



**CLTA FORM 124.1 COVENANTS ARE BINDING**

**ENDORSEMENT**

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

**Issued By**

***First American Title Insurance Company***

The Company hereby insures the insured against loss or damage which the insured shall sustain by reason of, the failure of the covenants of the covenantor in favor of the covenantee set out in Section(s) \_\_\_\_\_ and \_\_\_\_\_ of the instrument recorded

\_\_\_\_\_ to do or refrain from doing some act relating to the use, repair, maintenance or improvement of, or payment of taxes and assessments on the real property, or some part thereof, described as (description of burdened land of covenantor) to be binding upon the covenantor and each successive owner, during his ownership, of any portion of such real property, and upon each person having any interest therein derived from the covenantor or through any such successive owner thereof, except a mortgagee, or trustee or beneficiary of a deed of trust, while not in possession in such capacity.

Provided, however, that no assurance is hereby given should such covenants fail to bind a successive owner who derives title through: a) a tax deed; b) a foreclosure of a bond or assessment; c) enforcement of a federal tax lien; d) bankruptcy, as trustee or otherwise; e) a right or lien existing prior to the date of recording of the instrument containing said covenants.

This endorsement does not insure against loss or damage which the insured may sustain by reason of the nonperformance of any said covenants.

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 124.1 (Rev. 6-14-96)

ALTA or CLTA - Owner or Lender

400

**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 the covenants of the covenantor in favor of the covenantee set out in Section(s) \_\_\_\_\_ and \_\_\_\_\_ of the instrument recorded \_\_\_\_\_ to do or refrain from doing some act relating to the use, repair or maintenance of the improvements, or payment of taxes and assessments on the real property, or some part thereof, described as (description of burdened land of covenantor) to be binding upon the covenantor and each successive owner, during his ownership, of any portion of such real property, and upon each person having any interest therein derived from the covenantor or through any such successive owner thereof, except a mortgagee of a mortgage, or the trustee or beneficiary of a deed of trust, while not in possession of such real property in such capacity.

Provided, however, that no insurance coverage is provided by this Endorsement should such covenants fail to bind a successive owner who derives Title through: a) a tax deed; b) a foreclosure of a bond or assessment; c) enforcement of a federal tax lien; d) a bankruptcy, as trustee or otherwise; e) a right or lien existing prior to the date of recording of the instrument containing said covenants.

This endorsement does not insure against loss or damage which the Insured may sustain by reason of the non-performance of any said covenants.

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

401



*First American  
Title Insurance Company*

**CLTA FORM 124.2 COVENANTS IN LEASE ARE BINDING**

**ENDORSEMENT**

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

**Issued By**

***First American Title Insurance Company***

The Company hereby insures the insured against loss or damage which the insured shall sustain by reason of the failure of the covenants of the lessor in favor of the lessee, set out in Section(s) \_\_\_\_\_ and \_\_\_\_\_ of the lease recorded \_\_\_\_\_ to do some act relating to the use, repair, maintenance or improvement of, or payment of taxes and assessments of the real property, or some part thereof, described as (description of burdened land of lessor) to be binding upon the lessor and each successive owner, during his or her ownership, of any portion of such real property, and upon each mortgagee, or trustee or beneficiary of a deed of trust, whose interest is derived from the lessor or through any such successive owner thereof, while such mortgagee or trustee or beneficiary is in possession in such capacity.

Provided, however, that no assurance is hereby given should such covenants fail to bind a successive owner who derives title through: a) a tax deed; b) a foreclosure of a bond or assessment; c) enforcement of a federal tax lien; d) bankruptcy, as trustee or otherwise; e) a right or lien existing prior to the date of recording of the instrument containing said covenants.

This endorsement does not insure against loss or damage which the insured may sustain by reason of the nonperformance of any said covenants.

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 124.2 (Rev. 6-14-96)

ALTA or CLTA - Lessee or Lender

402

**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 the covenants of the lessor in favor of the lessee, set out in Section(s) \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ of the lease recorded \_\_\_\_\_ to do some act relating to the use, repair, maintenance of the improvements, or payment of taxes and assessments of the real property, or some part thereof, described as (description of burdened land of lessor) to be binding, as shown by the Public Records, upon the lessor and each successive owner, during his or her ownership, of any portion of such real property, and upon each mortgagee of a mortgage, or the trustee or beneficiary of a deed of trust, whose interest is derived from the lessor or through any such successive owner thereof, while such mortgagee or trustee or beneficiary is in possession in such capacity.

Provided, however, that no insurance coverage is provided by this endorsement should such covenants fail to bind a successive owner who derives title through: a) a tax deed; b) a foreclosure of a bond or assessment; c) enforcement of a federal tax lien; d) a bankruptcy, as trustee or otherwise; e) a right or lien existing prior to the date of recording of the instrument containing said covenants.

This endorsement does not insure against loss or damage which the insured may sustain by reason of the non-performance of any said covenants.

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

403



*First American  
Title Insurance Company*

**CLTA FORM 124.3 COVENANTS IN LEASE ARE BINDING**

**ENDORSEMENT**

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

**Issued By**

***First American Title Insurance Company***

The Company hereby insures the insured against loss or damage which the insured shall sustain by reason of the failure of the the covenants of the lessor in favor of the lessee set out in Section(s)

\_\_\_\_\_, \_\_\_\_\_ and  
\_\_\_\_\_ of the lease recorded

\_\_\_\_\_ to refrain from doing or permitting to be done some act relating to the use of the real property, or some part thereof, described as (description of burdened land of lessor) to be binding upon the lessor and each successive owner, during his or her ownership, of any portion of such real property, and upon each person having any interest therein derived from the lessor or through any such successive owner thereof, except a mortgagee, or trustee or beneficiary of a deed of trust, while not in possession in such capacity.

Provided, however, that no assurance is hereby given should such covenants fail to bind a successive owner who derives title through: a) a tax deed; b) a foreclosure of a bond or assessment; c) enforcement of a federal tax lien; d) bankruptcy, as trustee or otherwise; e) a right or lien existing prior to the date of recording of the instrument containing said covenants.

This endorsement does not insure against loss or damage which the insured may sustain by reason of the nonperformance of any said covenants.

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 124.3 (Rev. 6-14-96)

ALTA or CLTA - Lessee or Lender

404

**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 the covenants of the lessor in favor of the lessee set out in Section(s) \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ of the lease recorded \_\_\_\_\_ to refrain from doing or permitting to be done some act relating to the use of the real property, or some part thereof, described as (description of burdened land of lessor) to be binding, as shown by the Public Records, upon the lessor and each successive owner, during his or her ownership, of any portion of such real property, and upon each person having any interest therein derived from the lessor or through any such successive owner thereof, except a mortgagee of a mortgage, or the trustee or beneficiary of a deed of trust, while not in possession in such capacity.

Provided, however, that no insurance coverage is provided by this endorsement should such covenants fail to bind a successive owner who derives title through: a) a tax deed; b) a foreclosure of a bond or assessment; c) enforcement of a federal tax lien; d) a bankruptcy, as trustee or otherwise; e) a right or lien existing prior to the date of recording of the instrument containing said covenants.

This endorsement does not insure against loss or damage which the insured may sustain by reason of the non-performance of any said covenants.

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

405



*First American  
Title Insurance Company*

**CLTA FORM 125 TRUTH IN LENDING**

**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:

any final judgment of a court of competent jurisdiction that either the lien of the insured mortgage has been terminated or the title of the insured who has acquired all or any part of the estate or interest in the land described in Schedule A by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of the insured mortgage, has been defeated by a valid exercise of the right of rescission conferred by the Federal Truth in Lending Act and that the right or rights of rescission existed because neither the credit transaction evidenced by the insured mortgage nor the right of rescission thereof was exempted or excepted by the provisions of Regulation Z (12 CFR 226).

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**

F.A. Form 33

CLTA Form 125 (Rev. 3-13-87)

ALTA Form 2 (6-1-87)

Truth in Lending

406



**First American  
Title Insurance Company**

**CLTA FORM 125.1 TRUTH IN LENDING**

**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 said insured shall sustain by reason of

any final judgment of a court of competent jurisdiction that either the lien of said mortgage has been terminated or the title of the insured who has acquired all or any part of the estate or interest in the land described in Schedule \_\_\_\_\_ by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of said mortgage, has been defeated by a valid exercise of the right of rescission conferred by the Federal Truth in Lending Act, hereinafter referred to, and that such right or rights of rescission existed because neither the credit transaction evidenced by said mortgage nor the right of rescission thereof was exempted or executed by the provisions of Section 226.3 or 226.9 (g) of Regulation Z (12CFR226), and amendments thereto, issued by the Board of Governors of the Federal Reserve System pursuant to Title I. (Truth in Lending Act) and Title V. (General Provisions) of the Consumer Credit Protection Act (Public Law 90-321; 82 Stat. 146, et seq.)

The total liability of the Company under said policy and any endorsements therein shall not exceed, in the aggregate, the face amount of said policy and costs which the Company is obligated under the conditions and stipulations thereof to pay.

This endorsement is made a part of said policy and is subject to the schedules, conditions and stipulations therein, except as modified by the provisions hereof.

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

***First American Title Insurance Company***

**Authorized Signatory**

CLTA Form 125.1 (Rev. 4-2-70)

CLTA - Lender

407



**CLTA FORM 126 HOMEOWNER'S ADDITIONAL COVERAGE**

**ENDORSEMENT**

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

**Issued By**

***First American Title Insurance Company***

1. This endorsement shall be effective only if at Date of Policy there is located on the land described in the policy a single family residential structure, in which the insured owner resides or intends to reside. For the purpose of this endorsement the term "residential structure" is defined as the principal dwelling structure located on the land together with all improvements thereon related to residential use of the property except plantings of any nature, perimeter fences and perimeter walls, and the term "insured owner" is defined as any insured named in Schedule A and, subject to any rights or defenses the Company may have had under the policy and all endorsements, such insured owner's heirs, distributees, devisees, survivors, personal representatives or next of kin.

2. The Company hereby insures the insured owner of the estate or interest described in Schedule A against loss or damage which the insured owner shall sustain by reason of:

the existence at Date of Policy of any statutory lien for labor or materials attaching to the estate or interest referred to in Schedule A arising out of any work of improvement on the land, in progress or completed at Date of Policy, except those liens arising out of a work of improvement for which the insured owner has agreed to be responsible.

the removal of the residential structure or the interference with the use thereof for ordinary residential purposes as the result of a final court order or judgment, based upon the existence at Date of Policy of:

any encroachment of said residential structure or any part thereof onto adjoining lands, or onto any easement shown as an exception in Part II of Schedule B of the policy, or onto any unrecorded subsurface easement;

any violation on the land of enforceable covenants, conditions or restrictions, provided that this coverage shall not refer to or include the terms, covenants and conditions contained in any lease, sub-lease, or contract of sale referred to in the policy;

any violation of applicable zoning ordinances to the extent that such ordinances regulate (a) area, width or depth of the land as a building site for the residential structure; (b) floor space area of the residential structure; (c) set back of the residential structure from the property lines of the land; or (d) height of the residential structure.

damage to the residential structure resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Schedule B.

408



*First American  
Title Insurance Company*

For purposes of this endorsement, the words "covenants," "conditions" or "restrictions" shall not be deemed to refer to or include any covenants, conditions or restrictions relating to environmental protection, except to the extent that a notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in 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 126 (Rev. 9-10-93)

Single Family

409



**ENDORSEMENT**

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

**Issued By**

***First American Title Insurance Company***

1. This endorsement shall be effective only if at Date of Policy there is located on the land described in the policy a one-to-four family residential structure, in which the insured owner resides or intends to reside. For the purpose of this endorsement the term "residential structure" is defined as the principal dwelling structure located on the land together with all improvements thereon related to residential use of the property except plantings of any nature, perimeter fences and perimeter walls, and the term "insured owner" is defined as any insured named in Schedule A and, subject to any rights or defenses the Company may have had under the policy and all endorsements, such insured owner's heirs, distributees, devisees, survivors, personal representatives or next of kin.

2. The Company hereby insures the insured owner of the estate or interest described in Schedule A against loss or damage which the insured owner shall sustain by reason of:

the existence at Date of Policy of any statutory lien for labor or materials attaching to the estate or interest referred to in Schedule A arising out of any work of improvement on the land, in progress or completed at Date of Policy, except those liens arising out of a work of improvement for which the insured owner has agreed to be responsible.

the removal of the residential structure or the interference with the use thereof for ordinary residential purposes as the result of a final court order or judgment, based upon the existence at Date of Policy of:

any encroachment of said residential structure or any part thereof onto adjoining lands, or onto any easement shown as an exception in Part II of Schedule B of the policy, or onto any unrecorded subsurface easement;

any violation on the land of enforceable covenants, conditions or restrictions, provided that this coverage shall not refer to or include the terms, covenants and conditions contained in any lease, sub-lease, or contract of sale referred to in the policy;

any violation of applicable zoning ordinances to the extent that such ordinances regulate (a) area, width or depth of the land as a building site for the residential structure; (b) floor space area of the residential structure; (c) set back of the residential structure from the property lines of the land; or (d) height of the residential structure.

damage to the residential structure resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Schedule B.

410



*First American  
Title Insurance Company*

For purposes of this endorsement, the words "covenants," "conditions" or "restrictions" shall not be deemed to refer to or include any covenants, conditions or restrictions relating to environmental protection, except to the extent that a notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in 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 126.1 (Rev. 9-10-93)

One-Four Family

411



**ENDORSEMENT**

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

Issued By

*First American Title Insurance Company*

1. This endorsement shall be effective only if at Date of Policy the condominium described in the Policy is used as a single family residential structure, in which the insured owner resides or intends to reside. For the purpose of this endorsement the term "residential structure" is defined as the particular condominium unit described in the policy, together with all improvements located within the common areas appurtenant thereto and related to residential use thereof except plantings of any nature, perimeter fences and perimeter walls surrounding the project of which said condominium is a part, and the term "insured owner" is defined as any insured named in Schedule A and, subject to any rights or defenses the Company may have had under the Policy and all endorsements, such insured owner's heirs, distributees, devisees, survivors, personal representatives or next of kin.
2. The Company hereby insures the insured owner of the estate or interest described in Schedule A against loss or damage which the insured owner shall sustain by reason of:

the failure of the estate or interest described in Schedule A to be a condominium as defined in Section 783 of the California Civil Code, in fee and the failure of the condominium to be entitled to be assessed and taxed as a separate parcel.

the existence at Date of Policy of any statutory lien for labor or materials attaching to the estate or interest referred to in Schedule A arising out of any work of improvement on the land, in progress or completed at Date of Policy, except those liens arising out of a work of improvement for which the insured owner has agreed to be responsible.

the removal of the residential structure or the interference with the use thereof for ordinary residential purposes as the result of a final court order or judgment, based upon the existence at Date of Policy of:

any encroachment of said residential structure or any part thereof onto adjoining lands, or onto any easement shown as an exception in Part II of Schedule B of the policy, or onto any unrecorded subsurface easement;

any violation on the land of enforceable covenants, conditions or restrictions, provided that this coverage shall not refer to or include the terms, covenants and conditions contained in any lease, sub-lease, or contract of sale referred to in the policy;

any violation of applicable zoning ordinances to the extent that such ordinances regulate (a) area, width or depth of the land as a building site for the residential structure; (b) floor space area of the residential structure; (c) set back of the residential structure from the property lines of the land; or (d) height of the

4/12



*First American  
Title Insurance Company*

residential structure.

damage to the residential structure resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Schedule B.

For purposes of this endorsement, the words "covenants," "conditions" or "restrictions" shall not be deemed to refer to or include any covenants, conditions or restrictions relating to environmental protection, except to the extent that a notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in 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 126.2 (Rev. 6-14-96)

Condominium

413



**ENDORSEMENT**

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

Issued By

*First American Title Insurance Company*

1. This endorsement shall be effective only if at Date of Policy there is located on the land described in the policy a single family residential structure. For the purpose of this endorsement the term "residential structure" is defined as the principal dwelling structure used for residential occupancy by individuals located on the land together with all improvements thereon related to residential use of the property except plantings of any nature, perimeter fences and perimeter walls, and the term "insured owner" is defined as any insured named in Schedule A and, subject to any rights or defenses the Company may have had under the policy and all endorsements, such insured's heirs, distributees, devisees, survivors, personal representatives or next of kin.
2. The Company hereby insures the insured owner of the estate or interest described in Schedule A against loss or damage which the insured owner shall sustain by reason of:

the existence at Date of Policy of any statutory lien for labor or materials attaching to the estate or interest referred to in Schedule A arising out of any work of improvement on the land, in progress or completed at Date of Policy, except those liens arising out of a work of improvement for which the insured owner has agreed to be responsible.

the removal of the residential structure or the interference with the use thereof for ordinary residential purposes as the result of a final court order or judgment, based upon the existence at Date of Policy of:

any encroachment of said residential structure or any part thereof onto adjoining lands, or onto any easement shown as an exception in Part II of Schedule B of the policy, or onto any unrecorded subsurface easement;

any violation on the land of enforceable covenants, conditions or restrictions, provided that this coverage shall not refer to or include the terms, covenants and conditions contained in any lease, sub-lease, or contract of sale referred to in the policy;

any violation of applicable zoning ordinances to the extent that such ordinances regulate (a) area, width or depth of the land as a building site for the residential structure; (b) floor space area of the residential structure; (c) set back of the residential structure from the property lines of the land; or (d) height of the residential structure.

damage to the residential structure resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Schedule B.

414



*First American  
Title Insurance Company*

For purposes of this endorsement, the words "covenants," "conditions" or "restrictions" shall not be deemed to refer to or include any covenants, conditions or restrictions relating to environmental protection, except to the extent that a notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in 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 126.3 (Rev. 9-10-93)

Residential Structure;

415