**Gap Coverage Commitment Endorsement**

**This endorsement is issued as part of**

**Policy No.\_\_\_\_\_\_\_**

**Issued by**

**WFG NATIONAL TITLE INSURANCE COMPANY**

Policies issued within 30 days from the commitment date hereof shall not contain as exceptions matters arising subsequent to the effective date of this commitment unless:

1. The Company discloses such matters prior to the closing to the person who applied for this commitment; or

2. The conveyance to the insured is by a grantor who does not warrant title; or

3. The proposed insured or his counsel fails to notify the Company of closing at least three (3) business days prior to the closing; or

4. The grantor fails to provide to the Company a written affidavit certifying that he has not filed bankruptcy, received notice of any pending cause of action, permitted any lien or encumbrance to attach to the land, or made any other conveyance of the land since the effective date of the Company’s commitment; or

5. The conveyance documents are not recorded in the county where the land is located, or made available to the Company in recordable form, within three (3) business days of closing.

As used in this Endorsement, a “business day” shall mean a day the office in which the public records affecting the land described in the Commitment for Title Insurance is open for business.

This Endorsement is made a part of the Commitment and is subject to all of the terms and provisions thereof and of any prior Endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Commitment and any prior Endorsements, nor does it extend the effective date of the Commitment and any prior Endorsements, nor does it increase the face amount thereof.

Dated:

**WFG NATIONAL TITLE INSURANCE COMPANY**

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

**Authorized Signatory**