**ALTA 2021 LOAN POLICY**

**SCHEDULE B**

File No.           Policy No.

**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 resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

**PART I**

1. Rights or claims of parties in possession not recorded in the public records.
2. Easements or claims of easements not recorded in the public records.
3. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey.
4. Any lien, or right to a lien, for services, labor or material heretofore, or hereafter furnished; imposed by law and not shown by the public records.

**PART II**

Covered Risk 10 insures against loss or damage sustained by the Insured by reason of the lack of priority of the lien of the Insured Mortgage over the matters listed in Part II, subject to the terms and conditions of any subordination provision in a matter listed in Part II: