

**SECONDARY MORTGAGE MARKET ENDORSEMENT**

ISSUED BY

Chicago Title Insurance Company

56 Washington Street  
Toms River, NJ 08753  
(732) 349-6500

Attached to and forming a part of Loan Policy No.

The following affirmative coverage is hereby added to the above-referenced loan policy:

1. Easements set forth in Schedule B, Part I, if any, do not substantially affect the beneficial use and enjoyment of the land, as currently improved, for residential purposes.
2. Restrictions, covenants and conditions set forth in Schedule B, Part I, if any, have not been violated, and a violation thereof will not cause a forfeiture or reversion of title.
3. Real estate taxes, assessments and water and sewer rents set forth in Schedule B, Part I, if any, are not yet due and payable.

This endorsement is made a part of the policy. It is subject to all the terms of the policy and prior endorsements, if any. Except as expressly stated herein, the terms, dates and amount of the policy and prior endorsements (if any) are not hereby changed.

Dated:

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Ralph A. Romano  
Authorized Signatory

**ENDORSEMENT**

SPECIMEN