**OTIRO INSURING TWO MORTGAGES IN ONE POLICY**

**ENDORSEMENT**

**ATTACHED TO POLICY NO. [FILL IN]**

**ISSUED BY**

**WFG NATIONAL TITLE INSURANCE COMPANY**

Date: [FILL IN]

Order Reference: [FILL IN]

Premium: [FILL IN]

1. The term “Insured Mortgage” wherever used in the policy shall be construed as referring to both of the mortgages described in Schedule A except where used in this endorsement.
2. Paragraph 10 of the insuring provisions of the policy is hereby deleted and replaced with the following:

“10. (1) The lack of priority of the lien of the Insured Mortgage referred to in subparagraph (a) of paragraph 4 of Schedule A upon the Title over any other lien or encumbrance; or

 (2) The lack of priority of the lien of the Insured Mortgage referred to in subparagraph (b) of paragraph 4 of Schedule A upon the Title over any other lien or encumbrance except the Insured Mortgage referred to in subparagraph (a) of paragraph 4 of Schedule A.”

1. The Company insures against loss or damages sustained by reasons of any defect, lien, encumbrance, adverse claim, or other matter affecting the priority of the Insured Mortgage shown in subparagraph (b) of paragraph 4 of Schedule A that have intervened between the time of the recording of the Mortgage shown in subparagraph (a) of paragraph 4 of Schedule A and the Mortgage shown in subparagraph (b) of paragraph 4 of Schedule A, except as shown on Schedule B, Part I
2. Condition 11 is amended to add the following:

“Loss under this policy shall be payable first to the insured owner of the Indebtedness secured by the Mortgage referred to in subparagraph (a) of paragraph 4 of Schedule A, and if such ownership vests in more than one, payment shall be made ratably as their respective interests may appear, and thereafter, any loss shall be payable to the owner of the Indebtedness secured by the Mortgage referred to in subparagraph (b) of paragraph 4 of Schedule A and, if more than one, then to such insured ratably as their respective interests may appear.”

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 Signer