Schedule A

File No.:

Policy No.:

Loan No.:

Amount of Insurance:

Mortgage Amount:

Mortgage Date:

Date of Policy:

Premium $

Address Ref.:

Name of Insured:

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 three page(s), unless an addendum is attached and indicated below:

\_\_\_\_ Addendum attached

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

* ALTA ENDORSEMENT 4-06 (Condominium)
* ALTA ENDORSEMENT 4.1-06 (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium
* ALTA ENDORSEMENT 5-06 (Planned Unit Development)
* ALTA ENDORSEMENT 5.1-06 (Planned Unit Development)
* 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.
* ALTA ENDORSEMENT 7-06 (Manufactured Housing), if a manufactured housing unit is located on the Land at Date of Policy.
* ALTA ENDORSEMENT 7.1-06 (Manufactured Housing – Conversion; Loan)
* ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien) – Paragraph b refers to the following state statute(s): *Sections 11143 (3) and 20138 (2) (a), (4) and (6) of the Natural*

*Resources and Environmental Protection Act, Act 451 of 1994; MCL 324.11143*

*(3) and 324.20138 (2) (a), (4) and (6).*

* ALTA ENDORSEMENT 9-06 (Restrictions, Encroachments, Minerals)
* ALTA ENDORSEMENT 14-06 (Future Advance – Priority)
* ALTA ENDORSEMENT 14.1-06 (Future Advance – Knowledge)
* ALTA ENDORSEMENT 14.3-06 (Future Advance - Reverse Mortgage)
* ALTA ENDORSEMENT 22-06 (Location) The type of improvement is a one-to-four family residential structure and the street address is as shown above
* ALTA ENDORSEMENT 30-06 (Shared Appreciation Mortgage)