

**LOAN POLICY OF TITLE INSURANCE**

**SCHEDULE A**

Name and Address of Title Insurance Company:  
Old Republic National Title Insurance Company  
400 Second Avenue South  
Minneapolis, Minnesota 55401

G.F. No.

Issued with Policy Number:

Loan No.:

Property Address (for reference only):

Policy No.:

Amount of Insurance:

Premium:

Date of Policy:        at        am/pm

1. Name of Insured:

2. The estate or interest in the land that is insured as encumbered by the insured mortgage is:

3. Title to the estate or interest in the land is insured as vested in:

4. The Insured Mortgage and assignments thereof, if any, are described as follows:

5. The Land referred to in this policy is described as follows:

6. This policy incorporates by reference those endorsements selected below:

- T-5 (Leasehold Mortgagee Policy Endorsement)
- T-17 (Planned Unit Development)
- T-19 (Restrictions, Encroachments, Minerals)
- T-28 (Condominium)
- T-31 (Manufactured Housing) referring to manufactured housing unit serial number
- T-31.1 (Supplemental Coverage Manufactured Housing Unit)
- T-33 (Variable Rate)
- T-33.1 (Variable Rate - Negative Amortization)
- T-35 (Revolving Credit/Future Advance)
- T-36 (Environmental Protection Lien) Paragraph b refers to the following state statute(s): TEX HEALTH & SAFETY CODE §361.194; TEX HEALTH & SAFETY CODE §342.007, 342.008; TEX LOCAL GOV'T CODE §214.001, §214.0015(b), (d), and (e); and TEX. NATURAL RESOURCES CODE §134.150, if applicable.
- T-39 (Balloon Mortgage)
- T-42 (Equity Loan Mortgage) and subparagraph 2 (f) of the Equity Loan Mortgage Endorsement set forth in Procedural Rule P-44.C(2)  is  is not added.
- T-42.1 (Supplemental Coverage Equity Loan Mortgage)
- T-43 (Texas Reverse Mortgage)

- Section 13 of the Conditions of this policy, which relates to Arbitration, is hereby deleted.

The Company may insert or preprint all or part of paragraph 6 as applicable and may delete boxes or substitute lines or boxes. The Company also may substitute the following at the beginning of paragraph 6: "This policy incorporates by reference those endorsements shown below:"

**LOAN POLICY OF TITLE INSURANCE**

**SCHEDULE B**

G.F. No.

Policy No.

**EXCEPTIONS FROM COVERAGE**

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 terms and conditions of the leases and easements, if any, shown in Schedule A, and the following matters:

1. The following restrictive covenants of record itemized below, but the Company insures that any such restrictive covenants have not been violated so as to affect, and that future violation thereof will not affect, the validity or priority of the mortgage hereby insured (insert specific recording data or delete this exception):
  
2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.  
 Item 2 of Schedule B is hereby amended to read: "shortages in area".
  
3. Standby fees, taxes and assessments by any taxing authority for the year \_\_\_\_\_, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, *Texas Tax Code*, or because of improvements not assessed for a previous tax year.  
 Item 3 of Schedule B is hereby amended to delete: "and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership,"  
 Item 3 of Schedule B is hereby amended to add the following: "Company insures that standby fees, taxes and assessments by any taxing authority for the year \_\_\_\_\_ are not yet due and payable."
  
4. Liens and leases that affect the title to the estate or interest, but that are subordinate to the lien of the insured mortgage.
  
5. (Insert here all other specific exceptions as to the superior liens, easements, outstanding mineral and royalty interests, etc.)
  - a.
  - b.
  - c.
  - d.
  - e.
  - f.

Countersigned  
Title Company

By \_\_\_\_\_