



*First American
Title Insurance Company*

CLTA FORM 110.4 MODIFICATION OF MORTGAGE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the owner of the indebtedness secured by the insured mortgage against loss or damage which the insured shall sustain by reason of the failure of that certain agreement executed by _____ and recorded _____, to properly modify the mortgage referred to in Schedule A to provide:

(Quote provision to be covered, i.e., time for payment.)

This endorsement is made a part of the policy 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 policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 110.4 (Rev. 6-14-96)

ALTA - Lender

265

ENDORSEMENT

Attached to Policy No.

Issued by

FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by reason of the failure of that certain agreement executed by _____ and recorded _____, to properly modify the Insured Mortgage to provide:

(Quote provision to be covered, i.e., time for payment.)

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.

FIRST AMERICAN TITLE INSURANCE COMPANY

Dated:

By: _____

Authorized Signatory

266



*First American
Title Insurance Company*

CLTA FORM 110.5 MODIFICATION OF MORTGAGE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the owner of the indebtedness secured by the insured mortgage against loss or damage which the insured shall sustain by reason of:

1. The failure of that certain agreement executed by _____ and recorded _____ to modify the insured mortgage or the obligation secured thereby;
2. The priority of any lien or encumbrance over the lien of the insured mortgage as modified by the above mentioned agreement, except for those matters shown in Schedule B as prior to the insured mortgage, and the following matters:

This endorsement is made a part of the policy 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 policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 110.5 (Rev. 6-14-96)

ALTA - Lender

267

ENDORSEMENT

Attached to Policy No.

Issued by

FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by reason of:

1. The failure of that certain agreement executed by _____ and recorded _____ to modify the Insured Mortgage or the obligation secured thereby;
2. The priority of any lien or encumbrance over the lien of the Insured Mortgage as modified by the above mentioned agreement, except for those matters shown in Schedule B as prior to the Insured Mortgage, and the following matters:

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.

FIRST AMERICAN TITLE INSURANCE COMPANY

Dated:

By: _____
Authorized Signatory

268



*First American
Title Insurance Company*

CLTA FORM 110.6 MODIFICATION OF MORTGAGE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the owner of the indebtedness secured by the mortgage referred to in paragraph _____ of Part II of Schedule B, against loss or damage which the insured shall sustain by reason of:

1. The failure of that certain agreement executed by _____ and recorded _____ to modify the insured mortgage or the obligation secured thereby;
2. The priority of any lien or encumbrance shown by the public records over the lien of the insured mortgage as modified by the above mentioned agreement, except for those matters shown in Schedule B as prior to the insured mortgage, and the following matters:

This endorsement is made a part of the policy 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 policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 110.6 (Rev. 6-14-96)

CLTA - Lender

269



*First American
Title Insurance Company*

CLTA FORM 110.7 INSURANCE AGAINST ENFORCEABILITY OF ITEM

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the insured against loss which the insured shall sustain by reason of the enforcement, or the attempted enforcement of (the payment of the bond) (the payment of the indebtedness or the performance of any of the obligations, secured by the mortgage) referred to in paragraph ____ of Part II of Schedule B.

This endorsement is made a part of the policy 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 policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 110.7 (Rev. 9-10-93)

CLTA or ALTA - Owner or Lender

270

ENDORSEMENT

Attached to Policy No.

Issued by

FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by reason of the enforcement, or the attempted enforcement of (the payment of the bond) (the payment of the indebtedness or the performance of any of the obligations, secured by the mortgage) referred to in paragraph _____ of Schedule B.

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.

FIRST AMERICAN TITLE INSURANCE COMPANY

Dated:

By: _____
Authorized Signatory

271



*First American
Title Insurance Company*

CLTA FORM 110.9 ENVIRONMENTAL LIEN

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The insurance afforded by this endorsement is only effective if the land is used or is to be used primarily for residential purposes.

The Company insures the Insured against loss or damage sustained by reason of lack of priority of the lien of the Insured mortgage over:

any environmental protection lien which, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge, or filed in the records of the clerk of the United States district court for the district in which the land is located, except as set forth in Schedule B;
or

any environmental protection lien provided for by any state statute in effect at Date of Policy, except environmental protection liens provided for by the following state statutes:

This endorsement is made a part of the policy 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 policy and any endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 35

CLTA Form 110.9 (3/13/87)

ALTA Form 8.1 (3/27/87)

Environmental Protection Lien

272



*First American
Title Insurance Company*

CLTA FORM 110.10 MODIFICATION AND ADDITIONAL ADVANCE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

Upon the representation and assurance by the insured, that the insured has made an additional advance to _____ in the sum of \$ _____, evidenced by a promissory note for that amount delivered pursuant to a _____, "Modification and Additional Advance Agreement" executed by said parties, dated _____, recorded _____ which is secured by the mortgage referred to in Schedule A, the Company hereby insures the insured that by such Modification and Additional Advance Agreement, the mortgage referred to in Schedule A or the obligation secured thereby has been modified and further insures the insured against loss which the insured shall sustain by reason of

1. Title to the estate or interest referred to in Schedule A, being vested at the date of this endorsement other than as shown in Schedule A, except as affected by the following matters:
2. Priority over the insured mortgage as modified by said Modification and Additional Advance Agreement, insofar as the same secures the indebtedness referred to in the insured mortgage and the additional advance, of any lien or encumbrance existing at the date of this endorsement which is not shown or referred to in Schedule B as prior to the insured mortgage nor excluded from coverage in the Schedules, Conditions and Stipulations or Exclusions from Coverage, except as affected by the following matters:
3. Any reconveyance, full or partial, or modification (except for said Modification and Additional Advance Agreement) or subordination of the insured mortgage shown by the public records at the date of this endorsement, except for the following matters:

No coverage is given by this endorsement for any claim, which arises out of the transaction evidenced by the Modification and Additional Advance Agreement, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:

- a. such transaction being deemed a fraudulent conveyance or fraudulent transfer; or
- b. the subordination of the interest of the insured mortgagee as a result of the application of the doctrine of equitable subordination; or
- c. such transaction being deemed a preferential transfer except where the preferential transfer results from the failure:

to timely record the Modification and Additional Advance Agreement; or

of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

273



*First American
Title Insurance Company*

The total liability of the Company under the policy and any endorsements therein shall not exceed, in the aggregate, the face amount of the policy, plus the amount of the additional advance, and costs which the Company is obligated under the Conditions and Stipulations thereof to pay.

This endorsement is made a part of the policy 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 policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements.

Dated:

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 110.10 (Rev. 6-10-94)

Modification and Additional Advance Agreement

ALTA - Lender

274

ENDORSEMENT

Attached to Policy No.

Issued by

FIRST AMERICAN TITLE INSURANCE COMPANY

Upon the representation and assurance by the Insured, that the Insured has made an additional advance to _____ in the sum of \$ _____, evidenced by a promissory note for that amount delivered pursuant to a _____, "Modification and Additional Advance Agreement" executed by said parties, dated _____, recorded _____ which is secured by the Insured Mortgage, the Company hereby insures that by such Modification and Additional Advance Agreement, the Insured Mortgage or the Indebtedness has been modified and further insures against loss sustained by reason of:

- (1) Title being vested at the date of this endorsement other than as shown in Schedule A except as affected by the following matters:
- (2) Priority over the Insured Mortgage as modified by said Modification and Additional Advance Agreement, insofar as the same secures the Indebtedness and the additional advance, of any lien or encumbrance existing at the date of this endorsement which is not shown or referred to in Schedule B as prior to the Insured Mortgage nor excluded from coverage in the Schedules, Conditions or Exclusions from Coverage, except as affected by the following matters:
- (3) Any reconveyance, full or partial, or modification (except for said Modification and Additional Advance Agreement) or subordination of the Insured Mortgage shown by the Public Records at the date of this endorsement, except for the following matters:

No coverage is given by this endorsement for any claim, which arises out of the transaction evidenced by the Modification and Additional Advance Agreement, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:

- (a) such transaction being deemed a fraudulent conveyance or fraudulent transfer; or
- (b) such transaction being deemed a preferential transfer except where the preferential transfer results from the failure:
 - (i) to timely record the Modification and Additional Advance Agreement; or
 - (ii) of such recordation to impart notice to a purchaser for value or to a judgment or lien creditor.

The Amount of Insurance is increased by the amount of the additional advance.

275

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.

FIRST AMERICAN TITLE INSURANCE COMPANY

Dated:

By: _____

Authorized Signatory

276



*First American
Title Insurance Company*

CLTA FORM 111 MORTGAGE PRIORITY, PARTIAL RECONVEYANCE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the owner of the indebtedness secured by the mortgage referred to in paragraph of Schedule against loss which the insured shall sustain by reason of any loss of priority of the lien of the insured mortgage on the estate or interest referred to in Schedule A in the remainder of the land, occasioned by the execution of a partial reconveyance dated and recorded

This endorsement is made a part of the policy 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 policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 111 (Rev. 9-10-93)

ALTA or CLTA - Lender

277

ENDORSEMENT

Attached to Policy No.

Issued by

FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by reason of any loss of priority of the lien of the Insured Mortgage on the remainder of the Land, occasioned by the execution of a partial reconveyance dated _____ and recorded _____.

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.

FIRST AMERICAN TITLE INSURANCE COMPANY

Dated:

By: _____

Authorized Signatory

278



*First American
Title Insurance Company*

CLTA FORM 111.1 MORTGAGE PRIORITY, PARTIAL RECONVEYANCE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company assures the insured that the Company will not claim that its liability for the payment of any loss or damage, in accordance with the terms and provisions of the policy, has been waived, or surrendered by the insured or reduced by the Company, except to the extent of any consideration received by the insured, by reason of the fact that the estate or interest referred to in Schedule A in a portion of the land has been released from the lien or charge of the insured mortgage by a Partial Reconveyance recorded _____ as Instrument No. _____.

This endorsement is made a part of the policy 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 policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 111.1 (Rev. 9-10-93)

ALTA or CLTA - Lender

279