ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by reason of:

1. Any impairment of the lien of the Insured Mortgage with respect to that portion of the Land not described in that certain partial reconveyance dated , recorded , or any other partial reconveyance appearing in the Public Records, hereinafter referred to as "Remainder Land."

2. The existence of any encroachment of buildings, structures or improvements located on the Remainder Land onto adjoining lands.

3. The existence of any encroachment of buildings, structures, or improvements located on adjoining land onto the Remainder Land.

4. The failure of [insert type of improvement; i.e. "a commercial building"] known as [insert street address] to be located on the Remainder Land at the date hereof.

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