

---

**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 Title to 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 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



**First American  
Title Insurance Company**

**CLTA FORM 111.2 MORTGAGE PRIORITY, SUBORDINATION**

**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 which the insured shall sustain by reason of any impairment of the lien of the insured mortgage on the estate or interest described in Schedule A, occasioned by the execution of a Subordination Agreement dated and recorded as Instrument No. except to the extent that said Subordination Agreement (phrase as appropriate, e.g. "subordinates the interest of the insured to an easement interest in a party wall as provided for and defined in said Subordination Agreement.")

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 111.2 (Rev. 9-10-93)

CLTA or CLTA - Lender

281

---

**ENDORSEMENT**

Attached to Policy No.

Issued by

**FIRST AMERICAN TITLE INSURANCE COMPANY**

The Company insures against loss sustained by reason of any impairment of the lien of the Insured Mortgage on the Title, occasioned by the execution of a Subordination Agreement dated \_\_\_\_\_ and recorded \_\_\_\_\_ as Instrument No. \_\_\_\_\_ except to the extent that said Subordination Agreement (phrase as appropriate, e.g. "subordinates the interest of the Insured to an easement interest in a party wall as provided for and defined in said Subordination Agreement.")

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

282



*First American  
Title Insurance Company*

**CLTA FORM 111.3 MORTGAGE PRIORITY, ENCROACHMENT, ADDRESS**

**ENDORSEMENT**

**Attached to Policy No. \_\_\_\_\_**

**Issued By**

***First American Title Insurance Company***

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

1. Any impairment of the lien of the insured mortgage with respect to that portion of the land not described in that certain partial reconveyance dated \_\_\_\_\_, recorded \_\_\_\_\_, or any other partial reconveyance appearing in the public records, hereinafter referred to as "Remainder Land."
2. The existence of any encroachment of buildings, structures, or improvements located on the Remainder Land onto adjoining lands.
3. The existence of any encroachment of buildings, structures, or improvements located on adjoining land onto the Remainder Land.
4. The failure of [insert type of improvement; i.e. "a commercial building"] known as [insert street address] to be located on the Remainder Land at the date hereof.

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 111.3 (Rev. 6-14-96)

ALTA or CLTA - Lender

283

**ENDORSEMENT**

Attached to Policy No.

Issued by

**FIRST AMERICAN TITLE INSURANCE COMPANY**

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

1. Any impairment of the lien of the Insured Mortgage with respect to that portion of the Land not described in that certain partial reconveyance dated \_\_\_\_\_, recorded \_\_\_\_\_, or any other partial reconveyance appearing in the Public Records, hereinafter referred to as "Remainder Land."
2. The existence of any encroachment of buildings, structures or improvements located on the Remainder Land onto adjoining lands.
3. The existence of any encroachment of buildings, structures, or improvements located on adjoining land onto the Remainder Land.
4. The failure of [insert type of improvement; i.e. "a commercial building"] known as [insert street address] to be located on the Remainder Land at the date hereof.

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

284



*First American  
Title Insurance Company*

**CLTA FORM 111.4 MORTGAGE IMPAIRMENT AFTER CONVEYANCE**

**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 and the Secretary of Housing and Urban Development, of Washington, D. C., and his or her successors in office, against loss or damage sustained by the insured by reason of any impairment of the lien, charge or priority of the insured mortgage resulting from either (i) the conveyance of the land from \_\_\_\_\_ to \_\_\_\_\_ by deed recorded \_\_\_\_\_, or (ii) any release from liability of the original borrower for the indebtedness secured by the insured mortgage, which release from liability is occurring at the date hereof.

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 111.4 (Rev. 6-14-96)

ALTA - Lender

285

**ENDORSEMENT**

Attached to Policy No.

Issued by

**FIRST AMERICAN TITLE INSURANCE COMPANY**

The Company insures the insured and the Secretary of Housing and Urban Development, of Washington, D.C., and his or her successors in office, against loss or damage sustained by reason of any impairment of the lien, charge or priority of the Insured Mortgage resulting from either (i) the conveyance of the Land from \_\_\_\_\_ to \_\_\_\_\_ by deed recorded \_\_\_\_\_, or (ii) any release from liability of the original borrower for the Indebtedness secured by the Insured Mortgage, which release from liability is occurring at the date hereof.

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

286



*First American  
Title Insurance Company*

CLTA FORM 111.5 VARIABLE RATE

**ENDORSEMENT**

Attached to Policy No. \_\_\_\_\_

Issued By

*First American Title Insurance Company*

The Company insures the owner of the indebtedness secured by the insured mortgage against loss or damage sustained by reason of:

1. The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions therein which provide for changes in the rate of interest.
2. Loss of priority of the lien of the insured mortgage as security for the unpaid principal balance of the loan, together with interest as changed in accordance with the provisions of the insured mortgage, which loss of priority is caused by the 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 insured mortgage at Date of Policy.

This endorsement does not insure against loss or damage based upon

usury, or

any consumer credit protection or truth in lending law.

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 that the insurance afforded by this endorsement is not subject to Section 3(d) of the Exclusions From Coverage. 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 111.5

ALTA Form 6

287



*First American  
Title Insurance Company*

**CLTA FORM 111.6 VARIABLE RATE, REGULATION**

**ENDORSEMENT**

**Attached to Policy No. \_\_\_\_\_**

**Issued By**

***First American Title Insurance Company***

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

1. The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions therein which provide for changes in the rate of interest.
2. Loss of priority of the lien of the insured mortgage as security for the unpaid principal balance of the loan, together with interest as changed in accordance with the provisions of the insured mortgage, 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 insured mortgage at Date of Policy.

This endorsement does not insure against loss or damage by reason of the failure of the insured to comply with the following Statutes or Regulations concerning variable rate mortgages:

This endorsement does not insure against loss or damage based upon

usury, or

any consumer credit protection or truth in lending law.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsement thereto, except that the insurance afforded by this endorsement is not subject to paragraph 3(d) of the Exclusions From Coverage. 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 increase the face amount thereof.

**Date:** \_\_\_\_\_

***First American Title Insurance Company***

**Authorized Signatory**

CLTA Form 111.6 (9-23-81)

289



*First American  
Title Insurance Company*

**CLTA FORM 111.7 VARIABLE RATE, RENEWAL**

**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 sustained by reason of:

The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions therein which provide for renewal of the mortgage or changes in the rate of interest.

Loss of priority of the lien of the insured mortgage as security for the unpaid principal balance of the loan, together with interest as changed in accordance with the provisions of the insured mortgage, if the loss of priority is caused by a renewal of the mortgage or changes in the rate of interest either being made pursuant to the terms of the mortgage.

"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 insured mortgage at Date of Policy.

This endorsement does not insure against loss or damage based upon

usury, or

any consumer credit protection or truth-in-lending law.

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 that the insurance afforded by this endorsement is not subject to Section 3(d) of the Exclusions From Coverage. 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 111.7 (Rev. 2-10-88)

290

**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 invalidity or unenforceability of the lien of the Insured Mortgage resulting from the provisions therein which provide for renewal of the mortgage or changes in the rate of interest.
2. Loss of priority of the lien of the Insured Mortgage as security for the unpaid principal balance of the loan, together with interest as changed in accordance with the provisions of the Insured Mortgage, if the loss of priority is caused by a renewal of the mortgage or changes in the rate of interest either being made pursuant to the terms of the mortgage.

"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 insured mortgage at Date of Policy.

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

- (a) usury, or
- (b) any consumer credit protection or truth-in-lending law.

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

291



*First American  
Title Insurance Company*

**CLTA FORM 111.8 VARIABLE RATE, NEGATIVE AMORTIZATION**

**ENDORSEMENT**

**Attached to Policy No. \_\_\_\_\_**

**Issued By**

***First American Title Insurance Company***

The Company insures the owner of the indebtedness secured by the insured mortgage against loss or damage sustained by reason of:

The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions therein which provide for: (a) interest on interest; (b) changes in the rate of interest; or (c) the addition of unpaid interest to the principal balance of the loan.

Loss of priority of the lien of the insured mortgage as security for the principal balance of the loan, including any unpaid interest which was added to principal in accordance with the provisions of the insured mortgage, interest on interest, or interest as changed in accordance with the provisions of the insured mortgage, which loss of priority is caused by (a) changes in the rate of interest; (b) interest on interest; or (c) increases in the unpaid principal balance of the loan resulting from the addition of unpaid 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 insured mortgage at Date of Policy.

This endorsement does not insure against loss or damage based upon (a) usury, or (b) any consumer credit protection or truth-in-lending law.

If this endorsement is attached to an ALTA Loan Policy - 1970, then the reference hereinafter referred to as Section 8(d) shall be deemed to refer to Paragraph 8(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 that the insurance afforded by this endorsement is subject to neither Section 3(d) of the Exclusions From Coverage nor Section 8(d) of the Conditions and Stipulations. 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**

292



*First American  
Title Insurance Company*

CLTA Form 111.8 (Rev. 2-10-88)

ALTA Form 6.2 (6-1-87)

Variable Rate Mortgage-Negative Amortization

293



*First American  
Title Insurance Company*

**CLTA FORM 111.9 VARIABLE RATE, FNMA 7 YEAR BALLOON**

**ENDORSEMENT**

**Attached to Policy No. \_\_\_\_\_**

**Issued By**

***First American Title Insurance Company***

The Company insures the Insured mortgagee against loss or damage by reason of:

The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions therein which provide for a Conditional Right to Refinance and a change in the rate of interest as set forth in the Mortgage Rider.

Loss of priority of the lien of the insured mortgage as security for the unpaid principal balance of the loan, together with interest thereon, which loss of priority is caused by the exercise of the Conditional Right to Refinance and the extension of the loan term to the New Maturity Date set forth on the Rider and a change in the rate of interest, provided that all the conditions set forth in paragraphs 2 and 5 of the Balloon Mortgage Rider have been met, and there are no other liens, defects, encumbrances, or other adverse matters affecting title arising subsequent to Date of Policy.

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) bankruptcy.

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 111.9

F.A. Form 36.1

FNMA BALLOON MORTGAGE

ALTA-LENDER

294

**ENDORSEMENT**

Attached to Policy No.

Issued by

**FIRST AMERICAN TITLE INSURANCE COMPANY**

The Company insures against loss or damage by reason of:

- (1) The invalidity or unenforceability of the lien of the Insured Mortgage resulting from the provisions therein which provide for a Conditional Right to Refinance and a change in the rate of interest as set forth in the Mortgage Rider.
- (2) Loss of priority of the lien of the Insured Mortgage as security for the unpaid principal balance of the loan, together with interest thereon, which loss of priority is caused by the exercise of the Conditional Right to Refinance and the extension of the loan term to the New Maturity Date set forth on the Rider and a change in the rate of interest, provided that all the conditions set forth in paragraphs 2 and 5 of the Balloon Mortgage Rider have been met, and there are no other liens, defects, encumbrances, or other adverse matters affecting Title arising subsequent to Date of Policy.

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) bankruptcy.

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

295



*First American  
Title Insurance Company*

CLTA FORM 111.10 REV. CREDIT LOAN, OPTIONAL ADVANCE

**ENDORSEMENT**

**Attached to Policy No. \_\_\_\_\_**

**Issued By**

***First American Title Insurance Company***

1. The Company hereby assures the owner of the indebtedness secured by the insured mortgage that advances made subsequent to the Date of Policy pursuant to the terms of the \_\_\_\_\_ ("Agreement"), which are secured by the insured mortgage, shall be included within the coverage of policy not to exceed the face amount of the policy, provided that the vestee is the owner of the estate or interest covered by the policy at the date any such advances are made and subject to the limitations hereinafter set forth.
2. The Company hereby insures the insured against loss or damage which the insured shall sustain due to the failure of subsequent advances to have the same priority over liens, encumbrances and other matters disclosed by the public records as do advances secured by the insured mortgage as of the Date of Policy, except for the following matters, if any, occurring subsequent to the 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 estate or interest 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 the insured against loss or damage which the insured shall sustain 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

usury, or

any consumer credit protection or truth-in-lending law, or

296



*First American  
Title Insurance Company*

environmental protection laws.

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 111.10 (Rev. 6-14-96)

ALTA or CLTA - Lender (Optional Advance)

297

**ENDORSEMENT**

Attached to Policy No.

Issued by

**FIRST AMERICAN 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.

298

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**

**CLTA Form 111.10-06 (03-09-07)**  
**ALTA - Lender**

299