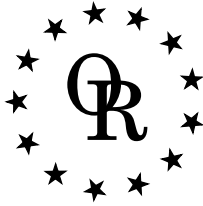


Restrictions, Encroachments and Minerals Endorsement



Attached to Policy No. _____ of
Old Republic National Title Insurance Company.

The Company hereby insures the owner of the indebtedness secured by the insured mortgage against loss or damage sustained by reason of:

The existence at Date of Policy of any of the following:

Covenants, conditions or restrictions under which the lien of the mortgage referred to in Schedule A can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired.

Unless expressly stated in Schedule B.

Present violations on the land of any enforceable covenants, conditions or restrictions, nor of any existing improvements on the land which violate any building setback lines shown on a plat of subdivision recorded or filed in the public records.

Any instrument referred to in Schedule B as containing covenants, conditions or restrictions on the land which, in addition, (i) establishes an easement on the land, (ii) provides a lien for liquidated damages, (iii) provides for a private charge or assessment, (iv) provides for an option to purchase, a right of first refusal or prior approval of a future purchaser or occupant.

Any encroachment of existing improvements located on the land onto adjoining land, or any encroachment onto the land of existing improvements located on adjoining land.

Any encroachment of existing improvements located on the land onto that portion of the land subject to any easement excepted in Schedule B.

Any notices of violation of covenants, conditions and restrictions relating to environmental protection recorded or filed in the public records.

Any future violation of the land of any existing covenants, conditions or restrictions occurring prior to the acquisition of title to the estate or interest in the land by the insured, provided the violation results in: invalidity, loss of priority, or unenforceability of the lien of the insured mortgage; or loss of title to the estate or interest in the land if the insured shall acquire title in satisfaction of the indebtedness secured by the insured mortgage.

Damage to existing improvements, including lawns, shrubbery or trees: which are located on or encroach upon that portion of the land subject to any easement excepted in Schedule B, which damage results from the exercise of the right to maintain the easement for the purpose for which it was granted or reserved: resulting from the future exercise of any right to use the surface of the land for the extraction or development of minerals excepted from the description of the land or excepted in Schedule B.

Any final court order or judgment requiring the removal from any land adjoining the land of any encroachment excepted in Schedule B.

Any final court order or judgment denying the right to maintain any existing improvements on the land because of any violation of covenants, conditions or restrictions or building setback lines shown on a plat of subdivision recorded or filed in the public records.

Whenever in this endorsement the words "covenants, conditions, or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions or limitations contained in an instrument creating a lease.

As used in paragraphs 1(b)(1) and 5, the words "covenants, conditions and restrictions" shall not be deemed to refer to or include covenants, conditions or restrictions relating to environmental protection.

This endorsement is made part of the policy and is subject to all the terms and provisions of the policy and any prior endorsements to the policy. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy or of any prior endorsements, nor does it extend the effective date of the policy or of any prior endorsements, nor does it increase the face amount of the policy.

IN WITNESS WHEREOF, the Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers.

DATED:

Countersigned

Authorized Officer or Licensed Agent

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

By  President
Attest  Secretary