



SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY
Issued By
WFG NATIONAL TITLE INSURANCE COMPANY

SCHEDULE A

File No.: Amount of Insurance:
Policy No.: Mortgage Amount:
Loan No.: Mortgage Date:
Date of Policy:
Premium \$

Address Ref.:

Name of Insured:

Name of Borrower(s):

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The land referred to in this policy is described as set forth in the Insured Mortgage [and on Exhibit "A" attached].

This policy consists of 2 pages unless an addendum is attached and indicated below:

___ Addendum attached
___ No addendum attached

The OTIRO endorsements indicated below, if any, are incorporated in this policy: (endorsement list continues on following page)

- ALTA ENDORSEMENT FORM 4.1-06 (Condominium, OTIRO End. 204.1-06)
ALTA ENDORSEMENT FORM 5.1-06 (Planned Unit Development, OTIRO End. 205.1-06)
ALTA ENDORSEMENT FORM 6-06 (Variable Rate; OTIRO End. 206-06)
ALTA ENDORSEMENT FORM 6.2-06 (Variable Rate - Negative Amortization; OTIRO End. 206.2-06)
ALTA ENDORSEMENT FORM 7-06 (Manufactured Housing; OTIRO End. 207-06)
ALTA ENDORSEMENT FORM 7.1-06 (Manufactured Housing-Conversion Loan; OTIRO 207.1-06)
ALTA ENDORSEMENT FORM 8.1-06 (Environmental Protection Lien; OTIRO End. 208.1-06) Paragraph b refers to the following state statute(s) NONE
ALTA ENDORSEMENT FORM 9.3-06 (Covenants, Conditions and Restrictions-Loan Policy, OTIRO 209.3-06) (9.3 NOT VALID FOR CONDOMINIUM PROPERTIES)
ALTA ENDORSEMENT FORM 9.6.1-06 (Private Rights-Current Assessments-Loan Policy; OTIRO 209.6.1-06)
ALTA ENDORSEMENT FORM 9.10-06 (Restrictions, Encroachments, Minerals-Current Violations; OTIRO 209.10-06)
ALTA ENDORSEMENT 14-06 (Future Advance-Priority; OTIRO 214-06)
ALTA ENDORSEMENT 14.3-06 (Future Advance-Reverse Mortgage; OTIRO 214.3-06)

In Witness Whereof, WFG NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers as of Date of Policy shown in Schedule A.

WFG NATIONAL TITLE INSURANCE COMPANY

Agent

By: [Signature]
President

Authorized Signatory

ATTEST: [Signature]
Secretary



- ALTA ENDORSEMENT 22-06 (Location; OTIRO 222-06)
 OTIRO ENDORSEMENT 89 (FNMA Balloon Mortgage)

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, WFG NATIONAL TITLE INSURANCE COMPANY, A SOUTH CAROLINA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06) – OTIRO Form No. PL-05 (Cond. 13, Deleted; Rev. 2-15-18), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE ASSURANCES

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

1. Covenants, conditions and restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
 - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
 - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph 1(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

2. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
3. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

NOTICES, WHERE SENT: Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at 12909 SW 68th Pkwy., Suite 350, Portland, OR 97223, Attention: Claims Department. WFG National Title Insurance Company's telephone number is (800) 334-8885. Email address: claims@wfgnationaltitle.com.