

ENDORSEMENT
Attached to Policy number

Issued by
Chicago Title Insurance Company

SHARED APPRECIATION ENDORSEMENT

This policy insures against loss or damage arising from the entry of a final, non-appealable judgment by a court of competent jurisdiction, which determines that the mortgage insured in Schedule A is invalid or unenforceable, as the result of any provisions on the mortgage, note or loan agreement regarding "shared appreciation".

This endorsement is made a part of the policy and is subject to all the terms and provisions thereof and any prior endorsements thereof. Except to the extent 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.

Chicago Title Insurance Company

Authorized Signatory

(Shared Appreciation Endorsement)