



**ALTA 2021 SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY
CURRENT ASSESSMENTS
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:

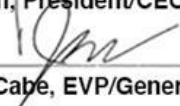
- 1. Name of Insured:
- 2. Name of Borrower(s):
- 3. The estate or interest in the Land identified in Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at the Date of Policy, vested in the Borrower(s) identified in the Insured Mortgage and named above.
- 4. The Land referred 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. The following State statutes are made part of Schedule B, relating to the ALTA 8.1 Environmental Protection Lien endorsement: _____

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

WFG NATIONAL TITLE INSURANCE COMPANY

By: 
Steve Ozonlan, President/CEO

ATTEST:

Joseph V. McCabe, EVP/General Counsel/Secretary



Authorized Signatory

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—CURRENT ASSESSMENTS (07-01-2021), 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.

Except to the extent of the coverage provided in the endorsements listed in Covered Risk 28, 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 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

MINNESOTA AMENDATORY ENDORSEMENT
Attached to Policy
Issued by
WFG NATIONAL TITLE INSURANCE COMPANY

WFG National Title Insurance Company herein called "The Company".

The Policy is hereby amended as follows to the extent it is inconsistent with the following:

As provided in Minnesota Stat. Section 72A.201 subd. 1(11), notwithstanding any provision to the contrary, any Notice of Claim may be oral or written, notification of claim to the title insurance agent of Company is notice to the Company, and liability shall not be denied by requiring an insured to give written notice of claim to the Company.

As provided in Minnesota Stat. Section 72A.201, Subdivision 5(5) where applicable, the Company agrees to issue payment for any amount finally agreed upon in settlement of all or part of any claim within five business days from the receipt of the agreement by the Company or from the date of the performance by the insured of any conditions set by such agreement, whichever is later.

If applicable, the Payment of Loss paragraph in the Conditions is amended to read as follows:

"When liability and the extent of loss or damage are determined in accordance with the Conditions, the Company will pay the loss or damage within 5 days."

As provided in Minnesota Stat. Section 60A.41, the Company may not proceed against its insured pursuant to the provisions found in the Conditions of this policy under the Section that may be entitled "Rights of Recovery Upon Payment or Settlement" in a subrogation action where the loss was caused by the nonintentional acts of the insured, and the Company may not subrogate itself to the rights of its insured to proceed against another person if that other person is insured for the same loss, by the Company and if the loss was caused by the nonintentional acts of the person against whom subrogation is sought.

As provided in Minnesota Stat. Section 60A.08, Subdivision 4, this Policy is deemed to be made in Minnesota. See also the Choice of Law provision that provides that "The State law of the State where the Land is located, or to the extent it controls, federal law, will determine the validity of claims".

As provided in Minnesota Stat. Section 60A.08, Subdivision 6, The bankruptcy, insolvency, or dissolution of the insured shall not relieve the insurer of any of its obligations under this policy.

The words "in writing" are hereby deleted from the Section(s) found in the Conditions of this policy that may be entitled "Notice of Claim To Be Given By Insured Claimant" or "Notice of Claim To Be Given By Insured" of "Notices" and the paragraph in bold at the top of the policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.