

SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY
ONE-TO-FOUR FAMILY

Issued by
Blank Title Insurance Company

SCHEDULE A

Policy Number: _____ Loan Number: _____
[File Number: _____]
Amount of Insurance: \$ _____ [Premium: \$ _____]
Mortgage Amount: _____ Mortgage Date: _____

Date of Policy: _____ a.m./p.m. or the date of recording of the insured mortgage, whichever is later

Name of Insured:

Name of Borrower(s):

Street Address:
County and State:

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 [one] page(s), [including the reverse side hereof,] unless an addendum is attached and indicated below:

_____ Addendum attached

[The following state statutes are made part of Schedule B, relating to the ALTA 8.1 Environmental Protection Lien Endorsement: _____]

[Witness clause optional]

BLANK TITLE INSURANCE COMPANY

BY: _____
PRESIDENT

BY: _____
SECRETARY

[bracketed material optional—alternative paragraphs: one must be used]

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, BLANK TITLE INSURANCE COMPANY, A CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, CONDITIONS AND STIPULATIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (10-__-01), 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

Except to the extent of the coverage provided in the Endorsements listed after item 27 [28] of COVERED RISKS, 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. Those taxes and special assessments, which become due or payable subsequent to Date of Policy. (This does not limit the coverage provided in items 8 (e) or 26 of COVERED RISKS)
2. Covenants, conditions and restrictions, if any, appearing in the public records. (This does not limit the coverage provided in items 5, 6, 8(b), or 23 of COVERED RISKS)
3. Any easements or servitudes appearing in the public records. (This does not limit the coverage provided in item 8(b) of COVERED RISKS)
4. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records. (This does not limit the coverage provided in item 8(b) or 21 of COVERED RISKS)

NOTICES, WHERE SENT: All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at

ADDENDUM TO SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

Addendum to Policy Number: _____ [File Number: _____]

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE BY REASON OF THE FOLLOWING: