ENDORSEMENT

Attached to Policy No.

Issued by

WFG NATIONAL TITLE INSURANCE COMPANY

1. The term "Land" as defined in this policy includes the manufactured housing unit located on the land described in Schedule A at Date of Policy.

2. Unless excepted in Schedule B, the Company insures against loss or damage, sustained by the Insured if, at Date of Policy,

(a) A manufactured housing unit is not located on the land described in Schedule A.

(b) The manufactured housing unit located on the land is not real property under the law of the state where the Land described in Schedule A is located.

(c) The owner of the land is not the owner of the manufactured housing unit.

(d) Any lien is attached to the manufactured housing unit as personal property, including

(i) a federal, state, or other governmental tax lien,

(ii) UCC security interest,

(iii) a motor vehicular lien,

(iv) other personal property lien.

(e) The lien of the Insured Mortgage is not enforceable against the Land.

(f) The lien of the Insured Mortgage is not enforceable in a single foreclosure procedure.

WFG NATIONAL TITLE INSURANCE COMPANY

Dated: By:

Authorized Signatory