

CODES	DEFINITION
A	Basic Risks
A1	Fraud
A2	Forgery
A3	Competency; capacity; authority of parties
A4	Undisclosed heirs
A5	Marital rights
A6	Assumed risks
A6a	Off-record/prescriptive rights
A6b	Access
A6c	CC&R violation
A6d	Zoning violation
A6e	Forced removal/encroaching structure
A6f	Forced removal/encroaching boundary wall
A6g	Forced removal/structure on easement or set-back
A6h	Structure encroachment by neighbor
A6i	Boundary wall encroachment by neighbor
A6j	Incorrectness of map attached to policy
A6k	Assignment of mortgage
A6l	Failure re street address
A6m	Failure re residential improvements
A6n	Subdivision law violation
A6o	Building permit violation
A6p	Post-policy encroachment by another
A6q	Surface rights for mineral/water/etc. extraction

	Post-policy
A6r	forgery/impersonation
	Modification of
A6s	mortgage
	Easements—damage
	from use or
A6t	maintenance
A6u	Supplemental taxes
A6v	Variable rate mortgage
	Negative amortization
A6w	mortgage
A6x	Other assumed risk
B	Special Risks
B1	Mechanics' Lien
B1a	Construction Loan
	Owners or Permanent
B1b	Loan Policy
	Subordination of prior
B2	interests
	Affidavit or indemnity
	relied upon (except for
B3	mechanics' liens)
B4	Underwritten Risks
	Violation of restrictions
B4a	and covenants
B4b	Zoning
	Mortgages, judgments,
	liens (other than
B4c	mechanics' liens-priority)
B4d	Non-imputation
	Condominium,
	cooperative and PUD
B4e	coverages
	Usury - federal
B4f	preemption
B4g	Usury - other
	Waters - navigational
B4h	servitudes
	Waters - lands once
B4i	submerged
B4j	Doing business
B4k	Truth-in-lending
	Access/Easements
B4l	insured
B4m	Air rights insured

	Creditors'
B4n	rights/bankruptcy
B4o	Environmental liens
	Vacated streets and
B4p	alleys insured
	Assertions of
	possessory rights,
	encroachments,
	overlaps, boundary
	line disputes,
	unrecorded
	easements or claims
	of easements (shown
	by survey or
B4q	inspection)
	Assertions of
	possessory rights,
	encroachments,
	overlaps, boundary
	line disputes,
	unrecorded
	easements or claims
	(w/o a survey or
B4r	inspection)
B4s	Assignment of mortgage
	Surface rights for
B4t	mineral extraction
B4u	Existing improvements
	Modification of
B4v	mortgage
	Easements—damage
	from use or
B4w	maintenance
B4x	Optional advance
B4y	Revolving line of credit
B4z	Variable rate mortgage
	Negative amortization
B4aa	mortgage
B4bb	Other endorsement
	Plant, Searching and
C	Abstracting Procedures
	Take-off of public
C1	records
C2	Posting
C3	Searching irregularity
C4	Abstracting irregularity

C5	Other
D	Examination and Opinion Irregularities
D1	Unforeseen risk
D2	Irregular omission
D3	Failure to follow established procedures and policies
E	Survey- Inspection/Description Matters
E1	Incorrect survey or inspection
E2	Incorrect description used or furnished
F	Escrow/Closing Procedures
F1	Insufficient or improper instructions
F2	Instructions not followed
F3	Improper payment or failure to make payment
F4	Closing Protection Letter
F5	Failure to complete post- closing responsibilities
F6	Other
G	Typing or Policy Review
H	Taxes and Special Assessments
I	Apparent Non-Covered Claims
I1	Claim outside insuring provisions
I2	Claim within preprinted exclusion or exception
I3	Claim within special exception
I4	Other
J	Stakeholder/Interpleade r Cases
K	Disputed Procedure (Judicial/Non-Judicial)
K1	Foreclosure

K2	Government forfeiture
K3	Other
R	Fidelity
R1	By Agent
R2	By Approved Attorney
	By Independent
R3	Contractor
R4	By Employee
S	Unauthorized Risk
S1	By Agent
S2	By Approved Attorney
	By Independent
S3	Contractor
S4	By Employee
T	Irregularity or Omission
T1	By Agent
T2	By Approved Attorney
	By Independent
T3	Contractor
T4	By Employee
U	Company Practice Risk