

**ALTA 27-06 USURY ENDORSEMENT**

**Attached to and made a part of Policy Number**

The Company insures against loss or damage sustained by the Insured by reason of the invalidity or unenforceability of the lien of the Insured Mortgage as security for the Indebtedness because the loan secured by the Insured Mortgage violates the usury law of the State where the Land is located.

The Land covered by the loan policy to which the endorsement is affixed is not Residential Real Property.

The Insured Mortgage secures a loan in the principal amount of $2.5 million or more (NY GOL Section 5-501(6)(b).

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

IN WITNESS WHEREOF the Company has caused its corporate name and seal to be hereunto affixed by

its duly authorized officers on the day of , 20 .

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| Countersigned by: |
| Authorized Countersignature |
| Company Name |
| City, State |

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