



Enact Mortgage Insurance Corporation
8325 Six Forks Road
Raleigh, NC 27615
919-846-4100
800-334-9270

EnactMI.com

MASTER POLICY ENDORSEMENT ALASKA

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in Alaska, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of the State of Alaska, without regard to conflict-of-law principles or to the location of any Property.

2. Section 7(a) is modified to read as follows:

Except as otherwise specified in this Policy, all notices to the Insured or Third-Party Beneficiary shall be given to the Servicer, and shall be either (1) mailed by first class mail to the last known address of the Insured and obtain a certificate of mailing from the United States Postal Service: or (2) transmitted by electronic means, to the last known electronic address of the intended recipient, if the Company can obtain an electronic confirmation of receipt by the intended recipient.

3. Section 47, Required Reporting and Notifications, is modified to read to follows:

You must provide us with a monthly servicing report by the 25th day of each month, if required, as described in our Servicing Guide. The submission of these required reports will constitute a representation by the Servicer that all information contained in such reports is true and complete in all material respects.

If you are aware of a dispute relevant to any loan or the applicable Property, you must notify us. We have the right to direct you to commence legal action if we determine that it is necessary to protect our rights, but if we so direct, then we will pay the expenses for such legal action; provided, however, that this paragraph shall not apply to Appropriate Proceedings.

If you are aware of a Significant Defect, Single Loan Fraud or Pattern Activity with respect to a loan, you must notify us within 30 days of discovering such information. You also must notify us, and provide us with all related documents, within 30 days whenever a loan is required to be repurchased from a GSE or any other investor. Following our receipt of such documents, we may request additional information to determine whether Section 30 or 36 applies.

4. Section 93, Arbitration, is deleted in its entirety.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

IN WITNESS WHEREOF, we have caused this Endorsement to be signed by our duly authorized officers in facsimile.

«IMG_PRESIDENT_SIGNATURE»

«IMG_SECRETARY_SIGNATURE»



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MASTER POLICY ENDORSEMENT

ARKANSAS

Policy Issued To:

Attached to and Forming Part of
Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the state of Arkansas, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 93 (Arbitration) is deleted in its entirety.
2. Annex A, Section 13 (Limitation of Actions), is modified to add the following:

Arkansas: As required by law.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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«IMG_PRESIDENT_SIGNATURE»

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MASTER POLICY ENDORSEMENT DISTRICT OF COLUMBIA

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the District of Columbia, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 93, Arbitration, is deleted in its entirety.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT

GEORGIA

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the state of Georgia, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of the State of Georgia, without regard to conflict-of-law principles or to the location of the Property.

2. Section 93, Arbitration, is deleted in its entirety.

3. Annex A, **Georgia**, is modified as follows:

- a. Section 3(a) is modified to read as follows:

"This Policy applies to all Commitments and Certificates issued under the Policy on or after the effective date of the Policy. This Policy will remain in effect until it is cancelled. This Policy may be cancelled by the initial Insured for any reason or no reason at any time, or by us for any reason or no reason upon 45 days' prior notice, or as otherwise required by applicable law. If this Policy is cancelled, the Policy will remain in effect with respect to any Commitment or Certificate issued before cancellation, provided that all required premiums are paid."

- b. Section 5(c), Jury Waiver, is hereby deleted.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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SAMPLE



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MASTER POLICY ENDORSEMENT

ILLINOIS

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in Illinois, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of Illinois, without regard to conflict-of-law principles or to the location of the Property.

2. Annex A, Section 4 (Illinois) is deleted in its entirety and restated as follows:

- a. Section 3(a) is modified to read as follows:

"This Policy applies to all Commitments and Certificates issued under the Policy on or after the effective date of the Policy. This Policy will remain in effect until it is cancelled. This Policy may be cancelled by the initial Insured for any reason or no reason upon 10 days' prior notice or by us upon not less than 60 days' prior notice and in accordance with the provisions of 215 ILCS 5/143.16 and 215 ILCS 5/143.16a. If this Policy is cancelled, the Policy will remain in effect with respect to any Commitment or Certificate issued before cancellation, provided that all required premiums are paid."

3. Annex A, Section 13 (Limitation of Actions), is modified to add the following:

Illinois: The 2-year period described in Section 94 is extended by the number of days between the date the Claim is filed and the date the Claim is denied in whole or in part.

4. The following statement is added to the Policy: The bankruptcy or insolvency of the Insured or the Insured's estate shall not relieve of us of our obligations hereunder.

5. The following notice is added to the Policy:

Should any complaint arise regarding this insurance, the Insured may contact the Company's Chief Compliance Officer, 8325 Six Forks Road, Raleigh, NC 27615. Part 919 of the Rules of the Illinois Department of Insurance requires that our company advise you that, if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Division in Chicago at 122 S. Michigan Ave., Chicago, Illinois 60603 and in Springfield at 320 West Washington Street, Springfield, Illinois 62767. You may also contact the Department via their website at <http://insurance.illinois.gov> or by phone at 312-814-2420 or 217-782-4515.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT

KANSAS

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the state of Kansas, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of the State of Kansas, without regard to conflict-of-law principles or to the location of any Property.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT

MAINE

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the state of Maine, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 3(a) is modified to read as follows:

This Policy applies to all Commitments and Certificates issued under the Policy on or after the effective date of the Policy. This Policy will remain in effect until it is cancelled. This Policy may be cancelled by the initial Insured at any time, or by us upon not less than 30 days' prior notice. If this Policy is cancelled, the Policy will remain in effect with respect to any Commitment or Certificate issued before cancellation, provided that all required premiums are paid.

Subject to the first paragraph of this Section 3(a) above, we may cancel the Policy in the event that any of the following exists or occurs:

- i) nonpayment of premium; or
- ii) fraud or material misrepresentation made by or with the knowledge of the named Insured in obtaining the Policy, continuing the Policy or in presenting a Claim under the Policy; or
- iii) substantial change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including but not limited to an increase in exposure as a result of rules, legislation or court decision; or
- iv) failure to comply with reasonable loss control recommendations; or
- v) substantial breach of contract duties, conditions or warranties.

2. Section 93, Arbitration, is deleted in its entirety.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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SAMPLE



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MASTER POLICY ENDORSEMENT MISSOURI

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in Missouri, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of Missouri, without regard to conflict-of-law principles or to the location of the Property.

2. Section 93, Arbitration, is deleted in its entirety.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT MONTANA

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the state of Montana, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form 1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of the State of Montana, without regard to conflict-of-law principles or to the location of the Property.

Section 5(c), Jury Waiver, is deleted in its entirety.

2. Section 93, Arbitration, is deleted in its entirety

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT NORTH CAROLINA

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the state of North Carolina, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of the State of North Carolina, without regard to conflict-of-law principles or to the location of the Property.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

IN WITNESS WHEREOF, we have caused this Endorsement to be signed by our duly authorized officers in facsimile.

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MASTER POLICY ENDORSEMENT

NORTH DAKOTA

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

For initial Insureds located in the state of North Dakota, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 3(a) is modified to read as follows:

This Policy applies to all Commitments and Certificates issued under the Policy on or after the effective date of the Policy. This Policy will remain in effect until it is cancelled. This Policy may be cancelled by the initial Insured for any reason or no reason upon 10 days' prior notice, or by us upon not less than 30 days' prior notice for the following reasons:

- i) nonpayment of premium; or
- ii) misrepresentation or fraud made by or with the knowledge of the Insured in obtaining coverage or in pursuing a Claim under this Policy; or
- iii) actions by the Insured that have substantially increased or substantially changed the risk insured; or
- iv) refusal of the Insured to eliminate known conditions that increase the potential for loss after notification by us that the condition must be removed; or
- v) substantial change in the risk assumed, except to the extent that we should reasonably have foreseen that change or contemplated the risk in writing the contract; or
- vi) a determination by the insurance commissioner that the continuation of the coverage could place us in violation of the insurance laws of North Dakota.

Any cancellation notice from us will include a specific explanation of the reason for cancellation.

If this Policy is cancelled, the Policy will remain in effect with respect to any Commitment or Certificate issued before cancellation, provided that all required premiums are paid.

2. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of the State of North Dakota, without regard to conflict-of-law principles or to the location of the Property.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

IN WITNESS WHEREOF, we have caused this Endorsement to be signed by our duly authorized officers in facsimile.

«IMG_PRESIDENT_SIGNATURE»

«IMG_SECRETARY_SIGNATURE»

SAMPLE



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MASTER POLICY ENDORSEMENT

NEW YORK

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the state of New York, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of the State of New York, without regard to conflict-of-law principles or to the location of any Property.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT

OKLAHOMA

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in Oklahoma, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of Oklahoma, without regard to conflict-of-law principles or to the location of the Property.

2. Section 93, Arbitration, is deleted in its entirety.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT

OREGON

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in Oregon, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of Oregon, without regard to conflict-of-law principles or to the location of the Property.

2. Section 5(c), Jury Waiver, is deleted in its entirety.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT TEXAS

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in the state of Texas, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

If the Insurance Benefit is payable to a citizen or inhabitant of Texas, this Policy will be governed, interpreted, and enforced by and in accordance with the laws of the State of Texas, without regard to conflict-of-law principles or to the location of the Property.

2. Annex A, Section 13 (Limitation of Actions), is modified to add the following:

Texas: The 2-year period described in Section 94 is extended to two (2) years and one (1) day.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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MASTER POLICY ENDORSEMENT VIRGINIA

Policy Issued To:

Attached to and Forming Part
of Master Policy No:

Effective Date of Master Policy:

Effective Date of Endorsement:

If the principal place of business of the initial Insured is located in Virginia, this Endorsement amends Enact Mortgage Insurance Corporation's Master Policy (Policy Form MP1980) as set forth below. Capitalized terms used and not defined in this Endorsement have the meanings set forth in the Policy.

1. Section 5(a), Governing Law, is modified to read as follows:

This Policy will be governed, interpreted, and enforced by and in accordance with the laws of Virginia, without regard to conflict-of-law principles or to the location of the Property.

2. Section 5(c), Jury Waiver, is deleted in its entirety.
3. Section 93, Arbitration, is deleted in its entirety.

* * *

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy or any endorsement thereto, other than to the extent expressly set forth above.

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