**OTIRO SUBSTITUTE INSURED**

**ENDORSEMENT**

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

**ISSUED BY**

**WFG NATIONAL TITLE INSURANCE COMPANY**

Date : [FILL IN]

Order Reference: [FILL IN]

Premium : [FILL IN]

The Company hereby amends the policy by changing the Insured previously named in the policy to:

[FILL IN]

### This endorsement is effective only if:

(1) the above named Insured, on or before the date of this endorsement, acquired an insurable interest in the Land for no present monetary consideration, and

(2) one or more of the following describes the relationship between the above named Insured and the previous Insured:

1. the above named Insured is the successor to the Title of a previous Insured by operation of law as distinguished from purchase, including heirs, devisees, survivors, personal representatives, or next of kin;

(b) the above named Insured is the successor to the Title of a previous Insured resulting from dissolution, merger, consolidation, distribution, or reorganization;

(c) the above named Insured is the successor in title of a previous Insured resulting from its conversion to another kind of corporation, partnership, trust, limited liability company, or other entity authorized by law to own title to real property in the State where the Land is located;

(d) the above named Insured is the grantee of a previous Insured under a deed or other instrument transferring the Title, if the grantee is:

(1). A corporation, partnership, trust, limited liability company, or other entity authorized by law to own title to real property in the State where the land is located and:

i. is wholly owned by the previous Insured;

ii. wholly owns the previous Insured; or

iii. the grantee and the previous Insured are both wholly owned by the same person or entity;

(2). a trustee or beneficiary of a trust created by a written instrument established for estate planning purposes by the previous Insured;

(3). a spouse or registered domestic partner who receives the Title because of a dissolution of marriage or registered domestic partnership;

(4). a transferee by a transfer effective on the death of a previous Insured as authorized by law; or

(5). another Insured named in Item 1 of Schedule A; or

(e) the above named Insured includes one or more of the previously Insured and (a), (b), (c), or (d), describes the relationship between all others of the above named Insured and the previously Insured.

This endorsement does not extend the coverage of the policy to any later date than the Date of said Policy, nor does it impose any liability on the Company for loss or damage resulting from:

(i) the failure of the above named Insured to acquire an insurable estate or interest in the Land, or

(ii) any defect, lien or encumbrance attaching by reason of the acquisition of an estate or interest in the Land by such above named Insured.

The Company reserves all rights and defenses as to any successor or grantee that the Company would have had against any predecessor Insured.

The total liability of the Company under the policy and any endorsements therein shall not exceed, in the aggregate, the face amount of the policy and costs which the Company is obligated under the Conditions to pay.

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