**ALTA 2021 EXPANDED COVERAGE RESIDENTIAL LOAN POLICY**

**CURRENT ASSESSMENTS**

**FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY**

**Issued by**

**WFG NATIONAL TITLE INSURANCE COMPANY**

**SCHEDULE B**

Policy Number:

## **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. Notwithstanding any provision of the policy to the contrary, any encumbrance, violation, variation, adverse circumstance, 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.
2. The following State statutes, reference to which are made part of the ALTA 8.1 Environmental Protection Lien endorsement – New Jersey Variation incorporated into this policy: N.J.S.A. 58:10-23.11 et seq.

*(Insert Schedule B exceptions here)*

**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 PartII: