ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

Paragraph 10 of the Covered Risks of the policy which reads:

"The lack of priority of the lien of the Insured Mortgage upon the Title over any other lien or encumbrance."

is deleted, and there is substituted in lieu thereof the following:

"10. (1) The lack of priority of the lien of the Insured Mortgage, referred to in subparagraph (a) of paragraph 4 of Schedule A, upon the Title over any other lien or encumbrance, or

(2) The lack of priority of the lien of the Insured Mortgage, referred to in subparagraph (b) of paragraph 4 of Schedule A, upon the Title over any other lien or encumbrance, except the Insured Mortgage referred to in subparagraph (a) of paragraph 4 of Schedule A;"

Except where used in this endorsement, the term "Insured Mortgage" wherever used in the policy shall be construed as referring to both of the mortgages described in Schedule A.

The Company insures against loss or damage sustained by the Insured by reason of there being any defects, liens, encumbrances, adverse claims or other matters, except as stated in Part I of Schedule B, affecting the priority of the lien of the Insured Mortgage shown in subparagraph (b) of paragraph 4 of Schedule A that have intervened between the time of recording of (1) the Insured Mortgage shown in subparagraph (a) of paragraph 4 of Schedule A and (2) the Insured Mortgage shown in subparagraph (b) of paragraph 4 of Schedule A.

There is added to Section 11 of the Conditions the following:

"Loss under this policy shall be payable first to the owner of the Indebtedness secured by the Insured Mortgage referred to in subparagraph (a) of paragraph 4 of Schedule A, and if such ownership vests in more than one, payment shall be made ratably as their respective interests may appear, and thereafter, any loss shall be payable to the owner of the Indebtedness secured by the Insured Mortgage referred to in subparagraph (b) of paragraph 4 of Schedule A, and if more than one, then to such Insureds ratably as their respective interests may appear.

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