

ENDORSEMENT
Attached to Policy No.
Issued by
BLANK TITLE INSURANCE COMPANY

1. The Company assures that advances made subsequent to Date of Policy pursuant to the terms of the _____ ("Agreement"), which are secured by the Insured Mortgage, shall be included within the Amount of Insurance not to exceed the face amount of the policy, provided that the vestee is the owner of the Title (or Land) at the date any such advances are made and subject to the limitations hereinafter set forth.
2. The Company insures against loss or damage sustained by reason of the failure of subsequent advances to have priority over liens, encumbrances and other matters disclosed by the Public Records as advances secured by the Insured Mortgage as of Date of Policy, except for the following matters, if any, occurring subsequent to Date of Policy:
 - a. Federal tax liens.
 - b. Liens, encumbrances or other matters, the existence of which are actually known to the insured prior to date of the advances.
 - c. Bankruptcies affecting the Title (or Land) of the vestee prior to date of the advances.
 - d. Taxes or assessments of any taxing authority that levies taxes or assessments on real property.
3. Provided the Agreement secured by the Insured Mortgage contains provisions providing for changes in the rate of interest, the Company further insures against loss or damage sustained by reason of:
 - a. The invalidity or unenforceability of the lien of the Insured Mortgage resulting from the provisions of the Agreement which provide for changes in the rate of interest.
 - b. Loss of priority of the lien of the Insured Mortgage as security for the unpaid principal balance of the loan evidenced by the Agreement, together with interest as changed in accordance with the provisions of the Agreement, which loss of priority is caused by said changes in the rate of interest.

"Changes in the rate of interest", as used in this endorsement shall mean only those changes in the rate of interest calculated pursuant to the formula provided in the Agreement.

This endorsement does not insure against loss or damage based upon:

- a. usury; or
- b. any consumer credit protection or truth-in-lending law; or
- c. environmental protection laws.

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 operation of federal bankruptcy, state insolvency, or similar creditors' rights laws asserting:

1. a fraudulent conveyance or fraudulent transfer; or
2. a preferential transfer.

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.

BLANK TITLE INSURANCE COMPANY

Dated:

By _____

CLTA Form 111.10-06 (09-10-10)
ALTA - Lender