

Sim.Policy:  
Premium

Property Code  
Trans Code

Rate Rule

## **SCHEDULE A**

Loan Policy No  
Date of Policy:  
Amount of Insurance: \$

1. Name of Insured:
2. The estate or interest in the land that is encumbered by the insured mortgage is:
3. Title to the estate or interest in the land is 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:

Loan Policy No.:

**SCHEDULE B**  
**EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage (and the Company will not pay costs, attorney's 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:
2. Any discrepancies, conflicts or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
3. Standby fees, taxes and assessments by any taxing authority for the year                      and subsequent years, 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. 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.