

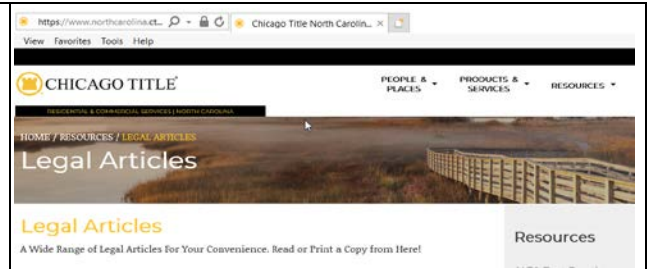


CHICAGO BULL

(5-13-2019)

Title Insurance Endorsements for all Occasions and all Properties

(Updated 5-13-2019)



Practicing real estate law efficiently, residential or commercial, is often about having the best resources right at your fingertips! Do you get frustrated when people throw around ALTA endorsement numbers, as if you should remember them *all*? Do attorneys and lenders require endorsements you have never heard of and, thus, for which you have no clue of the requirements?

Everyone has had that unusual title transaction such as private road access questions, easements, encroachments, setbacks, mobile homes, ambiguous legal descriptions. Were there exceptions to title that may impact your client's intended use and enjoyment of the property?

Have you looked past the title insurance policy Schedules A and B to review the Covered Risks, the Exclusions and the Conditions – and then wondered if you were getting the coverage your client needs?

Chicago Title has the resources to help. On the next page you will find a list of **ALTA Endorsements by Series**. For more detail on all of these, including descriptions of the coverage provided and related examples and requirements, just go to our website at www.northcarolina.ctic.com and click on Resources → Legal Articles, then choose Endorsements. You will find two great resources, periodically updated for your reference:

- ***Title Insurance Underwriting Review: The ALTA Commercial Endorsements***, by Robert S. Bozarth, Senior Staff Underwriting Counsel
- ***American Land Title Association (ALTA) Endorsements: North Carolina Coverages***

As always, we welcome your questions, feedback and comments.

View this and more articles on our website at <https://www.northcarolina.ctic.com>

ALTA ENDORSEMENTS in North Carolina (by series)

ALTA Endorsement Series	Coverage issues
3	Zoning
4	Condominium
5	Planned Unit Development
6	Variable Rate (Lender)
7	Mobile Homes
8	Environmental
9	Restrictions (some easements)
10	Assignment of Mortgage (Lender)
11	Mortgage Modification (Lender)
12	Aggregation (or Tie-In)
13	Leasehold
14	Future Advances (Lender)
15	Non-imputation
16	Mezzanine (Owner)
17	Access and Utilities
18	Tax Parcel(s)
19	Contiguity
20	First Loss (Lender)
22	Location / Address
23	Co-Insurance
24	Doing Business (Lender)
25	Survey
26	Subdivision
27	Usury (Lender)
28	Easements and Encroachments
29	Swap (Lender)
30	Shared Appreciation (Lender)
31	Severable Improvements
32/33	Mechanics' Lien (Lender)
34	Identified Risk / Affirmative Coverage
35	Minerals and Subsurface Substances
36	Energy Projects
37	Assignment of Rents or Leases (Lender)
39	Policy Authentication (for electronic policies)
40	Tax Credit Investor
41	Water Rights
42	Commercial Lender Group (Lender)
43	Anti-Taint (Lender)
44	Insured Mortgage Recording (Lender)
45	Pari Passu (Lender)