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:**

|  |  |
| --- | --- |
| **Name and Address of Title Insurance Company:** | Stewart Title Insurance Company  2 Grand Central Tower  140 East 45th Street, 33rd Floor  New York, NY 10017 |
| **File Number:** | **Policy Number: M-8932-**\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Amount of Insurance:** | **Premium:** \_\_\_\_\_\_\_\_\_\_\_ |
| **Date of Policy:** \_\_\_\_\_\_\_\_\_\_\_\_ **at** \_\_\_\_\_\_\_\_ **a.m./p.m.** |  |

1. The Insured is: \_\_\_\_\_\_\_\_\_\_\_
2. The estate or interest in the Land encumbered by the Insured Mortgage is: \_\_\_\_\_\_\_\_\_\_\_
3. The Title encumbered by the Insured Mortgage is vested in: \_\_\_\_\_\_\_\_\_\_\_\_\_
4. The Insured Mortgage and its assignments, if any, are described as follows: \_\_\_\_\_\_\_\_\_\_\_
5. The Land is described as follows: \_\_\_\_\_\_\_\_\_\_\_

**[6**. This policy incorporates by reference the endorsements designated below, adopted by the [American Land Title Association][\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_] as of the Date of Policy:]

|  |  |
| --- | --- |
| **File Number:** \_\_\_\_\_\_\_\_\_\_\_ | **Policy Number: M-8932-** \_\_\_\_\_\_\_\_\_\_\_ |

## **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.**

This policy does not insure against loss or damage and the Company will not pay costs, attorneys’ fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

1. Rights of tenants.
2. Rights of parties in possession.
3. Taxes, tax liens, tax sales, water rates, sewer rents and assessments set forth in schedule herein.
4. Mortgage(s) held by: [insert]
5. Covenants, conditions, easements, leases, agreements of record, as follows: [insert]
6. Unless a survey satisfactory to the company is provided, the policy will be subject to any state of facts an accurate survey would show.
7. Taxes due at date of policy.
8. Judgments and liens vs (parties)
9. Notes and matters depicted on filed map: [insert]

|  |  |
| --- | --- |
| **File Number:** \_\_\_\_\_\_\_\_\_\_\_ | **Policy Number: M-8932-**\_\_\_\_\_\_\_\_\_\_\_ |

Covered Risk 10 insures against loss or damage sustained by the Insured by reason of the lack of priority of the lien of the Insured Mortgage over the matters listed in Part II, subject to the terms and conditions of any subordination provision in a matter listed in Part II: