

ENDORSEMENT

ATTORNEYS' TITLE GUARANTY FUND, INC.

Policy No.:

State Issued:

REVOLVING CREDIT ENDORSEMENT 1

ATG insures the Insured that:

1. Advances made subsequent to the Date of Policy, pursuant to, strictly according to the terms of, and within 20 years of the date of or within the term of, if less than 20 years, the insured mortgage and revolving credit loan agreement shall be included within the coverage of the policy not to exceed the amount of insurance, notwithstanding the fact that the principal indebtedness may have reached the Amount of Insurance and has been reduced from time to time preceding such subsequent advance; and
2. That such subsequent advance shall have the same priority over liens, encumbrances, and other matters as advances secured by the insured mortgage as of the Date of Policy, except for the following matters, if any, disclosed by the public records, or actually known to the Insured, prior to the date of any such subsequent advance:
 - a. A sale or transfer of all or any portion of the estate or interest encumbered by the insured mortgage;
 - b. *Ad Valorem* real estate taxes or special assessments levied against the property;
 - c. Mechanic's lien claims against the property;
 - d. Bankruptcies affecting the estate or interest of the mortgagor, mortgagors, or any of them;
 - e. Liens for federal taxes.

This endorsement does not insure against loss or damage based upon (a) usury, (b) any consumer credit protection or truth-in-lending law, or (c) any advance made in any period during which a default, known to the insured, its officers, employees, or agents, exists under the terms of the insured mortgage and by reason of said default the obligation secured could be accelerated.

This endorsement is made a part of the policy and is subject to all 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

Member No.

Signature of Member or Authorized Signatory