



*First American
Title Insurance Company*

F.A. FORM 1 POLICY CORRECTION

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

Paragraphs hereby deleted and the following substituted in lieu thereof:

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

F.A. Form 1 (6/65)

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*First American
Title Insurance Company*

F.A. FORM 2 ENCROACHMENT ONTO EASEMENT - DVA

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the Department of Veterans Affairs against any loss which said Department of Veterans Affairs shall sustain by reason of the following matters:

Damage to existing improvements, including lawns, shrubbery or trees, which are located or encroach upon that portion of the land subject to any easement referred to in Part Two of Schedule B, which damage is occasioned by the exercise of the right to use or maintain such easement for the purposes for which the same was granted or reserved.

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 stipulations thereof to pay.

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

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 2 (7/65)

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*First American
Title Insurance Company*

F.A. FORM 3 MINERALS - SURFACE DAMAGE

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 said Insured shall sustain by reason of the following:

Damage to existing improvements, including lawns, shrubbery or trees resulting from the exercise of any right to use the surface of said land for the extraction or development of the minerals excepted from the description of said land or shown as a reservation in Schedule B.

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

F.A. Form 3 (7/65)

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*First American
Title Insurance Company*

F.A. FORM 3.A MINERALS - SURFACE DAMAGE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the Insured against loss which said Insured shall sustain by reason of the following:

Damage to existing improvements, including lawns, shrubbery or trees resulting from the exercise of any right to use the surface of said land for the extraction or development of the minerals excepted from the description of said land or shown as a reservation in Schedule B.

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

F.A. Form 3.A (2/91)

Owners Policy

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*First American
Title Insurance Company*

F.A. FORM 4 RESERVATION, USE OR MAINTENANCE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the Insured against loss which said Insured shall sustain

as a result of any exercise of the right of use or maintenance of the reservation referred to in paragraph _____ of Schedule B over or through said land.

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 stipulations thereof to pay.

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

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 4 (7/65)

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*First American
Title Insurance Company*

F.A. FORM 5 MODIFICATION OF MORTGAGE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the Insured against loss or damage sustained or incurred by the Insured by reason of the note secured by the mortgage referred to in Paragraph _____ of Schedule B not having been properly modified by agreement dated _____ to provide:

or the mortgage securing the debt so modified not having the priority as insured by the Policy.

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. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, if any, 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 5 (Rev. 3/99)

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*First American
Title Insurance Company*

F.A. FORM 5.1 FUTURE 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 Schedule _____ against loss or damage sustained or incurred by the Insured by reason of the invalidity, unenforceability or loss of priority of the lien of the insured mortgage caused by the subsequent modification, renewal or extension of the insured mortgage made in accordance with its terms; provided, however, that no coverage is given hereby as to (i) any modification, renewal or extension made after the Insured has actual knowledge of any sale or transfer of all or any portion of the estate or interest encumbered by the insured mortgage or (ii) liens, encumbrances or other matters affecting title, the existence of which is actually known to the Insured prior to the date of any modification, renewal or extension.

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

1. usury; or
2. any consumer credit protection or Truth-in-Lending law; or,
3. environmental protection liens; or
4. any statute of limitations under state law for enforcing mortgages or deeds of trust.

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 5.1 (Rev. 3/99)

ALTA LENDER

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*First American
Title Insurance Company*

F.A. FORM 6 NO IMPROVEMENTS, 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 or damage sustained or incurred by the Insured by reason of any of the improvements located on the land on _____, having been located upon that portion of the land described in that certain partial reconveyance executed by as Trustee, recorded _____, in Book _____, page _____, as Document No. _____, Official Records.

This endorsement is made a part of the Policy and is subject to all the terms and provisions thereof and of any prior endorsements. 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 6 (Rev. 3/99)

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*First American
Title Insurance Company*

F.A. FORM 7 MECHANIC'S LIEN-DEVIATION FROM AGREEMENT

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures _____, the owner of the indebtedness secured by the Deed of Trust referred to in Part Two of Schedule B against loss which said Insured shall sustain

by reason of the establishment of priority over said Deed of Trust of any mechanics' liens which may be filed against said estate or interest, said priority being based upon the claim that said owner deviated from the conditions of Paragraph of the Borrower's Agreement and Escrow Instructions dated, as follows:

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.

This endorsement is not to be construed as insuring the title to said estate or interest as of any later date than the date of said Policy, except as herein expressly provided as to the subject matter hereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 7 (7/65)

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*First American
Title Insurance Company*

F.A. FORM 8 ZONING

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company assures the owner of the indebtedness secured by the mortgage or deed of trust referred to in paragraph of Schedule A

1. That at the date of this policy said land is situated within Zone , as created by The Ordinance No. and amendments thereto;
2. That said Ordinance and amendments thereto permits the erection on said land of a
3. That there is located on said land a
4. That there are no present violations of the provisions of said Ordinance and amendments thereto, applicable to said land, if there be any such provisions, as to:
 - a. The minimum over-all area for a building site;
 - b. The minimum area of floor space in the dwelling erected on said land;
 - c. The minimum setback from property lines of any structure erected on said land; and
 - d. The minimum dimensions, width and depth, for a building site.

The Company hereby insures the Assured against any loss which the Assured may sustain in the event that the assurances herein shall prove to be incorrect.

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 stipulations thereof to pay.

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

Date: _____

First American Title Insurance Company

Authorized Signatory

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F.A. FORM 10 ASSIGNMENT OF MORTGAGE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

1. The name of the insured is amended to read: _____.
2. The Company insures the insured against loss or damage sustained by reason of:
 - a. The failure of the following assignment to vest title to the insured mortgage in the insured: _____;
 - b. Any modification, partial or full reconveyance, release or discharge of the lien of the insured mortgage recorded on or prior to Date of Endorsement in the public records other than those shown in the Policy or a prior endorsement, except: _____
_____;

This endorsement shall be effective provided that the note or notes secured by the lien of the insured mortgage have been properly endorsed and delivered to the insured at Date of Endorsement.

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 amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 104.12

ALTA Form 10 (Revised 10-21-95)

Assignment of Mortgage

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*First American
Title Insurance Company*

F.A. FORM 11.1 INFLATION

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company, recognizing the current effect of inflation on real property valuation and intending to provide additional monetary protection to the insured owner named in the policy, hereby modifies the policy, as follows:

1. Notwithstanding anything contained in the policy to the contrary, the amount of insurance provided by the policy, as stated in Schedule A thereof, is subject to cumulative annual upward adjustments in the manner and to the extent hereinafter specified.
2. "Adjustment date" is defined, for the purpose of this endorsement, to be 12:01 a.m. on the first January 1 which occurs more than six months after the date of policy, as shown in Schedule A of the policy to which this endorsement is attached, and on each succeeding January 1.
3. An upward adjustment will be made on each of the adjustment dates, as defined above, by increasing the maximum amount of insurance provided by the policy. The coverage will increase by the same percentage change by which the annual "ENR 20-cities Building Cost Index" has increased, (as published in the "4th quarter roundup" December issue of Engineering News Record, a weekly McGraw Hill publication). All upward adjustments in the aggregate shall not exceed a 50% total rise in the amount of insurance, so that the maximum amount of insurance in force shall never exceed 150% of the amount of insurance stated in Schedule A of the policy, less the amount of any claim paid under the policy which, under the terms of the conditions and stipulations, reduces the amount of insurance in force. There shall be no annual adjustment in the amount of insurance for years in which there is no increase in the building cost index.
4. In the settlement of any claim against the Company under the policy, the amount of insurance in force shall be deemed to be the amount which is in force as of the date on which the insured claimant first learned of the assertion or possible assertion of the claim, or as of the date of receipt by the Company of the first notice of the claim, whichever shall first occur.

Nothing herein contained shall be construed as extending or changing the effecting date of the policy.

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

Date: _____

First American Title Insurance Company

Authorized Signatory

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*First American
Title Insurance Company*

F.A. FORM 12 EXPRESS POLICY

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the Insured against loss or damage sustained or incurred by the Insured by reason of any of the following, having been recorded in the public records subsequent to the Date of Policy, to the date of this endorsement:

1. Any document purporting to change the vesting set forth in the policy except:
2. Any liens or mortgages affecting the title except:

This endorsement is made a part of the Policy and is subject to all the terms and provisions thereof and of any prior endorsements. 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 12 (Rev. 3/99)

Express Policy

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*First American
Title Insurance Company*

F.A. FORM 13 MANUFACTURED HOUSING UNIT

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the Insured against loss or damage sustained or incurred by the Insured by reason of there not being located on the land at Date of Policy a mobile home (the "Mobile Home"). In the event the Insured suffers loss or damage otherwise insured against by this policy, the amount of the loss shall include the loss caused thereby to the interest of the Insured in the Mobile Home.

Wherever the term "improvements" is used in any CLTA Form 100 Endorsement attached to this policy, such term is not deemed to include Mobile Home.

The endorsement does not insure against loss or damage caused by the inability of the Insured to acquire title to the Mobile Home by foreclosure of any mortgage set forth in Schedule A or Schedule B.

This endorsement is made a part of the Policy and is subject to all the terms and provisions thereof and of any prior endorsements. 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 13 (Rev. 3/99)

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