

ALTA OWNER POLICY (6-17-06)

C A T I C[®]

| | | | |
|--------|-------------------|-------------------------------|-----------------------|
| OP (A) | Policy No. | Amount of Insurance \$ (B) | Date of Policy (C) |
| | Agent Name (D) | | Agent No. (E) |

**OWNER TITLE INSURANCE POLICY
SCHEDULE A**

AUTOMATIC INFLATION CLAUSE: The policy amount will automatically increase by 10% of the amount shown above on each of the first five anniversaries of the policy date with respect to policies insuring one-to-four family, owner-occupied residential property.

1. Name of Insured: (F)

2. The estate or interest in the Land that is insured by this policy is fee simple unless the box is checked below:

(G) Leasehold Estate (see attached Leasehold Endorsement)

3. Title is vested in: (H)

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

(I) _____, Connecticut

A copy of the Property Description of said Land is attached hereto.

Countersigned and validated:

By _____ (J)
Signature of Issuing Attorney
(K)

Please Print or Type Name of Issuing Attorney

Policy not valid unless Schedule B - Part I attached.

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OP (L)

OWNER TITLE INSURANCE POLICY
SCHEDULE B – PART I
EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

General Exceptions:

- A. Rights of persons in possession other than the Insured.
- B. Any easements or claims of easements not shown by the Public Records, boundary line disputes, overlaps, encroachments, title to filled lands (if any) and all other facts which an accurate survey and inspection of the Land would disclose and which are not shown by the Public Records, as well as all those matters described in Covered Risk 2(c).
- C. Unrecorded mechanics' liens.

Exceptions lettered **(M)** are hereby deleted and, subject to all other provisions hereof, the Insured is insured against loss by reason of matters mentioned in such exceptions.

Special Exceptions (If none, so state) **(N)**

- 1. The lien for all municipal taxes on the List of October 1, _____ and thereafter. This policy insures that said taxes are current and that the next installment payment is not yet due and payable.

(O)

This policy incorporates by reference those ALTA endorsements selected below:

- (P)**
- 4.1 - 06 Condominium
 - 5.1 - 06 Planned Unit Development

See attached Continuation Sheet for additional Exceptions from Coverage.

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CONTINUATION SHEET
Policy No. OP (Q)

Schedule B Exceptions are continued as follows:

2.

SPECIMEN

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Property Description

(R)

SPECIMEN