



SHORT FORM RESIDENTIAL LOAN POLICY CURRENT VIOLATIONS 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.

This policy consists of two page(s), [including its reverse side,] unless an addendum is attached and indicated below:
____ Addendum attached

This policy incorporates by reference those endorsements checked below, if any, adopted by the American Land Title Association as of Date of Policy:

- TIRBOP - PA Endorsement 400 (ALTA Endorsement 7-06) (Manufactured Housing)
- TIRBOP - PA Endorsement 710 (ALTA Endorsement 6-06) (Variable Rate Mortgage)
- TIRBOP - PA Endorsement 710-6.2 (6.2) (ALTA Endorsement 6.2-06) (Variable Rate Mortgage – Negative Amortization)
- TIRBOP - PA Endorsement 810 (ALTA Endorsement 4.1-06) (Condominium)
- TIRBOP - PA Endorsement 820 (ALTA Endorsement 5.1-06) (Planned Unit Development)
- TIRBOP - PA Endorsement 900 (ALTA Endorsement 8.1-06) (Environmental Protection Lien)
Paragraph b refers to the following state statute(s):
- TIRBOP - PA Endorsement 1220 (ALTA Endorsement 14.3-06) (Future Advances – Reverse Mortgage)
- TIRBOP - PA Endorsement 1530 (ALTA Endorsement 14-06) (Future Advances – Priority)
- TIRBOP - PA Endorsement 1540 (ALTA Endorsement 14.1-06) (Future Advances – Knowledge)
Paragraph b refers to the following state statute(s):
- TIRBOP - PA Endorsement 1590 (ALTA Endorsement 9.10-06) (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy)

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: _____
President

Authorized Signatory

ATTEST: _____
Secretary



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 (06-17-06), 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 INSURANCES

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. Those taxes and assessments that become due or payable subsequent to Date of Policy. This does not modify or limit the coverage provided in Covered Risk 11(b).
2. Covenants, conditions, or 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 violation at Date of Policy of those covenants, conditions, or restrictions, including those relating to environmental protection; and
 - (c) the invalidation, subordination, or other impairment of the lien of the Insured Mortgage because of a violation at Date of Policy of any provisions in those covenants, conditions, or restrictions, including those relating to environmental protection.

As used in Paragraph 2(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.

3. 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.
4. Any lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances 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 or other subsurface substances, 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 or other subsurface substances so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from contamination, explosion, fire, fracturing, vibration, earthquake, or subsidence.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: 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.