ENDORSEMENT

ATTORNEYS' TITLE GUARANTY FUND, INC.

Policy No.: State Issued:

FUTURE ADVANCES ENDORSEMENT

ATG® 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 that provide for future advances of principal.
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 future advances of principal, provided that there are no other liens, defects, encumbrances, or other adverse matters affecting title arising subsequent to the Date of Policy.

The coverage afforded by this endorsement shall not extend to loss or damage incurred by the Insured based upon any of the following matters:

1. Federal tax liens;
2. Taxes or assessments made by any governmental agency or authority;
3. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, and not shown by the public record;
4. Liens or encumbrances, the existence of which are actually known to the insured prior to the date of such advances;
5. Bankruptcies affecting the estate or interest of the Mortgagor prior to the date of such advance;
6. Borrower's notice to Insured of termination of Mortgage as security for future advances or future obligations;
7. Any failure of the insured to comply with the provisions of the following statutes, as amended, concerning future advances secured by the insured Mortgage:
   a. Illinois: 735 ILCS 5/15-1302
   b. Wisconsin: W.S.A. 706.11
8. This endorsement does not insure against loss or damage based upon:
   a. usury;
   b. any consumer credit protection; or
   c. 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.

Date | Member No. | Signature of Member or Authorized Signatory