



JOINT AND SEVERAL LIABILITY ENDORSEMENT

Issued by

First American Title Insurance Company

Attached to and made part of Policy No.:

This policy is issued contemporaneously with a policy of _____ in the aggregate total sum of \$ _____ and it is understood and agreed that this Company shall bear only _____ of any loss or damage insured against by these policies, provided, however, that the Company shall be liable jointly and severally with _____ for the first \$ _____ of loss or damage insured against by these policies and incurred by the insured hereunder, but in the event of loss or damage incurred by the insured aggregating in excess of \$ _____, the Company shall have no liability in excess of the greater of:

(i) \$ _____

(ii) _____ of such aggregate loss or damage, and in no event shall the Company be liable for contractual damages of more than \$ _____ plus costs, attorneys' fees and expenses which the Company may become obligated to pay hereunder.

In witness whereof, the Company has caused this certificate to be signed and sealed as of the _____ day of _____, 20____, to be valid when countersigned by an authorized officer or agent of the Company.

First American Title Insurance Company



Dennis J. Gilmore
President

Timothy Kemp
Secretary

By: _____
Authorized Countersignature