**OTIRO INSURING TWO MORTGAGES ONE POLICY**

**ENDORSEMENT**

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

**ISSUED BY**

**WFG NATIONAL TITLE INSURANCE COMPANY**

Date : [FILL IN]

Premium : [FILL IN]

Paragraph 10 of the insuring provisions of said policy which reads:

“10. The lack of priority of the lien of the Insured Mortgage upon the Title over any other lien or encumbrance.”

is hereby deleted, and there is substituted in lieu thereof 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.”

Except where used in this endorsement, the term “Insured Mortgage” wherever used in said policy shall be construed as referring to both of the mortgages described in Schedule A.

The Company insures the owner of the Indebtedness secured by the Insured Mortgage that, except as stated in Schedule B – Part I, there are no matters affecting the priority of the Insured Mortgage shown in subparagraph (b) of paragraph 4 of Schedule A which 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.

There is hereby added to the Conditions as part of Section 11 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.

[Order Reference: [FILL IN] ]

WFG NATIONAL TITLE INSURANCE COMPANY

BY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Authorized Signer