

**ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY—CURRENT ASSESSMENTS
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY**

**issued by
CATIC**

SCHEDULE A

Policy Number: **Will fill-in when you request a jacket.**

Amount of Insurance: \$ **Loan Amount will pull from General Info. or lender will dictate** .

Mortgage Amount: \$ **Loan Amount will pull from General Info.** Mortgage Date: **Date of Closing**

Date of Policy*: **Date of Closing**

***or the date of recording of the Insured Mortgage, whichever is later**

Property Address: **Physical location of property**

1. Name of Insured: **Lender's Name with successor language (Dictated by the Lender)**
2. Name of Borrower(s): **Borrower's Name(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 pages, unless an addendum is attached and indicated below:
 Addendum attached **(will automatically check when you add exceptions to addendum page)**

Agent Number **(will automatically fill-in)**

Agent Name **(will automatically fill-in)**

By _____
Have attorney sign

CATIC



JAMES M. CZAPIGA
PRESIDENT

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, CATIC, A 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 special 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) or 25.)
2. Covenants, conditions, and restrictions, if any, appearing in the Public Records, but not including any covenant, condition, or restriction based on race, color, religion, sex, handicap, familial status, sexual orientation, or national origin, unless and only to the extent that said covenant is (a) exempt under Chapter 42, Section 3607 of the United States Code, or (b) related to a handicap but does not discriminate against handicapped persons. (This does not modify or limit the coverage provided in Covered Risk 17.)
3. Any easements or servitudes appearing in the Public Records. (This does not modify or limit the coverage provided in Covered Risk 23 or 24.)
4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records. (This does not modify or limit the coverage provided in Covered Risk 18.)
5. Environmental protection liens provided for by existing state statutes, which liens will have priority over the lien of the Insured Mortgage when they arise: NONE
6. 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.

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 101 Corporate Place, Rocky Hill, CT 06067-1895, Attn: Claims.

ADDENDUM
ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY—CURRENT ASSESSMENTS
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY

Policy No. **Will fill-in when you request a jacket.**

SCHEDULE B
(Continued)

In addition to the matters set forth in Schedule B of the policy to which this Addendum is attached, this policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of the following:

- **Insert exceptions based on what your title search revealed.**
- **If you are issuing a Short Form Policy after the Mortgage has been recorded. Please enter anything that was recorded from the date of the original search through the recording of the Mortgage.**

Property Description

Re: Property address should fill-in from the general information

If a purchase, please enter the following lead-in paragraph:

Being all and the same lands and premises as were conveyed to enter Buyer(s) name(s) by deed of enter Seller(s) name(s) dated and recorded in the City/Town of enter the City or Town's name in Book, Page, of the City/Town of enter the City or Town's name Land Records and more particularly described as follows:

Enter the rest of your property description. If you are looking for guidance, please click [here](#) to view a recent newsletter article.