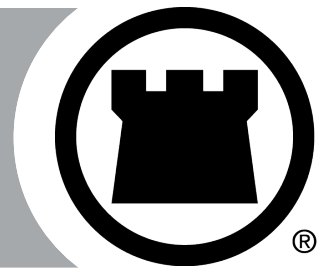


COMMON CALIFORNIA ENDORSEMENTS



ENDORSEMENT #	DESCRIPTION	COVERAGE
CLTA 100	Comprehensive coverage against loss by reason of CC&R violations, the encroachment of improvements, or by reason of surface entry for mineral development.	ALTA Lender
CLTA 100.2 ALTA 9		ALTA Lender
CLTA 100.12	Provides insured lender with insurance concerning the enforceability of reverter rights found in CC&Rs.	Owner Lender
CLTA 100.13	Priority of a mortgage lien over maintenance or upkeep assessment liens.	ALTA Lender
CLTA 100.18	Coverage against loss by reason of the exercise or attempted exercise of reverter rights found in the CC&Rs	Lender
CLTA 100.23	Coverage against loss by reason of the exercise of surface rights for the extraction or development of minerals leased under an oil and gas lease.	ALTA lender
CLTA 103.1	Coverage against loss by reason of the exercise of the right of use or maintenance of a particular easement.	Lender
CLTA 103.3	Coverage against loss by reason of the forced removal of improvements which encroach on a particular easement which easement right is presently being exercised.	Lender
CLTA 103.5	Coverage against loss by reason of the exercise of surface rights for the extraction or development of water.	Owner Lender
CLTA 104.12	(a) Validity of the recorded assignment to evidence transfer of the entire beneficial interest to the named insured assignee; and (b) Full or partial reconveyances, modification or subordination of the insured mortgage.	Loan Policies
CLTA 110.9 / 8.1	Coverage against loss by reason of lack of priority over (a) any federal or state environmental protection lien which is recorded in the public records and (b) any state environmental protection lien provided for by any state statute in effect at Date of Policy.	ALTA Residential Lender

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CHICAGO TITLE

ENDORSEMENT #	DESCRIPTION	COVERAGE
CLTA 111.5-111.7	Coverage against loss by reason of (1) invalidity or unenforceability of the insured mortgage resulting from terms therein providing for changes in the rate of interest, or (2) loss of priority of the insured mortgage lien caused by the changes in the rate of interest.	ALTA Variable Rate Mortgage Lender
CLTA 111.8	Coverage against changes in the rate of interest, the addition of unpaid interest to principal and/or interest on interest, or (2) loss of priority of the insured mortgage lien caused by the changes in the rate of interest, unpaid interest added to principal and/or interest on interest.	ALTA Variable Rate Mortgage Lender
CLTA 111.10	Coverage against (1) loss by reason of invalidity or unenforceability of the insured mortgage or of (2) loss of priority of said mortgage for the unpaid balance together with interest caused by changes in the rate of interest.	Lender
CLTA 115.1	Coverage concerning statutory compliance, violations of CC&Rs, HOA charges and assmt., the separate assmt. of real property taxes, encroachments and the exercise of a right of first refusal to purchase, all with respect to a condo unit within a condominium project.	ALTA Lender
CLTA 116	Street address of designated improvements on the land; and, with respect to the sufficiency of the policy plat to show the record location and dimensions of that land.	ALTA Lender
CLTA 116.2	Street address of designated separately owned elements comprising part of the insured condominium; and, with respect to the sufficiency of the referenced map or plan to show the exterior boundary of the condominium project as a whole.	ALTA Lender
CLTA 100.23	Coverage against loss by reason of the exercise of surface rights for the extraction or development of minerals leased under an oil and gas lease.	ALTA Lender
ALTA 12	Aggregates the Amounts of Insurance of each Loan Policy listed in the Endorsement into one Aggregate Amount of Insurance for all Loan Policies listed and creates the same result as a single Loan Policy covering multiple sites.	Loan Policies
ALTA 32.2 & 33	Construction situations where the deed of trust seeks priority over mechanic's liens due to commencement of work prior to the recording of the deed of trust. May also be used in situations where the mortgage or deed of trust has priority over mechanic's liens.	Loan Policies



CHICAGO TITLE