

**PRIVATE RIGHTS - LOAN POLICY ENDORSEMENT**

Commitment Number: Policy No.:

Agent File Number: Effective Date of Endorsement:

Insured: Date Issued:

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

1. The insurance provided by this endorsement is subject to the exclusions in Section 4 of this endorsement; and the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.
2. For purposes of this endorsement only:
	1. “Covenant” means a covenant, condition, limitation or restriction in a document or instrument in effect at Date of Policy.
	2. “Private Right” means (i) a private charge or assessment; (ii) an option to purchase; (iii) a right of first refusal; or (iv) a right of prior approval of a future purchaser or occupant.
3. The Company insures against loss or damage sustained by the Insured under this Loan Policy if enforcement of a Private Right in a Covenant affecting the Title at Date of Policy (a) results in the invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage, or (b) causes a loss of the Insured’s Title acquired in satisfaction or partial satisfaction of the Indebtedness.
4. This endorsement does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) resulting from any covenant, condition, limitation or restriction:
	1. contained in an instrument creating a lease;
	2. relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or
	3. relating to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances.

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**

**By:**

 **Authorized Signatory**

**WFG 09.606v12 ALTA Endorsement 9.6-06 Private Rights - Loan Policy Revised 04-02-12**