**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. Notwithstanding any provision of the policy to the contrary, any encumbrance, violation, variation, adverse circumstances, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land) affecting the Title that would have been disclosed by an accurate and complete land title survey of the Land.

*(Insert Schedule B exceptions here)*