

**NOT PUBLISHED – NOT RELEASED – DRAFT VERSION ONLY**  
**FOR PUBLIC COMMENT PERIOD: 06-26-2025 to 07-17-2025**  
**PROVIDE ANY COMMENTS TO: [FORMS@ALTA.ORG](mailto:FORMS@ALTA.ORG) BY 7-17-2025**

**ALTA 50 ENDORSEMENT – RESIDENTIAL SOLAR – LOAN POLICY**

**This endorsement is issued as part of  
Policy Number \_\_\_\_\_  
issued by  
BLANK TITLE INSURANCE COMPANY**

1. For purposes of this endorsement, the following terms mean:
  - a. “Solar Energy System”: The solar panels or solar shingles, and appurtenant energy-related equipment located on the Land at Date of Policy.
  - b. “Solar Power Purchase Agreement”: Any agreement or memorandum thereof recorded in the Public Records at Date of Policy evidencing the purchase of the power produced by the Solar Energy System.
  - c. “Solar Panel Lease”: Any lease or memorandum thereof recorded in the Public Records at Date of Policy for the Solar Energy System.
  - d. “Solar Financing Statement”: Any UCC-1 Financing Statement recorded in the Public Records at Date of Policy evidencing a security interest in or lien on the Solar Energy System.
  
2. This endorsement is only valid if the Land is improved with an existing one-to-four family residence.
  
3. The Company insures against loss or damage sustained or incurred by the Insured by reason of a final judicial determination that a Solar Power Purchase Agreement, a Solar Panel Lease, or a Solar Financing Statement constitutes:
  - a. An estate or interest in the Land; or
  - b. A lien upon the Title.
  
4. The following matters are excluded from the coverage of the policy and this endorsement, and the Company will not pay loss or damage, costs, attorneys’ fees, or expenses that arise by reason of:
  - a. rights of ingress or egress to the Land for purposes of accessing the Solar Energy System;
  - b. damage to or diminution in value of the Land arising out of the existence, installation, maintenance, lack of maintenance, or removal of the Solar Energy System; or
  - c. the failure of the Solar Energy System to be encumbered by the lien of the Insured Mortgage.

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.

[Witness clause]

**BLANK TITLE INSURANCE COMPANY**

By: \_\_\_\_\_  
[Authorized Signatory]

