ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY
—CURRENT ASSESSMENTS
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY
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) 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 statutes are made part of Schedule B, relating to the ALTA 8.1.06 (Environmental Protection Lien) endorsement: ________________]

[Witness clause optional]
BLANK TITLE INSURANCE COMPANY

By: __________________________
   PRESIDENT
   [Authorized Signatory]

By: __________________________
   SECRETARY
   [Authorized Signatory]

NOTE: Bracketed [ ] material optional
SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, [BLANK TITLE INSURANCE COMPANY], A [BLANK] CORPORATION, HEREFIN 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—CURRENT ASSESSMENTS (04-02-1507-01-2021), 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 after in 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 14(10-b), or 25.)

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 23 or 24.)

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 18.)

NOTICES, WHERE SENT: All notices required to be given the CompanyAny 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)._____.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.
ADDENDUM
ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY
—CURRENT ASSESSMENTS
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY

Policy Number: __________________________
Loan Number: __________________________
[File Number: __________________________]

SCHEDULE B
(Continued)

In addition to the matters set forth in Schedule B of the policy to which this 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: