

SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

Issued By WFG NATIONAL TITLE INSURANCE COMPANY

Subject to the Exceptions below and in any Addendum attached, WFG NATIONAL TITLE INSURANCE COMPANY, a South Carolina Corporation, (the "Company,") insures the Insured as of Date of Policy against loss or damage, not exceeding the Amount of Insurance, as provided by and subject to the terms, Exclusions from Coverage and Conditions set forth in the American Land Title Association Residential Limited Coverage Junior Loan Policy (8-1-12), all of which are incorporated by reference.

Name and Address of Title Insurance Company: WFG National Title Insurance Company, 12909 SW 68th Pkwy., Suite 350, Portland, OR 97223 Policy No. Premium: \$ Date of Policy: [at a.m./p.m.] Amount of Insurance: \$ Name of Insured: Grantee: The Land referred to in this policy is described as follows: **EXCEPTIONS**: 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: TAX INFORMATION: Addendum containing additional exceptions attached. 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. 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

ATTEST: Secretary

Authorized Signatory

WFG National Title Insurance Company

IMPORTANT INFORMATION TO POLICYHOLDERS

In the event you need to contact someone about this policy for any reason, please contact your agent. If no agent was involved in the sale of this insurance, or if you have additional questions, you may contact the insurance company at the following address and phone number:

WFG National Title Insurance Company 12909 SW 68th Pkwy., Suite 350 Portland, OR 97223 (800) 334-8885

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia Bureau of Insurance at:

State Corporation Commission
Bureau of Insurance/Property and Casualty Division
1300 East Main Street
Richmond, VA 23219
(804) 786-3741 or (800) 552-7945

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent, company, or the Bureau of Insurance, have your policy number available.