



**ALTA 2021 SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY  
CURRENT ASSESSMENTS  
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY**  
Issued By  
**WFG NATIONAL TITLE INSURANCE COMPANY**

Transaction Identification Data, for which the Company assumes no liability as set forth in Condition 9.e.:

Issuing Agent:

Issuing Office:

Issuing Office's ALTA® Registry ID:

Loan ID Number:

Issuing Office File Number:

**SCHEDULE A**

Name and Address of Title Insurance Company: WFG National Title Insurance Company  
12909 SW 68th Pkwy., Suite 350, Portland, OR 97223.

Policy Number:

Amount of Insurance: \$

Premium: \$

Mortgage Amount: \$

Mortgage Date:

Date of Policy:

Property Address:

1. Name of Insured:
2. Name of Borrower(s):
3. The estate or interest in the Land identified in Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at the Date of Policy, vested in the Borrower(s) identified in the Insured Mortgage and named above.
4. The Land referred to in this policy is described as set forth in the Insured Mortgage.
5. This policy consists of two page(s), unless an addendum is attached and indicated below:  
☐ Addendum attached
6. This policy incorporates by reference the endorsements selected below, if any, adopted by the American Land Title Association as of the Date of Policy:  
☐ ALTA 4.1 Condominium—Current Assessments endorsement, if the Land or estate or interest is referred to in the Insured Mortgage as a condominium  
☐ ALTA 5.1 Planned Unit Development—Current Assessments endorsement  
☐ ALTA 6 Variable Rate Mortgage endorsement, if the Insured Mortgage contains provisions which provide for an adjustable interest rate  
☐ ALTA 6.2 Variable Rate Mortgage—Negative Amortization endorsement, if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization

**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

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

**WFG NATIONAL TITLE INSURANCE COMPANY**

By: \_\_\_\_\_

Steve Ozonlan, President/CEO

ATTEST: \_\_\_\_\_

Joseph V. McCabe, EVP/General Counsel/Secretary



- ☐ ALTA 7 Manufactured Housing Unit endorsement, if a manufactured housing unit is located on the Land at the Date of Policy
- ☐ ALTA 7.1 Manufactured Housing—Conversion—Loan Policy endorsement
- ☐ ALTA 8.1 Environmental Protection Lien endorsement—Paragraph b refers to the following State statute(s):  
NONE
- ☐ ALTA 9.6.1 Private Rights—Current Assessments—Loan Policy endorsement
- ☐ ALTA 9.10 Restrictions, Encroachments, Minerals—Current Violations—Loan Policy endorsement
- ☐ ALTA 14 Future Advance—Priority endorsement
- ☐ ALTA 14.1 Future Advance—Knowledge endorsement
- ☐ ALTA 14.3 Future Advance—Reverse Mortgage endorsement
- ☐ ALTA 22 Location endorsement, if the type of improvement is a one-to-four family residential structure and the Property Address is as shown above
- ☐ ALTA 30 Shared Appreciation Mortgage endorsement

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, (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 ("ALTA") EXPANDED COVERAGE RESIDENTIAL LOAN POLICY—CURRENT ASSESSMENTS (07-01-2021), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B REFER TO SCHEDULES A AND B OF THIS POLICY.

## **SCHEDULE B**

### **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.**

Except to the extent of the coverage provided in the endorsements listed in Covered Risk 28, this policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses arising by reason of:

1. Those taxes and assessments that become due or payable subsequent to the Date of Policy. Exception 1 does not modify or limit the coverage provided in Covered Risk 10.b. or 24.
2. Covenants, conditions, restrictions, or limitations, if any, appearing in the Public Records. Exception 2 does not include any Discriminatory Covenant. Exception 2 does not modify or limit the coverage provided in Covered Risk 16.
3. Any easements or servitudes appearing in the Public Records. Exception 3 does not modify or limit the coverage provided in Covered Risk 22 or 23.
4. Any lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances appearing in the Public Records. Exception 4 does not modify or limit the coverage provided in Covered Risk 17.

**NOTICES, WHERE SENT:** Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at:

WFG NATIONAL TITLE INSURANCE COMPANY  
12909 SW 68th Pkwy., Suite 350,  
Portland, OR 97223  
Attention: Claims Department  
(800) 334-8885  
(503) 431-8500  
Email address: [claims@wfgtitle.com](mailto:claims@wfgtitle.com)