**RESIDENTIAL AFFIRMATIVE LANGUAGE ENDORSEMENT**

**Attached To and Made a Part of Loan Policy No. \_\_\_\_\_\_\_\_\_\_**

**Issued by**

**WFG NATIONAL TITLE INSURANCE COMPANY**

WFG National Title Insurance Company herein called “The Company”.

The Company insures the owner of the indebtedness secured by the insured mortgage against loss or damage sustained by reason of any inaccuracies in the following assurances:

1. That the location of any easement or right of way referred to in Schedule B is ascertainable and fixed and that the exercise of any rights pursuant to any easement or right of way referred to in Schedule B will not interfere with the use of the buildings and improvements presently located on the insured premises for residential purposes, and that none of the improvements located on the insured premises encroach upon said easement or right of way;

2. That there are no violations of any covenants, conditions or restrictions referred to in Schedule B, and that a future violation thereof will not cause a forfeiture or reversion of title or otherwise affect the lien of the mortgage insured;

3. That there are no discrepancies, conflicts in boundary lines, shortage in area, violations, variations, encroachments, adverse circumstances, or other facts which an accurate survey would disclose relating to the land.

To the extent that they are checked, the following standard ALTA Endorsements are incorporated by

 reference as if they were attached to the policy:

* ALTA 4.1 Condominium - Current Assessments endorsement, if the Land or estate or interest is referred to in the Insured Mortgage as a condominium
* ALTA 5.1 Planned Unit Development - Current Assessments endorsement
* ALTA 6 Variable Rate Mortgage endorsement, if the Insured Mortgage contains provisions which provide for an adjustable interest rate
* ALTA 6.2 Variable Rate Mortgage - Negative Amortization endorsement, if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization
* ALTA 8.1 Environmental Protection Lien endorsement - Paragraph b refers to the following State statute(s): none

The total liability of the Company under said policy and under this and any prior endorsements thereto shall not exceed, in the aggregate, the amount of liability stated on the face of said policy as the same may be specifically amended in dollar amount by this or any prior endorsements, and the costs which the Company is obligated to pay under the Conditions and Stipulations of the policy.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

**WFG National Title Insurance Company**

By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Authorized Signatory