ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

The Company insures against loss sustained by reason of damage to improvements constructed or to be constructed in accordance with the plans and specifications in F.H.A. Project No. \_\_\_\_\_\_\_\_\_\_\_\_\_ (name of project) which plans were approved by and are now on file in the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ office of the Federal Housing Administration, including lawns, shrubbery or trees, resulting from the exercise of any right to use the surface of the Land or any portion thereof lying above a depth of 500 feet below the present surface of the Land, for the extraction or development of oil, petroleum and other hydrocarbon substances excepted from the description of the Land.

This endorsement does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) resulting from:

(a) contamination, explosion, fire, vibration, fracturing, earthquake or subsidence; [or]

(b) negligence by a person or an Entity exercising a right to extract or develop minerals or other subsurface substances [; or

(c) the exercise of the rights described in ( )]. \*

\* Instructional note: identify the interest excepted from the description of the Land in Schedule A or excepted in Schedule B that you intend to exclude from this coverage.

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.

Dated: WFG NATIONAL TITLE INSURANCE COMPANY

 By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Authorized Signatory