ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

The Company insures ("Insured Assignee") against loss or damage sustained by the Insured Assignee shall sustain by reason of any of the following matters:

(a) The failure of the beneficial interest under the Insured Mortgage to have been transferred to the Insured Assignee by a valid assignment or assignments;

(b) The existence of any subsisting tax or assessment lien that is prior to the Insured Mortgage, except:

(c) The existence of other matters affecting the validity or priority of the lien of the Insured Mortgage, other than those shown in the policy, except:

(d) The existence of any federal tax lien or bankruptcy proceeding affecting the Title shown by the Public Records, other than those shown in the policy, except:

Impairment, failure or loss of title to the beneficial interest transferred to the Insured Assignee is expressly excluded from the coverage hereof if resulting from:

(a) lack of possession of the original promissory note secured by the Insured Mortgage, or

(b) the absence from the original promissory note of a proper endorsement to the Insured Assignee.

This endorsement does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses, by reason of any claim that arises out of the transaction creating the assignment by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws that is based on:

1. the assignment being deemed a fraudulent conveyance or fraudulent transfer; or

2. the assignment being deemed a preferential transfer.

This endorsement shall be effective provided that, at Date of Endorsement, (1) the note or notes secured by the lien of the Insured Mortgage have been properly endorsed and delivered to the Assignee, or (2) if the note or notes are transferable records, the Assignee has "control" of the single authoritative copy of each "transferable record" as these terms are defined by applicable electronic transactions laws.

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.

WFG NATIONAL TITLE INSURANCE COMPANY

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

Authorized Signatory