



BALLOON LOAN MODIFICATION LIMITED POLICY

This policy is void unless the indebtedness secured by the mortgage referred to herein is a balloon mortgage secured by one to four family residential property.

<u>Order Number</u>	<u>Date of Policy</u>	<u>Amount of Insurance</u>	<u>Premium</u>

Policy Number: _____

Loan Number: _____

Insured: _____

Borrower: _____

Original Policy Insurer _____

Original Policy Number _____ Original Policy Date: _____

Property Address: _____

County: _____ State: _____

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN THE ORIGINAL POLICY, AND TO THE EXCLUSIONS FROM COVERAGE AND CONDITIONS SET FORTH IN THE ALTA LOAN POLICY OF TITLE INSURANCE, NEW JERSEY VARIATION (NJRB 2-22) ALL OF WHICH ARE INCORPORATED BY REFERENCE INTO THIS POLICY, BLANK TITLE INSURANCE COMPANY (THE COMPANY), INSURES AS OF THE DATE OF POLICY SHOWN ABOVE, AGAINST LOSS OR DAMAGE, NOT EXCEEDING THE AMOUNT OF INSURANCE STATED ABOVE, SUSTAINED AND INCURRED BY THE INSURED BY REASON OF:

- The invalidity of unenforceability of the lien of the Insured Mortgage on the title as a result of the Balloon Loan Modification of even date herewith (the Balloon Loan Modification), which modifies the Insured Mortgage;
- The Loss of priority of the Insured Mortgage over any lien or encumbrance (except real estate taxes and assessments) as a result of the Balloon Loan Modification.

The Company will also pay the costs, attorney’s fees and expenses incurred in the defense of the lien of the Insured Mortgage by reason of matters insured against by this policy, but only to the extent provided in the Conditions and Stipulations.

This policy does not incorporate the insuring provisions of either the Original Policy or the ALTA Loan Policy of Title Insurance, New Jersey Variation (NJRB 2-22). The estate or interest in the Land which in encumbered by the Insured Mortgage, the Insured Mortgage and the Land are as described in Schedule A of the Original Policy.

IN WITNESS WHEREOF The Company has caused this policy to be signed and sealed, to be valid when countersigned by an authorized officer or agent of the Company, all in accordance with its by-laws.

WFG NATIONAL TITLE INSURANCE COMPANY

BY: _____
Authorized Signatory