

Short Form Residential Loan Policy

One-to-Four Family (10-17-92) with Florida modifications

Schedule A

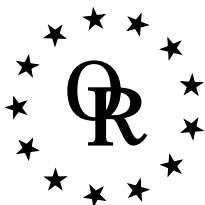
File Number
Loan Number

Mortgage Amount
Mortgage Date

Policy Number **S**
Amount of Insurance \$

Date of Policy:
which ever is later.

or the date of recording of the insured mortgage,



Name of Insured:

Name of Borrower(s):

Property Address (for information only):

County and State:

The estate or interest in the land identified in this Schedule A and which is encumbered by the insured mortgage is fee simple and is at Date of Policy vested in the borrower(s) shown in the insured mortgage and named above.

The land referred to in this policy is described as set forth in the insured mortgage and is identified (but not insured to be) as the property address shown above.

This policy consists of one page, including the reverse side hereof, unless an addendum is attached and indicated below:

- Addendum attached
- No Addendum attached

The endorsements indicated below are incorporated herein:

- ALTA ENDORSEMENT (Condominium) Form 4.1
- ALTA ENDORSEMENT (Planned Unit Development) Form 5.1
- ALTA ENDORSEMENT 6 (Variable Rate)
- ALTA 6.1 (Variable Rate Mortgage Endorsement)
- ALTA ENDORSEMENT 6.2 (Variable Rate-Negative Amortization)
- ALTA ENDORSEMENT 7 (Manufactured Housing)
- ALTA ENDORSEMENT 8.1 (Environmental Protection Lien)
- FLORIDA ENDORSEMENT 9 (3/27/92) (Restrictions, Easements, Minerals)
- FLORIDA NAVIGATIONAL SERVITUDE ENDORSEMENT
- FLORIDA SURVEY ENDORSEMENT
- FLORIDA REVOLVING CREDIT ENDORSEMENT

Issued through the office of:

Authorized Signatory

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By

President

Attest

Secretary

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, A MINNESOTA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, CONDITIONS AND STIPULATIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (10-17-92) WITH FLORIDA MODIFICATIONS, ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

Schedule B

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of the matters set forth below:

1. Those taxes and special assessments which become due and payable subsequent to Date of Policy.
2. Covenants, conditions and restrictions, if any, appearing in the public records.
3. Any easements or servitudes appearing in the public records.
4. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records.