

**TEXAS SHORT FORM RESIDENTIAL LOAN POLICY - ONE-TO-FOUR FAMILY (Form T-2R)
SCHEDULE A**

POLICY NO.

Amount of Insurance:

File Number:

Mortgage Amount:

Mortgage Date:

Name of Insured:

Name of Borrower(s):

Property Address, as shown on insured mortgage:

County and State:

Premium:

Loan Number:

Date of Policy: _____ or date of recording of insured mortgage, whichever is later.

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 insured as 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 is identified as the property address shown above.

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

_____ Addendum attached

_____ Section 13 of the Conditions and Stipulations of this policy, which relates to Arbitration, is hereby deleted.

The endorsements marked below are incorporated herein:

- ☐ ENDORSEMENT FORM T-30 (Tax Deletion)
- ☐ AMENDMENT OF EXCEPTION 3, SCHEDULE B: Company insures that standby fees, taxes and assessments by any taxing authority for the year _____ are not yet due and payable.
- ☐ ENDORSEMENT FORM T-33 (Variable Rate Mortgage)
- ☐ ENDORSEMENT FORM T-33.1 (Variable Rate Mortgage-Negative Amortization)
- ☐ ENDORSEMENT FORM T-28 (Condominium) The following subparagraph(s) of this endorsement are deleted: _____
- ☐ ENDORSEMENT FORM T-39 (Balloon Mortgage)
- ☐ ENDORSEMENT FORM T-17 (Planned United Development) The following subparagraph(s) of this endorsement are deleted: _____
- ☐ ENDORSEMENT FORM T-19 (Restrictions, Encroachments, and Minerals Endorsement) The following subparagraph(s) of this endorsement are deleted: _____
- ☐ ENDORSEMENT FORM T-19.2 (Minerals and Surface Damage)
- ☐ ENDORSEMENT FORM T-19.3 (Minerals and Surface Damage)
- ☐ ENDORSEMENT FORM T-31 (Manufactured Housing) referring to manufactured housing unit serial number: _____
- ☐ ENDORSEMENT FORM T-31.1 (Supplemental Coverage Manufactured Housing Unit)

Endorsements continued on following page

Agent:

By _____
Authorized Signature

WFG NATIONAL TITLE INSURANCE COMPANY

By: _____
President

ATTEST: _____
Secretary



- ☐ ENDORSEMENT T-36 (Environmental Protection Lien) referring to the following state statutes: TEX. HEALTH & SAFETY CODE §361.194; TEX. HEALTH & SAFETY CODE §342.007, §342.008; TEX. LOCAL GOV'T CODE
- ☐ ENDORSEMENT FORM T-42 (Equity Loan Mortgage) and subparagraph 2(f) of the Equity Loan Mortgage Endorsement set forth in Procedural Rule P-44.C(2) ____ is ____ is not added. The following subparagraph(s) of this endorsement are deleted: _____
- ☐ ENDORSEMENT FORM T-42.1 (Supplemental Coverage Equity Loan Mortgage) The following subparagraph(s) of this endorsement are deleted: _____
- ☐ ENDORSEMENT FORM T-43 (Texas Reverse Mortgage) The following subparagraph(s) of this endorsement are deleted: _____ SHORT FORM RESIDENTIAL LOAN POLICY-ONE-TO-FOUR FAMILY

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 LOAN POLICY OF TITLE INSURANCE (FORM T-2) PRESCRIBED BY THE TEXAS COMMISSIONER OF INSURANCE AND IN EFFECT AT DATE OF POLICY, ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY. ALL NOTICES REQUIRED TO BE GIVEN TO THE COMPANY AND ANY STATEMENT IN WRITING REQUIRED TO BE FURNISHED THE COMPANY SHALL INCLUDE THE NUMBER OF THIS POLICY AND SHALL BE ADDRESSED TO THE COMPANY AT WFG NATIONAL TITLE INSURANCE COMPANY, 12909 SW 68th Pkwy., Suite 350, Portland, OR 97223. WFG National Title Insurance Company's telephone number is (800) 334-8885. Email address: claims@wfgnationaltitle.com

SCHEDULE B

EXCEPTIONS FROM COVERAGE EXPRESS INSURANCE

Except to the extent of the express 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 those matters contained in any addendum attached hereto or 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 any covenants, conditions and restrictions on or prior to Date of Policy, except that this express insurance does not extend to covenants, conditions and restrictions relating to environmental protection, unless a notice of violation thereof has been recorded or filed in the public records and is not referenced in an addendum attached to this policy.
 - b. forfeiture or reversion of title from a future violation of any covenants, conditions and restrictions appearing in the public records, including any relating to environmental protection; and
 - c. any provisions in any covenants, conditions and restrictions under which the lien of the insured mortgage can be extinguished, subordinated or impaired.
2. Any shortages in area. This policy insures against loss or damage arising from any encroachments or protrusions, or any overlapping of existing improvements located on the land onto adjoining land, and encroachments onto the land of existing improvements located on adjoining land.
3. Standby fees, taxes and assessments by any taxing authority which become due and payable subsequent to Date of Policy; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax

Code, or because of improvements not assessed for a previous tax year.

4. 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; or (b) any interference with or damage to existing

improvements, including lawn, shrubbery or trees, resulting from the use of the easements for the purposes granted or reserved.

5. 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 appearing in the public records; and (b) any damage to existing improvements, including lawn, 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.

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call WFG National Title Insurance Company's toll-free telephone number for information or to make a complaint at:

1-800-257-2842

You may also write to WFG National Title Insurance Company at:

**12909 SW 68th Parkway, Suite 350
Portland, Oregon 97223**

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights, or complaints at:

1-800-252-3439

You may write the Texas Department of Insurance:

P.O. Box 149104

Austin, TX 78714-9104

Fax: (512) 490-1007

Web: www.tdi.texas.gov

E-mail: ConsumerProtection@tdi.texas.gov

PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your premium or about a claim, you should contact the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY:

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener información o para presentar una queja:

Usted puede llamar al número de teléfono gratuito de WFG National Title Insurance Company's para obtener información o para presentar una queja al:

1-800-257-2842

Usted también puede escribir a WFG National Title Insurance Company:

**12909 SW 68th Parkway, Suite 350
Portland, Oregon 97223**

Usted puede comunicarse con el Departamento de Seguros de Texas para obtener información sobre compañías, coberturas, derechos, o quejas al:

1-800-252-3439

Usted puede escribir al Departamento de Seguros de Texas a:

P.O. Box 149104

Austin, TX 78714-9104

Fax: (512) 490-1007

Sitio web: www.tdi.texas.gov

E-mail: ConsumerProtection@tdi.texas.gov

DISPUTAS POR PRIMAS DE SEGUROS O RECLAMACIONES:

Si tiene una disputa relacionada con su prima de seguro o con una reclamación, usted debe comunicarse con el la compañía primero. Si la disputa no es resuelta, puede comunicarse con el Departamento de Seguros de Texas.

ADJUNTE ESTE AVISO A SU PÓLIZA:

Este aviso es solamente para propósitos informativos y no se convierte en parte o en condición del documento adjunto.