



Fidelity National Title[®] Insurance Company

EXPANDED COVERAGE PROVISIONS OF THE ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY* (10-13-01)

- **AUTOMATIC INCREASE IN COVERAGE*** **Preamble**

The Expanded Policy automatically increases the original policy amount by twenty-five (25%) percent.
- **ENHANCED ACCESS*** **Covered Risks #4**

The Expanded Policy expands access coverage to include both actual vehicular and pedestrian access to and from the land based on a legal right.
- **SURVEY COVERAGE:** **Covered Risks #17, #24 and #25**
 1. Standard regional exceptions are removed. And, no survey or loan inspection report is required for this extended coverage!
 2. Affirmative coverage is provided which insures any violation, variation or adverse circumstance affecting the title that would have been disclosed by an accurate survey.
 3. Coverage is provided as to damage to existing improvements, lawns, shrubbery or trees or interference with the use for one-to-four family residential purposes due to the exercise of the right to use or maintain any easement referred to in Schedule B.
- **COVERAGES FOR CERTAIN POST-POLICY ENCROACHMENTS*** **Covered Risks #19 and #20**
 1. Encroachment onto the Land
 2. Encroachment onto other Land
 3. Encroachment onto an Easement
 4. Encroachment over a Building Set-Back Line
- **TAX COVERAGES*** **Covered Risks #7, #15 and #26**
 1. The Expanded Policy insures that real property taxes due or payable at Date of Policy have been paid.
 2. The lender also has coverage in the event the assessment or taxation of the land is part of a larger parcel.
 3. The lender has coverage in the event supplemental taxes are assessed after the recording of the insured mortgage for a period of time before the recording of the insured mortgage.
- **RESTRICTIVE COVENANT COVERAGE*** **Covered Risks #18**

The Expanded Policy protects the lender in the event that the existing structure (including a future modification or replacement) is unable to be used for residential purposes because that use violates a restriction shown in Schedule B.
- **SUBDIVISION COVERAGE*** **Covered Risks #14**

This coverage protects the lender in the event the land was improperly subdivided prior to the insured mortgage.

*Please read the actual policy for details concerning coverage, exclusions and conditions.



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- **COVERAGES FOR CERTAIN POST POLICY FORGERIES***

Covered Risks #22

1. The Expanded Policy provides coverage in the event of the forgery of any instrument purporting to subordinate, assign, release or convey the insured mortgage – after Date of Policy.
2. The lender is also protected against the forgery of any instrument purporting to convey or encumber the title or interest acquired by the insured – after Date of Policy.

- **POST POLICY MECHANICS' LIEN COVERAGE***

Covered Risks #8(c)

The Expanded Policy protects the lender as to mechanics' lien claims – even though arising from an improvement or work related to the land which was contracted for or commenced after Date of Policy – without the additional requirement that the loan was intended to finance the construction.

- **BUILDING PERMIT COVERAGE***

Covered Risks #16

The Expanded Policy protects the lender in the event that existing structure (including a future modification or replacement) was constructed without a valid building permit from the appropriate governmental agency.

- **ZONING COVERAGE***

Covered Risks #12 and #13

1. The Expanded Policy protects the lender in the event that the land is not zoned to permit one-to-four family residential structures or condominiums.
2. The Expanded Policy also provides coverage as to the forced removal, modification or replacement of any existing one-to-four family residential structures or condominiums resulting from the violation of any of the following requirements of any applicable zoning ordinance: area or dimensions of the land as a building site; floor space area of the structure; height of the structure; or distance of the structure from the boundary lines of the land.

- **OTHER COVERAGES***

The Expanded Policy offers coverage as to these additional matters:

1. failure of the land to have the street address shown on Schedule A; **Covered Risks #10**
2. failure of the land to be improved with a one-to-four family residence or condominium unit; **Covered Risks #11**
3. damage to improvements, lawns, shrubbery or trees constructed or planted on the land before, on or after Date of Policy resulting from the future exercise of any right to use the surface of the land for the extraction or development of minerals, water or any other substance; **Covered Risks #21**
4. post-policy modifications to the insured mortgage; and **Covered Risks #23**
5. violation of the usury laws of the state where the land is located. **Covered Risks #27**
3. structure; or distance of the structure from the boundary lines of the land.

- **INCORPORATION OF ENDORSEMENTS***

Covered Risks #28

ALTA 4, 5, 6, 6.2, 8.1 and 9 are automatically incorporated, as applicable. No forms to attach or boxes to check.

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