# ENDORSEMENT

ATTORNEYS' TITLE GUARANTY FUND, INC.

Policy No.: State Issued:

**INFLATION ENDORSEMENT**

ATG®, recognizing the current effect of inflation on real property valuation and intending to provide additional monetary protection to the Insured, modifies the policy as follows:

1. Notwithstanding anything contained in the policy to the contrary, the Amount of Insurance, as stated in Schedule A, is subject to cumulative annual upward adjustments in the manner and to the extent specified in Section 2.
2. The Amount of Insurance then in force will increase by ten percent (10%) of the Amount of Insurance originally shown in Schedule A each year for the first five years following the Date of Policy shown in Schedule A, up to one hundred fifty percent (150%) of the Amount of Insurance shown in Schedule A, less the amount of any claim paid under the policy, which, under the terms of the Conditions, reduces the Amount of Insurance in force. Such annual increases shall occur on the anniversary of the Date of Policy shown in Schedule A.
3. In the settlement of any claim against ATG under the policy, the Amount of Insurance in force shall be deemed to be the amount that is in force as of the date on which the insured claimant first learned of the assertion or possible assertion of such claim, or as of the date of receipt by ATG of the first notice of such claim, whichever shall first occur.
4. This endorsement shall be effective only if one of the following conditions exists at the Date of Policy:
   a. the Land described in this policy is a parcel on which there is located only a one-to-four family residential structure (including any improvements on the Land related to such residential use) in which the insured owner resides or intends to reside; or
   b. the Land consists of a residential condominium unit in which the insured owner resides or intends to reside, including any common elements related to the unit's residential use.

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.

Date Member No. Signature of Member or Authorized Signatory