

ALTA Loan Policy
(10-17-92)



POLICY OF TITLE INSURANCE



Policy No. LP 5021119

ISSUED BY

First American Title Insurance Company

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land;
5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6. The priority of any lien or encumbrance over the lien of the insured mortgage;
7. Lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material:
 - (a) arising from an improvement or work related to the land which is contracted for or commenced prior to Date of Policy; or
 - (b) arising from an improvement or work related to the land which is contracted for or commenced subsequent to Date of Policy and which is financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance;
8. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule A, or the failure of the assignment shown in Schedule A to vest title to the insured mortgage in the named insured assignee free and clear of all liens.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

**SHEBOYGAN
COUNTY
ABSTRACT
COMPANY

NUMBER ONE
IN SERVICE**

First American Title Insurance Company

BY

Gary L. Kernott

PRESIDENT

ATTEST

Mark A. Hyslop

SECRETARY

COUNTERSIGNED BY:

Sheila Hyslop

SCHEDULE A

POLICY NUMBER LP 5021119

FILE NO. 17485RS

AMOUNT OF INSURANCE \$ 2,300,000.00

DATE OF POLICY January 5, 2005 at 4:30 P.M.

1. NAME OF INSURED: J.P. MORGAN CHASE BANK, N.A., its successors and/or assigns

2. The estate or interest in the land which is encumbered by the insured mortgage is:
FEE SIMPLE

3. Title to the estate or interest in the land is vested in:
MMW PROPERTIES, LLC, a Wisconsin Limited Liability Company

4. The insured mortgage and assignments thereof, if any, are described as follows:

Mortgage executed by MMW PROPERTIES, LLC, a Wisconsin limited liability company, to J.P. MORGAN CHASE BANK, N.A., dated December 30, 2004 and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, January 5, 2005 at 4:30 P.M. as Document Number 1754687 securing the principal sum of \$4,870,000.00. Notwithstanding the amount of the mortgage hereby insured, liability under this policy is limited to \$2,300,000.00, being that portion of the total loan amount allocable to the land covered by this policy. Said mortgage also encumbers other collateral not covered by this policy.

5. The land referred to in this policy is described in Schedule C.

The schedules of this policy consist of 4 pages.

SCHEDULE B-I

Loan Policy No. LP 5021119

Case No. 17485RS

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:

1. The lien of all taxes for the year 2005 and subsequent years, not yet due and payable.
2. Easement to Great Lakes Homes, Inc., dated March 29, 1960 and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, March 29, 1960 at 2:52 P.M. in Volume 397 of Deeds on Pages 581/3 as Document Number 743918, a copy of which is attached hereto.
3. Agreement dated March 6, 1968 and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, July 17, 1968 at 3:48 P.M. in Volume 547 of Records on Pages 501/4 as Document Number 904505, a copy of which is attached hereto.
4. Driveway Restoration Agreement dated May 30, 1973 and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, July 26, 1973 at 9:36 A.M. in Volume 703 of Records on Pages 239/40 as Document Number 961503, a copy of which is attached hereto.
5. Underground Electric Easement to Wisconsin Power and Light Company and Lakeside Cablevision of Sheboygan, dated May 12, 1985 and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, May 23, 1985 at 12:40 P.M. in Volume 982 of Records on Pages 633/4 as Document Number 1115218, a copy of which is attached hereto.
6. Right-of-Way Grant to Wisconsin Bell, Inc., dated April 30, 1996 and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, May 7, 1996 at 3:25 P.M. in Volume 1444 of Records on Pages 337/8 as Document Number 1450177, a copy of which is attached hereto.
7. Terms and Conditions of Easement to Vinyl Plastics, Inc., dated --, and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, June 19, 1997 at 11:11 A.M. in Volume 1510 of Records on Pages 209/11 as Document Number 1479152, a copy of which is attached hereto.
8. The lien of real property taxes for the year 2004 in the amount of \$54,149.50, not yet due and payable.

FIRST AMERICAN TITLE INSURANCE COMPANY

SCHEDULE B II

Loan Policy Number LP 5021119

Case No. 17485RS

In addition to the matters set forth in SCHEDULE BI, the title to the estate or interest in the land described or referred to in Schedule C is subject to the following matters, if any be shown, but the Company insures that such matters are subordinate to the lien or charge of the insured mortgage upon said estate of interest:

9. Mortgage executed by RSM ACQUISITION, INC. to be renamed VPI CORPORATION, to J.P. MORGAN CHASE BANK, N.A., dated December 30, 2004 and recorded January 5, 2005 at 4:30 P.M. as Document Number 1754688, encumbering the Mortgagee's Leasehold interest in the premises described at Schedule C.

SCHEDULE C

Commitment No: FA 17485RS

Owners Policy (Form B) No: op 6408862

Residential Owners Policy No: NONE

Loan Policy No: LP 5021119

The land referred to in this Commitment/Policy is situated in the State of WISCONSIN, County of SHEBOYGAN and is described as follows:

Parcel 1:

A part of Blocks 18, 19, and 20, Lake View Park Subdivision, a part of vacated South 8th Street, vacated Monroe Avenue, and a part of vacated Unnamed Street, and a part of the SE1/4 SW1/4 of Section 35, Township 15 North, Range 23 East, City of Sheboygan, Wisconsin, described as: Beginning at the intersection of the North line of Washington Avenue with the East line of South 9th Street; thence North 1,219.44 feet along said East line to the South line of Wilson Avenue; thence S.89°57'E., 278.20 feet along said South Line; thence South 350.00 feet; thence S.89°57'E., 140 feet; thence North 350.00 feet to the South line of Wilson Avenue; thence S.89°57'E., 72.75 feet along said South line; thence S.00°05'W., 1,216.87 feet to the North line of Washington Avenue; thence S.89°45'W., 489.10 feet along said North line to the point of beginning, Sheboygan County, Wisconsin, BUT EXCEPTING THEREFROM:

Lot 1, Volume 17 of Certified Survey Maps, page 209, being a part of Lots 11-28, Block 20, vacated East-West alley adjacent to said Lots, vacated North-South alley adjacent to said Lots, and part of vacated Monroe Court adjacent to said Lots and vacated North-South alley, Lake View Park Subdivision, being part of the NE1/4 of the SW1/4 of Section 35, Town 15 North, Range 23 East, City of Sheboygan, Sheboygan County, Wisconsin.

Parcel 2:

Also an easement for a railroad siding from a point in an existing spur track near the Southeast corner of aforesaid Southeast Quarter (SE1/4) of the Southwest Quarter (SW1/4) to a point in the South line of Washington Street approximately Four hundred eighty-one (481) feet East of the East line of South Ninth Street, Sheboygan County, Wisconsin, as created by Warranty Deed executed by Wisconsin Power & Light Company to Great Lakes Homes, Inc., under date of March 29, 1960, and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, on March 29, 1960 at 2:52 P.M. in Volume 397 of Deeds, pages 581/3, Document #743918.

Parcel 3:

Together with easement rights acquired in Volume 547 of Records on Pages 501/4.

Parcel 4:

Together with easement rights acquired in Volume 1510 of Records on Pages 209/11.

Tax Key Number 59281 312560.

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

First American Title Insurance Company

Item No. 1 of Schedule A is hereby amended to read as follows:

JPMorgan Chase Bank, N.A., it successors and/or assigns.

Item No. 4 of Schedule A is hereby amended to read as follows:

Mortgage executed by MMW Properties, LLC, a Wisconsin limited liability company, to JPMorgan Chase Bank, N.A., dated December 30, 2004 and recorded in the office of the Register of Deeds for Sheboygan County, Wisconsin, January 5, 2005 at 4:30 P.M. as Document Number 1754687 securing the principal sum of \$4,870,000.00. Notwithstanding the amount of the mortgage hereby insured, liability under this policy is limited to \$2,300,000.00, being that portion of the total loan amount allocable to the land covered by this policy. Said mortgage also encumbers other collateral not covered by this policy.

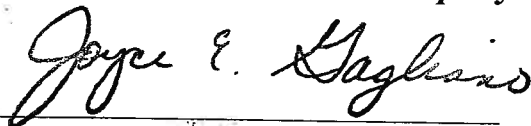
Item No. 9 of Schedule B – II is hereby amended to read as follows:

Mortgage executed by RSM Acquisition, Inc. to be renamed VPI Corporation, to JPMorgan Chase Bank, N.A., dated December 30, 2004 and recorded January 5, 2005 at 4:30 P.M. as Document Number 1754688, encumbering the Mortgagee's Leasehold interest in the premises described at Schedule C.

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

First American Title Insurance Company

By: _____



Joyce E. Gagliano

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

First American Title Insurance Company

The Company hereby assures the insured that each parcel described in Schedule A abuts upon, and has direct vehicular and pedestrian traffic access to, a physically open and publicly dedicated street known as:

South 9th Street and Washington Avenue

The Company hereby insures the insured against loss which the insured shall sustain in the event the assurance herein shall prove to be incorrect.

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

First American Title Insurance Company

By: Joyce E. Gagliano
Joyce E. Gagliano

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

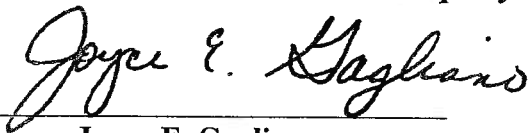
First American Title Insurance Company

The Company assures the insured that the land is the same as that delineated on the plat of a survey made by **NATIONAL SURVEY & ENGINEERING, a Division of R.A. Smith & Associates, Inc.**, dated **December 14, 2004**, Map No. **AS101E50**, which is attached hereto and made a part hereof and revised.

The Company insures the insured against loss which the insured shall sustain in the event that the assurance herein shall prove to be incorrect.

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

First American Title Insurance Company

By: 
Joyce E. Gagliano

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

First American Title Insurance Company

The Company hereby insures against loss which the Insured shall sustain by reason of any of the following matters:

1. Any incorrectness in the assurance that, at Date of Policy:
 - (a) There are no 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.
 - (b) Unless expressly excepted in Schedule B:
 - (1) There are no present violations on the land of any enforceable covenants, conditions or restrictions, nor do any existing improvements on the land violate any building setback lines shown on a plat of subdivision recorded or filed in the public records.
 - (2) Any instrument referred to in Schedule B as containing covenants, conditions or restrictions on the land does not, in addition, (i) establish an easement on the land; (ii) provide a lien for liquidated damages; (iii) provide for a private charge or assessment; (iv) provide for an option to purchase, a right of first refusal or the prior approval of a future purchaser or occupant.
 - (3) There is no encroachment of existing improvements located on the land onto adjoining land, nor any encroachment onto the land of existing improvements located on adjoining land.
 - (4) There is no encroachment of existing improvements located on the land onto that portion of the land subject to any easement excepted in Schedule B.
 - (5) There are no notices of violation of covenants, conditions or restrictions relating to environmental protection recorded or filed in the public records.
2. Any future violation on 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:
 - (a) Invalidity, loss of priority, or unenforceability of the lien of the insured mortgage; or
 - (b) 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.
3. Damage to existing improvements, including lawns, shrubbery or trees:

- (a) 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;
 - (b) 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.
- 4. Any final court order or judgment requiring the removal from any land adjoining the land of any encroachment excepted in Schedule B.
 - 5. 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 restrictions contained in any lease.

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 a 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 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 and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

First American Title Insurance Company

By: _____

Joyce E. Gagliano

Joyce E. Gagliano

VARIABLE RATE ENDORSEMENT

Attached to Policy No. LP5021119

Issued By:

FIRST AMERICAN TITLE INSURANCE COMPANY

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

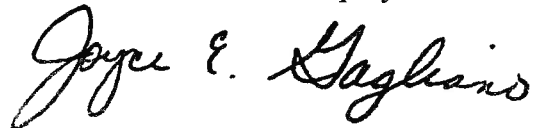
1. The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions therein which provide for changes in the rate of interest.
2. Loss of priority of the lien of the insured mortgage as security for the unpaid principal balance of the loan, together with interest as changed in accordance with the provisions of the insured mortgage, which loss of priority is caused by the changes in the rate of interest.

"Changes in the rate of interest", as used in this endorsement, shall mean only those changes in the rate of interest calculated pursuant to the formula provided in the insured mortgage at Date of Policy.

This endorsement does not insure against loss or damage based upon (a) usury, or (b) any consumer credit protection or truth in lending law.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto, except that the insurance afforded by this endorsement is not subject to Section 3(d) of the Exclusions From Coverage. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

First American Title Insurance Company



Joyce E. Gagliano

ENDORSEMENT

Attached to Policy No. LP5021119

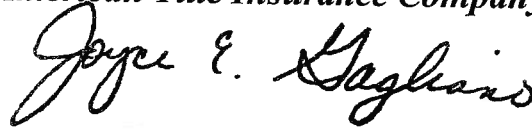
Issued By

First American Title Insurance Company

By the issuance of this loan policy in the amount of \$2,300,000.00, which is less than the face amount of the mortgage insured and described in Schedule A, the Company agrees that until such time as the aggregate indebtedness outstanding is reduced to the sum of \$2,300,000.00, the amount of coverage afforded under this policy will not be reduced. Any payments which would have the effect of reducing the indebtedness below the sum of \$2,300,000.00 will concurrently reduce the coverage under this policy by \$1.00 for each \$1.00 of reduction of the indebtedness thereafter made.

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

First American Title Insurance Company

By: 

Joyce E. Gagliano

Last Dollar Endorsement

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

First American Title Insurance Company

The provisions of said Policy are hereby modified and amended as of the date hereof as to the following matters and none other:

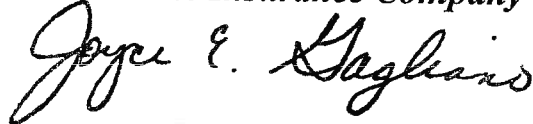
In the event a defect, lien, encumbrance or other matter insured against by this Policy creates a loss or series of losses which exceed in the aggregate ten percent (10%) of the amount of insurance shown in Schedule A of this Policy, the amount which the Company shall be obligated to pay shall be determined without requiring maturity of the indebtedness by acceleration or otherwise, and without requiring the Insured to pursue its remedies against other collateral securing the indebtedness.

The liability of the Company under this endorsement shall in no case exceed the diminution in the value of the affected land caused by the defect, lien, encumbrance or other matter insured against by this policy. Provided, however, that nothing in this endorsement shall affect or impair the Company's right of subrogation with respect to the affected collateral. The Company agrees that its right of subrogation shall be subordinate to the rights and remedies which the Insured has or may have against the affected land.

The total liability of the Company under said Policy and any endorsements therein shall not exceed, in the aggregate, the face amount of said Policy and costs which the Company is obligated under the conditions and stipulations to pay.

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

First American Title Insurance Company

By: 

Joyce E. Gagliano

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

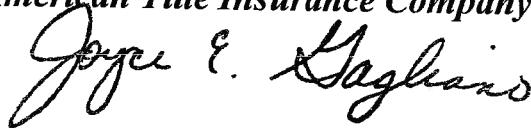
First American Title Insurance Company

The Company hereby insures the Insured against loss or damage which the Insured shall sustain by reason of the entry of any court order or judgment which constitutes a final determination and denies the right to enforce the lien of the mortgage referred to in Schedule A on the ground that making the loan secured thereby constituted violation of the "doing business" laws of the State of Wisconsin.

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

First American Title Insurance Company

By: _____



Joyce E. Gagliano

ENDORSEMENT

Attached to Policy No. LP5021119
Issued By

First American Title Insurance Company

1. The Company insures the insured against loss or damage sustained by reason of any incorrectness in the assurance that, at Date of Policy:
 - (a) According to applicable zoning ordinances and amendments thereto, the land is classified Zone: **UI**
 - (b) The following use or uses are allowed under that classification subject to compliance with any conditions, restrictions, or requirements contained in the zoning ordinances and amendments thereto, including but not limited to the securing or necessary consents or authorizations as prerequisite to use or uses: **Light Industrial Use**
2. The Company further insures against loss or damage arising from a final decree of a court of competent jurisdiction:
 - (a) prohibiting the use of the land, with any structure presently located thereon, as specified in paragraph 1(b); or
 - (b) requiring the removal or alteration of the structure on the basis that, a Date of Policy, the ordinances and amendments thereto have been violated with respect to any of the following matters:
 - (i) Area, width or depth of the land as a building site for the structure;
 - (ii) Floor space area of the structure;
 - (iii) Setback of the structure from the property lines of the land;
 - (iv) Height of the structure; or
 - (v) Parking

There shall be no liability under this endorsement based on the invalidity of the ordinances and amendments thereto until after a final decree of a court of competent jurisdiction adjudicating the invalidity, the effect of which is to prohibit the use or uses.

Loss or damage as to the matters insured against by this endorsement shall not include loss or damage sustained or incurred by reason of the refusal of any person to purchase, lease or lend money on the estate or interest conveyed by this policy.

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

First American Title Insurance Company

By: _____

Joyce E. Gagliano

CLTA Form 123.2
ALTA Form 3.1
(Zoning-completed structure)

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

First American Title Insurance Company

The Policy is hereby amended by deleting Paragraph No. 7 from the Exclusions From Coverage.

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

First American Title Insurance Company

By: _____

Joyce E. Gagliano

Joyce E. Gagliano

Creditor Rights Endorsement

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

First American Title Insurance Company

The company insures the insured against loss or damage sustained by reason of lack of priority of the lien of the insured mortgage over:

- (a) any environmental protection lien which, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge, or filed in the records of the clerk of the United States district court for the district in which the land is located, except as set forth in Schedule B; or
- (b) any environmental protection lien provided for by any state statute in effect at Date of Policy, except environmental protection liens provided for by the following state statutes:

Wisconsin Statutes, Chapter 292

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

First American Title Insurance Company

By: Joyce E. Gagliano
Joyce E. Gagliano

ENDORSEMENT

Attached to Policy No. LP5021119

Issued By

First American Title Insurance Company

Paragraph 13 Arbitration Conditions and Stipulations of the Policy is hereby amended to read:

Unless prohibited by applicable law, either the Company or the Insured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. All arbitrable matters shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the Insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

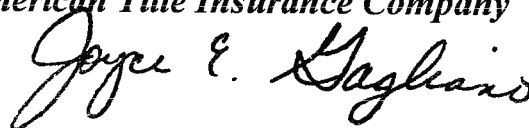
The law of the situs of the land shall apply to any arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

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

First American Title Insurance Company

By: _____



Joyce E. Gagliano