

EXHIBIT M-4
REQUIRED AFFIRMATIVE INSURANCE

1. With respect to all of the Properties, affirmative insurance against forced removal of existing improvements with respect to (i) any encroachments noted on a survey and (ii) any encroachments over or violations of easements or covenants, conditions or restrictions
2. With respect to all of the Properties, affirmative insurance against forfeiture and reversion of interest with respect to violations of easements or covenants, conditions and restrictions
3. Affirmative insurance against forced removal of existing improvements with respect to the following exceptions:
 - a. Carriage Inn (TX)
 - i. Exception 10(r): Warranty Deed by Jennie Hunt Hester, et al to El Paso Development Company
 - b. Rosemont at Clearlake (TX)
 - i. Exception 10(j): General Warranty Deed, dated October 15, 1962, between Humble Oil & Refining Company and Friendswood Development Company
4. Affirmative insurance against forfeiture and reversion of interest with respect to the following exceptions:
 - a. Briarwood (OR)
 - i. Exception #14: Improvement Agreement, dated November 9, 1998 and recorded on November 10, 1998
 - b. Court at Orchard Park/Quaker's Landing (NY)
 - i. Exception #8: Declaration of Restrictive Covenants, dated 3/12/96 and recorded 3/19/96
 - c. Chesterley Court (WA)
 - i. Exception #10: Ordinance No. 93-90, recorded 11/29/93
 - d. Lake Springs Cottages (GA)
 - i. Exception #4: Limited Warranty Deed from Brickton Properties, Inc. to Georgia District Council of the Assemblies of God, Inc., dated 12/19/85
 - e. Moses Lake (WA)
 - i. Exception #8: Covenants as to Improvements, recorded on 8/22/03
 - ii. Exception #9: Covenants as to Improvements, recoded on 1/11/08
 - f. Orchard Park (CA)
 - i. Exception #8: Agreement for Deferred Completion of Improvement Work and Lien of Conditions for Use Permit Number UP-02-99, dated 5/01 and recorded on 6/21/01
 - g. Rosemont at Clearlake (TX)

- i. Exception 10(j): General Warranty Deed, dated October 15, 1962, between Humble Oil & Refining Company and Friendswood Development Company
- h. Sellwood Landing (OR)
 - i. Exception #23: Covenant Limiting Occupancy of Structures, recorded on 7/18/02
- i. Spring Creek Gardens (TX)
 - i. Exception 10(e): Development Agreement, dated 1/26/96 and recorded on 3/4/96
- j. Spring Pointe (OR)
 - i. Exception #13: Deferred Development Agreement and Waiver of Remonstrance, recorded on 3/10/00
 - ii. Exception #14: A Letter of Commitment Agreement, recorded on 3/15/00
- k. Windfield Village (OR)
 - i. Exception #15: Home Investment Partnerships Program Declaration of Land Use Restrictions between Link Community Development Corporation and Clackamas County Community Development Division, recorded on 6/8/95
 - ii. Exception #17: Project Use Agreement between Link CDC, Inc. and Oregon Housing and Community Services Department, recorded on 5/29/97
- l. Woodside Village (OR)
 - i. Exception #14: Improvement Agreement, dated 11/9/98 and recorded on 11/10/98