ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

The company hereby insures against loss or damage that the Insured shall sustain by reason of the lien of the Insured Mortgage being invalid or unenforceable in whole or in part as to the principal and/or interest due on the note(s) secured thereby, said interest being computed in accordance with the provisions of the Insured Mortgage and/or note(s), on the grounds that the loan evidenced by the note(s) secured thereby is usurious under the laws of the State of California.

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.

WFG NATIONAL TITLE INSURANCE COMPANY

Dated:

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

Authorized Signatory