ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

Based upon the representation of the Insured that an advance has been made to \_\_\_\_\_\_\_\_ in the sum of $ \_\_\_\_\_\_\_\_\_\_\_\_\_, which is a portion of the Indebtedness evidenced by the note or notes secured by the Insured Mortgage, the Company insures against loss or damage sustained by reason of:

(1) Any defect in or lien or encumbrance affecting the Title and recorded in the Public Records subsequent to Date of Policy, to the date of this endorsement, except:

(2) Any subsisting tax or assessment lien which is prior to the lien of the Insured Mortgage, as of the date of issuance of this endorsement, except:

(3) Title to the Land being vested as of the date of issuance of this endorsement other than as shown in Schedule A according to the Public Records;

(4) The failure of the advance identified above to be secured by the Insured Mortgage;

(5) Lack of priority of the lien of the Insured Mortgage with respect to such advance, over any defects, liens or encumbrances shown by the Public Records as of the date of issuance of this endorsement and affecting the Title other than those shown in Schedule B as prior to the Insured Mortgage and the matters shown in paragraph (2) herein, and the following:

(6) Lack of priority of the lien of the Insured Mortgage over any statutory lien for services, labor or material arising out of the work of improvement under construction or completed as of the date of issuance of this endorsement.

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