**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 servitude identified in Schedule A, and the following matters:

1. Those taxes and special assessments that become due or payable subsequent to Date of Policy. (This does not modify or limit the coverage provided in Covered Risk 8(a) or 27.)
2. Covenants, conditions and restrictions, if any, appearing in the Public Records. (This does not modify or limit the coverage provided in Covered Risks 12, 13, or 26.)
3. Any easements or servitudes appearing in the Public Records, (This does not modify or limit the coverage provided in Covered Risk 23 or 24.)
4. Any lease, servitude, royalty interest, exception or reservation of minerals or mineral rights appearing in the Public Records. (This does not modify or limit the coverage provided in Covered Risk 25.)
5. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachment of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land. (This does not modify or limit the coverage described in Covered Risk 21, 22 or 28.)
6. Rights or claims of parties in possession not shown by the public records.

*(Insert Schedule B exceptions here)*