

ALTA CLAIMS CODES

TO BE ASSIGNED BASED ON SPECIFIC ALLEGATIONS SET FORTH IN A CLAIM LETTER OR COMPLAINT OR ON THE COMPANY'S INTERPRETATION OF SUCH DOCUMENTS.

RISK CODES

A. Basic Risks

1. Fraud
2. Forgery
3. Competency; capacity; authority of parties
4. Undisclosed heirs
5. Marital rights
6. Assumed risks
 - a. Off-record/prescriptive rights
 - b. Access
 - c. CC&R violation
 - d. Zoning violation
 - e. Forced removal/encroaching structure
 - f. Forced removal/encroaching boundary wall
 - g. Forced removal/structure on easement or set-back
 - h. Structure encroachment by neighbor
 - i. Boundary wall encroachment by neighbor
 - j. Incorrectness of map attached to policy
 - k. Assignment of mortgage
 - l. Failure re street address
 - m. Failure re residential improvements
 - n. Subdivision law violation
 - o. Building permit violation
 - p. Post-policy encroachment by another
 - q. Surface rights for mineral/water/etc. extraction
 - r. Post-policy forgery/impersonation
 - s. Modification of mortgage
 - t. Easements—damage from use or maintenance
 - u. Supplemental taxes
 - v. Variable rate mortgage
 - w. Negative amortization mortgage
 - x. Other assumed risk

B. Special Risks

1. Mechanics' Lien
 - a. Construction Loan
 - b. Owners or Permanent Loan Policy
2. Subordination of prior interests
3. Affidavit or indemnity relied upon (except for mechanics' liens)

4. Underwritten Risks
 - a. Violation of restrictions and covenants
 - b. Zoning
 - c. Mortgages, judgments, liens (other than mechanics' liens-priority)
 - d. Non-imputation
 - e. Condominium, cooperative and PUD coverages
 - f. Usury - federal preemption
 - g. Usury - other
 - h. Waters - navigational servitudes
 - i. Waters - lands once submerged
 - j. Doing business
 - k. Truth-in-lending
 - l. **Access/Easements** insured
 - m. Air rights insured
 - n. Creditors' rights/bankruptcy
 - o. Environmental liens
 - p. Vacated streets and alleys insured
 - q. Assertions of possessory rights, encroachments, overlaps, boundary line disputes, unrecorded easements or claims of easements (shown by survey or inspection)
 - r. Assertions of possessory rights, encroachments, overlaps, boundary line disputes, unrecorded easements or claims (w/o a survey or inspection)
 - s. Assignment of mortgage
 - t. Surface rights for mineral extraction
 - u. Existing improvements
 - v. Modification of mortgage
 - w. Easements—damage from use or maintenance
 - x. Optional advance
 - y. Revolving line of credit
 - z. Variable rate mortgage
 - aa. Negative amortization mortgage
 - bb. Other endorsement

- C. Plant, Searching and Abstracting Procedures
 1. Take-off of public records
 2. Posting
 3. Searching irregularity
 4. Abstracting irregularity
 5. Other

- D. Examination and Opinion Irregularities
 1. Unforeseen risk
 2. Irregular omission
 3. Failure to follow established procedures and policies

- E. Survey-Inspection/Description Matters
 1. Incorrect survey or inspection
 2. Incorrect description used or furnished

- F. Escrow/Closing Procedures
 - 1. Insufficient or improper instructions
 - 2. Instructions not followed
 - 3. Improper payment or failure to make payment
 - 4. Closing Protection Letter
 - 5. Failure to complete post-closing responsibilities
 - 6. Other
- G. Typing or Policy Review
- H. Taxes and Special Assessments
- I. Apparent Non-Covered Claims
 - 1. Claim outside insuring provisions
 - 2. Claim within preprinted exclusion or exception
 - 3. Claim within special exception
 - 4. Other
- J. Stakeholder/Interpleader Cases
- K. Disputed Procedure (Judicial/Non-Judicial)
 - 1. Foreclosure
 - 2. Government forfeiture
 - 3. Other

RESPONSIBILITY CODES

- R. Fidelity
 - 1. By Agent
 - 2. By Approved Attorney
 - 3. By Independent Contractor
 - 4. By Employee
- S. Unauthorized Risk
 - 1. By Agent
 - 2. By Approved Attorney
 - 3. By Independent Contractor
 - 4. By Employee
- T. Irregularity or Omission
 - 1. By Agent
 - 2. By Approved Attorney
 - 3. By Independent Contractor
 - 4. By Employee
- U. Company Practice Risk