

---

**ALTA OWNER'S POLICY OF TITLE INSURANCE**  
issued by  
**CATIC**

Policy No.	Amount of Insurance	Date of Policy
OP Will automatically fill-in after jacket is requested	\$Purchase Price	Date deed was recorded
Agent Name		Agent No.
Will automatically fill-in.		Will automatically fill-in.

**SCHEDULE A**

**AUTOMATIC INFLATION CLAUSE: The policy amount will automatically increase by 10% of the amount shown above on each of the first five anniversaries of the policy date with respect to policies insuring one-to-four family, owner-occupied residential property.**

1. The Insured is: Record Owner(s)
2. The estate or interest in the Land insured by this policy is [fee simple unless the box is checked below:  
 Leasehold Estate] [(see attached Leasehold Endorsement)]
3. The Title is vested in: Record Owner(s)
4. The Land is described as follows:  
  
Physical Address of property, Vermont  
  
A copy of the Property Description of said Land is attached hereto.
5. This policy incorporates by reference those endorsements designated in Schedule B.

Countersigned and validated:

By \_\_\_\_\_  
Signature of Issuing Agent – this will fill-in

\_\_\_\_\_  
Please Print or Type Name of Issuing Agent – this will fill-in

**Policy not valid unless Schedule B and Vermont Definitions Endorsement attached.**

Policy No.

## 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.**

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:

General Exceptions:

1. Rights of persons in possession other than the Insured.
2. (i) Boundary line disputes, overlaps, encroachments, title to filled lands (if any) and all other facts which an accurate survey and inspection of the land would disclose and which are not shown by the Public Records; (ii) Any easements or claims of easements not shown by the Public Records.

General Exceptions numbered enter none are hereby deleted and, subject to all other provisions hereof, the Insured is insured against loss by reason of matters mentioned in such exceptions.

Special Exceptions:

3. Real estate taxes and assessments (including liens not yet due and payable) as follows: Real estate taxes are current and subsequent payments are not yet due and payable.
4. IF THE INSURED PREMISES IS A CONDOMINIUM UNIT: Covenants, conditions, restrictions, easements, options, powers of attorney and limitations on title, created by the laws of the State of Vermont or set forth in the Master Deed or Declaration of Condominium, in the related By-Laws, in the Declaration of Trust or Site Plans and Floor Plans as duly recorded in the appropriate land records office and as the same may have been lawfully amended, and in any instrument creating the estate or interest insured by this policy.

*(Insert additional Schedule B exceptions here)*

Type the following into the exceptions section:

All references are hereby made to the (enter City of, Village of, or Town of \_\_\_\_\_) Land Records:

- 5.
- 6.
- 7.

### Training:

What is an exception?

Specific items that are not covered by the policy. They exist because title insurance companies cannot predict or control unknown risks and cannot provide coverage for every potential issue related to a property's title. The title exceptions are matters that will appear in the title policy and for which the Insured under the policy will not have title insurance coverage.

Click [here](#) for sample exceptions.

This policy incorporates by reference the endorsements designated below, adopted by the American Land Title Association as of the Date of Policy:

- 4.1 Condominium – Current Assessments\*
- 5.1 Planned Unit Development – Current Assessments\*

\*If applicable, please click the appropriate box above

The CATIC Endorsement Deleting Class Action Condition is incorporated in this policy.

- See attached Continuation Sheet for additional Exceptions from Coverage.

(Depending on the software you use, this box will automatically check if the exceptions continue to another page. If you do have another page of exceptions and this box is not checked, please check it. )

Policy No.

## PROPERTY DESCRIPTION

Type the following into the Property Description section:

All references are hereby made to the (enter City of \_\_\_\_\_, Village of or Town of \_\_\_\_\_) Land Records:

Being all and the same lands and premises as were conveyed to enter **the current record owner(s)** by deed of **who did the current record owner purchase from** recorded in Book **enter the Book/Volume #**, Page **enter the Page number**, and more particularly described as follows:

### Training:

Enter the rest of your description. Remember, the longer the description, the greater the chance for: making a significant typographical error; inadvertently reinstating restrictions or Rights of Refusal that may have expired; misusing or omitting quotation marks affecting important parts of the description. Sometimes less is more.

For more information about Property Descriptions, see Title Standard 10.1 or click [here](#) for helpful tips.



101 Corporate Place, Rocky Hill, CT 06067

---

Policy No.

**Schedule B Continuation Sheet**

**Schedule B Exceptions are continued as follows:**