

Upon the representation and assurance by the Insured that the Insured has made an additional advance to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in the sum of $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, evidenced by a promissory note for that amount, executed by said party or parties, dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and secured by the Insured Mortgage, the Company hereby insures against loss sustained by reason of

(1) Title being vested at the date of this endorsement, in other than the maker or makers of the promissory note evidencing said additional advance, except as affected by the following matters:

(2) Priority over the Insured Mortgage, insofar as it secures said additional advance, 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:

The Amount of Insurance is increased by the amount of said additional advance.

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