

AMENDATORY ENDORSEMENT TENNESSEE

1. Under Conditions, Misrepresentation, Concealment, Or Fraud, the following is added:

However, no misrepresentation made in the negotiations of this coverage, or in the application for this coverage, by or on behalf of the "named insured" will be deemed material or defeat the coverage or prevent its attaching unless such misrepresentation is made with actual intent to deceive or unless the matter misrepresented increases the risk of loss.

2. Under Conditions, Mortgage Clause, item a. is deleted and replaced by the following:
 - a. If a mortgagee is named on the "declarations", a loss payable under Coverage A or Coverage B will be paid to the mortgagee and "you", as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages. The word mortgagee includes trustee, secured party, or any other person or entity, other than the "named insured", with an insurable interest in the property that sustains the loss.