

**ALTA 2021 SHORT FORM RESIDENTIAL LOAN POLICY – CURRENT ASSESSMENTS
ONE-TO-FOUR FAMILY**

Issued By
WFG NATIONAL TITLE INSURANCE COMPANY

Transaction Identification Data, for which the Company assumes no liability as set forth in Condition 9.e.:

Issuing Agent:

Issuing Office:

Issuing Office's ALTA® Registry ID:

Loan ID Number:

Issuing Office File Number:

SCHEDULE A

Name and Address of Title Insurance Company: WFG National Title Insurance Company
12909 SW 68th Pkwy., Suite 350, Portland, OR 97223.

Policy Number:

Amount of Insurance: \$

Premium: \$

Mortgage Amount: \$

Mortgage Date:

Date of Policy:

Property Address:

1. Name of Insured:
2. Name of Borrower(s):
3. 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 the Date of Policy, vested in the Borrower(s) identified in the Insured Mortgage and named above.
4. The Land referred to in this policy is described as set forth in the Insured Mortgage.
5. This policy consists of two page(s), unless an addendum is attached and indicated below:
 Addendum attached
6. This policy incorporates by reference the endorsements selected below, if any, adopted by the American Land Title Association as of the Date of 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 7 Manufactured Housing Unit endorsement, if a manufactured housing unit is located on the Land at the Date of Policy
 - ALTA 7.1 Manufactured Housing – Conversion - Loan Policy endorsement
 - ALTA 8.1 Environmental Protection Lien endorsement - Paragraph b refers to the following State statute(s): NONE
 - ALTA 9.6.1 Private Rights - Current Assessments - Loan Policy endorsement
 - ALTA 9.10 Restrictions, Encroachments, Minerals - Current Violations - Loan Policy endorsement
 - ALTA 14 Future Advance - Priority endorsement
 - ALTA 14.1 Future Advance - Knowledge endorsement
 - ALTA 14.3 Future Advance - Reverse Mortgage endorsement
 - ALTA 22 Location endorsement, if the type of improvement is a one-to-four family residential structure and the Property Address is as shown above
 - ALTA 30 Shared Appreciation Mortgage endorsement

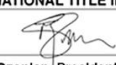
In Witness Whereof, WFG NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers as of Date of Policy shown in Schedule A.

Agent

Authorized Signatory

ALTA 2021 Short Form Residential Loan Policy – Current Assessments 07-01-2021
WFG Form No 3178427 – Minnesota Amendatory Endorsement

WFG NATIONAL TITLE INSURANCE COMPANY

By: 
Steve Ozonian, President/CEO

ATTEST: 
Joseph V. McCabe, EVP/General Counsel/Secretary



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, (THE "COMPANY"), HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION (ALTA) LOAN POLICY (07-01-2021), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B REFER TO SCHEDULES A AND B OF THIS POLICY.

Schedule B
EXCEPTIONS FROM COVERAGE

SOME HISTORICAL LAND RECORDS CONTAIN DISCRIMINATORY COVENANTS THAT ARE ILLEGAL AND UNENFORCEABLE BY LAW. THIS POLICY TREATS ANY DISCRIMINATORY COVENANT IN A DOCUMENT REFERENCED IN SCHEDULE B AS IF EACH DISCRIMINATORY COVENANT IS REDACTED, REPUDIATED, REMOVED, AND NOT REPUBLISHED OR RECIRCULATED. ONLY THE REMAINING PROVISIONS OF THE DOCUMENT ARE EXCEPTED FROM COVERAGE.

Except to the extent set forth below, this policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses arising by reason of:

1. Those taxes and assessments that become due or payable subsequent to the Date of Policy. Exception 1 does not modify or limit the coverage provided in Covered Risk 11.b.
2. Covenants, conditions, restrictions, or limitations, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - a. the violation of those covenants, conditions, restrictions, or limitations on or prior to the Date of Policy;
 - b. a forfeiture or reversion of Title from a violation at the Date of Policy of those covenants, conditions, restrictions, or limitations, including those relating to environmental protection; and
 - c. the invalidation, subordination, or other impairment of the lien of the Insured Mortgage because of a violation at the Date of Policy of any provisions in those covenants, conditions, restrictions, or limitations, including those relating to environmental protection.

As used in Exception 2.a., the words "covenants, conditions, restrictions, or limitations" do not refer to or include any covenant, condition, restriction, or limitation (i) relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or (ii) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that an Enforcement Notice as of the Date of Policy identifies a violation or alleged violation affecting the Land 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 the Date of Policy, of the improvements on any easement; and
 - b. any interference with or damage to existing improvements, including 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 or other subsurface substances appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - a. any effect on or impairment of the use of the Land for one-to-four family residential purposes by reason of such lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances; and
 - b. any damage to existing improvements, including 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 or other subsurface substances so leased, granted, excepted, or reserved.

Nothing herein insures against loss or damage resulting from contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or 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:

WFG NATIONAL TITLE INSURANCE COMPANY
12909 SW 68th Pkwy., Suite 350, Portland, OR 97223
Attention: Claims Department (800) 334-8885 (503) 431-8500
Email address: claims@wfgtitle.com

MINNESOTA AMENDATORY ENDORSEMENT
Attached to Policy
Issued by
WFG NATIONAL TITLE INSURANCE COMPANY

WFG National Title Insurance Company herein called "The Company".

The Policy is hereby amended as follows to the extent it is inconsistent with the following:

As provided in Minnesota Stat. Section 72A.201 subd. 1(11), notwithstanding any provision to the contrary, any Notice of Claim may be oral or written, notification of claim to the title insurance agent of Company is notice to the Company, and liability shall not be denied by requiring an insured to give written notice of claim to the Company.

As provided in Minnesota Stat. Section 72A.201, Subdivision 5(5) where applicable, the Company agrees to issue payment for any amount finally agreed upon in settlement of all or part of any claim within five business days from the receipt of the agreement by the Company or from the date of the performance by the insured of any conditions set by such agreement, whichever is later.

If applicable, the Payment of Loss paragraph in the Conditions is amended to read as follows:

"When liability and the extent of loss or damage are determined in accordance with the Conditions, the Company will pay the loss or damage within 5 days."

As provided in Minnesota Stat. Section 60A.41, the Company may not proceed against its insured pursuant to the provisions found in the Conditions of this policy under the Section that may be entitled "Rights of Recovery Upon Payment or Settlement" in a subrogation action where the loss was caused by the nonintentional acts of the insured, and the Company may not subrogate itself to the rights of its insured to proceed against another person if that other person is insured for the same loss, by the Company and if the loss was caused by the nonintentional acts of the person against whom subrogation is sought.

As provided in Minnesota Stat. Section 60A.08, Subdivision 4, this Policy is deemed to be made in Minnesota. See also the Choice of Law provision that provides that "The State law of the State where the Land is located, or to the extent it controls, federal law, will determine the validity of claims".

As provided in Minnesota Stat. Section 60A.08, Subdivision 6, The bankruptcy, insolvency, or dissolution of the insured shall not relieve the insurer of any of its obligations under this policy.

The words "in writing" are hereby deleted from the Section(s) found in the Conditions of this policy that may be entitled "Notice of Claim To Be Given By Insured Claimant" or "Notice of Claim To Be Given By Insured" of "Notices" and the paragraph in bold at the top of the policy.

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.