

**MANUFACTURED HOUSING SUPPLEMENTAL COVERAGE  
ENDORSEMENT T-31.1**

Attached to Policy No. \_\_\_\_\_

Issued By: \_\_\_\_\_

1. The term "Land" as defined in this policy includes the manufactured housing unit located on the land at Date of Policy.
  
2. Unless excepted in Schedule B, the Company insures against loss or damage, sustained by the insured if,
  - (a) A manufactured housing unit is not located on the land.
  
  - (b) The manufactured housing unit located on the land is not real property under the law of the state where the land is located.
  
  - (c) The owner of the land is not the owner of the manufactured housing unit.
  
  - (d) Any lien is attached to the manufactured housing unit as personal property, including
    - (i) a federal, state, or other governmental tax lien,
    - (ii) UCC security interest,
    - (iii) a motor vehicular lien, or
    - (iv) other personal property lien.
  
  - (e) The lien of the insured mortgage is not valid and enforceable against the land in a single foreclosure procedure (loan title policy only).

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.

\_\_\_\_\_  
Authorized Countersignature

ENDORSEMENT  
Manufactured Housing Supplemental Coverage  
Texas Form T-31.1