**ALTA 2021 HOMEOWNER’S POLICY OF TITLE INSURANCE**

**For a one-to-four family residence**

**Issued By**

**WFG NATIONAL TITLE INSURANCE COMPANY**

**SCHEDULE B**

**EXCEPTIONS FROM COVERAGE**

Policy Number:

**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.**

In addition to the Exclusions from Coverage, this policy does not insure You against loss or damage and We 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. All taxes for the year 20\_\_ and all subsequent years, and any additional taxes for the current year or any prior years resulting from a reassessment, amendment or re-billing of taxes subsequent to the Date of Policy.
2. Rights or claims of parties in possession not shown by the Public Records.
3. Any lien for services, labor, or materials in connection with improvements, repairs or renovations provided before, on, or after Date of Policy, not shown by the public records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land.
5. Easements, or claims of easements, not shown by the Public Records.