STANDARD EXCEPTIONS to ALTA Owner policy Schedule B, Part I (#4 is the only standard exception for ALTA Homeowner policy):

1. Any lien, or right to a lien, for services, labor or materials heretofore or hereafter furnished, imposed by law or nor shown by the public records.
2. Rights or claims of parties in possession.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey and inspection of the Land, and that are not shown in the public records.
4. IF THE INSURED PREMISES IS A CONDOMINIUM UNIT:

Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, power of attorney, and limitations on title, created by laws of the Stater of the insured premises or as set forth in the Master Deed or Declaration of Condominium, in the related By-laws, in the Declaration of Trust, or Site Plans and Floor Plans as duly recorded in the appropriate land records Office and as the same may have been lawfully amended, and in any instrument creating the estate or interest in this policy.

1. Liens for taxes and assessments which become due and payable subsequent to the date of this policy. Real estate taxes in the amount of $\_\_\_\_\_\_\_\_\_\_\_\_ for \_\_\_\_\_\_\_ are paid through \_\_\_\_\_\_\_\_\_. The next tax due date is \_\_\_\_\_\_\_\_\_\_.