



**ALTA 2021 SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY  
ASSESSMENTS PRIORITY  
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY**  
Issued By  
**WFG NATIONAL 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:

**SCHEDULE A**

Name and Address of Title Insurance Company: WFG National Title Insurance Company  
12909 SW 68th Pkwy., Suite 350, Portland, OR 97223.

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 two page(s), unless an addendum is attached and indicated below:  
 Addendum attached
6. Subject to the conditions stated in the endorsements listed below and the payment of the appropriate premium, the applicable endorsements are incorporated in this policy if checked:
  - ALTA 4 (Condominium – Assessments Priority)
  - ALTA 5-06 (Planned Unit Development – Assessments Priority)
  - ALTA 6 (Variable Rate)
  - ALTA 6.2 (Variable Rate--Negative Amortization)
  - ALTA 8.1 (Environmental Protection Lien) Paragraph 2(b) refers to the following state statute(s): R.S. 30:2281 and 30:2205
  - ALTA 9-06 (Restrictions, Encroachments, Minerals)
  - ALTA 14 (Future Advance-Priority)
  - ALTA 14.1 (Future Advance-Knowledge)
  - ALTA 14.3 (Future Advance-Reverse Mortgage)
  - ALTA 22-06 (Location) The type of improvement is a \_\_\_\_\_, and the street address is as shown above
  - LATISSO 100 (Collateral Mortgage)
  - LATISSO 101 (Multiple Indebtedness Mortgage)

**In Witness Whereof**, WFG NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers as of Date of Policy shown in Schedule A.

\_\_\_\_\_  
Agent  
  
\_\_\_\_\_  
Authorized Signatory

**WFG NATIONAL TITLE INSURANCE COMPANY**  
By:   
Steve Ozonlan, President/CEO  
ATTEST:   
Joseph V. McCabe, EVP/General Counsel/Secretary



SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, WFG NATIONAL TITLE INSURANCE COMPANY, A SOUTH CAROLINA 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— MODIFIED LA--ASSESSMENTS PRIORITY (07-01-2021) (04-01-2023), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B REFER TO 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.**

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 8, 9, 10.c., or 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:

WFG NATIONAL TITLE INSURANCE COMPANY  
12909 SW 68th Pkwy., Suite 350,  
Portland, OR 97223  
Attention: Claims Department  
(800) 334-8885  
(503) 431-8500  
Email address: [claims@wfgtitle.com](mailto:claims@wfgtitle.com)