

Redline Comparison of Published 07-30-2021 against Adopted 04-02-2015

**ALTA** SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY  
**ASSESSMENTS PRIORITY**  
**FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY**  
~~Issued~~ issued by  
**BLANK TITLE INSURANCE COMPANY**

**Transaction Identification Data, for which the Company assumes no liability as set forth in Condition 9.e.:**

Issuing Agent:  
Issuing Office:  
Issuing Office's ALTA® Registry ID:  
Loan ID Number:  
Issuing Office File Number:  
Property Address:]

**SCHEDULE A**

Name and Address of Title Insurance Company:  
Policy Number: Loan Number:  
~~[File Number: \_\_\_\_\_]~~  
~~Policy Amount-~~ of Insurance: \$ [Premium: -\$ \_\_\_\_\_ ]  
Mortgage Amount: \$ Mortgage Date:  
Date of Policy:  
Property Address:

1. Name of Insured:
2. Name of Borrower(s):  
~~Street Address:~~  
~~County and State:~~
3. The estate or interest in the Land identified in Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at the Date of Policy, vested in the Borrower(s) ~~shown~~ identified in the Insured Mortgage and named above.
4. The Land referred to in this policy is described as set forth in the Insured Mortgage.
5. This policy consists of [one] page(s), [including the reverse side ~~hereof,~~] unless an addendum is attached and indicated below:  
 Addendum attached
6. The following ~~state~~ State statutes are made part of Schedule B, relating to the ALTA 8.1-~~06~~ (Environmental Protection Lien) ~~)~~ endorsement: \_\_\_\_\_]

[Witness clause ~~optional~~]



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**BLANK TITLE INSURANCE COMPANY**

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

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

NOTE: -Bracketed [ ] material optional

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SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, [BLANK TITLE INSURANCE COMPANY;], A ~~\_\_\_\_\_~~ [BLANK] CORPORATION, ~~HEREIN CALLED (THE "COMPANY,"),~~ HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION ("ALTA") EXPANDED COVERAGE RESIDENTIAL LOAN POLICY—ASSESSMENTS PRIORITY (~~04-02-15~~07-01-2021), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B ~~SHALL~~ REFER TO SCHEDULES A AND B OF THIS POLICY.

## SCHEDULE B

### EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.

Except to the extent of the coverage provided in the endorsements listed afterin Covered Risk 28, this policy does not insure against loss or damage ~~(and the Company will not pay costs, attorneys' fees, or expenses)~~ which arise arising by reason of:

1. Those taxes and ~~special~~ assessments that become due or payable subsequent to the Date of Policy. ~~(This Exception 1 does not modify or limit the coverage provided in Covered Risk 44(10.b), or 25.)~~24.
2. Covenants, conditions, ~~and~~ restrictions, or limitations, if any, appearing in the Public Records, ~~but not including any covenant, condition, or restriction based on race, color, religion, sex, handicap, familial status, sexual orientation, or national origin, unless and only to the extent that said covenant is (a) exempt under Chapter 42, Section 3607 of the United States Code, or (b) related to a handicap but.~~ Exception 2 does not include any Discriminatory Covenant. Exception 2 does not modify or limit the coverage provided in Covered Risk 238, 9, 10.c., or 24.)16.
3. Any easements or servitudes appearing in the Public Records. Exception 3 does not modify or limit the coverage provided in Covered Risk 22 or 23.
4. Any lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances appearing in the Public Records. ~~(This Exception 4 does not modify or limit the coverage provided in Covered Risk 48.)~~17.

NOTICES, WHERE SENT: ~~All notices required to be given the Company~~Any notice of claim and any other notice or statement in writing required to be furnished given to the Company ~~shall include the number of under~~ this policy and shall must be addressed given to the Company at ~~(: \_\_\_\_\_ (fill in).)~~.

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**ADDENDUM  
ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY  
—ASSESSMENTS PRIORITY  
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY**

Policy Number: ~~Loan Number: —~~ ~~File Number: —————~~  
~~Addendum~~

**SCHEDULE B  
(Continued)**

In addition to the matters set forth ~~on~~in Schedule B of ~~this~~the policy to which this ~~addendum~~Addendum is attached, this policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of the following:

