**SCHEDULE B STANDARD EXCEPTIONS FOR MISSISSIPPI**

**Loan Policy:**

1. Any taxes or assessments which are not shown as existing liens by the Public Records.
2. Rights or claims of parties other than the Insured in actual possession of any or all of the Land not shown in the Public Records.
3. Encroachments, overlaps, boundary line disputes, shortage in square footage, acreage or area, right of access, ingress and egress, or other matters which would be disclosed by a current, complete and accurate survey and inspection of the Land.
4. Unrecorded easements or claims of easements not shown by the Public Records.
5. Any claim, lien or privilege, or right to a claim, lien or privilege, imposed by law, for work, services, labor, material or parts, heretofore or hereinafter furnished for the improvement, construction, erection, reconstruction, modification, repair, demolition or other physical change of or on the Land herein, or any part hereof, and not shown by the Public Records.
6. Taxes or assessments for the year \_\_\_\_\_\_ and subsequent years, which are not yet due and payable.
7. Ownership or lack thereof of oil, gas and other minerals of any kind and in any form, or of any elements or compounds in solution, emulsion, or association with such minerals, and any lease, grant, servitude, royalty interest, exception, any prior reservation or conveyance, together with release of damages, pertaining to such minerals.

*(Insert additional exceptions here)*

**Expanded Coverage Residential Loan Policy:**

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.

*(Insert additional exceptions here)*

**Owner’s Policy:**

1. Any taxes or assessments which are not shown as existing liens by the Public Records.
2. Rights or claims of parties other than the Insured in actual possession of any or all of the Land not shown in the Public Records.
3. Encroachments, overlaps, boundary line disputes, shortage in square footage, acreage or area, right of access, ingress and egress, or other matters which would be disclosed by a current, complete and accurate survey and inspection of the Land.
4. Unrecorded easements or claims of easements not shown by the Public Records.
5. Any claim, lien or privilege, or right to a claim, lien or privilege, imposed by law, for work, services, labor, material or parts, heretofore or hereinafter furnished for the improvement, construction, erection, reconstruction, modification, repair, demolition or other physical change of or on the Land herein, or any part hereof, and not shown by the Public Records.
6. Taxes or assessments for the year \_\_\_\_ and subsequent years, which are not yet due and payable.
7. Ownership or lack thereof of oil, gas and other minerals of any kind and in any form, or of any elements or compounds in solution, emulsion, or association with such minerals, and any lease, grant, servitude, royalty interest, exception, any prior reservation or conveyance, together with release of damages, pertaining to such minerals.

*(Insert additional exceptions here)*

**Homeowner’s Policy:**

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 additional exceptions here)*

**Commitment:**

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2. Any taxes or assessments which are not shown as existing liens by the Public Records.
3. Rights or claims of parties other than the Insured in actual possession of any or all of the Land not shown in the Public Records.
4. Encroachments, overlaps, boundary line disputes, shortage in square footage, acreage or area, right of access, ingress and egress, or other matters which would be disclosed by a current, complete and accurate survey and inspection of the Land.
5. Unrecorded easements or claims of easements not shown by the Public Records.
6. Any claim, lien or privilege, or right to a claim, lien or privilege, imposed by law, for work, services, labor, material or parts, heretofore or hereinafter furnished for the improvement, construction, erection, reconstruction, modification, repair, demolition or other physical change of or on the Land herein, or any part hereof, and not shown by the Public Records.
7. Taxes or assessments for the year \_\_\_\_\_ and subsequent years, which are not yet due and payable.
8. Ownership or lack thereof of oil, gas and other minerals of any kind and in any form, or of any elements or compounds in solution, emulsion, or association with such minerals, and any lease, grant, servitude, royalty interest, exception, any prior reservation or conveyance, together with release of damages, pertaining to such minerals.

*(Insert additional exceptions here)*