



STANDARD EXCEPTIONS

FOR THE STATE OF

INDIANA

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

(Note to Agent: This exception shall only appear on Commitments to Insure.)

2. Any rights, interests or claims of parties in possession not shown by the public records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance or other matter affecting the Land that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments on the Land of existing improvements located on adjoining land.
4. Easements or claims of easements not shown by the public records.
5. Any lien, or right to a lien, for services, labor, or materials in connection with improvements, repairs or renovations provided before, on, or after Date of Policy and not shown by the Public Records at Date of Policy.
6. Taxes or special assessments assessed, but not shown as a lien in the Public Records, at Date of Policy.
7. Oil, natural gas, coal or other minerals previously conveyed, leased or retained by prior owners.