

SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

Issued By WFG NATIONAL TITLE INSURANCE COMPANY

Subject to the Exceptions below and in any Addendum attached, WFG NATIONAL TITLE INSURANCE COMPANY, a South Carolina Corporation, (the "Company,") insures the Insured as of Date of Policy against loss or damage, not exceeding the Amount of Insurance, as provided by and subject to the terms, Exclusions from Coverage and Conditions set forth in the American Land Title Association Residential Limited Coverage Junior Loan Policy (8-1-12), all of which are incorporated by reference.

Name and Address of Title Insurance Company: WFG National Title Insurance Company, 12909 SW 68th Pkwy., Suite 350, Portland, OR 97223 Policy No. Premium: \$ Amount of Insurance: \$ Date of Policy: [at a.m./p.m.] Name of Insured: Grantee: The Land referred to in this policy is described as follows: **EXCEPTIONS:** This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of: TAX INFORMATION: Addendum containing additional exceptions attached. NOTICES, WHERE SENT: Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at 12909 SW 68th Pkwy., Suite 350, Portland, OR 97223, Attention: Claims Department. WFG National Title Insurance Company's telephone number is (800) 334-8885. Email address: claims@wfgnationaltitle.com. Policyholders have the right to file a complaint with the Arkansas Insurance Department (AID). You may call AID to request a complaint form at (800) 852-5494 or (501) 371-2640 or write the Department at: **Arkansas Insurance Department** 1 Commerce Way, Suite 102 Little Rock, AR 72202 In Witness Whereof, WFG NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers as of Date of Policy shown in Schedule A. WFG NATIONAL TITLE INSURANCE COMPANY Agent

By: President

ATTEST: Secretary

Authorized Signatory