

DEEP DIVE SERIES:

2021 ALTA SHORT FORM LOAN POLICIES

May 5, 2021

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JAMES L. (JIM) GOSDIN

Senior Vice President

Chief Underwriting Counsel—All Underwriters

Associate General Counsel

Stewart Title Guaranty Company

jgosdin@stewart.com

MARSHA D. LANER

Senior Vice President

Regional Underwriting Counsel—Midwestern States

Senior Underwriter

Stewart Title Guaranty Company

mlaner@stewart.com

LISA S. DELVECCHIO

Senior Underwriter

Stewart Title Guaranty Company

lisa.delvecchio@stewart.com

SHARI B. SCHNEIDER

Underwriter

Stewart Title Guaranty Company

General Counsel

Stewart Title of California, Inc.

shari.schneider@stewart.com



OVERVIEW

- **WHAT WILL CHANGE IN THE SHORT FORM RESIDENTIAL LOAN POLICIES?**
- **WHAT WILL CHANGE IN THE SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES?**
- **OTHER ALTA FORMS IMPACTED**
- **HOW CAN YOU PREPARE?**



WHAT WILL CHANGE IN THE SHORT FORM RESIDENTIAL LOAN POLICIES?



INTRODUCTION

ALTA SHORT FORM RESIDENTIAL LOAN POLICY—ASSESSMENTS PRIORITY

ONE-TO-FOUR FAMILY

~~Issued~~issued by

BLANK TITLE INSURANCE COMPANY

ALTA SHORT FORM RESIDENTIAL LOAN POLICY—CURRENT ~~VIOLATIONS~~ASSESSMENTS

ONE-TO-FOUR FAMILY

~~Issued~~issued by

BLANK TITLE INSURANCE COMPANY

TRANSACTION IDENTIFICATION DATA



[Transaction Identification Data, for which the Company assumes no liability as set forth in Condition 9.e.:

Issuing Agent:

Issuing Office:

Issuing Office's ALTA[®] Registry ID:

Loan ID Number:

Issuing Office File Number:

Property Address:]

SCHEDULE A



SCHEDULE A

Name and Address of Title Insurance Company:

~~[File No.:]~~

Policy ~~No.~~ Number:

~~Loan No.:~~

~~Address Reference: Street Address:~~

~~County and State:~~

Amount of Insurance: \$ [Premium: \$]

Mortgage Amount: \$ Mortgage Date:

Date of Policy: ~~[at a.m. / p.m.]~~

Property Address:

1. Name of Insured:

2. Name of Borrower(s):

3. 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 the Date of Policy, vested in the Borrower(s) ~~shown~~ 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 [one] page(s), [including its reverse side,] unless an addendum is attached and indicated below:

~~_____~~ Addendum attached

SCHEDULE A

6. This policy incorporates by reference the ~~The~~ endorsements ~~checked~~selected below, if any, ~~are incorporated in this policy~~adopted by the [American Land Title Association][_____] as of the Date of Policy:

- ~~ALTA ENDORSEMENT 4[-06] (Condominium—Assessments Priority) endorsement~~
- ~~ALTA ENDORSEMENT 4.1-06 (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.~~
- ~~ALTA ENDORSEMENT 5[-06] (Planned Unit Development—Assessments Priority) endorsement~~
- ~~ALTA ENDORSEMENT 5.1-06 (Planned Unit Development)~~
- ~~ALTA ENDORSEMENT 6[-06] (Variable Rate Mortgage) endorsement~~, if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
- ~~ALTA ENDORSEMENT 6.2[-06] (Variable Rate Mortgage—Negative Amortization) endorsement~~, if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.
- ~~ALTA ENDORSEMENT 7[-06] (Manufactured Housing Unit) endorsement~~, if a manufactured housing unit is located on the Land at the Date of Policy.
- ~~ALTA ENDORSEMENT 7.1[-06] (Manufactured Housing—Conversion—; Loan Policy) endorsement~~
- ~~ALTA ENDORSEMENT 8.1[-06] (Environmental Protection Lien) endorsement—Paragraph b refers to the following Statestate statute(s):~~
- ~~ALTA ENDORSEMENT 9[-06] (Restrictions, Encroachments, Minerals—Loan Policy) endorsement~~
- ~~ALTA 9.6[-06] Private Rights—Loan Policy endorsement~~
- ~~ALTA ENDORSEMENT 14[-06] (Future Advance—Priority) endorsement~~
- ~~ALTA ENDORSEMENT 14.1[-06] (Future Advance—Knowledge) endorsement~~
- ~~ALTA ENDORSEMENT 14.3[-06] (Future Advance—Reverse Mortgage) endorsement~~
- ~~ALTA ENDORSEMENT 22[-06] (Location) endorsement, if the The~~ type of improvement is a one-to-four family residential structure and the ~~street address~~Property Address is as shown above.
- ~~ALTA ENDORSEMENT 30[-06] —(Shared Appreciation Mortgage) endorsement~~

SCHEDULE A

6. This policy incorporates by reference ~~these~~the endorsements ~~checked~~selected below, if any, adopted by the [American Land Title Association] [] as of the Date of Policy:

- ALTA ~~ENDORSEMENT~~ 4.1[-06] (~~Condominium—Current Assessments~~) endorsement, if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.
- ALTA ~~ENDORSEMENT~~ 5.1[-06] (~~Planned Unit Development—Current Assessments~~) endorsement
- ALTA ~~ENDORSEMENT~~ 6[-06] (~~Variable Rate Mortgage~~) endorsement, if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
- ALTA ~~ENDORSEMENT~~ 6.2[-06] (~~Variable Rate Mortgage—Negative Amortization~~) endorsement, if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.
- ALTA ~~ENDORSEMENT~~ 7[-06] (~~Manufactured Housing Unit~~) endorsement, if a manufactured housing unit is located on the Land at the Date of Policy.
- ALTA ~~ENDORSEMENT~~ 7.1[-06] (~~Manufactured Housing—Conversion—; Loan Policy~~) endorsement
- ALTA ~~ENDORSEMENT~~ 8.1[-06] (~~Environmental Protection Lien~~) endorsement—Paragraph b refers to the following ~~State~~state statute(s):
- ALTA 9.6.1[-06] Private Rights—Current Assessments—Loan Policy endorsement
- ALTA ~~ENDORSEMENT~~ 9.10[-06] (~~Restrictions, Encroachments, Minerals—Current Violations—Loan Policy~~) endorsement
- ALTA ~~ENDORSEMENT~~ 14[-06] (~~Future Advance—Priority~~) endorsement
- ALTA ~~ENDORSEMENT~~ 14.1[-06] (~~Future Advance—Knowledge~~) endorsement
- ALTA ~~ENDORSEMENT~~ 14.3[-06] (~~Future Advance—Reverse Mortgage~~) endorsement
- ALTA ~~ENDORSEMENT~~ 22[-06] (~~Location~~) endorsement, if ~~the~~The type of improvement is a one-to-four family residential structure and the ~~street address~~Property Address is as shown above.
- ALTA ~~ENDORSEMENT~~ 30[-06] (~~Shared Appreciation Mortgage~~) endorsement

WITNESS CLAUSE & SIGNATURES



[Witness clause ~~optional~~]

BLANK TITLE INSURANCE COMPANY

By~~BY~~: _____
[Authorized Signatory] ~~PRESIDENT~~

By~~BY~~: _____
[Authorized Signatory] ~~SECRETARY~~

NOTE: ~~[bracketed~~ Bracketed [] material optional ~~one alternative must be chosen]~~

SCHEDULE B



SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, [BLANK TITLE INSURANCE COMPANY], A [BLANK] CORPORATION, ~~HEREIN CALLED~~ (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) LOAN POLICY (~~06-17-06~~07-01-2021), 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 ~~AND AFFIRMATIVE INSURANCES~~

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 affirmative insurance~~ set forth below, this policy does not insure against loss or damage ~~(and the Company will not pay costs, attorneys' fees, or expenses)~~ ~~which arise~~ arising by reason of:

1. Those taxes and assessments that become due or payable subsequent to the Date of Policy. ~~This Exception 1~~ does not modify or limit the coverage provided in Covered Risk 11.b. ~~11(b).~~

SCHEDULE B

2. Covenants, conditions, ~~or~~ restrictions, or limitations, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
- (a) ~~the~~ violation of those covenants, conditions, ~~or~~ restrictions, or limitations on or prior to the Date of Policy;
 - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, ~~or~~ restrictions, or limitations, including those relating to environmental protection; and
 - (c) provisions in those covenants, conditions, ~~or~~ restrictions, or limitations, including those relating to environmental protection, under which the lien of the Insured Mortgage can be ~~extinguished~~ invalidated, subordinated, or impaired.

As used in ~~paragraph~~ Exception 2.a.2(a), the words “covenants, conditions, ~~or~~ restrictions, or limitations” do not refer to or include any covenant, condition, ~~or~~ restriction, or limitation (a) relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that ~~a notice of an Enforcement Notice as of the Date of Policy identifies~~ a violation or alleged violation affecting the Land ~~has been recorded or filed in the Public Records at Date of Policy~~ and is not referenced in an ~~addendum~~ Addendum attached to this policy.

SCHEDULE B

2. Covenants, conditions, ~~or~~ restrictions, or limitations, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
- (a) ~~the~~ violation of those covenants, conditions, ~~or~~ restrictions, or limitations on or prior to the Date of Policy;
 - (b) ~~a~~ forfeiture or reversion of Title from a violation at the Date of Policy of those covenants, conditions, ~~or~~ restrictions, or limitations, including those relating to environmental protection; and
 - (c) ~~the~~ invalidation, subordination, or other impairment of the lien of the Insured Mortgage because of a violation at the Date of Policy of any provisions in those covenants, conditions, ~~or~~ restrictions, or limitations, including those relating to environmental protection.

As used in ~~Paragraph Exception 2.a.2(a)~~, the words “covenants, conditions, ~~or~~ restrictions, or limitations” do not refer to or include any covenant, condition, ~~or~~ restriction, or limitation (a) relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that ~~a notice of an Enforcement Notice as of the Date of Policy identifies~~ a violation or alleged violation affecting the Land ~~has been recorded or filed in the Public Records at Date of Policy~~ and is not referenced in an ~~addendum~~ Addendum attached to this policy.

SCHEDULE B

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the encroachment, at the Date of Policy, of the improvements on any easement; and
 - (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.

4. Any lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) any effect on or impairment of the use of the Land for ~~residential~~ one-to-four family ~~dwelling~~ residential purposes by reason of such lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances; and
 - (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights or other subsurface substances so leased, granted, excepted, or reserved.

Nothing herein ~~shall~~ insures against loss or damage resulting from contamination, explosion, fire, flooding, ~~fracturing~~, vibration, fracturing, earthquake, or subsidence.

NOTICES, WHERE SENT: Any notice of claim ~~or~~ 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 ~~the following address:~~ _____ (fill in) _____.

**ADDENDUM
TO
ALTA SHORT FORM RESIDENTIAL LOAN POLICY—ASSESSMENTS PRIORITY
ONE-TO-FOUR FAMILY**

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

**SCHEDULE B
(Continued)**

In addition to the matters set forth ~~on~~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:

ADDENDUM
ALTA SHORT FORM RESIDENTIAL LOAN POLICY ~~==~~ CURRENT VIOLATIONS ASSESSMENTS
ONE-TO-FOUR FAMILY

Policy Number:

~~Addendum~~
~~Loan Number:~~
~~[File Number: _____]~~

SCHEDULE B
(Continued)

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



WHAT WILL CHANGE IN THE SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES?



INTRODUCTION

ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY—ASSESSMENTS PRIORITY
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY
~~Issued~~issued by
BLANK TITLE INSURANCE COMPANY

ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY—CURRENT ASSESSMENTS
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY
~~Issued~~issued by
BLANK TITLE INSURANCE COMPANY

TRANSACTION IDENTIFICATION DATA



[Transaction Identification Data, for which the Company assumes no liability as set forth in Condition 9.e.:

Issuing Agent:

Issuing Office:

Issuing Office's ALTA® Registry ID:

Loan ID Number:

Issuing Office File Number:

Property Address:]

SCHEDULE A



SCHEDULE A

Name and Address of Title Insurance Company:

Policy Number:

~~Loan Number:~~

~~[File Number: _____]~~

~~Policy~~ Amount of Insurance: \$

[Premium: \$ _____]

Mortgage Amount: \$

Mortgage Date:

Date of Policy:

Property Address:

1. Name of Insured:

2. Name of Borrower(s):

~~Street Address:~~

~~County and State:~~

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

 Addendum attached

[6. The following ~~state~~ State statutes are made part of Schedule B, relating to the ALTA 8.1 ~~[-06]~~ (Environmental Protection Lien) endorsement: _____]

WITNESS CLAUSE & SIGNATURES



[Witness clause ~~optional~~]

BLANK TITLE INSURANCE COMPANY

By: _____

~~PRESIDENT~~

[Authorized Signatory]

By: _____

~~SECRETARY~~

[Authorized Signatory]

NOTE: Bracketed [] material optional

SCHEDULE B

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, [BLANK TITLE INSURANCE COMPANY], A [_____] BLANK CORPORATION, ~~HEREIN CALLED~~ (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—ASSESSMENTS PRIORITY (~~04-02-15~~07-01-2021), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B ~~SHALL~~ REFER TO SCHEDULES A AND B OF THIS POLICY.

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, [BLANK TITLE INSURANCE COMPANY], A [_____] BLANK CORPORATION, ~~HEREIN CALLED~~ (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 (~~04-02-15~~07-01-2021), 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

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 ~~after~~in Covered Risk 28, this policy does not insure against loss or damage ~~(and the Company will not pay costs, attorneys' fees, or expenses)~~ ~~which arise~~ arising by reason of:

1. Those taxes and ~~special~~-assessments that become due or payable subsequent to the Date of Policy. ~~(This~~ Exception 1 ~~does not modify or limit the coverage provided in Covered Risk 10.b.11(b) or 24-25.)~~

SCHEDULE B

2. Covenants, conditions, ~~and~~ restrictions, or limitations, if any, appearing in the Public Records. Exception 2 does not include any Discriminatory Covenant, ~~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 Exception 2 does not modify or limit the coverage provided in Covered Risk 89, 910, 10.c.11(e), or 1617.)~~

2. Covenants, conditions, ~~and~~ restrictions, or limitations, if any, appearing in the Public Records. Exception 2 does not include any Discriminatory Covenant, ~~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 Exception 2 does not modify or limit the coverage provided in Covered Risk 1617.)~~

SCHEDULE B

3. Any easements or servitudes appearing in the Public Records. (~~This~~ Exception 3 does not modify or limit the coverage provided in Covered Risk ~~2223~~ or ~~2324~~.)
4. Any lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances appearing in the Public Records. (~~This~~ Exception 4 does not modify or limit the coverage provided in Covered Risk ~~1718~~.)

NOTICES, WHERE SENT: ~~All notices required to be given the Company~~ Any notice of claim and any other notice or statement in writing required to be ~~furnished~~ given to the Company ~~shall include the number of~~ under this policy ~~and shall~~ must be ~~addressed~~ given to the Company at: _____ (fill in) _____.

ADDENDUM

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

~~Addendum~~

Policy Number:

~~Loan Number:~~

~~[File Number: _____]~~

SCHEDULE B (Continued)

In addition to the matters set forth ~~on~~in Schedule B of ~~this~~the policy to which this ~~addendum~~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:

ADDENDUM

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

Policy Number:

~~Addendum~~

~~Loan Number:~~

~~[File Number: _____]~~

SCHEDULE B (Continued)

In addition to the matters set forth ~~on~~in Schedule B of ~~this~~the policy to which this ~~addendum~~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:



OTHER ALTA FORMS IMPACTED BY REVISIONS TO "BASE" POLICIES



OTHER ALTA FORMS IMPACTED



- **ALTA Loan Policy**
- **ALTA Owner's Policy**
- **ALTA Homeowner's Policy**
- **ALTA Expanded Coverage Residential Loan Policies**
 - ALTA Expanded Coverage Residential Loan Policy—Assessments Priority
 - ALTA Expanded Coverage Residential Loan Policy—Current Assessments
- **ALTA Commitment**
- **ALTA Short Form Commitment**
- **ALTA Closing Protection Letters**
 - ALTA Closing Protection Letter—Single Transaction
 - ALTA Closing Protection Letter—Multiple Transactions

OTHER ALTA FORMS IMPACTED

- ALTA 3[-06] Zoning
- ALTA 3.1[-06] Zoning—Completed Structures
- ALTA 3.2[-06] Zoning—Land Under Development
- ALTA 3.3[-06] Zoning—Completed Improvement—Non-Conforming Use
- ALTA 3.4[-06] Zoning—No Zoning Classification
- ALTA 4[-06] Condominium—Assessments Priority
- ALTA 4.1[-06] Condominium—Current Assessments
- ALTA 6[-06] Variable Rate Mortgage
- ALTA 6.2[-06] Variable Rate Mortgage—Negative Amortization
- ALTA 7.1[-06] Manufactured Housing—Conversion—Loan Policy
- ALTA 7.2[-06] Manufactured Housing—Conversion—Owner's Policy
- ALTA 8.1[-06] Environmental Protection Lien
- ALTA 10[-06] Assignment
- ALTA 10.1[-06] Assignment and Date Down
- ALTA 11[-06] Mortgage Modification
- ALTA 11.1[-06] Mortgage Modification with Subordination
- ALTA 11.2[-06] Mortgage Modification with Additional Amount of Insurance

OTHER ALTA FORMS IMPACTED

- ALTA 12[-06] Aggregation—Loan Policy
- ALTA 12.1[-06] Aggregation—State Limits—Loan Policy
- ALTA 14[-06] Future Advance—Priority
- ALTA 14.1[-06] Future Advance—Knowledge
- ALTA 14.2[-06] Future Advance—Letter of Credit
- ALTA 14.3[-06] Future Advance—Reverse Mortgage
- ALTA 26[-06] Subdivision
- ALTA 27[-06] Usury
- ALTA 28.1[-06] Encroachments—Boundaries and Easements
- ALTA 30[-06] Shared Appreciation Mortgage
- ALTA 30.1[-06] Commercial Participation Interest
- ALTA 32[-06] Construction Loan
- ALTA 32.1[-06] Construction Loan—Direct Payment
- ALTA 32.2[-06] Construction Loan—Insured's Direct Payment

- **Other Forms?**



HOW CAN YOU PREPARE?

HOW CAN YOU PREPARE?

- **Underwriter Training & Guidance**
- **Production Software Updates**
- **ALTA News and Information**
- **ALTA Policy Forms Online at alta.org/policy-forms**

QUESTIONS?
