



SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY WITH FLORIDA MODIFICATIONS

Issued by: **WFG NATIONAL TITLE INSURANCE COMPANY**

Policy No.:

Name and Address of Title Insurance Company: WFG National Title Insurance Company, 12909 SW 68th Pkwy., Suite 350, Portland, OR 97223. Phone Number: (800) 334-8885

File No:

Loan No.:

Address Ref: Street Address:

Amount of Insurance:

Mortgage Amount:

Date of Policy:

Mortgage Date:

Name of Insured:

Premium \$

Name of Borrower(s):

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of 2 pages, including its reverse side, unless an addendum is attached and indicated below:

Addendum attached No Addendum attached

The endorsements checked below, if any, are incorporated in this policy:

- ALTA ENDORSEMENT 4.1-06 Condominium - (With Florida Modifications) if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.
- ALTA ENDORSEMENT 5.1-06 Planned Unit Development - (With Florida Modifications)
- ALTA ENDORSEMENT 6-06 Variable Rate, if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
- ALTA ENDORSEMENT 6.2-06 Variable Rate-Negative Amortization, if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.

In Witness Whereof, WFG NATIONAL TITLE INSURANCE COMPANY, has caused this policy to be signed and sealed as of Date of Policy shown in Schedule A, the policy to become valid when countersigned by an authorized signatory of the Company.

Issued By:

WFG NATIONAL TITLE INSURANCE COMPANY

Agent

By: 

President

Authorized Signatory

ATTEST: 

Secretary



___ ALTA ENDORSEMENT 7-06	Manufactured Housing, if a manufactured housing unit is located on the Land at Date of Policy.
___ ALTA ENDORSEMENT 8.1-06	Environmental Protection Lien - (With Florida Modifications) Paragraph b refers to the following state statute(s):
___ ALTA ENDORSEMENT 9-06	Restrictions, Encroachments, Minerals - (With Florida Modifications 12/1/13)
___ ALTA ENDORSEMENT 14-06	Future Advance – Priority – (With Florida Modifications 12/1/13)
___ ALTA ENDORSEMENT 14.3-06	Future Advance - Reverse Mortgage - (With Florida Modifications 12/1/13)
___ ENDORSEMENT NSE	Navigational Servitude

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, WFG NATIONAL TITLE INSURANCE COMPANY, A SOUTH CAROLINA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE FLORIDA-APPROVED AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B
EXCEPTIONS FROM COVERAGE

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees, or expenses) which arise by reason of:

1. Those taxes and special assessments that become due or payable subsequent to Date of Policy.
2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy.

As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, excluding lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any affect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to improvements existing at Date of Policy, excluding lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

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.