REDLINE COMPARISON OF RELEASE VERSION 2021 v.01.01 TO PRIOR 2021 v.01.00

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:
Amount of Insurance: $ [Premium: $]
Mortgage Amount: $ Mortgage Date:
Date of Policy:
Property Address:

1.   Name of Insured:

2.   Name of Borrower(s):

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,] unless an addendum is attached and indicated below:
     ☐   Addendum attached

[6.   ~~The following State statutes are made part of Schedule B, relating to the~~ This policy incorporates by reference the ALTA 8.1 Environmental Protection Lien endorsement~~: _____]~~ Paragraph 2.b. refers to the following State statute(s): _____]

[Witness clause]

BLANK TITLE INSURANCE COMPANY

By: _____
     [Authorized Signatory]

By: _____
     [Authorized Signatory]

NOTE: Bracketed **[ ]**
[Drafting Instruction: 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, (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 (07-01-2021), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCESANY REFERENCE TO SCHEDULES A AND B REFER TOIN THE INCORPORATED POLICY PROVISIONS MEANS 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 in Covered Risk 28, this policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses arising by reason of:

1.   Those taxes and assessments that become due or payable subsequent to the Date of Policy. Exception 1 does not modify or limit the coverage provided in Covered Risk 10.b. or 24.

2.   Covenants, conditions, restrictions, or limitations, if any, appearing in the Public Records. Exception 2 does not include any Discriminatory Covenant. Exception 2 does not modify or limit the coverage provided in Covered Risk 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. Exception 4 does not modify or limit the coverage provided in Covered Risk 17.

NOTICES, WHERE SENT: Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at: _____*(fill in)*_____.

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

Policy 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:

[Drafting Instruction: insert additional exceptions, if any.]