



**SHORT FORM RESIDENTIAL LOAN POLICY-CURRENT VIOLATIONS  
ONE-TO-FOUR FAMILY**

Issued By  
**WFG NATIONAL TITLE INSURANCE COMPANY**

**SCHEDULE A**

File No.:  
Policy No.:  
Loan No.:

Amount of Insurance:  
Mortgage Amount:  
Mortgage Date:  
Date of Policy:  
Premium \$

Address Ref.:  
Name of Insured:  
Name of Borrower(s):

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of two page(s), unless an addendum or endorsements are attached and indicated below:  
\_\_\_\_ Addendum attached      \_\_\_\_\_ Endorsements attached

This policy incorporates by reference those endorsements checked below, if any, as of Date of Policy:

- ALTA ENDORSEMENT 4.1-06 (Condominium - Current Assessments), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.
- ALTA ENDORSEMENT 5.1-06 (Planned Unit Development - Current Assessments)
- ALTA ENDORSEMENT 6-06 (Variable Rate Mortgage), if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
- ALTA ENDORSEMENT 6.2-06 (Variable Rate Mortgage - Negative Amortization), if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.
- ALTA ENDORSEMENT 7-06 (Manufactured Housing), if a manufactured housing unit is located on the Land at Date of Policy.
- ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien - New Jersey Variation) – Paragraph b refers to the following state statute(s): N.J.S.A. 58:10-23.11 et seq.
- ALTA ENDORSEMENT 9.10-06 (Restrictions, Encroachments, Minerals—Current Violations—Loan Policy - New Jersey Variation)
- ALTA ENDORSEMENT 14-06 (Future Advance—Priority - New Jersey Variation)
- ALTA ENDORSEMENT 14.1-06 (Future Advance—Knowledge)
- ALTA ENDORSEMENT 14.3-06 (Future Advance—Reverse Mortgage - New Jersey Variation) -Continued on next page-

**In Witness Whereof**, WFG NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers as of Date of Policy shown in Schedule A.

\_\_\_\_\_  
Agent

**WFG NATIONAL TITLE INSURANCE COMPANY**

By:   
Steve Ozonian, President/CEO

ATTEST:   
Joseph V. McCabe, EVP/General Counsel/Secretary

\_\_\_\_\_  
Authorized Signatory



- ALTA ENDORSEMENT 18-06 (Single Tax Parcel)
- NJRB 5-32 (Secondary Mortgage Market)
- NJRB 5-33 (Reverse Annuity)
- NJRB 5-37 (Lender's Survey Endorsement (Without Survey) – Paragraph 1 refers to Exception Number 1.
- NJRB 5-164 (New Jersey Survey Endorsement (Without Survey) For Residential Condominiums and Co-operatives) – Paragraph 1 refers to Exception Number 1.

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, WFG NATIONAL TITLE INSURANCE COMPANY, A SOUTH CAROLINA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (06-17-06, New Jersey Variation, NJRB 2-16), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

## SCHEDULE B

### EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCES

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

1. Notwithstanding any provision of the policy to the contrary, 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.
2. Those taxes and assessments that become due or payable subsequent to Date of Policy. This does not modify or limit the coverage provided in Covered Risk 11(b).
3. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
  - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
  - (b) a forfeiture or reversion of Title from a violation at Date of Policy of those covenants, conditions, or restrictions, including those relating to environmental protection; and
  - (c) the invalidation, subordination, or other impairment of the lien of the Insured Mortgage because of a violation at Date of Policy of any provisions in those covenants, conditions, or restrictions, including those relating to environmental protection.

As used in Paragraph 3(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

4. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
5. Any lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights or other subsurface substances, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights or other subsurface substances so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from contamination, explosion, fire, fracturing, vibration, earthquake, or subsidence.

**NOTICES, WHERE SENT:** Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: 12909 SW 68th Pkwy., Suite 350, Portland, OR 7223. Attention: Claims Department. WFG National Title Insurance Company's telephone number is (800) 334-8885. Email address: [claims@wfgnationaltitle.com](mailto:claims@wfgnationaltitle.com).