

## ENDORSEMENT

Attached to Owners Policy No.

Issued by  
**Chicago Title Insurance Company**  
**56 Washington Street**  
**Toms River, NJ 08753**

This endorsement is void if it is attached to an owner's policy insuring a one-to-four family dwelling (including a residential condominium or co-operative unit.)

Paragraph 1(a) of the Conditions and Stipulations of the captioned policy is amended by deleting the same in its entirety and substituting therefore:

- (a) **“insured”**: the insured named in Schedule A and, subject to any rights or defenses the Company would have against the named insured
  - (i) those who succeed to the interest of the named insured by operation of law, as distinguished from voluntary conveyance or transfer, including, but not limited to, heirs, distributees, devisees, survivors, personal representatives, next of kin, corporate or fiduciary successors (including successors by merger, consolidation or change of name) or distributees;
  - (ii) trustees or beneficiaries under *inter vivos* or testamentary trusts, provided that the named insured is the settlor or testator thereof;
  - (iii) transferees for no or nominal consideration, *provided* that the named insured and the transferee are related by blood or marriage, or (if the transferee is other than a natural person) the transferor is the owner of all or substantially all of the stock or other interests in the transferee of *visa versa*, or all or substantially all of the stock or other interests in both the transferor and the transferee are owned by the same person(s) or entity(ies).

This endorsement is made part of the policy and is subject to all of the 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, nor does it extend the effective date of the policy, nor does it increase the face amount thereof.

Dated:

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Ralph A. Romano  
Authorized Signatory