

Today's Topics

- Title and Survey Due Diligence
- Common Commercial Endorsements
- Common Commercial Closing Documents
- Solutions for Common Title and Escrow Problems

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Title and Survey Due Diligence

- Contract Provisions
 - Provide contract to ATG.
 - ATG will review title provisions of the contract.

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Title and Survey Due Diligence

- Lender Requirements
 - Even if lender does not have written title requirements at this stage of the transaction, title underwriter will communicate directly with the lender.

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Title and Survey Due Diligence

- Buyer and Lender Endorsement and Survey Requirements
 - Title company can review endorsement and survey requirements.
 - Confirm that all information needed to underwrite and issue endorsements is available.
 - For example, if a zoning endorsement is required, then an ALTA survey is needed.

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Title and Survey Due Diligence

- Discrepancies Between Title and Survey Requirements and Condition of the Property
 - Lender's standard endorsement list may require a Zoning 3.1 Endorsement, which is for improved land.
 - Subject land is vacant.

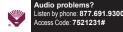
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Title and Survey Due Diligence

- Construction Loan and Requirements for Mechanics' Lien Coverage
 - Construction Loan Escrow Agreement
 - Agreement between the Owner, Lender, General Contractor, and Escrowee/Title Insurer.
 - Personal Undertaking
 - This indemnifies the Escrowee from non-payment of contractors and sub-contractors and is signed by the Owner and General Contractor.

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Title and Survey Due Diligence

- Construction Loan and Requirements for Mechanics' Lien Coverage
 - Owner's Sworn Statement
 - This form lists all the contracts let by the Owner, including the General Contractor, architect, and surveyor.
 - General Contractor's Sworn Statement
 - This form lists all of contractors performing work, contract amounts, amount previously paid, and balance due.
 - Waiver of Lien to Date

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Common Commercial Endorsements

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Access

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- Access and Entry Endorsement (ALTA 17-06) (ATG Form 2115-06)
 - Insures:
 - the land abuts a named public Street;
 - the Street is physically open and publicly maintained;
 - the land has actual pedestrian and vehicular access to the Street; and
 - the insured has a right to use existing curb cuts, if any, along the abutting Street.
 - Available for both the Owner's and Loan Policies.

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Access

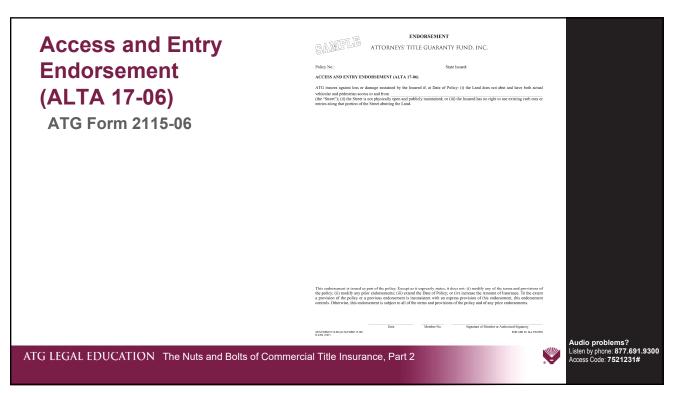
- Access and Entry Endorsement (ALTA 17-06) (ATG Form 2115-06)
 - Issuing Guidelines
 - Examine survey or plat to confirm:
 - the land abuts a public Street;
 - the Street has been properly dedicated and accepted; and
 - existing curb cuts provide actual access for the land to the Street.

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Access

- Indirect Access and Entry Endorsement (ALTA 17.1-06) (ATG Form 2116-06)
 - Insures:
 - the Insured has access to a named public Street by means of a valid easement that has been recorded;
 - the Street is physically open and publicly maintained;
 - the easement provides actual pedestrian and vehicular access;
 and
 - the Insured has a right to use existing curb cuts along the Street abutting the easement.

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Access

- Indirect Access and Entry Endorsement (ALTA 17.1-06) (ATG Form 2116-06)
 - Easement is insured as an additional parcel in the legal description on Schedule A of the policy.
 - Available for both the Owner's and Loan Policies.

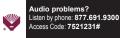
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Access

- **Indirect Access and Entry Endorsement (ALTA 17.1-06)** (ATG Form 2116-06)
 - Issuing Guidelines:
 - Review the easement to make sure it is valid and benefits the land to be insured.
 - Any limitations on the scope and/or use of the easement must be noted.

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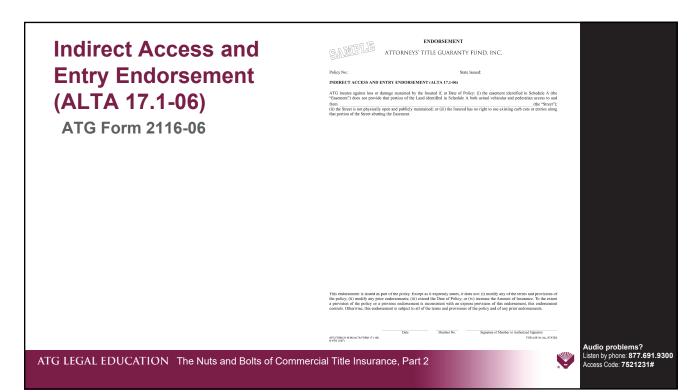
Access

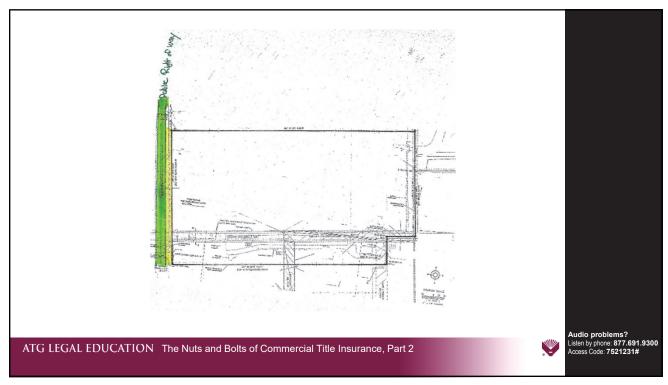
- **Indirect Access and Entry Endorsement (ALTA 17.1-06)** (ATG Form 2116-06)
 - Issuing Guidelines:
 - Examine survey or plat to confirm:
 - the easement abuts and provides actual pedestrian and vehicular access to the Street;
 - the Street appears to be physically open and publicly maintained; and
 - existing curb cuts along the easement provide actual access for the land to the Street.

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Commitment Form -Schedule A

ATG Form 1001-16

	ATTORNEYS'				
	ATG* COMMI	TMENT FORM - SCHED	ULE A		
Transaction Identification Commitment No.: Issuing Agent: Issuing Office's ALTA® Registry ID: Loan ID Number:	nn Data for reference only:				
Issuing Office File No.: Property Address:					
ATG licenses:	Illinois: TU.0000002	Wisconsin: 000-51560			
1. Commitment Date:	January 30, 2020				
2. Policy or policies to	be issued:				
A. X 2006 ALTA	Owner's Policy				
Proposed In	sured: ABC, LLC, an Illin	ois limited liability company			
Proposed P	olicy Amount: \$3,000,000.0	00			
b. X 2006 ALTA	Loan Policy				
Proposed Ir	sured:	Bank			
Proposed P	olicy Amount: \$2,000,000.0	00			
3. The estate or interes	in the Land described or refer	ed to in this Commitment: is a Fe	e Simple		
4. The Title is, at the C	ommitment Date, vested in:				
XYZ, LLC,	m Illinois limited liability comp	nany			
5. The Land is describe	d as follows:				
RANGE O	PART OF SUBLOTS 1 AND NE WEST OF THE FOU ARLY DESCRIBED AS FOLL	4 IN ORIGINAL LOT 7 JRTH P.M.; SITUATED IN OWS:	COOK COUNTY, ILLE	IP 18 NORTH, NOIS; MORE	
BEGINNING	AT TO	THE POINT OF BEGINNING.			
BY THE L DOCUMEN AND AND THRE SITUATED	ASIMENT AGRIEDAEN ID NO. 2020-87956, EMPCHIT IF NO. 2020-87956, EMPCHIT ID NO. COUNTY, ILLINO OUN COUN	THE PURPOSE OF INGRESS ESCIBED LAND: THE SOUT	D RICORDED JANUARY AND EGRESS, IN, TO, OV EERLY 750.00' OF LOT A thought the Nutries the Connectment	13, 2020, AS VER, ACROSS,	
ATO FORM 1001-16			Signature of Member or Authorized 1	Signatory LUSE IN: ALL STATES	
DATG (REV. 4/18)	P	repared by ATG REsource*	FOR	Page 1 of 1	
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Survey

- Survey Endorsement (ALTA 25-06) (ATG Form 2062-06)
 - Insures that the Land described in the policy is the same as that described in the enumerated survey.
 - Available for both the Owner's and Loan Policies.

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Survey

- Survey Endorsement (ALTA 25-06) (ATG Form 2062-06)
 - Issuing Guideline:
 - Compare the legal descriptions in the policy and survey to confirm that they describe the same property.

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Survey Endorsement (ALTA 25-06) ATG Form 2062-06 This coloreses is used as part file poles. Every as it repressly seen. I does not diseased by the lowest b

Restrictions, Encroachments, and Minerals

Endorsements insure that the property conforms to the covenants, conditions, and restrictions that are recorded against the property.

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Restrictions, Encroachments, and Minerals / **Covenants, Conditions, and Restrictions**

- Three primary forms:
 - Restrictions, Encroachments, Minerals Loan Endorsement (ALTA 9-06) (ATG Form 2035-06)
 - Covenants, Conditions, and Restrictions Unimproved Land Owner's Endorsement (ALTA 9.1-06) (ATG Form 2098-06)
 - Covenants, Conditions, and Restrictions Improved Land Owner's Endorsement (ALTA 9.2-06) (ATG Form 2099-06)

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Restrictions, Encroachments, and Minerals / Covenants, Conditions, and Restrictions

- In order to issue any of these three endorsements, the following requirements must be satisfied:
 - Plat of Subdivision must be examined;
 - Any recorded document that contains a covenant, condition, or restriction must be examined;

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Restrictions, Encroachments, and Minerals / Covenants, Conditions, and Restrictions

- In order to issue any of these three endorsements, the following requirements must be satisfied:
 - The property or the ALTA Survey must be examined in order to determine that the property (as improved) conforms to all the recorded restrictions.
 - Any deviation from the covenants and restrictions must be specifically noted in Schedule B as well as any encroachment.

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Restrictions, **Encroachments**, Minerals - Loan **Endorsement** (ALTA 9-06)

ATG Form 2035-06 (page 1 of 2)



ENDORSEMENT

**ATTORNEYS TITLE GUARANTY FUND, INC.
Polisy No:

- RESTRICTIONS, ENCROACHMENTS, MINERALS LOAN ENDORSEMENT (ALTA 9-06)
- The insurance provided by this endorsement is subject to the exclusions in Section 5 of this endorsement and the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.
- For the purposes of this endorsement only:
 a. "Covenant" means a covenant, condition, limitation, or restriction in a document or instrument in effect at Date of Policy

- For the purposes of time dethoriseman way.
 "Covenam" means according condition, first instance, or recircition in a document or instrument in ciffect at Date of Policy.
 "Improvement" means an improvement, including any Junu, abribberty, or trees, affixed to either the Land or adjusting lend at Date of Policy that, by June, consistence of protecty.
 ATO" immune against fees or damage restinates by the latencedey resease.
 A violation of a covenant state:

 divents, mboedinates, or exitinguishes the limit of the Insured Mortgage,
 reseats in the insulably, unceforability, or lack of privately of the lien of the Insured Mortgage, or
 consea also of the Insured's Tick captured in satisfaction or partial satisfaction of the Indubedness.
 A violation on the Land at Date of Policy of an enforceastic Covenant, makes an exception in Schadules B of the policy identifies the violation;

 c. Enforced removal of an Improvement located on the Land as a result of a violation, at Date of Policy, of a building setback line shown on a plat of subdivision recorded or filed in the Public Records, unless an exception in Schedule B of the policy identifies the violation; or
- ATG insures against loss or damage sustained by reason of:
- i. an Improvement located on the Land, at Date of Policy, onto adjoining land or onto that portion of the Land subject to an easement, or
- essement, or

 i. an Ingrovement located on adjoining land cuto the Land at Date of Policy tudes an exception in Schedule B of the
 policy identifies the encroachment otherwise insured against in Sections 4.a.i. or 4.a.i.;

 h. A final court order or judgment requiring the removal from any land adjoining the Land of an encroachment identified in
 Schedule B, or
- Damage to an Improvement located on the Land, at Date of Polic
- that is located on or encroaches onto that portion of the Land subject to an easement excepted in Schedule B, which damage results from the exercise of the right to maintain the easement for the purpose for which it was granted or
- ii. resulting from the future exercise of a right to use the surface of the Land for the extraction or development of minerals or are other substrates substances excepted from the description of the Land or executed in Schedule B.

FOR USE IN: ALL STATES Page 1 of 2

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Restrictions, **Encroachments**, and Minerals Endorsement (ALTA 9-06)

ATG Form 2035-06 (page 2 of 2)

- This endoscement does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or resulting test)
 Approximate contained in an instrument creating a leave:
 Approximate learning to obligations of any type to perform maintenance, requir, or remediation on the Land;
- e. except as provided in Section 3.d., any Covenant relating to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances;

ATG FORM 2005-06 (ALTA 9-06)

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Covenants, Conditions, and Restrictions -**Unimproved Land – Owner's Endorsement** (ALTA 9.1-06) ATG Form 2098-06

ENDORSEMENT

ATTORNEYS TITLE GUARANTY FUND, INC.
Polsy No:

COVENANTS, CONDITIONS, AND RESTRICTIONS – UNIMPROVED LAND – OWNER'S ENDORSEMENT (ALTA 9.1-06)

- instrument in curve a trace a coninstrument in curve a trace a coninstrument in curve a coninstrument in curve a coninstrument in curve a coninstrument in curve a coninstrument in Chica of Policy of an enforceable Covenant, unless an exception in Schedule B of the policy
 identifies the violatine, or

 "The Construment in Chica of Policy, of an enforceable Covenant relating to
 the coninstrument in curve and the coninstrument in curve and the coninstrument in curve a coninstrument in c b. A notice of a violation, recorded in the Public Records at Date of Policy, of an enforceable Covenant re-ordering and a record of the Public Records and an enforce public policy on the Covenant enforce only to the code violation of the Covenant referred to in that notice, unless an exception in Schedule B of the policy identifies the not provide the Covenant referred to in that notice, unless an exception in Schedule B of the policy identifies the not appropriate the provided by the Covenant referred to that notice is unless an exception in Schedule B of the policy identifies the not provided to the Covenant referred to that notice is unless an exception in Schedule B of the policy identifies the violation of the Covenant referred to that notice is unless an exception in Schedule B of the policy identifies the violation of the Covenant referred to that notice is unless an exception in Schedule B of the policy identifies the violation of the Covenant referred to that notice is unless an exception in Schedule B of the policy identifies the notice is unless that the policy is unless that the covenant referred to that notice is unless that the policy is unless that t
- Intention

 a any Covenant contained in an instrument occating a leave;

 b, any Covenant relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or

 c, except as provided in Section 3.8, any Covenant relating to environmental protection of any kind or antire,
 hazardons or soft anothers, conditions or substances.

This enherement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provide the policy (ii) modify any poir one domesmores, (iii) extend the Datie of Policy, or (v) hereasts the Ammount of Instantane. In the a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this coltra-central controls. Otherwise, this endorsement is subject to all of the terms and provisions on the policy and of any prior endorsements.

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Covenants, Conditions, and **Restrictions** -Improved Land -**Owner's Endorsement** (ALTA 9.2-06)

ATG Form 2099-06

ENDORSEMENT

*ATTORNEYS TITLE GUARANTY FUND, INC.
Paksy Na:

 ${\bf COVENANTS, CONDITIONS, AND \, RESTRICTIONS-IMPROVED \, LAND-OWNER'S \, ENDORSEMENT \, (ALTA \, 9.2-06)}$

- "Improvement" means a building, structure located on the surface of the Land, road, walkway, driveway, or curb, affixed to the Land at Date of Policy and that by law constitutes real property, but excluding any crops, landscaping, lawn, shrubbery,

- enforced removal of an Improvement as a result of a violation, at Date of Policy, of a building setback line shown on a plat of subdivision recorded or filed in the Public Records, unless an exception in Schedule B of the policy identifies the violation;

- any Covenant relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or
 except as provided in Section 3.e., any Covenant relating to environmental protection of any kind or nature, including luxurations or toxic matters, conditions or substances.

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Environmental Protection Lien

- Commercial Environmental Protection Lien
 Endorsement (ALTA 8.2-06) (ATG Form 2042-06)
 - Insures the Lender against loss of priority of the insured mortgage due to existing recorded federal or state environmental protection liens.
 - Available for both the Owner's and Loan Policies on commercial property.

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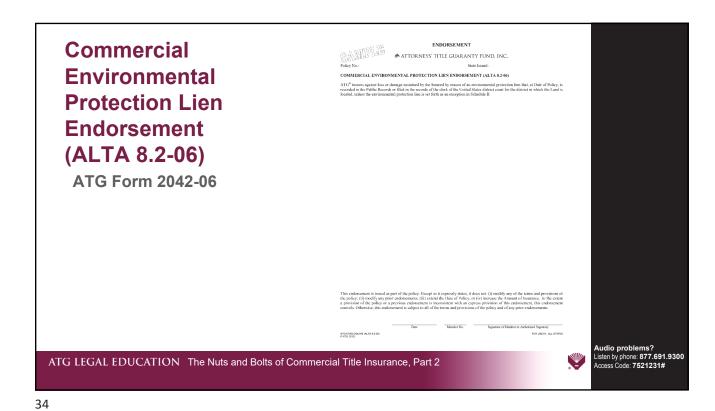
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Environmental Protection Lien

- Commercial Environmental Protection Lien
 Endorsement (ALTA 8.2-06) (ATG Form 2042-06)
 - Issuing Guideline:
 - Perform customary examination of the real property records.
 - Raise any recorded environmental liens on Schedule B of the Commitment/Policy.

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Contiguity

- Contiguity Single Parcel Endorsement (ALTA 19.1-06) (ATG Form 2120-06)
 - Insures that the insured land is contiguous to another uninsured parcel of land along defined lines or boundaries, without any gaps, strips, or gores separating any of the contiguous boundary lines.
 - Available for both the Owner's and Loan Policies.

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Contiguity

- **Contiguity Single Parcel Endorsement (ALTA 19.1-06)** (ATG Form 2120-06)
 - Issuing Guidelines:
 - Examine the title and survey or plat (or other satisfactory map) of the land and the adjacent, uninsured parcel to confirm the defined boundary lines of the insured land and uninsured parcel are contiguous;

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Contiguity

- **Contiguity Single Parcel Endorsement (ALTA 19.1-06)** (ATG Form 2120-06)
 - Issuing Guidelines:
 - Recite the legal description for the uninsured parcel in paragraph
 - Complete paragraph 1 by specifically identifying the common boundary lines.

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Contiguity — Single Parcel Endorsement (ALTA 19.1-06) ATG Form 2120-06 **TONNEY THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PLANS 19.44 AND DESCRIPTION OF THE CHARACT PARLE INDOMENTAL PARLE IN THE CHARACT PARLE IN THE CH

Contiguity

- Contiguity Multiple Parcels Endorsement (ALTA 19-06) (ATG Form 2119-06)
 - Insures that two or more insured parcels along defined lines or boundaries, without any gaps, strips, or gores separating any of the contiguous boundary lines.
 - Available for both the Owner's and Loan Policies.

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Contiguity

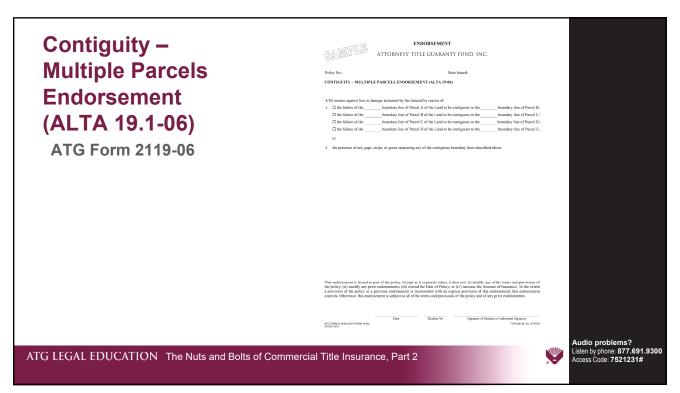
- Contiguity Multiple Parcels Endorsement (ALTA 19-06) (ATG Form 2119-06)
 - Issuing Guidelines:
 - Examine survey or plat to verify that the defined boundary lines of the insured parcels are contiguous.
 - Complete paragraph 1 of the endorsement by specifically identifying the common boundary lines.

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Tax Parcel

- Single Tax Parcel Endorsement (ALTA 18-06) (ATG Form 2117-06)
 - Insures that:
 - All the land described in Schedule A of the policy constitutes a single tax parcel;
 - Enumerated Tax Identification Number constitutes the only Tax Number for the land; and
 - Tax Number does not cover any other land.
 - Available for both the Owner's and Loan Policies.

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Tax Parcel

- Single Tax Parcel Endorsement (ALTA 18-06) (ATG Form 2117-06)
 - Issuing Guidelines:
 - Verify by review of tax records or tax search that the land, consisting of one parcel, is taxed as a separate tax parcel;
 - Verify by review of tax records or tax search that the land is not taxed with other land.

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Single Tax Parcel Endorsement (ALTA 18-06) ATG Form 2117-06 This was a grain time of agent of the final by process of the Lead being used on part of larger good of and or Management of the final by process of the Lead being used on part of larger good of and or Management of the final by process of the Lead being used on part of larger good of and or Management of the final by process of the Lead being used on part of larger good of the down of the final by process of the Lead being used on part of larger good of the down of the final by process of the Lead being used on part of larger good of the down of the final by proceedings of the

Tax Parcel

- Multiple Tax Parcel Endorsement (ALTA 18.1-06) (ATG Form 2118-06)
 - Insures against loss or damage if:
 - the parcels are not assessed for real estate tax purposes as the Tax Identification Numbers;
 - the parcels are taxed with any other land; or
 - the easements, if any, described in Schedule A can be cut off by non-payment of real estate taxes or assessments against the servient estate.
 - Available for both the Owner's and Loan Policies.

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Tax Parcel

- Multiple Tax Parcel Endorsement (ALTA 18.1-06) (ATG Form 2118-06)
 - Issuing Guidelines:
 - Verify by review of tax records or tax search that each parcel is taxed as a separate tax parcel;
 - Verify by review of tax records or tax search that each parcel is not taxed with other land;
 - Show the Tax Identification Number for each parcel in paragraph
 1 of the endorsement; and

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Tax Parcel

- Multiple Tax Parcel Endorsement (ALTA 18.1-06) (ATG Form 2118-06)
 - Issuing Guidelines:
 - Verify that real estate taxes and assessments against the servient estate for any insured easement were paid through the year that the easement was recorded and perform your normal examination of title to the insured easement.

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Multiple Tax Parcel Endorsement (ALTA 18.1-06)

ATG Form 2118-06

SAMPLE	ENDORSEMENT ATTORNEYS' TITLE GUARANTY FUND, INC.	
Policy No.:	State Issued:	
MULTIPLE TAX PARCEI	ENDORSEMENT (ALTA 18.1-06)	
ATC incomes anning loss on a	amage sustained by the Insured by reason of:	
1. Those portions of the La	amage instantion by the institute of created for many and identified below not being assessed for real estate taxes under the listed tax identification number(s) number(s) including any additional land:	
Parcel:		
Tax Identification N	umber(s):	
The easements, if any, d the servient estate.	scribed in Schedule A being cut off or disturbed by the nonpayment of real estate taxes assessed against	
e policy; (ii) modify any pr provision of the policy or a	part of the policy, Except as It expressly rates, it does not (i) modify any of the series and provisions of or endosteneous; (ii) personal the Datio of Policy; or (iv) personal the Amount of Tennance. To the extent provision endocrement is increasition with an express provision of the anchorement, this endosteneous transmission is consistent with an express provision of the anchorement is subject to all of the terms and provisions of the policy and of any prior endorcements.	
NTG FORM 2118-06 (ALTA FORM 16-1-06) DATG (107)	Date Member No. Signature of Member or Authorized Signatory FOR USE NO. SIGNATES	
ATG (UIF)		
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itle Insurar	nce, Part 2	Listen by phone: 877.691.9300 Access Code: 7521231#
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Location

- Location Endorsement 1 (ALTA 22-06) (ATG Form 2030-06)
 - Insures the type of improvement located on the Land and the Street Address by which the improvement on the property is known.
 - Available for both the Owner's and Loan Policies

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Location Endorsement 1 (ALTA 22-06)

ATG Form 2030-06

	ENDORSEMENT		
SAMPLE	ATTORNEYS' TITLE GUARANTY F	und. Inc.	
Policy No.:	State Is	wed:	
LOCATION ENDORSEME	NT 1 (ALTA 22-06)		
ATG insures against loss or da	mage sustained by the Insured by reason of the failure	ofa	
known as	(Description of Improvement)		
known as to be located on the Land at Da	(Sizeri Address)		
to be rocated on the Land at 15.	ne of Concy.		
the policy; (ii) modify any pric a provision of the policy or a	part of the policy. Except as it expressly states, it does or endorsements; (iii) extend the Date of Policy; or (iv previous endorsement is inconsistent with an express sement is subject to all of the terms and provisions of	e) increase the Amount of Insurance. To the extent a provision of this endorsement, this endorsement	
NTG FORM 2010 OB IALTA FORM 22 OB	Date Member No.	Signature of Monther or Authorized Signatory FOR USE IN ALL STATES	
ATOLOGIS			
			Audio problems?
_			
itle Insurar	nce Part 2		Listen by phone: 877.691.93 Access Code: 7521231#

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Zoning

- ALTA Owner's and Loan Policies exclude zoning coverage.
- Zoning Endorsements give the Insured limited additional coverage for zoning matters.
 - Available for both Owner's and Loan Policies.

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- Zoning Unimproved Land Endorsement (ALTA 3-06) (ATG Form 2039-06)
 - Insures:
 - The land described in Schedule A lies within the enumerated zoning classification.
 - The enumerated uses are permitted within that classification.

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Zoning

- Zoning Unimproved Land Endorsement (ALTA 3-06) (ATG Form 2039-06)
 - Specifically denies liability based upon the invalidity of the ordinances until such time as a final decree of a court of competent jurisdiction adjudicates such invalidity prohibiting a use.
 - In other words, even if the zoning ordinance is held invalid but the use is allowed to continue, there is no liability.

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- **Zoning Unimproved Land Endorsement (ALTA 3-06)** (ATG Form 2039-06)
 - Additionally, the endorsement specifically excludes from coverage any loss or damage that may be incurred by reason of any person failing to purchase, lease, or lend money on the premises in question due to a failure of the specific assurances in the Zoning Endorsement.
 - In other words, the so-called "marketability coverage" is eliminated in zoning matters.

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Zoning

- **Zoning Unimproved Land Endorsement (ALTA 3-06)** (ATG Form 2039-06)
 - Issuing Guidelines:
 - Confirm the zoning classification by review of the current zoning map, survey that states the applicable zoning classification, or written certification from the applicable zoning department or agency; and
 - Confirm permitted use or uses by reviewing the current applicable zoning ordinance, or by securing written certification from the applicable zoning department or agency.

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Zoning – Unimproved Land Endorsement (ALTA 3-06)

ATG Form 2039-06

	END	OORSEMENT					
SAMPLE	ATTORNEYS' TITL	e guaranty fi	JND, INC.				
Policy No.:		State Issu	ned:				
ZONING - UNIMPROVED	LAND ENDORSEMENT (A	LTA 3-06)					
ATG insures against loss	s or damage sustained by the Ins	sured in the event that, at	Date of Policy:				
	ible zoning ordinances and amen						
b. the following use or	uses are not allowed under that	classification:					
	y under this endorsement based						
including but not lin	with any conditions, restriction nited to the failure to secure nec- not modify or limit the coverage	essary consents or author	rizations as a prerequisite to	ces and amendments, the use or uses. This			
	te zoning ordinances and amer alidity, the effect of which is to p		nal decree of a court of c	ompetent jurisdiction			
c. The refusal of any p	erson to purchase, lease, or lend	money on the Title cove	ered by this policy.				
the policy; (ii) modify any pr a provision of the policy or a	part of the policy. Except as it of for endorsements; (iii) extend th a previous endorsement is incon- mement is subject to all of the to	ne Date of Policy; or (iv) ssistent with an express	increase the Amount of In- provision of this endorsem	surance. To the extent ent, this endorsement			
ATG FORM 2039-06 (ALTA FORM 3-06) D ATG (1007)	Date	Member No.	Signature of Member or Auth	orized Signatory FOR USE N. ALL STATES			
						Audio problen	15?
itle Insurai	nce, Part 2					Listen by phone: 8	77.691.9300
	100, 1-uit 2				.4	Access Code: 752	11231#

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Zoning

- Zoning Completed Structure Endorsement (ALTA 3.1-06) (ATG Form 2040-06)
 - Gives the same coverage as Zoning Endorsement 3, but adds additional coverage for the improvements on the land.
 - Insures against loss by reason of the entry of a court order prohibiting the use of the land as described in the endorsement.

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- Zoning Completed Structure Endorsement (ALTA 3.1-06) (ATG Form 2040-06)
 - Provides coverage in the event that a court order requires an alteration or complete removal of the improvements due to the fact that the improvements violate the zoning ordinance regarding:
 - (1) area, width, or depth of the land;
 - (2) floor space area of the building;
 - (3) setback requirements; and
 - (4) height of the building.

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Zoning

- Zoning Completed Structure Endorsement (ALTA 3.1-06) (ATG Form 2040-06)
 - Frequently, Insureds will request that a fifth area of coverage be added for parking.

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- Zoning Completed Structure Endorsement (ALTA 3.1-06) (ATG Form 2040-06)
 - Issuing Guidelines:
 - Requires review of a current ALTA Survey of the property to determine compliance regarding the coverages contained in the endorsement.

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Zoning

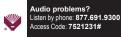
- Zoning Completed Structure Endorsement (ALTA 3.1-06) (ATG Form 2040-06)
 - Issuing Guidelines:
 - Confirm the zoning classification by review of the current zoning map, survey that states the applicable zoning classification, or written certification from the applicable zoning department or agency.

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- Zoning Completed Structure Endorsement (ALTA 3.1-06) (ATG Form 2040-06)
 - Issuing Guidelines:
 - Confirm permitted use or uses by reviewing the current applicable zoning ordinance or by securing written certification from the applicable zoning department or agency.

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Zoning

- Zoning Completed Structure Endorsement (ALTA 3.1-06) (ATG Form 2040-06)
 - Issuing Guidelines:
 - Requires review of a current ALTA Survey of the property to determine compliance regarding the coverages contained in the endorsement.

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- **Zoning Completed Structure Endorsement** (ALTA 3.1-06) (ATG Form 2040-06)
 - Issuing Guidelines:
 - May require on-site inspection and architect's or engineer's certification regarding:
 - (1) area, width, or depth of the land;
 - (2) floor space area of the building;
 - (3) setback requirements; and
 - (4) height of the building.

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Zoning

- **Zoning Completed Structure Endorsement** (ALTA 3.1-06) (ATG Form 2040-06)
 - NOTE: This endorsement requires a significant amount of pre-closing preparation and examination.

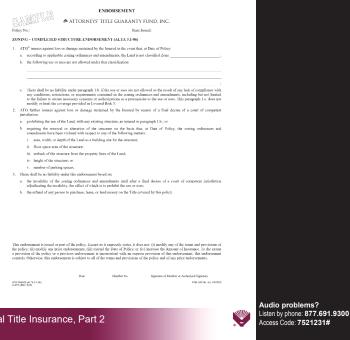
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Zoning – Completed Structure Endorsement (ALTA 3.1-06)

ATG Form 2040-06



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Common Commercial Closing Documents

- Commitment
- Survey
- Deed and Transfer Declarations
- Mortgage and Assignment of Rents

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Buyer/Seller LLC Exceptions

 Terms, provisions and limitations of the articles of organization, statement of authority, and operating agreement for *, an Illinois limited liability company.

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Buyer/Seller LLC Exceptions

■ The articles of organization and the operating agreement establishing the limited liability company of *, together with all amendments thereto, properly identified in writing by all the members as being the terms and provisions of the articles and agreement under which the limited liability company acquired and holds title or held title, together with the statement of authority, if any, filed pursuant to 805 ILCS 180/13-15, should be furnished; and this Commitment is subject to such further exceptions, if any, as may then be deemed necessary.

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Buyer/Seller LLC Exceptions

- A certificate of good standing for *, issued by the Secretary of State, should be produced, and in default thereof, the final policy or policies will contain the following exception:
 - "Consequences, if any, that may result by reason of the failure of the party in title to the estate or interest in the land described in Schedule A to comply with the applicable 'doing business' laws of the State of Illinois."

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Buyer/Seller LLC Exceptions

Upon a conveyance or mortgage of the land, a certified copy of the proper resolutions authorizing the execution of the deed or mortgage by *, an Illinois limited liability company, should be produced to ATG for examination, and this commitment, and any policies committed for thereunder, are subject to such further exceptions as may then be deemed necessary.

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Waiving Buyer/Seller LLC Exceptions

- Review:
 - Articles of Organization
 - Operating Agreement
 - Certificate of Good Standing
 - Resolution
- Determine the party authorized to execute documents.
- If the organizational structure contains another LLC, then the same documents must be reviewed.

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Waiving Other Exceptions

- Existing Mortgage
 - Payoff letter needs to have document number of the recorded mortgage, the property address, or a loan number if there is a loan number on the recorded Mortgage.
- Mechanic's Lien
 - An original recordable release is needed.
 - We can also set up a Title Indemnity and hold funds in order to insure over this.

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Solutions for Common Title and Escrow Problems

Issue No. 1

- Survey coverage is required. There is not a current survey.
 - Underwriting requirement for survey coverage is a current survey (less than 6 months).
 - May be possible to use an old survey if the old survey is otherwise satisfactory.
 - Need to determine if there are any new improvements.

Solution

 Use old survey and Affidavit of No New Improvements (ATG) Form 3030).

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Solutions for Common Title and Escrow Problems

Issue No. 2

- Transaction is a refinance. Lender requires Zoning Completed Structure Endorsement (ALTA 3.1-06). There is not a current survey or an old survey.
 - Underwriting requirement is a current ALTA survey.
 - Zoning Endorsement 3.1 provides coverage relating to floor area, setbacks, building height, and parking.
 - This detail will be on an ALTA survey.

Solution

 Propose Zoning – Unimproved Land Endorsement (ALTA 3-06) (ATG Form 2039-06), which would provide coverage just for the permitted use of the property.

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isten by phone: **877.691.930**0

Solutions for Common Title and Escrow Problems

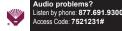
Issue No. 3

- Plat of Subdivision was recently recorded. Incorrect property owner signed the Plat of Subdivision.
 - Correct property owner must sign the Plat of Subdivision.
 - Title company can review the Plat of Subdivision.
 - There are a number of requirements for a Plat of Subdivision, which can be addressed prior to the recordation.

Solution

Plat of Subdivision needs to be amended and re-recorded.

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Solutions for Common Title and Escrow Problems

- Issue No. 4
 - Buyer is an LLC. You do not have a Resolution. One Member of the LLC has given you Power of Attorney.
 - A Power of Attorney is not the correct method of designating authority.
 - We will review the loan documents.

Solution

 You will need to obtain a Resolution. There is often a Resolution that the lender requires and has been pre-signed.

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Policy No.:		State	Issued:	
ACCESS AND ENTRY END	ORSEMENT (ALTA 17-	.06)		
ATG insures against loss or da	amage sustained by the In	sured if, at Date of Poli	cy: (i) the Land does not abut	and have both actual
vehicular and pedestrian access (the "Street"); (ii) the Street is a entries along that portion of the	not physically open and pu	blicly maintained; or (iii) the Insured has no right to use	e existing curb cuts or
This endorsement is issued as partner policy; (ii) modify any prior a provision of the policy or a procontrols. Otherwise, this endors	r endorsements; (iii) exter previous endorsement is in	nd the Date of Policy; or inconsistent with an expr	(iv) increase the Amount of Insess provision of this endorsem	surance. To the extent ent, this endorsement
	Date	Member No.	Signature of Member or Author	orized Signatory
ATG FORM 2115-06 (ALTA FORM 17-06)			-	FOR USE IN: ALL STATES

Policy No.:		State	Issued:	
INDIRECT ACCESS AND ENTR	RY ENDORSEMENT	Γ (ALTA 17.1-06)		
"Easement") does not provide that from	portion of the Land i	dentified in Schedule A	licy: (i) the easement identified in Schedule A both actual vehicular and pedestrian access to (the "Str	o and reet");
		ned; or (iii) the Insured l	nas no right to use existing curb cuts or entries	
that portion of the sheet doubling the	e Busellielle.			
the policy; (ii) modify any prior end a provision of the policy or a previ	lorsements; (iii) exten ous endorsement is ir	d the Date of Policy; or aconsistent with an expr	bes not: (i) modify any of the terms and provision (iv) increase the Amount of Insurance. To the eless provision of this endorsement, this endorsement of the policy and of any prior endorsements.	extent
ATC FORM 2446 06 (ALTA FORM 47.4.06)	Date	Member No.	Signature of Member or Authorized Signatory	CTATEC

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM – SCHEDULE A

Issi Issi Loa Issi	ommitment No.: suing Agent: suing Office's	Data for reference only: 1134871		
AT	TG licenses:	Illinois: TU.0000002	Wisconsin: 000-515	60
1. 2.		Owner's Policy ared: ABC, LLC, an Illin	ois limited liability compan	ny
	b. X 2006 ALTA I	•		
	Proposed Insu		Bank	
2		cy Amount: \$2,000,000.0		i F Cin.ul.
3. 1		n the Land described or referr nmitment Date, vested in:	ed to in this Commitment: i	is a Fee Simple
4.		Illinois limited liability comp	aans.	
5.		• •	ally	
3.	PARCEL 1: PARANGE ONI	ART OF SUBLOTS 1 AND	RTH P.M.; SITUATED	ALL IN TOWNSHIP 18 NORTH, D IN COOK COUNTY, ILLINOIS; MORE
	BEGINNING A	AT TC	THE POINT OF BEGINN	NING.
	BY THE EAS DOCUMENT : AND AND THROU	SEMENT AGREEMENT DA NO. 2020-87956, EXECUTE FOR	ATED JANUARY 3, 2020 D BY AND BETWEEN _ THE PURPOSE OF ING ESCIBED LAND: THE S	THE BENEFIT OF PARCEL 1, AS CREATED 0, AND RECORDED JANUARY 13, 2020, AS RESS AND EGRESS, IN, TO, OVER, ACROSS, SOUTHERLY 750.00' OF LOT A;
Con				valid without the Notice; the Commitment to Issue Policy; the ions; and a counter-signature by ATG or its issuing agent that
			Member No.	Signature of Member or Authorized Signatory

Policy No.:		State	e Issued:	
SURVEY ENDORSEME	ENT (ALTA 25-06)			
ATG® insures the insured	d against loss or damage susta	ined by the insured by	reason of the failure of the Land as describ	ed in
Schedule A to be the same	as that identified on the survey	made by		,
dated	, and designated as Job/O	rder No		·
the policy; (ii) modify any a provision of the policy of	prior endorsements; (iii) extendor a previous endorsement is inc	I the Date of Policy; or consistent with an exp	bes not: (i) modify any of the terms and provision (iv) increase the Amount of Insurance. To the expression of this endorsement, this endorse of the policy and of any prior endorsements.	extent
	Date	Member No.	Signature of Member or Authorized Signatory	

ATTORNEYS' TITLE GUARANTY FUND. INC.

Policy No.: State Issued:

RESTRICTIONS, ENCROACHMENTS, MINERALS - LOAN ENDORSEMENT (ALTA 9-06)

- 1. The insurance provided by this endorsement is subject to the exclusions in Section 5 of this endorsement and the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.
- 2. For the purposes of this endorsement only:
 - a. "Covenant" means a covenant, condition, limitation, or restriction in a document or instrument in effect at Date of Policy.
 - b. "Improvement" means an improvement, including any lawn, shrubbery, or trees, affixed to either the Land or adjoining land at Date of Policy that, by law, constitutes real property.
- 3. ATG® insures against loss or damage sustained by the Insured by reason of:
 - a. A violation of a Covenant that:
 - i. divests, subordinates, or extinguishes the lien of the Insured Mortgage,
 - ii. results in the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage, or
 - iii. causes a loss of the Insured's Title acquired in satisfaction or partial satisfaction of the Indebtedness;
 - b. A violation on the Land at Date of Policy of an enforceable Covenant, unless an exception in Schedule B of the policy identifies the violation;
 - c. Enforced removal of an Improvement located on the Land as a result of a violation, at Date of Policy, of a building setback line shown on a plat of subdivision recorded or filed in the Public Records, unless an exception in Schedule B of the policy identifies the violation; or
 - d. A notice of a violation, recorded in the Public Records at Date of Policy, of an enforceable Covenant relating to environmental protection describing any part of the Land and referring to that Covenant, but only to the extent of the violation of the Covenant referred to in that notice, unless an exception in Schedule B of the policy identifies the notice of the violation.
- 4. ATG insures against loss or damage sustained by reason of:
 - a. An encroachment of:
 - i. an Improvement located on the Land, at Date of Policy, onto adjoining land or onto that portion of the Land subject to an easement; or
 - ii. an Improvement located on adjoining land onto the Land at Date of Policy unless an exception in Schedule B of the policy identifies the encroachment otherwise insured against in Sections 4.a.i. or 4.a.ii.;
 - b. A final court order or judgment requiring the removal from any land adjoining the Land of an encroachment identified in Schedule B; or
 - c. Damage to an Improvement located on the Land, at Date of Policy:
 - i. that is located on or encroaches onto that portion of the Land subject to an easement excepted in Schedule B, which damage results from the exercise of the right to maintain the easement for the purpose for which it was granted or reserved; or
 - ii. resulting from the future exercise of a right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances excepted from the description of the Land or excepted in Schedule B.

ATG FORM 2035-06 (ALTA 9-06)

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FOR USE IN: ALL STATES

Page 1 of 2

5.		s endorsement does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) alting from:
	a.	any Covenant contained in an instrument creating a lease;
	b.	any Covenant relating to obligations of any type to perform maintenance, repair, or remediation on the Land;
	c.	except as provided in Section 3.d., any Covenant relating to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances;
	d.	contamination, explosion, fire, fracturing, vibration, earthquake, or subsidence; or
	e.	negligence by a person or an Entity exercising a right to extract or develop minerals or other subsurface substances.
the a p	polio rovis	dorsement is issued as part of the policy. Except as it expressly states, it does not: (i) modify any of the terms and provisions of cy; (ii) modify any prior endorsements; (iii) extend the Date of Policy; or (iv) increase the Amount of Insurance. To the extent ion of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Date Member No. Signature of Member or Authorized Signatory

ATTORNEYS' TITLE GUARANTY FUND. INC.

Policy	7 No.:	State	Issued:	

COVENANTS, CONDITIONS, AND RESTRICTIONS – UNIMPROVED LAND – OWNER'S ENDORSEMENT (ALTA 9.1-06)

- 1. The insurance provided by this endorsement is subject to the exclusions in Section 4 of this endorsement and the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.
- 2. For the purposes of this endorsement only, "Covenant" means a covenant, condition, limitation, or restriction in a document or instrument in effect at Date of Policy.
- 3. ATG[®] insures against loss or damage sustained by the Insured by reason of:
 - a. A violation on the Land at Date of Policy of an enforceable Covenant, unless an exception in Schedule B of the policy identifies the violation; or
 - b. A notice of a violation, recorded in the Public Records at Date of Policy, of an enforceable Covenant relating to environmental protection describing any part of the Land and referring to that Covenant, but only to the extent of the violation of the Covenant referred to in that notice, unless an exception in Schedule B of the policy identifies the notice of the violation.
- 4. This endorsement does not insure against loss or damage (and ATG will not pay costs, attorneys' fees, or expenses) resulting from:
 - a. any Covenant contained in an instrument creating a lease;

ATG FORM 2098-06 (ALTA 9.1-06)

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- b. any Covenant relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or
- c. except as provided in Section 3.b., any Covenant relating to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances.

This endorsement is issued as part of the policy. Except as it expressly states, it does not: (i) modify any of the terms and provisions of the policy; (ii) modify any prior endorsements; (iii) extend the Date of Policy; or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

J	•	
Date	Member No.	Signature of Member or Authorized Signatory
		FOR USE IN: ALL STATES

ATTORNEYS' TITLE GUARANTY FUND. INC.

Policy No.:	State Issued:
1 One y 110	State Issueu.

COVENANTS, CONDITIONS, AND RESTRICTIONS - IMPROVED LAND - OWNER'S ENDORSEMENT (ALTA 9.2-06)

- 1. The insurance provided by this endorsement is subject to the exclusions in Section 4 of this endorsement and the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.
- 2. For the purposes of this endorsement only,
 - a. "Covenant" means a covenant, condition, limitation, or restriction in a document or instrument in effect at Date of Policy.
 - b. "Improvement" means a building, structure located on the surface of the Land, road, walkway, driveway, or curb, affixed to the Land at Date of Policy and that by law constitutes real property, but excluding any crops, landscaping, lawn, shrubbery, or trees.
- 3. ATG® insures against loss or damage sustained by the Insured by reason of:
 - a. a violation on the Land at Date of Policy of an enforceable Covenant, unless an exception in Schedule B of the policy identifies the violation;
 - b. enforced removal of an Improvement as a result of a violation, at Date of Policy, of a building setback line shown on a plat of subdivision recorded or filed in the Public Records, unless an exception in Schedule B of the policy identifies the violation; or
 - c. a notice of a violation, recorded in the Public Records at Date of Policy, of an enforceable Covenant relating to environmental protection describing any part of the Land and referring to that Covenant, but only to the extent of the violation of the Covenant referred to in that notice, unless an exception in Schedule B of the policy identifies the notice of the violation.
- 4. This endorsement does not insure against loss or damage (and ATG will not pay costs, attorneys' fees, or expenses) resulting from:
 - a. any Covenant contained in an instrument creating a lease;
 - b. any Covenant relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or
 - c. except as provided in Section 3.c., any Covenant relating to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances.

This endorsement is issued as part of the policy. Except as it expressly states, it does not: (i) modify any of the terms and provisions of the policy; (ii) modify any prior endorsements; (iii) extend the Date of Policy; or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

,	present is subject to all of the terms and provisions of the policy and of any prior endorsements.				
Signature of Member or Authorized Signatory	Member No.				
FOR USE IN: ALL STATES					

ATTORNEYS' TITLE GUARANTY FUND, INC.

State Issued:

COMMERCIAL ENVIRON	MENTAL PROTECTION	N LIEN ENDORSEME	NT (ALTA 8.2-06)	
	or filed in the records of the	he clerk of the United Sta	vironmental protection lien that, at Date of Policy, is tes district court for the district in which the Land is edule B.	
he policy; (ii) modify any prior provision of the policy or a provision of the policy.	r endorsements; (iii) extent previous endorsement is in	nd the Date of Policy; or one one of the Date of Policy; or one of	es not: (i) modify any of the terms and provisions of (iv) increase the Amount of Insurance. To the extentess provision of this endorsement, this endorsement of the policy and of any prior endorsements.	t
NTG FORM 2042-06 (ALTA 8.2-06)	Date	Member No.	Signature of Member or Authorized Signatory FOR USE IN: ALL STATES	- S
ATG (5/13)			TOROGE III. PLE GIATEC	

Policy No.:

Policy No.:		State	Issued:	
CONTIGUITY – SINGLE P	ARCEL ENDORSEMEN	TT (ALTA 19.1-06)		
ATG insures against loss or da	amage sustained by the Ins	ured by reason of:		
1. the failure of the Land to	be contiguous to that certain	n parcel of real property	legally described as:	
along the	bound	ary line(s); or		
2. the presence of any gaps,	strips, or gores separating	any of the contiguous bo	undary lines described above.	
the policy; (ii) modify any prical provision of the policy or a	or endorsements; (iii) exter previous endorsement is i	nd the Date of Policy; or neonsistent with an expr	oes not: (i) modify any of the terr (iv) increase the Amount of Insuess provision of this endorsement of the policy and of any prior end	rance. To the extent nt, this endorsement
	Date	Member No.	Signature of Member or Author	ized Signatory
ATO FORM 0400 00 (ALTA FORM 40 4 00)				FOR HOE IN ALL OTATEO

Policy No.:		State Issued:				
CONTIGUI	TY – MULTIPLI	E PARCELS ENDORSE	EMENT (ALTA 19-06)			
ATG insures	against loss or da	mage sustained by the Ins	sured by reason of:			
 □ the fa 	ilure of the	boundary line of Par	cel A of the Land to be con	ntiguous to the	boundary line of Parcel	В;
☐ the fa	ilure of the	boundary line of Par	cel B of the Land to be con	ntiguous to the	boundary line of Parcel	C;
☐ the fa	ilure of the	boundary line of Par	cel C of the Land to be con	ntiguous to the	boundary line of Parcel	D;
☐ the fa	ilure of the	boundary line of Par	cel D of the Land to be con	ntiguous to the	boundary line of Parce	ΙE;
or						
2. the prese	ence of any gaps, s	strips, or gores separating	any of the contiguous bou	ndary lines described	above.	
the policy; (in a provision of	i) modify any prio of the policy or a p	r endorsements; (iii) exte previous endorsement is	nd the Date of Policy; or (iv) increase the Amo ss provision of this	of the terms and provisions unt of Insurance. To the ext endorsement, this endorsem my prior endorsements.	tent
				Q1		
ATG FORM 2119-0	6 (ALTA FORM 19-06)	Date	Member No.	Signature of Mem	ber or Authorized Signatory FOR USE IN: ALL STA	TES

Policy No.:		State	e Issued:	
SINGLE TAX PARCEL END	ORSEMENT (ALTA 18-	.06)		
ATG insures against loss or da failing to constitute a separate to			and being taxed as part of a larger parcel of	land or
the policy; (ii) modify any prior a provision of the policy or a p	endorsements; (iii) extendorsevious endorsement is in	I the Date of Policy; or consistent with an expr	oes not: (i) modify any of the terms and provis (iv) increase the Amount of Insurance. To the ress provision of this endorsement, this endor of the policy and of any prior endorsements.	extent
	Date	Member No.	Signature of Member or Authorized Signatory	
ATG FORM 2117-06 (ALTA FORM 18-06)			FOR USE IN: AL	L STATES

Policy No.:			State	e Issued:	
MULTIPLI	E TAX PARCEL E	NDORSEMENT (ALTA	A 18.1-06)		
ATG insure	s against loss or dam	nage sustained by the Insu	ured by reason of:		
		identified below not being umber(s) including any actions.		te taxes under the listed tax ident	ification number(s)
Par	cel:				
Tax	x Identification Num	aber(s):			
	ements, if any, descrient estate.	ribed in Schedule A bein	g cut off or disturbed by	the nonpayment of real estate tax	xes assessed against
the policy; (a provision of	ii) modify any prior of the policy or a pr	endorsements; (iii) extent revious endorsement is in	d the Date of Policy; or neconsistent with an expr	pes not: (i) modify any of the term (iv) increase the Amount of Insuress provision of this endorsement of the policy and of any prior end	rance. To the extent t, this endorsement
ATG FORM 2118-0	 06 (ALTA FORM 18.1-06)	Date	Member No.	Signature of Member or Authori	zed Signatory FOR USE IN: ALL STATES

Policy No.:		State	e Issued:			
LOCATION ENDORSEMENT 1 (A	ALTA 22-06)					
ATG insures against loss or damage sustained by the Insured by reason of the failure of a						
(Description of Improvement) known as,						
to be located on the Land at Date of Po		(Street Address)		,		
This endorsement is issued as part of the policy; (ii) modify any prior endor a provision of the policy or a previou controls. Otherwise, this endorsement	rsements; (iii) extend to s endorsement is inco	he Date of Policy; or nsistent with an exp	(iv) increase the Amount of Insuraress provision of this endorsement,	nce. To the extent this endorsement		
4TO FORM 2000 20 (ALTA FORM 20 20)	Date	Member No.	Signature of Member or Authorize	d Signatory		

ATTORNEYS' TITLE GUARANTY FUND, INC.

Pol	icy N	No.:		State 1	Issued:
ZO	NIN	G – UNIMPROVED I	LAND ENDORSEMENT	(ALTA 3-06)	
1.	AT a. b.	according to applicable	or damage sustained by the le zoning ordinances and a ses are not allowed under	mendments, the Land is n	at Date of Policy: ot classified Zone
2.	The	ere shall be no liability	under this endorsement ba	sed on:	
	a.	including but not limi		necessary consents or aut	ontained in the zoning ordinances and amendments, horizations as a prerequisite to the use or uses. This Risk 5.
	b.		zoning ordinances and a idity, the effect of which is		final decree of a court of competent jurisdiction es.
	c.	The refusal of any per	son to purchase, lease, or l	end money on the Title co	overed by this policy.
the a p	polio rovis	cy; (ii) modify any prior ion of the policy or a prior ion of the policy or a prior in the prior in t	r endorsements; (iii) exten previous endorsement is in	d the Date of Policy; or (aconsistent with an expre	es not: (i) modify any of the terms and provisions of iv) increase the Amount of Insurance. To the extent ss provision of this endorsement, this endorsement f the policy and of any prior endorsements.
			Date	Member No.	Signature of Member or Authorized Signatory

ATG FORM 2039-06 (ALTA FORM 3-06) © ATG (1/07)

ATTORNEYS' TITLE GUARANTY FUND, INC.

Pol	icy N	No.: State Issued:					
ZO	NIN	ING - COMPLETED STRUCTURE ENDORSEMENT (ALTA 3.1-06)					
1.	ΑT	ΓG [®] insures against loss or damage sustained by the Insured in the event that, at Date of Policy:					
	a.	according to applicable zoning ordinances and amendments, the Land is not classified Zone					
	b.	the following use or uses are not allowed under that classification:					
	c.	There shall be no liability under paragraph 1.b. if the use or uses are not allowed as the result of any lack of compliance any conditions, restrictions, or requirements contained in the zoning ordinances and amendments, including but not 1 to the failure to secure necessary consents or authorizations as a prerequisite to the use or uses. This paragraph 1.c. do modify or limit the coverage provided in Covered Risk 5.	mited				
2.		ATG further insures against loss or damage sustained by the Insured by reason of a final decree of a court of comurisdiction:	petent				
	a.	prohibiting the use of the Land, with any existing structure, as insured in paragraph 1.b.; or					
	b.	requiring the removal or alteration of the structure on the basis that, at Date of Policy, the zoning ordinance amendments have been violated with respect to any of the following matters:	s and				
		i. area, width, or depth of the Land as a building site for the structure;					
		ii. floor space area of the structure;					
		iii. setback of the structure from the property lines of the Land;					
		iv. height of the structure; or					
		v. number of parking spaces.					
3.	Th	There shall be no liability under this endorsement based on:					
	a.	the invalidity of the zoning ordinances and amendments until after a final decree of a court of competent jurisc adjudicating the invalidity, the effect of which is to prohibit the use or uses;	iction				
	b.	the refusal of any person to purchase, lease, or lend money on the Title covered by this policy.					
the a p	polio rovis	endorsement is issued as part of the policy. Except as it expressly states, it does not: (i) modify any of the terms and provision of the policy; (ii) modify any prior endorsements; (iii) extend the Date of Policy; or (iv) increase the Amount of Insurance. To the vision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsements. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.	extent				
con	u OIS	Date Member No. Signature of Member or Authorized Signatory					