

National Mortgage Insurance Corporation Illinois State Variation Endorsement to Master Policy Mortgage Guaranty Insurance (AS08.12.01 07 13)

Upon the Company's issuance of this endorsement to the Insured, the Mortgage Guaranty Insurance Master Policy, Form No. AS08.12.01 07 13 (the "Policy"), is hereby amended as follows for each Loan and its related Certificate to the extent required by Illinois law.

Capitalized terms not otherwise defined herein shall have the meanings given to them in the Policy.

1. Definitions

The definitions of **Cancellation Schedule**, **Eligibility Criteria**, and **Underwriting Guidelines** are hereby amended to remove "from time to time." The remaining language in each definition remains unchanged.

2. Section VI. D. Notice

The second paragraph of Section VI.D. is hereby deleted and replaced in its entirety as follows:

Except where the Policy requires that notice be provided to the Insured and the Servicer, all notices to the Insured shall be given to the Servicer and to any Third-Party Beneficiary upon its request, and shall be sent by overnight mail or by regular mail postpaid, to the Person, at the address shown on the Certificate, or to the last known address for that Person as reflected in the records of the Company. Either party may notify the other of a change in address in the same manner provided for giving notice. All notices required to be submitted to the Company, the Insured, or at the request of the Third-Party Beneficiary shall be deemed to have been given five (5) days after the same is sent in the manner described above, unless actually received earlier.

3. Section VI. G. Limitation of Actions

A new Paragraph (6) is added:

Notwithstanding the above, any period of time for filing suit against the Company shall be extended by the number of days equal to the number of days between the date the Insured presents a Perfected Claim to the Company with respect to a Certificate and the date the Company issues a Claim Denial with respect to such Certificate.

4. Section VI. H. Entire Agreement

Paragraphs (2) and (3) of **Section VI.H.** are hereby amended to remove "from time to time." The remaining language in each paragraph remains unchanged.

This endorsement shall vary, alter, waive or extend any terms, conditions, provisions, agreements or limitations of the above referenced Policy only as noted above.

NATIONAL MORTGAGE INSURANCE CORPORATION

PRINCIPAL OFFICER	SECRETARY