**ALTA 2021 HOMEOWNER’S POLICY OF TITLE INSURANCE**

**For a one-to-four family residence**

**Issued By**

**WFG NATIONAL TITLE INSURANCE COMPANY**

**SCHEDULE B**

**EXCEPTIONS FROM COVERAGE**

Policy Number:

**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.**

In addition to the Exclusions from Coverage, this policy does not insure You against loss or damage and We 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:

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.