

ENDORSEMENT

OWNER'S POLICY

Attached to and forming a part of

Owner's Policy No. _____

Issued by

CHICAGO TITLE INSURANCE COMPANY

3700 Forest Drive, Suite 201, Columbia, SC 29204

COMPREHENSIVE ENDORSEMENT

The Company hereby insures the insured against loss or damage which the insured shall sustain by reason of:

1. The existence of any of the following, unless otherwise expressly set forth or indicated to the contrary in Schedule B:
 - (a) present violations on the land of any enforceable covenants, conditions or restrictions or building setback lines shown on a plat recorded or filed in the public records;
 - (b) encroachments of existing improvements located on the land onto adjoining land, or any encroachments onto said land of existing improvements located on adjoining land;
 - (c) any instrument referred to in Schedule B specifically containing covenants, conditions, or restrictions affecting the land establishing an easement on the land; providing for a lien for liquidated damages or a levy of a private charge or assessment; an option to purchase, a right of first refusal or the prior approval of a future purchaser or occupant;
 - (d) encroachments of existing improvements located on said land onto that portion of said land subject to any easement shown on Schedule B

2. Any final court order or judgment requiring removal from any land adjoining the land of any encroachment shown on Schedule B.

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

For purposes of this endorsement, the words 'covenants', 'conditions' or 'restrictions' shall not be deemed to refer to or include any covenants, conditions or restrictions relating to environmental protection, except to the extent that the notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in Schedule B.

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

Date:

CHICAGO TITLE INSURANCE COMPANY

Authorized Signatory

Note: This endorsement shall not be valid or binding until signed by an authorized signatory.