



**Investors Title Insurance Company**

**Requirements  
and  
Exceptions**



# Investors Title Insurance Company

"Developing Solutions to Grow Your Bottom Line"

RequirementCode	RequirementText
<b>Access</b>	
ALTA17	Upon receipt of (i) evidence that the appropriate curb cut permits have been granted; (ii) a survey which favorably reflects the existence of access to the desired publicly-dedicated and accepted right-of-way; or (iii) other acceptable evidence that affirmatively confirms what the title insurance company will be insuring, the ALTA [17 / 17.1] in the form attached hereto, but completed as is appropriate, will be attached to the {{CHAR Enter Loan or Owners's}} policy.
<b>Affidavit/Forms</b>	
HUD-1	Receipt from the disbursing party of a copy of the executed HUD-1 in all residential transactions and/or a copy of the executed HUD-1 or similar settlement statement in all commercial transactions.
Hypoth	Receipt and review of satisfactorily executed hypothecation affidavit, if the record owner of property is not executing both the promissory note and the insured mortgage. Note: This requirement will be deemed satisfied if the insured instrument contains a hypothecation provision substantially similar to the attached affidavit.
Privacy	Provide the attached ITC Privacy Statement to the Borrower/Buyer at the time of closing.
PurchMon	Receipt and review of satisfactorily executed purchase money affidavit from Borrower.
SCForms	Mortgagor/Purchaser/Owner Certification, RESPA Acknowledgment and Financial Interest Disclosure (Form No. SC-305), Affidavit Regarding Liens (Form No. SC-311), Borrower Acknowledgment Regarding Survey (Form No. SC-312), Seller/Borrower Affidavit (Form No. SB-1), Expanded/Enhanced Policy Affidavit (Form No. 402), and Attorneys Final Certificate (Form No. SC-301), if applicable, to be executed prior to the issuance of final policy(ies).
<b>Assessments</b>	
A-71	Payment of {{CHAR Enter Installment Number}} installment of special assessment for {{FT Enter Special Assessment}}, plus all penalties and interest.
A-72	Payment for all installments of special assessment for {{FT Enter Special Assessment}} now due, plus all penalties and interest.
A-74	Payment of all installments of special assessment for {{FT Enter Assessment}}, whether now due or payable in future installments, plus all penalties and interest.
ALTA1	Upon receipt of attorney certification OR satisfactory evidence from the applicable municipality that there have been no recent or current street assessments which may constitute a lien on the property described in Schedule A, the ALTA 1 – Street Assessments Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the loan policy.
HOA	Payment of any homeowner association dues, if any, are now due and payable.
<b>Bankruptcy</b>	
BankRe06	Receipt of copy of Order of Bankruptcy Court releasing Land from any liens and transferring the liens to proceeds of sale.
BankRe	Receipt of copy of Order of Bankruptcy Court releasing insured premises from any liens and transferring the liens to proceeds of sale.
Bankr-Sa	Receipt of Order of Sale, or in the alternative, receipt of Order of Abandonment, indicating that the property has been abandoned by the trustee, which Order of Sale or Order of Abandonment expressly states that the sale is authorized and transfers the lien of creditors to the proceeds of sale and allows the property to be sold free and clear of liens. In the alternative, if the Order does not expressly transfer the lien of creditors to the proceeds of sale and allow the property to be sold free and clear of liens, the Company must be provided evidence that said liens are paid in full and the property is released from same OR said liens will appear as EXCEPTIONS IN SCHEDULE B OF THE POLICY.
Bankr-St	Receipt of a copy of any order entered by the bankruptcy court abandoning the property to the holder of the mortgage, allowing it to be sold, and/or releasing the property from the automatic stay.
<b>Bonds</b>	
Bond	Receipt of satisfactory opinion letter from bond counsel confirming the issuance of the bonds has been duly authorized and that the bonds are valid and enforceable.
<b>Church</b>	
SCChurch	Evidence satisfactory to the Company that all necessary consents, authorizations, resolutions, notices and corporate actions required under applicable law or documents constituting or regulating [name of church] have been conducted, given, or properly waived, such that the actions by the church, acting through its duly constituted officers, are valid and binding acts of said church. NOTE: Opinions of counsel for the church, in form and substance satisfactory to the Company, may be used to satisfy this requirement.
<b>Compliance Certificate</b>	
CompCert	Evidence to show that the sale of the insured premises does not represent more than 50% of the total assets of the seller. If more than 50% of the assets are being liquidated through this sale, a certificate of compliance from the S.C. Department of Revenue will be required.
<b>Condemnation</b>	
Condemn-	<ol style="list-style-type: none"> <li>1. Receipt of certification that the condemnation proceeding was appropriately completed;</li> <li>2. Certification that all parties with an interest in the property were properly served with notice of the action;</li> <li>3. Certification that compensation has in fact been paid to the condemned property owner; and</li> <li>4. If 30 days has not elapsed from the issuance of the Order for Judgment, certification that the 30 day appeal period has run and no appeal has been filed as of the expiration of the statutory appeal period.</li> </ol>
<b>Condominiums/PUDs</b>	
ALTA4	The title examiner must verify/certify that the condominium is properly formed pursuant to applicable statutory requirements.
PlanComm	Receipt of evidence that the unit described herein has obtained a release of the judgment lienholder against the planned community and/or association.
HOA	Payment of any homeowner association dues, if any, are now due and payable.
<b>Construction</b>	
L-11	Receipt of satisfactory Waiver of Mechanics' and Materialmen's Liens in the event the statutory period for the filing of such liens has not expired; also, satisfaction and cancellation of record of any recorded liens.
<b>Contracts</b>	
ContrCan	Receipt of evidence that the Land Sales Contract/Installment Sales Contract has been cancelled OR recitation in the Deed that the deed is being executed to satisfy that Land Sales Contract/Installment Sales Contract by and between {{FT Enter Parties}}.
Contr/Re	Receipt of recording information for the Land Sales/Installment Sales Contract.
<b>Corporations</b>	
CORP1	We must be furnished with satisfactory evidence that {{FT Enter the Corporation Name}} is a corporation in good standing in the (State/Commonwealth of {{CHAR Enter the State}}); a copy of the articles of incorporation and bylaws, or a resolution of the Board of Directors authorizing the proposed transaction and identifying the individual authorized to execute the applicable documents; and a Shareholder resolution authorizing the transaction where the property constitutes all or substantially all of the corporation's assets. NOTE: Upon receipt and review of the above items, the Company may make additional requirements or exceptions.
CORP2	We must be furnished with satisfactory evidence that {{FT Enter the Corporation Name}} is a corporation in good standing in the (State/Commonwealth of {{CHAR Enter the State}}); and a Shareholder resolution authorizing the transaction where the property constitutes all or substantially all of the corporation's assets. NOTE: Upon receipt and review of the above items, the Company may make additional requirements or exceptions.
Corp3	Receipt of evidence that {{FT Enter Corporation Name}} corporate charter is reinstated.
CorpSeal	Execution of the corporate deed must be under corporate seal.

RequirementCode	RequirementText
FORCORP	We must be furnished with satisfactory evidence that {{FT Enter the Corporation Name}} is a foreign corporation authorized to do business in the (State of South Carolina).
I-60a	NOTE: We must be furnished certified copies of corporate resolutions authorizing the loan and execution and delivery of the note and mortgage.
I-60b	NOTE: We must be furnished certified copies of resolution of Board of Directors of said corporation authorizing the loan and execution and delivery of the note and mortgage.
I-60c	NOTE: We must be furnished certified copies of resolutions of Stockholders and Board of Directors of said corporation authorizing the loan and execution and delivery of the note and mortgage.
I-60d	If the corporation is in the winding up process, deed must recite such fact.
RECORP	The corporate charter of {{FT Enter the Company}} has been forfeited or administratively dissolved. We must be furnished satisfactory evidence that the charter has been reinstated and that {{FT Enter the Company}} is in good standing. NOTE: Upon receipt and review of the above items, the Company may make additional requirements or exceptions.
<b>Deeds</b>	
Cert-Sep	Receipt of attorney's certification that the separation agreement has sufficient language to convey property without joinder of separated spouse.
DeedLieu	1. The deed must contain a recital substantially in accordance with Exhibit A. OR An estoppel affidavit in a form substantially in accord with Exhibit B must be executed and acknowledged in recordable form by the individual or corporate grantor in the deed. 2. The note secured by the mortgage must be canceled and surrendered to the grantor in the deed, and the mortgage must be properly released of record. 3. Satisfactory evidence of the fair market value of the property and a current payoff statement from the lender receiving the deed in lieu must be provided. Note: Satisfactory evidence of the fair market value may include, but is not limited to, prior appraisals, tax valuations, or recent contracts for purchase. If the property is worth considerably more than amount secured by and under the terms of the mortgage, additional requirements or exceptions may be made.
DeedL-ll	1. Deed in Lieu of Foreclosure must be submitted to the agency for review. 2. The note secured by the mortgage must be canceled and surrendered to the grantor in the deed, and the mortgage must be properly released of record. 3. Satisfactory evidence of the fair market value of the property and evidence of the outstanding indebtedness, at the time of conveyance, must be provided. Note: Satisfactory evidence of the fair market value may include, but is not limited to, prior appraisals, tax valuations, or recent contracts for purchase. If the property is worth considerably more than amount secured by and under the terms of the mortgage, additional requirements or exceptions may be made.
I-6	Duly authorized deed from {{SLRNAME}}, vesting fee simple title in {{BYRNAME}}.
I-6a	NOTE: We must be furnished certified copy of the corporate resolutions authorizing the sale and the execution and delivery of this deed.
I-6b	NOTE: We must be furnished a certified copy of resolutions of Board of Directors of {{FT Enter the Company}} authorizing the sale and the execution and delivery of this deed.
I-6c	NOTE: We must be furnished certified copies of resolutions of Stockholders and Board of Directors of {{FT Enter the Company}} authorizing the sale and the execution and delivery of this deed.
I-7	Execution, recordation and delivery of Warranty Deed from {{FT Enter the Grantor}}, to {{FT Enter the Grantee}}, conveying subject property described herein.
I-8	Execution, recordation and delivery of Quit-Claim Deed from {{FT Enter the Grantor}}, to {{FT Enter the Grantee}}, conveying subject property described herein.
Z-18	We must be furnished with the names of the parties, dates of execution and date of filing for record of the deed required at Schedule A above.
<b>Divorce</b>	
Divorce	Receipt of a copy of the Final Judgment of Divorce between {{FT Enter Party}} and {{FT Enter Party}}. Upon review, this Commitment may be subject to further requirements as deemed necessary.
<b>Endorsements</b>	
ALTA1	Upon receipt of attorney certification OR satisfactory evidence from the applicable municipality that there have been no recent or current street assessments which may constitute a lien on the property described in Schedule A, the ALTA 1 – Street Assessments Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the loan policy.
ALTA3	Upon receipt of (i) attorney certification OR (ii) a zoning letter from the governing municipality or authority that has jurisdiction over the zoning of the insured property, which certification or letter sets forth the applicable zoning ordinance and the permitted uses, the ALTA 3 – Zoning Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the ^ [loan/owner's] policy.
ALTA3.1	Upon receipt of (i) attorney certification OR (ii) a zoning letter from the governing municipality or authority that has jurisdiction over the zoning of the insured property, which certification or letter sets forth the applicable zoning ordinance and the permitted uses and confirms that the insured property is in compliance [with all requirements, including the required number of parking spaces], the ALTA 3.1 – Zoning – Completed Structure – With Parking endorsement in the form attached hereto, but completed as is appropriate, will be attached to the ^ [loan/owner's] policy.
ALTA4	The title examiner must verify/certify that the condominium is properly formed pursuant to applicable statutory requirements.
ALTA6	Upon receipt of confirmation that (a) the mortgage discloses it secures a variable rate of interest loan and (b) the loan agreement and/or note discloses interest will be calculated based on a variable rate, the ALTA 6 – Variable Rate Endorsement in the form attached hereto, but completed as appropriate, will be attached to the final loan policy.
ALTA6.2	Upon receipt of confirmation that the insured mortgage will be securing a loan with negative amortization, an ALTA 6.2 – Variable Rate Mortgage – Negative Amortization Endorsement in the form attached hereto, but completed as appropriate, will be attached to the final loan policy.
ALTA7	(i) Execution and receipt of Manufactured Housing Affidavit from the owner of property. The Title of the Manufactured Housing Unit must be titled the way the Land is titled. (ii) Evidence from the insured lender that the Manufactured Housing Unit is permanently affixed to the Land. (iii) Evidence that the title to the Manufactured Housing Unit is held by the insured lender and will not be released until the insured mortgage is paid and satisfied of record, or, alternatively, evidence that the title to the Manufactured Housing Unit has been properly "retired."
NoRes.8.1	The following questions must be asked before attaching the Non-Residential 8.1 endorsement to the policy: (1) How was the property previously used? (2) How will the property be used? (3) Are/were there any underground storage tanks? (4) Are there any environmental liens of record? (5) Is there any equity in the property? If so, how much?
ALTA9	Upon receipt and satisfactory review of (i) either (1) attorney certification that the covenants, conditions and restrictions (a) will not impair the lien of the insured mortgage, (b) do not establish an easement on the land, (c) do not provide a lien for liquidated damages, (d) do not provide for private charge or assessment, (e) do not include an option to purchase or a right of first refusal, and (f) that a future violation of the existing covenants, conditions and restrictions will not impair the lien of the insured mortgage or result in a loss of title to the estate; or (2) a copy of the restrictive covenants for review; (ii) an up-to-date survey of the property showing all improvements, easements, and set back lines; and (iii) copies of all instruments reserving or granting easements or other mineral rights affecting the property, the ALTA [9 / 9.1 / 9.2 / 9.3 / 9.4 / 9.5] Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the [loan/owner's] policy.
ALTA10	Receipt of the following: 1. Assignee's name (Insert in Blank 1) 2. Recording information for the Assignment. NOTE: The Assignment must be recorded to issue this Endorsement. (Insert in Blank 2a) 3. Re-examination of the public records from the Date of Policy through the recording of the Assignment. If the re-examination does not reveal any modification, partial or full reconveyance, release or discharge of the lien of the Insured Mortgage recorded on or prior to the date of the recording of the Assignment in the Public Records (other than those shown in the policy or on a prior endorsement) enter "none" in Blank 2b.
ALTA10.1	Receipt of the following: 1. Assignee's name (Insert in Blank 1) 2. Recording information for the Assignment. NOTE: The Assignment must be recorded to issue this Endorsement. (Insert in Blank 2a) 3. Re-examination of the public records from the Date of Policy through the recording of the Assignment. a. If the re-examination reveals taxes for the current (or prior) tax year are due and payable or that any assessments may be due note such taxes or unpaid assessments in Blank 2b. b. If the re-examination reveals other defects, liens or encumbrances subsequent to the insured mortgage but prior to the recorded assignment such matters must be entered in Blank 2c. c. If the re-examination reveals a recorded notice of federal tax lien or pending bankruptcy proceedings such matters shall be noted in Blank 2d. d. If the re-examination does not reveal any modification, partial or full reconveyance, release or discharge of the lien of the Insured Mortgage recorded on or prior to the date of the recording of the Assignment in the Public Records

RequirementCode	RequirementText
ALTA11	The ALTA 11 endorsement may be issued if a search of the public records reveals the following: 1. A modification of the Insured Mortgage has been recorded; 2. The parties to the modification are the current owner(s) of the land and the holder(s) of the beneficial interest (aka lender of record) under the mortgage. NOTE: If the search reflects that the lender of record is not a party to the modification you must require an assignment from the lender of record; 3. No full or partial reconveyance of the mortgage and no intervening liens, encumbrances or matters of record found subsequent to the insured mortgage but prior to the recorded modification. NOTE: If a search of the public records reveals any intervening matters a subordination must be executed or the matter must be listed as an exception under the policy; AND 4. Taxes have been paid for the current tax year. If taxes for the current tax year have not been paid make the appropriate exception for the unpaid taxes. In addition, the following must be received: 1. Verification as to the current parties in possession; AND 2. Satisfactory, notarized Affidavit Regarding Liens, if applicable.
ALTA12	Upon receipt of attorney certification OR satisfactory evidence that policies are cross collateralized, the ALTA 12 – Aggregation/Tie-in Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the final loan policy. NOTE: The Company must be provided with the total coverage amount for all policies covered by the Aggregation Endorsement AND a valuation for each property which is being cross collateralized.
ALTA14	The following are required in order to issue the ALTA Endorsement 14. The mortgage must:  1. Disclose that it secures future advances and complies with state requirements for disclosure of future advances; 2. Disclose the maximum amount to be secured; 3. Disclose the maximum time period for advances, not to exceed state limitations; and 4. Where expressly agreed to in the loan document, each advance must be evidenced by a separate note that specifically references the mortgage that is intended to secure such advance.
ALTA14.1	The following are required in order to issue the ALTA Endorsement 14.1. The mortgage must:  1. Disclose that it secures future advances and complies with state requirements for disclosure of future advances; 2. Disclose the maximum amount to be secured; 3. Disclose the maximum time period for advances, not to exceed state limitations; and 4. Where expressly agreed to in the loan document, each advance must be evidenced by a separate note that specifically references the mortgage that is intended to secure such advance.
ALTA14.2	The following are required in order to issue the ALTA Endorsement 14.2. The mortgage must:  1. Disclose that it secures future advances and complies with state requirements for disclosure of future advances; 2. Disclose the maximum amount to be secured; 3. Disclose the maximum time period for advances, not to exceed state limitations; 4. Where expressly agreed to in the loan document, each advance must be evidenced by a separate note that specifically references the mortgage that is intended to secure such advance; and 5. Verification that the mortgage expressly secures reimbursement to the lender of advances pursuant to a Reimbursement Agreement executed in connection with the issuance by the lender of an existing letter of credit, surety or other reimbursement obligation.
ALTA14.3	Receipt of the following are required in order to issue the ALTA Endorsement 14.3:
ALTA15	The following are required in order to issue the ALTA Endorsement 15 on an Owner's Policy: 1. Execution of the Investors Title Non-Imputation Affidavit by those persons (Affiants) whose knowledge, action or inaction is covered by the endorsement. 2. Financial disclosures by the Affiants showing the financial strength of those parties. 3. Explanation of the transaction and reasons for the endorsement.
ALTA15.1	The following are required in order to issue the ALTA Endorsement 15.1 on an Owner's Policy: 1. Execution of the Investors Title Non-Imputation Affidavit by those persons (Affiants) whose knowledge, action or inaction is covered by the endorsement. 2. Financial disclosures by the Affiants showing the financial strength of those parties. 3. Explanation of the transaction and reasons for the endorsement. 4. The existing insured must sign the endorsement, evidencing approval of issuance of the endorsement.
ALTA15.2	The following are required in order to issue the ALTA Endorsement 15.2 on an Owner's Policy: 1. Execution of the Investors Title Non-Imputation Affidavit by those persons (Affiants) whose knowledge, action or inaction is covered by the endorsement. 2. Financial disclosures by the Affiants showing the financial strength of those parties. 3. Explanation of the transaction and reasons for the endorsement.
ALTA16	Upon receipt and satisfactory review of (i) executed Indemnity Agreements AND (ii) audited financial statements from the members of {{FT Enter the Insured}} and {{FT Enter the Mezzanine Lender}} the ALTA 16 - Mezzanine Financing endorsement, in the form attached hereto, but completed as appropriate, will be attached to the final owner's policy. NOTE: the ALTA 16 endorsement is required to be executed by both the insured and the mezzanine lender at closing and returned to Investors Title Insurance Company before it may be issued.
ALTA17	Upon receipt of (i) evidence that the appropriate curb cut permits have been granted; (ii) a survey which favorably reflects the existence of access to the desired publicly-dedicated and accepted right-of-way; or (iii) other acceptable evidence that affirmatively confirms what the title insurance company will be insuring, the ALTA [17 / 17.1] in the form attached hereto, but completed as is appropriate, will be attached to the {{CHAR Enter Loan or Owner's}} policy.
ALTA18	Upon receipt of evidence satisfactory to the Company that the insured land has been assigned a separate identified tax parcel number, the ALTA 18 – Single Tax Parcel Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the {{CHAR Enter Loan/Owner's}} policy.
ALTA18.1	Upon receipt of evidence satisfactory to the Company that each parcel of insured land has been assigned separate tax parcel numbers for Ad Valorem tax purposes and verification that all real estate taxes, levies and assessments on any easement described in Schedule A are paid in full, the ALTA 18.1 – Multiple Tax Parcel Endorsement in the form attached hereto, but completed as appropriate, will be attached to the {{CHAR Enter Loan/Owner's}} policy.
ALTA19	Upon receipt and satisfactory review of a current survey showing contiguous boundary lines between parcels to be insured, the ALTA 19 – Contiguity-Multiple Parcels Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the {{CHAR Enter Loan/Owner's}} policy.
ALTA19.1	Upon receipt and satisfactory review of a current survey showing contiguous boundary lines between the parcel to be insured and the parcel adjoining to the {{FT Enter the Area}}, the ALTA 19.1 – Contiguity-Single Parcel Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the final {{CHAR Enter Loan/Owner's}} policy.
ALTA20	Upon receipt of satisfactory evidence that multiple pieces of property secure the indebtedness of the insured deed of trust, the ALTA 20 - First Loss Endorsement in the form attached hereto, but completed as is appropriate, will be attached to the final loan policy.
ALTA21	Upon receipt of satisfactory evidence as to the parties involved in the transaction, including any multiple borrowers or guarantors, the fair market value of the property, the proposed use of the loan proceeds, and the nature and structure of the transaction, the ALTA 21 – Creditor's Rights Endorsement in the form attached hereto, but completed as is appropriate, may be attached to the ^ [loan/owner's] policy.
<b>Estates</b>	
Est-Inde	Receipt of Indemnity and Escrow Agreement for Open Estates (form enclosed in triplicate); Certifying attorney must obtain approval from a Title Attorney of this Company in order to complete said Agreement.
SC-Est1	(a) Deed executed by the personal representative of the estate containing verbiage or other evidence (i) that the conveyance is being made pursuant to the power of sale conferred under the terms of the will; or (ii) that the property is devised directly to the personal representative under the terms of the will; or (iii) that the conveyance is being made pursuant to an Order of the Probate Court for the County in which the real estate is located. AND (b) Receipt of certification by the examining attorney that any estate taxes for the said estate have been paid. OR (c) Receipt of a letter or affidavit from the attorney representing said estate that there are sufficient funds in the estate to pay said estate taxes, if any. OR (d) Receipt of certification that the proceeds of the sale are being held in escrow by the certifying attorney until said estate is closed.

RequirementCode	RequirementText
SC-Est2	(a) Deed executed by the personal representative of the estate containing verbiage or other evidence (i) that the conveyance is being made pursuant to the power of sale conferred under the terms of the will; or (ii) that the property is devised directly to the personal representative under the terms of the will; or (iii) that the conveyance is being made pursuant to an Order of the Probate Court for the County in which the real estate is located. AND (b) Receipt of certification by the examining attorney that the first publication of notice to creditors has occurred. AND (c) Receipt of certification by the examining attorney that any estate taxes for the said estate have been paid. OR (d) Receipt of a letter or affidavit from the attorney representing said estate that there are sufficient funds in the estate to pay said estate taxes, if any. OR (e) Receipt of certification that the proceeds of the sale are being held in escrow by the certifying attorney until said estate is closed.
SC-Est3	(a) Deed executed by the devisees of the decedent; AND (b) If not a bona fide purchaser for value, Order of Probate Court for the County in which the real estate is located approving sale; AND (c) Receipt of certification by the examining attorney that the first publication of notice to creditors has occurred. AND (d) Receipt of certification by the examining attorney that any estate taxes for the said estate have been paid. OR (e) Receipt of a letter or affidavit from the attorney representing said estate that there are sufficient funds in the estate to pay said estate taxes, if any. OR (f) Receipt of certification that the proceeds of the sale are being held in escrow by the certifying attorney until said estate is closed.
SC-Est4	(a) Deed executed by the devisees of the decedent; AND (b) Receipt of certification by the examining attorney that any estate taxes for the said estate have been paid. OR (c) Receipt of a letter or affidavit from the attorney representing said estate that there are sufficient funds in the estate to pay said taxes, if any. OR (d) Receipt of certification that the proceeds of the sale are being held in escrow by the certifying attorney until any taxes are paid.
SCIntest	(a) Deed executed by the personal representative of the estate pursuant to an Order from the Probate Court authorizing the sale. OR (b) Affidavit from two (2) disinterested parties evidencing all of the heirs of the decedent; AND (c) Receipt of certification by the examining attorney that the first publication of the notice to creditors has occurred. AND (d) Receipt of certification by the examining attorney that any estate taxes and debts in the said estate have been paid. OR (e) Receipt of a letter or affidavit from the attorney representing said estate that there are sufficient funds in the estate to pay said taxes and debts, if any. OR (f) Receipt of certification that the proceeds of the sale are being held in escrow by the certifying attorney until said estate is closed.
<b>Future Advances</b>	
ALTA14	The following are required in order to issue the ALTA Endorsement 14. The mortgage must: 1. Disclose that it secures future advances and complies with state requirements for disclosure of future advances; 2. Disclose the maximum amount to be secured; 3. Disclose the maximum time period for advances, not to exceed state limitations; and 4. Where expressly agreed to in the loan document, each advance must be evidenced by a separate note that specifically references the mortgage that is intended to secure such advance.
ALTA14.1	The following are required in order to issue the ALTA Endorsement 14.1. The mortgage must: 1. Disclose that it secures future advances and complies with state requirements for disclosure of future advances; 2. Disclose the maximum amount to be secured; 3. Disclose the maximum time period for advances, not to exceed state limitations; and 4. Where expressly agreed to in the loan document, each advance must be evidenced by a separate note that specifically references the mortgage that is intended to secure such advance.
ALTA14.2	The following are required in order to issue the ALTA Endorsement 14.2. The mortgage must: 1. Disclose that it secures future advances and complies with state requirements for disclosure of future advances; 2. Disclose the maximum amount to be secured; 3. Disclose the maximum time period for advances, not to exceed state limitations; 4. Where expressly agreed to in the loan document, each advance must be evidenced by a separate note that specifically references the mortgage that is intended to secure such advance; and 5. Verification that the mortgage expressly secures reimbursement to the lender of advances pursuant to a Reimbursement Agreement executed in connection with the issuance by the lender of an existing letter of credit, surety or other reimbursement obligation.
ALTA14.3	Receipt of the following are required in order to issue the ALTA Endorsement 14.3: 1. Attorney Certification or verification that the mortgage discloses that it is a reverse mortgage and that the mortgage complies with applicable state requirements for the insurance of a proper Future Advances mortgage. 2. Attorney Certification or verification by review of government issued photo identification that each mortgagor is at least 62 years of age.
<b>Judgments</b>	
L-50	Cancellation and release of record of judgment in favor of {{FT Enter Party}} recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, in the amount of \${{NUMB2 Enter Amount}}, plus interest and cost.
L-51	Cancellation and release of record of the following judgments: (a) In favor of {{FT Enter Party}}, recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, in the amount of \${{NUMB2 Enter Amount}ZERO}, plus interest and cost; (b) In favor of {{FT Enter Party}}, recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, in the amount of \${{NUMB2 Enter Amount}ZERO}, plus interest and cost. [Etc.]
<b>Leases</b>	
Lease/Re	Receipt of recording information for the Lease creating the Leasehold Estate.
P-51	Receipt of written certificate or statement of {{FT Enter Lessor}} addressed to {{FT Enter Mortgagee or Lender}} to the effect that as of the date of the final opinion of title, no default exists under {{FT Enter Lease Details}} and that all rents due or payable under said lease have been paid.



# Investors Title Insurance Company

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ExceptionCode	ExceptionText
<b>Access</b>	
Access-	This policy does not insure against loss or damage as a result of lack of access for tract {{FT Enter Tract}} if said tract becomes severed from tract {{FT Enter Tract with Direct Access}}.
Access-A	This policy insures against loss or damage arising from a decree of a court of competent jurisdiction that the property does not have a legal means of access.
Access-U	This Policy does not insure against loss or damage as a result of the unmarketability of the property due to the nature and extent of access to it.
E-17	Attention is directed to the fact that the property does not appear to abut a public road or highway nor to be served by any right of way or easement over adjoining or adjacent property to any such public road or highway.
E-18	Right of access to and from the land.
E-18-06	Right of access to and from the Land.
X-33	This policy does not insure marketability for reasons of access.
X-34	Maintenance agreement affidavit recorded in Book {{CHAR Enter the Book}} at Page {{CHAR Enter the Page}}; however, this policy insures that the property identified in Schedule A, has right of access to and from the said property, and also, insures against loss or damage which the Insured may sustain due to said right of access.
X-30b	Attention is directed to the fact that the property does not appear to abut a public road or highway. This policy does not insure title to any right of way or easement over adjoining or adjacent property to any such public road or highway.
X-33	This policy does not insure marketability for reasons of access.
<b>Assessments</b>	
A-26	Unmatured installments of special assessment(s) for {{FT Enter Type of assessment}}.
A-27	Installments of special assessment(s) for {{FT Enter Type of Assessment}} for the year {{NUMB0 Enter the Year}}, in the amount of \${{NUMB2 Enter the Amount}ZERO}}, plus penalties and interest.
A-28	Installments of special assessment(s) for {{FT Enter Type of Assessment}} for the years {{CHAR Enter the years}} in the amount of \${{NUMB2 Enter the Amount}ZERO}} each, plus penalties and interest.
A-30	Matured and unmatured installments of special assessments for {{FT Enter Type of Assessment}}.
A-32	No liability is assumed for the payment of any maintenance charges set out in the restrictive covenants.
A-33	Maintenance charges subsequent to {{FT Subsequent to What?}} as set out in the restrictive covenants.
Assessme	Subject to {{FT Enter Assessments}} assessment(s), if any.
Assess-S	This policy insures the superiority of the lien of the insured over any lien created by non-payment of assessments or dues.
WtrSew06	No searches are made for water and/or sewer charges, if any. If the Land is served by a municipal water district, then water charges are a lien. (Receipts to be produced at closing.)
WtrSew	No searches are made for water and/or sewer charges, if any. If the land is served by a municipal water district, then water charges are a lien. (Receipts to be produced at closing.)
<b>Bankruptcy</b>	
Ban-No	With respect to the transfer of title by the deed vesting title in the Insured, this policy does not insure against loss or damage on account of: (a) The effects of said transfer being a fraudulent transfer or a preference in any proceedings in or related to any chapter of the federal Bankruptcy Act, or (b) The effects of said transfer being a fraudulent conveyance under state law.
BanNo-06	With respect to the transfer of Title by the deed vesting title in the Insured, this policy does not insure against loss or damage on account of: (a) The effects of said transfer being a fraudulent transfer or a preference in any proceedings in or related to any chapter of the federal Bankruptcy Act, or (b) The effects of said transfer being a fraudulent conveyance under state law.
<b>Boundary Lines</b>	
BLinNo	This policy specifically excepts and does not insure that portion of the insured premises detailed in the Boundary Line Agreement (choose either: Recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}. Or, if unrecorded: by and between {{FT Enter Parties}}.)
BLinNo06	This policy specifically excepts and does not insure that portion of the Land detailed in the Boundary Line Agreement (choose either: Recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}. Or, if unrecorded: by and between {{FT Enter Parties}} )
Bline-No	NOTE: The legal description is subject to a Boundary Line Agreement recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
<b>Cemetery</b>	
C-1	Title to that portion of insured premises within the bounds of the cemetery reserved in instrument recorded in Book {{CHAR Enter the Book}} at Page {{CHAR Enter the Page}}, together with the rights of ingress and egress thereto.
C-1-06	Title to that portion of the Land within the bounds of the cemetery reserved in instrument recorded in Book {{CHAR Enter the Book}} at Page {{CHAR Enter the Page}}, together with the rights of ingress and egress thereto.
C-2	Title to that portion of the property within the bounds of any cemetery(ies) shown on plat of survey by {{FT Enter the Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}, together with rights of ingress and egress thereto.
C-3	Right of ingress and egress to the cemetery situate on property adjoining insured premises on the {{FT Enter the Location}}.
C-3-06	Right of ingress and egress to the cemetery situate on property adjoining the Land on the {{FT Enter the Location}}.
C-4	Any and all right, title, and interest resulting from (a) the interment of human remains or (b) certificates of ownership, options to purchase, deeds, contracts for the sale of or other agreements relating to the past or future burial of human remains in, on or in anywise located within the boundaries of the insured premises, whether of record or not, and the rights of interested parties in the existing and future interment of human remains, including but not limited to rights of ingress, egress and regress over and across the insured premises for all lawful purposes, including, but not limited to, the visitation, maintenance and/or decoration of such burial sites.
C-4-06	Any and all right, Title, and interest resulting from (a) the interment of human remains or (b) certificates of ownership, options to purchase, deeds, contracts for the sale of or other agreements relating to the past or future burial of human remains in, on or in anywise located within the boundaries of the Land, whether of record or not, and the rights of interested parties in the existing and future interment of human remains, including but not limited to rights of ingress, egress and regress over and across the Land for all lawful purposes, including, but not limited to, the visitation, maintenance and/or decoration of such burial sites.
C-5	All rules, regulations and laws governing the operation of {{FT Enter the Name of Cemetery}} and the insured premises including those laws of the State of {{CHAR Enter the Name of State}} governing the operation of cemeteries and cemetery companies including, but not limited to {{FT Enter the Code Section of Applicable State Law}} and any failure to comply with said rules, regulations and laws.

ExceptionCode	ExceptionText
C-5-06	All rules, regulations and laws governing the operation of {{FT Enter the Name of Cemetery}} and the Land including those laws of the State of {{CHAR Enter the Name of State}} governing the operation of cemeteries and cemetery companies including, but not limited to {{FT Enter the Code Section of Applicable State Law}} and any failure to comply with said rules, regulations and laws.
X-10	Title to that portion of the property within the bounds of burial grounds, together with right of ingress and egress thereto.
X-11	Right of ingress and egress to burial grounds.
<b>Common Area</b>	
CommArea	Rights of others in and to the use of the common area.
CommonEI	Rights and title of others in co-tenancy in and to the use and disposition of the common elements.
S-78	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the use of the {{CHAR Enter Feet Measurement}} feet of insured premises for {{FT Enter the Purpose}} purposes.
S-78-06	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the use of the {{CHAR Enter Feet Measurement}} feet of the Land for {{FT Enter the Purpose}} purposes.
S-78a	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the use of the {{CHAR Enter Feet Measurement}} feet of insured premises for {{FT Enter Purpose}} purposes, as established by agreement between {{FT Enter Party}} and {{FT Enter Party}}, dated {{DATE2 Enter Date}}, and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Book}}.
S-78a-06	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the use of the {{CHAR Enter Feet Measurement}} feet of the Land for {{FT Enter Purpose}} purposes, as established by agreement between {{FT Enter Party}} and {{FT Enter Party}}, dated {{DATE2 Enter Date}}, and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
S-79	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the use of the {{CHAR Enter Feet Measurement}} feet of insured premises extending back a depth of {{CHAR Enter Feet Measurement}} feet from {{CHAR Enter Starting Location}} for {{FT Enter Purpose}} purposes.
S-79-06	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the use of the {{CHAR Enter Feet Measurement}} feet of the Land extending back a depth of {{CHAR Enter Feet Measurement}} feet from {{CHAR Enter Starting Point}} for {{FT Enter Purpose}} purposes.
S-79a	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the {{CHAR Enter Feet Measurement}} feet of insured premises extending back a depth of {{CHAR Enter Feet Measurement}} feet from {{CHAR Enter Starting Point}} for {{FT Enter Purpose}} purposes, as established by agreement between {{FT Enter Party}} and {{FT Enter Party}}, dated {{DATE2 Enter Date}}, and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
S-79a-06	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the {{CHAR Enter Feet Measurement}} feet of the Land extending back a depth of {{CHAR Enter Feet Measurement}} feet from {{CHAR Enter Starting Location}} for {{FT Enter Purpose}} purposes, as established by agreement between {{FT Enter Party}} and {{FT Enter Party}}, dated {{DATE2 Enter Date}}, and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
<b>Coinsurance</b>	
Coins-1	All title risks which are otherwise covered by this policy shall be compensable pro-rata with {{FT Enter the Title Insurance Company}} Title Insurance Company under their policy no. {{CHAR Enter the Policy Number}}, except for that title risk shown as exception no. {{CHAR Enter the Exception Number}} in Schedule B, part I of policy no. {{CHAR Enter the Policy Number}} of {{FT Enter the Title Insurance Company}} Title Insurance Company, for which {{FT Enter the Title Insurance Company}} Title Insurance Company shall have sole liability.
<b>Condemnation</b>	
Condemn-	All right, title and interest of any person appealing for the Order for Judgment entered the {{DATE4 Enter the Date}}SR}}, and filed for record in Book {{CHAR Enter the Book}} at Page {{CHAR Enter the Page}}. NOTE: This exception will be removed upon certification that there has been no appeal filed within the statutory period.
<b>Condominiums</b>	
Condo	Terms, conditions, and restrictions contained in or incorporated by reference into the Master Deed and to the related Bylaws incorporated therein creating a Horizontal Property Regime under the provisions of Chapter 31, 1976, South Carolina Code of Laws, as amended, recorded in Book {{CHAR Enter the Book}}, Page {{CHAR Enter the Page}}. See attached ALTA Endorsement Form 4.
CommArea	Rights of others in and to the use of the common area.
Assessme	Subject to {{FT Enter Assessments}} assessment(s), if any.
<b>Construction</b>	
L-1A	No liability is assumed for possible unfiled mechanics' and materialmen's liens. NOTE: This exception will be eliminated upon receipt of satisfactory indemnification agreement from the owner and general contractor agreeing to save Investors Title Insurance Company harmless from all loss or damage as a result of mechanics' and materialmen's liens.
LongDis	Pending such time as improvements contemplated upon the insured premises shall be commenced, liability under this policy is limited to the purchase price paid for the land. As and when the erection of such improvements shall be commenced, liability hereunder shall increase, as improvements progress, in the amount of the cost thereof, up to the face amount of this policy, to the extent said improvements are made in good faith and without knowledge of any defects in, or objections to the title to the insured premises.
LongD06	Pending such time as improvements contemplated upon the Land shall be commenced, liability under this policy is limited to the purchase price paid for the Land. As and when the erection of such improvements shall be commenced, liability hereunder shall increase, as improvements progress, in the amount of the cost thereof, up to the face amount of this policy, to the extent said improvements are made in good faith and without knowledge of any defects in, or objections to the title to the insured premises.
ShortDis	This commitment/policy insures only to the extent of the amount actually disbursed, but increases as each disbursement is made in good faith and without knowledge of any defects in, or objections to, the title, up to the face amount of this commitment/policy.
ShortD06	This commitment/policy insures only to the extent of the amount actually disbursed, but increases as each disbursement is made in good faith and without knowledge of any defects in, or objections to, the Title, up to the face amount of this commitment/policy.
<b>Contracts</b>	
ContAf06	Subject to the terms and conditions of this policy, this policy insures against loss or damage including unmarketability of title, caused by the foregoing violation(s), provided that, in any terms of sale, or in any contract of sale affecting the Land, the sale is made subject thereto.
ContAf	Subject to the terms and conditions of this policy, this policy insures against loss or damage including unmarketability of title, caused by the foregoing violation(s), provided that, in any terms of sale, or in any contract of sale affecting the premises insured, the sale is made subject thereto.
Contr/co	Failure to comply with the terms, provisions and conditions of that Land Sales Contract recorded in Book {{CHAR Enter Book}}, at Page {{CHAR Enter Book}}.
ContEs06	The estate or interest in the Land is that right as contract purchaser under that Land Sales Contract/Installment Sales Contract by and between {{FT Enter Party}} and {{FT Enter Party}}, recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, {{CHAR Enter County}} County Registry.
ContEs	The estate or interest in the land is that right as contract purchaser under that Land Sales Contract/Installment Sales Contract by and between {{FT Enter Party}} and {{FT Enter Party}}, recorded in Book {{CHAR Enter Book}}, Page {{CHAR Enter Book}}, {{CHAR Enter County}} County Registry.

ExceptionCode	ExceptionText
Contr/No	This policy does not insure performance of the terms and conditions of the Land Sales Contract/Installment Sales Contract by and between {{FT Enter Party}} and {{FT Enter Party}}, recorded in Book {{CHAR Enter Book}}, Page {{CHAR Enter Page}}.
Contr/Pe	This policy does not insure performance of the terms and conditions of the Land Sales Contract/Installment Sales Contract by and between {{FT Enter the Party}} and {{FT Enter the Party}} recorded in Book {{CHAR Enter Book}}, Page {{CHAR Enter Page}}.
Contract	Subject to that Land Sales Contract/Installment Sales Contract by and between {{FT Enter Parties}}, recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
<b>Corporations</b>	
Corp-Aff	This Policy does not insure against loss or damage the insured would sustain due to the lack of authority of the signatories purporting to pledge or encumber the land described in Schedule A.
CorpAffC	This Policy does not insure against loss or damage the insured would sustain due to the corporation not being validly incorporated under state law or the lack of authority of the signatories purporting to pledge or encumber the Land described in Schedule A.
<b>Crops</b>	
Crop-Wit	Subject to crop allotments withheld by grantor in Book {{CHAR Enter the Book}} at Page {{CHAR Enter the Page}}.
<b>Deeds</b>	
Deed-in-	With respect to the transfer of title by the deed vesting title in {{FT Enter Grantee of the Deed in Lieu}}, this policy does not insure against loss or damage on account of: (a) The effects of said transfer being a fraudulent transfer or a preference in any proceedings in or related to any chapter of the federal Bankruptcy Act; or or (b) The effects of said transfer being a fraudulent conveyance under state law.
DeedinLi	With respect to the transfer of Title by the deed vesting Title in {{FT Enter Grantee of the Deed in Lieu}}, this policy does not insure against loss or damage on account of: (a) the effects of said transfer being a fraudulent transfer or a preference in any proceedings in or related to any chapter of the federal Bankruptcy Act; or (b) the effects of said transfer being a fraudulent conveyance under state law.
QClaim06	This policy does not insure against loss or damage arising from any claim of Unmarketable Title.
QClaim	This policy does not insure against loss or damage arising from any claim of unmarketable title.
DeedNoCo	This policy does not insure against loss or damage arising from a failure of the vesting instrument to vest Title in the Insured.
<b>Ditches</b>	
X-37	Rights of others thereto entitled in and to the ditch(es) (canal) along the {{FT Which Boundary Line}} boundary line(s) of insured premises.
X-37-06	Rights of others thereto entitled in and to the ditch(es) (canal) along the {{FT Which Boundary Line}} boundary line(s) of the Land.
X-37a	Rights of others entitled thereto in and to the ditch(es) crossing insured premises.
X-37a-06	Rights of others entitled thereto in and to the ditch(es) crossing the Land.
<b>Divorce</b>	
Div/Aff	Subject to the terms, conditions, and liens, if any, contained in Divorce case file #{{CHAR Enter the File Number}}.
<b>Easements</b>	
E-1	Reservation of right to grant easements for utility installation and maintenance, as contained in {{FT Describe Instrument, and give book & page # if appropriate}}.
E-10	Reservation of easement for {{FT Enter the Use}}, as contained in deed from {{FT Enter Grantor}} to {{FT Enter Grantee}}, dated {{DATE2 Enter Date}}, and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
E-1a	Reservation of right to grant easements for utility installation and maintenance affecting the {{FT Enter the Location}} {{CHAR Enter the Feet Measurement}} feet of insured premises, as contained in {{Enter the Document}}.
E-1a-06	Reservation of right to grant easements for utility installation and maintenance affecting the {{FT Enter the Location}} {{CHAR Enter the Feet}} feet of the Land, as contained in {{Enter the Document}}.
E-2	Easement(s) to {{FT Name Utility Company, etc.}} recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
E-2/Comm	Easement(s) to {{FT Enter Name Utility Company, etc.}} recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, but only to the extent as shown on that certain survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
E-2a	Easement granted to {{FT Enter Name Utility Company, etc.}} by instrument dated {{DATE2 Enter Date}}, and recorded in Book {{CHAR Enter Book}}, at Page {{CHAR Enter Page}}, grants {{FT Enter the Item Being Granted}}.
E-2b	Easement granted to {{FT Name Utility Company, etc.}} by instrument dated {{DATE2 Enter Date}}, and recorded in Book {{CHAR Enter Book}}, at Page {{CHAR Enter Page}}. Copy hereto attached.
E2NoCov	This policy does not insure against loss or damage arising from a failure to comply with the terms and conditions of that certain easement recorded in {{CHAR Enter the Book}} at {{CHAR Enter the Page}}.
E-3	Unrecorded easement to {{FT Enter the Party}} for {{FT Enter the Use}}.
E-8	Easement {{CHAR Enter Feet Measurement}} feet wide along the {{FT Enter the Location}} property line as shown on the recorded plat of subdivision.
E-9	Easement {{CHAR Enter Feet Measurement}} feet in width along the {{FT Enter Location}} property line for {{FT Enter the Use}}, as shown on the recorded plat of subdivision.
EsmAF3	This policy insures that exercise of rights under the easement does not and will not interfere with the use of any present improvements on the mortgaged premises and that the easement does not extend under any buildings or improvements on the mortgaged premises.
EsmAF306	This policy insures that exercise of rights under the easement does not and will not interfere with the use of any present improvements on the Land and that the easement does not extend under any buildings or improvements on the Land.
EsmtAF2	But this policy insures against loss or damage which the Insured may sustain due to the exercise, maintenance, or attempted enforcement of said rights of-way or easements.
EsmtAF4	Encroachment does not and will not interfere with the use of the easement or the exercise of rights in connection with the easement.
EsmtAF1	The exercise of the rights thereof do not interfere with the use of any of the buildings or improvements located on subject property.
Esmt-cus	The {{FT enter the Item}} mentioned in Schedule B, Item(s) #{{CHAR Enter the Item Number/s}}, of the Title Policy covering the above captioned property are common and customary in the area and acceptable to leading attorneys and prudent lending investors in the community.
Genrl	Easements and rights-of-way of record, affecting insured premises.
GenrlERR	Easements, restrictions, rights-of-way, and road and/or highway rights-of-way of usual and ordinary nature, of record, if any.
Genrl-06	Easements and rights-of-way of record, affecting the Land.
GenrlCom	Rights, if any, of third party utility providers in and to the general utility line(s) improvements.
S-44	Rights of others for ingress and egress purposes in and to the use of {{FT Enter the Item Being Used}} located on insured premises (Optional: and as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}).
S-44-06	Rights of others for ingress and egress purposes in and to the use of {{FT Enter the Item Being Used}} located on the Land (Optional: and as shown on plat of survey by {{FT Surveyor}}, (R.L.S.)(P.L.S.), dated {{DATE2 Enter Date}}).
S-44b	Rights of others for ingress and egress purposes in and to the use of {{FT Enter the Item Being Used}} located on insured premises.
S-44b-06	Rights of others for ingress and egress purposes in and to the use of {{FT Enter the Item Being Used}} located on the Land.

ExceptionCode	ExceptionText
X-30a	This policy does not insure title to any right of way or easement over adjoining or adjacent property to any such public road or highway. NOTE: For information purposes, attention is directed to the fact that the property does not appear to abut a public road or highway nor to be served by any right of way or easement over adjoining or adjacent property to any such public road or highway.
X-32	This policy does not insure title to the easement for {{FT Enter Easement}} conveyed as appurtenant to insured premises.
X-32-06	This policy does not insure title to the easement for {{FT Enter Easement}} conveyed as appurtenant to the Land.
X-32a	This policy does not insure against loss or damage arising from adverse interests or claims to the easement or to the property of which the access easement lies.
X-52a	Easement granted {{FT Enter Grantor}} by instrument dated {{DATE2 Enter Date}} and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, grants {{FT Enter the Type of Easement}} easement, no route specified, but plat of survey by {{FT Enter Surveyor}}, dated {{DATE2 Enter Date}}, shows no {{FT Enter the Item}} crossing insured premises.
X-52a-06	Easement granted {{FT Enter Grantor}} by instrument dated {{DATE2 Enter Date}} and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, grants {{FT Enter the Type of Easement}} easement, no route specified, but plat of survey by {{FT Enter Surveyor}}, dated {{DATE2 Enter Date}}, shows no {{FT Enter the Item}} crossing the Land.
X-52b	Easement granted {{FT Enter Grantor}} by instrument dated {{DATE2 Enter Date}} and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, grants {{FT Enter the Type of Easement}} easement, no route specified, but plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}, shows {{FT Enter the Item}} along {{FT Enter Boundary Line}} boundary line of insured premises.
X-52b-06	Easement granted {{FT Enter Grantor}} by instrument dated {{DATE2 Enter Date}} and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, grants {{FT Enter the Type of Easement}} easement, no route specified, but plat of survey by {{CHAR Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}, shows {{FT Enter the Item}} along {{FT Enter Boundary Line}} boundary line of the Land.
<b>Encroachments</b>	
E-13	Attention is directed to the fact that {{FT Enter Encroachment,}} encroaches into said easement.
EncAff06	This policy insures against loss or damage which the insured may sustain as a result of a decree of a court of competent jurisdiction ordering forced removal of the structure of the improvements appurtenant to the Land.
EncAff	This policy insures against loss or damage which the insured may sustain as a result of a decree of a court of competent jurisdiction ordering forced removal of the structure of the improvements appurtenant to insured premises.
EncAF106	This policy insures against loss or damage to the owner resulting from the forced removal of the encroachment, but does not insure the unmarketability of the Land resulting from the said encroachment
EncAF1	This policy insures against loss or damage to the owner resulting from the forced removal of the encroachment, but does not insure the unmarketability of the insured premises resulting from the said encroachment.
EncAF4	This policy insures against loss or damage which the Insured may sustain due to the enforced removal of said {{FT Enter the Item}}.
EncAFEAS	Encroachment does not and will not interfere with the use of the easement or the exercise of rights in connection with the easement.
EsmtAF4	Encroachment does not and will not interfere with the use of the easement or the exercise of rights in connection with the easement.
S-65	Encroachment upon property adjoining on the {{FT Enter the Location}} by the {{FT Enter the Item Description}} appurtenant to insured premises.
S-65-06	Encroachment upon property adjoining on the {{FT Enter the Location}} by the {{FT Enter the Item Description}} appurtenant to Land.
S-65a	Encroachment upon property adjoining on the {{FT Enter the Location}} by the {{FT Enter the Item Description}} appurtenant to insured premises, as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-65a-06	Encroachment upon property adjoining on the {{FT Enter the Location}} by the {{FT Enter the Item Description}} appurtenant to the Land, as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-66	Encroachment upon insured premises by the {{FT Enter Item Description}} appurtenant to the property adjoining on the {{FT Enter the Location}}.
S-66-06	Encroachment upon the Land by the {{FT Enter the Item Description}} appurtenant to the property adjoining on the {{FT Enter the Location}}.
S-66a	Encroachment upon insured premises by the {{FT Enter the Item Description}} appurtenant to the property adjoining on the {{FT Enter the Location}}, as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-66a-06	Encroachment upon the Land by the {{FT Enter the Item Description}} appurtenant to the property adjoining on the {{FT Enter the Location}}, as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-66b	Encroachment upon insured premises by the {{FT Enter the Item Description}} appurtenant to the property adjoining on the {{FT Enter the Location}} to the extent of approximately {{CHAR Enter the Measurement}}.
S-66b -0	Encroachment upon the Land by the {{FT Enter the Item Description}} appurtenant to the property adjoining on the {{FT Enter the Location}} to the extent of approximately {{CHAR Enter the Measurement}}.
S-67	Encroachment upon {{FT Enter the Item Description}} by the {{FT Enter the Item Description}} appurtenant to insured premises.
S-67-06	Encroachment upon {{FT Enter the Item Description}} by the {{FT Enter the Item Description}} appurtenant to the Land.
S-67a	Encroachment upon {{FT Enter the Item Description}} by the {{FT Enter the Item Description}} appurtenant to insured premises, as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-67a-06	Encroachment upon {{FT Enter the Item Description}} by the {{FT Enter the Item Description}} appurtenant to the Land, as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-67b	Encroachment upon {{FT Enter the Item Description}} by the {{FT Enter the Item Description}} appurtenant to insured premises to the extent of approximately {{FT Enter the Measurement}}.
S-67b-06	Encroachment upon {{FT Enter the Item Description}} by the {{FT Enter the Item Description}} appurtenant to Land to the extent of approximately {{CHAR Enter the Measurement}}.
S-68	This policy insures that by agreement between {{FT Enter Party}} and {{FT Enter Party}} dated {{DATE2 Enter Date}} and recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, this encroachment is permitted to remain as presently located.
S-69	This policy insures only that land described in Schedule A of this policy and not the title to any property beyond those boundaries, including the {{FT Identify Improvement}} as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-69-06	This policy insures only that Land described in Schedule A of this policy and not the title to any property beyond those boundaries, including the {{FT Identify Improvement}} as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
<b>Endorsements</b>	
EndorseM	Note: Upon satisfaction of requirements, the following endorsement(s) will be attached to the Mortgagee's Final Policy: {{FT Enter the Endorsement(s)}}
EndorseO	Note: Upon satisfaction of requirements, the following endorsement(s) will be attached to the Owner's Final Policy: {{FT Enter the Endorsement(s)}}
<b>Environmental</b>	
EnvAgmt	Terms and provisions of agreement relating to environmental remediation, removal, action or use recorded {{FT Enter Recording Information}}.
NonRes-8	An Environmental Protection Lien Endorsement will be attached to the final policy upon receipt of evidence satisfactory to the Company that a search has been conducted and no environmental liens have been discovered.
NoticeHa	Hazardous materials, if any, as disclosed by document recorded {{FT Enter Recording Information}}.
<b>Estates</b>	
Estate-Open	Subject to the open estate of ^ [name of deceased]
Heir-NoC	This policy does not insure against the rights of any outstanding heirs of {{FT Enter Deceased}}, deceased.

ExceptionCode	ExceptionText
HeirNC	Exception is hereby made to the possibility of omitted heirs and their claims to the title as to the estate of {{FT Enter Deceased}}.
HeirNC06	Exception is hereby made to the possibility of omitted heirs and their claims to the Title as to the estate of {{FT Enter Deceased}}.
Intest06	Debts of or claims and demands against the estate of {{FT Enter Deceased}}, and/or estate or inheritance taxes (state or federal) and/or the discovery and probate of a will of said decedent and unmarketability of Title to the premises by reason thereto.
Intest	Debts of or claims and demands against the estate of {{FT Enter Deceased}}, and/or estate or inheritance taxes (state or federal) and/or the discovery and probate of a will of said decedent and unmarketability of title to the premises by reason thereto.
Testate	Debts of or claims and demands against the estate of {{FT Enter Deceased}}, and/or any appeal from the probate of the will of said deceased, or discovery and probate of a late will and/or estate or inheritance taxes (state or federal) and unmarketability of title to the premises by reason thereto.
Testat06	Debts of or claims and demands against the estate of {{FT Enter Deceased}}, and/or any appeal from the probate of the will of said deceased, or discovery and probate of a late will and/or estate or inheritance taxes (state or federal) and unmarketability of Title to the premises by reason thereto.
X-40	Attention is directed to the fact that {{FT Enter Party}} acquired a {{CHAR Enter Interest}} interest in the property as heir at law of {{FT Enter Deceased}}, deceased. As to such interest, this policy does not insure against loss, damage, or expense on account of debts of or claims and demands against the estate of {{FT Enter Deceased}}, and/or estate or inheritance taxes due by said estate, and/or the discovery and probate of a Will of the said {{FT Enter Deceased}}, and/or any attempt to subject said interest to such debts, claims, demands, taxes or probate.
X-41	Attention is directed to the fact that {{FT Enter Party}} acquired the property as heir at law of {{FT Enter Deceased}}, deceased. This policy does not insure against loss, damage or expense on account of debts of or claims and demands against the estate of {{FT Enter Deceased}}, and/or estate or inheritance taxes due by said estate, and/or the discovery and probate of a Will of the said {{FT Enter Deceased}}, and/or any attempt to subject the property to such debts, claims, demands, taxes or probate.
X-42	Attention is directed to the fact that {{FT Enter Party}} acquired a {{CHAR Enter Interest}} interest in the property as devisee of {{FT Enter Deceased}}, deceased. As to such interest, this policy does not insure against loss, damage or expense on account of debts of or claims and demands against the estate of {{FT Enter Deceased}}, and/or estate or inheritance taxes due by said estate, and/or possible attack upon the probate of the Will of said {{FT Enter Deceased}}, and/or discovery and probate of a subsequent Will, and/or any attempt to subject said interest to such debts, claims, demands, taxes, attack or discovery and probate.
X-43	Attention is directed to the fact that {{FT Enter Party}} acquired a {{CHAR Enter Interest}} interest in the property as devisee of {{FT Enter Deceased}}, deceased. As to such interest, this policy does not insure against loss, damage or expense on account of debts of or claims and demands against the estate of {{FT Enter Deceased}}, and/or estate or inheritance taxes due by said estate, and/or possible attack upon the probate of the Will of said {{FT Enter Deceased}}, and/or discovery and probate of a subsequent Will, and/or any attempt to subject said interest to such debts, claims, demands, taxes, attack or discovery and probate.
<b>Fences</b>	
S-100	Rights, if any, of property owners adjoining on the {{FT Enter the Item Description}} in and to that portion of insured premises lying between the {{CHAR Enter Property Line}} property line and the fence inside said line, as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-100-06	Rights, if any, of property owners adjoining on the {{FT Enter the Item Description}} in and to that portion of Land lying between the {{CHAR Enter Property Line}} property line and the fence inside said line, as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-101-06	Encroachment upon property adjoining on the ^ by the fence appurtenant to the Land, as shown on plat of survey by ^ [name of surveyor], [RLS][PLS], dated ^.
S-101	Encroachment upon property adjoining on the ^ by the fence appurtenant to insured premises, as shown on plat of survey by ^ [name of surveyor], [RLS][PLS], dated ^.
S-103-06	Encroachment upon the Land by the fence appurtenant to the property adjoining on the ^, as shown on plat of survey by ^ [name of surveyor], [RLS][PLS], dated ^.
S-103	Encroachment upon insured premises by the fence appurtenant to the property adjoining on the ^, as shown on plat of survey by ^ [name of surveyor], [RLS][PLS], dated ^.
S-104	Attention is directed to the fact that the plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}, shows that the fence(s) do not coincide with the property line(s) and may be an encroachment.
<b>Jointly Owned</b>	
S-75	{{FT Enter the Item Description}} used in common situated partly on insured premises and partly on the property adjoining on the {{FT Enter the Location}} .
S-75-06	{{FT Enter the Item Description}} used in common situated partly on the Land and partly on the property adjoining on the {{FT Enter the Location}} .
S-75a	Joint {{FT Enter the Item Description}}, used in common, situated partly on insured premises, and partly on property adjoining on the {{FT Enter the Location}} , as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-75a-06	Joint {{FT Enter the Item Description}}, used in common, situated partly on the Land and partly on property adjoining on the {{FT Enter the Location}} , as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
S-77	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the use of the joint {{FT Enter the Location}} situated partly of insured premises and partly on the property adjoining on the {{FT Enter the Area}}.
S-77-06	Rights of adjoining owner on the {{FT Enter the Item Description}} in and to the use of the joint {{FT Enter the Location}} situated partly on the Land and partly on the property adjoining on the {{FT Enter the Location}} .
<b>Leases / Leasehold</b>	
FeeSimpl	Fee simple interest of {{FT Name(s) title is currently vested in}}.
Lease	(Memorandum of) Lease from {{FT Enter Lessor}} to {{FT Enter Lessee}}, recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
P-25	Terms and provisions of the lease set forth under Schedule A hereof, creating the leasehold estate hereby insured.
P-25a	Loss or damage resulting from failure to comply with the terms and provisions of lease set forth under Schedule A hereof, creating the leasehold estate insured.
P-27	The effect of any failure to comply with the terms and provisions of lease from {{FT Enter Lessor}} to {{FT Enter Lessee}}, dated {{DATE2 Enter Date}} and filed for record on {{DATE2 Enter Recorded Date}} in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, creating the leasehold estate conveyed by the mortgage set forth under Schedule A hereof.
P-28	Loss or damage resulting from the failure to comply with the terms and provisions of lease from {{FT Enter Lessor}} to {{FT Enter Lessee}}, dated {{DATE2 Enter Date}} and filed for record on {{DATE2 Enter Date}} in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, creating the leasehold estate conveyed by the mortgage set forth under Schedule A hereof. Attention is directed to the fact that the terms of said leasehold estate does not commence to run until {{DATE2 Enter Date}}.

ExceptionCode	ExceptionText
P-29	Loss or damage resulting from the failure to comply with the terms and provisions of lease from {{FT Enter Lessor}} to {{FT Enter Lessee}} dated {{DATE2 Enter Date}} and recorded on {{DATE2 Enter Recorded Date}} in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, creating the leasehold estate conveyed by the mortgage set forth under Schedule A hereof. NOTE: By subsequent instrument(s) said leasehold estate has become vested in {{FT Enter Party}}.
X-13	Rights or claims of parties in possession under unrecorded lease.
X-13a	Rights of tenants in possession under unrecorded lease of less than one (1) year's duration.
X-13/Com	Rights or claims of parties in possession under unrecorded lease(s). NOTE: Upon receipt of a satisfactory affidavit confirming the identity of unrecorded leases and parties in possession this exception can be further limited (for the lender only) as follows: {{FT Enter Limitations}}.
<b>Legal Description</b>	
LegAcre	Any inaccuracy in the area, square footage, or acreage of land described in Schedule A or attached plat, if any. The Company does not insure the area, square footage, or acreage of the land.
LegAcr06	Any inaccuracy in the area, square footage, or acreage of Land described in Schedule A or attached plat, if any. The Company does not insure the area, square footage, or acreage of the Land.
LgITax06	The policy to be issued will not insure against loss or damage sustained as a result of the tax description covering more Land than the legal description contained in Schedule A number 4.
LgITax	The policy to be issued will not insure against loss or damage sustained as a result of the tax description covering more land than the legal description contained in Schedule A number 4.
X-23	The description in the (mortgage) set out under Schedule A hereof calls for a distance of {{CHAR Enter the Distance}} along the property line, whereas plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}, shows the line to be {{FT Enter the Measurement}}. This policy does not insure a greater distance along said line than {{FT Enter the Measurement}}.
X-25	This policy does not insure against loss or damage of any claim asserting that the description referred to in Schedule A hereof is a floating description.
X-26	This policy does not insure against loss or damage arising from the inadequacy of the legal description.
X-27	The description in the (deed) (mortgage) set out in Schedule A hereof and the plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}, contain numerous variations and discrepancies. This policy does not insure against loss or damage to the extent that such loss arises from said discrepancies.
<b>Liens</b>	
GovLien	Notice and Lien concerning violation of laws, ordinances, or governmental regulations relating to environmental protection recorded {{FT Enter Recording Information}}.
Hill-Bur	Rights of the United States to recover funds advanced to {{FT Enter Hospital/Institution}} pursuant to the "Hill-Burton" Act (42 USCA 291 et seq) or similar laws relating to health care.
L-52	Judgment in favor of {{FT Enter Party}} recorded in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}} for \${{(NUMB2 Enter the Amount)ZERO}} plus interest and costs.
LisPend2	Subject to lis pendens ^ {{FT Identify case number or other identifying factor}}.
<b>Life Estates</b>	
Life-Est	Subject to the life estate of {{FT Enter Party}}.
Remaind-	Subject to the remaindermen interest of {{FT Enter Party}}.
<b>Mechanics Liens</b>	
L-1A	No liability is assumed for possible unfiled mechanics' and materialmen's liens. NOTE: This exception will be eliminated upon receipt of satisfactory indemnification agreement from the owner and general contractor agreeing to save Investors Title Insurance Company harmless from all loss or damage as a result of mechanics' and materialmen's liens.
<b>Mineral Rights</b>	
E-40a-06	Title to {{FT Enter all minerals or identify the particular type of mineral}} within and underlying the Land, together with all mining rights and other rights, privileges and immunities relating thereto.
E-40a	Title to {{FT Enter all minerals or identify the particular type of mineral}} within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto.
<b>Mobile Homes</b>	
Mobile06	Attention is directed to the definition of "Land" as set out in the Conditions and Stipulations and to the fact that this policy insures the land described in Schedule A hereof and improvements affixed thereto which by law constitute real property, and not the title to any personal property, including mobile homes. This policy does not insure against loss or damage due to any existing liens on the mobile home situate on Land. (optional:) NOTE: (add the lien information here) affects the mobile home.)
Mobile	Attention is directed to the definition of "Land" as set out in the Conditions and Stipulations and to the fact that this policy insures the land described in Schedule A hereof and improvements affixed thereto which by law constitute real property, and not the title to any personal property, including mobile homes. This policy does not insure against loss or damage due to any existing liens on the mobile home situate on insured premises. (optional:) NOTE: (add the lien information here) affects the mobile home.)
<b>Mortgages</b>	
MTG	Mortgage from {{FT Enter the Mortgagors}} to {{FT Enter the Mortgagees}}, dated {{DATE2 Enter Date}}, and recorded {{DATE2 Enter Recording Date}} at {{TIME Enter the Time}}, in Book {{CHAR Enter the Book}} at Page {{CHAR Enter the Page}}, {{CHAR Enter the County}} County, South Carolina, to secure a note of \${{(NUMB2 Enter the Amount)ZERO}}.
X-20a	NOTE: The second lien policy will contain an exception to the first lien.
MTGNoCov	This policy does not insure against loss or damage arising from a failure of the Insured Mortgage to encumber the Land as a result of the incorrect party executing the Insured Instrument.
<b>Party Walls</b>	
PartyWal	Rights of adjoining lot owners to the lateral support and encroachment of the party walls situate on side lot lines.
<b>Railroads</b>	
X-12a-06	Title to that portion of the Land lying within the bounds of the railroad right of way of ^ Railroad, as shown on plat of survey by ^ [name of surveyor], [RLS][PLS], dated ^.
X-12a	Title to that portion of insured premises lying within the bounds of the railroad right of way of {{FT Enter Railroad}} Railroad as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
<b>Restrictions</b>	
Genrl-RE	Restrictions and easements of record.
R-30	Restrictions appearing of record in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, but this policy insures that a violation thereof will not cause a forfeiture or reversion of title.
R-30-06	Restrictions appearing of record in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, but this policy insures that a violation thereof will not cause a forfeiture or reversion of Title.

ExceptionCode	ExceptionText
R-31	Restrictions appearing of record in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, but this policy insures that said restrictions have not been violated and that a future violation thereof will not cause a forfeiture or reversion of title.
R-31-06	Restrictions appearing of record in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, but this policy insures that said restrictions have not been violated and that a future violation thereof will not cause a forfeiture or reversion of Title.
R-36	Restrictions appearing of record in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}, but this policy insures that said restrictions have not been violated except as to {{FT Enter the Exception(s)}} , and that said violation thereof will not cause a forfeiture or reversion of title.
R-36-06	Restrictions appearing of record in Book ^ at Page ^, which restrictions have been violated as to the ^ [recite violation], and that said violation or a future violation thereof will not cause a forfeiture or reversion of Title.
R-7	Restrictions appearing of record in Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}}.
RestRace	Deleting therefrom any restriction indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin.
<b>Roads/Streets/</b>	
S-44a	Rights of the public and others thereto in and to the use of that portion of the insured premises within the bounds of {{FT Enter the Location}}.
S-44a-06	Rights of the public and others thereto in and to the use of that portion of the Land within the bounds of {{FT Enter the Location}}.
Sidewk06	Rights of the public and others entitled thereto in and to the use of that portion of Land within the bounds of the sidewalk as shown on plat of survey by {{FT Enter Surveyor}} , (RLS)(PLS), dated {{DATE2 Enter Date}}.
Sidewalk	Rights of the public and others entitled thereto in and to the use of that portion of insured premises within the bounds of the sidewalk as shown on plat of survey by {{FT Enter Surveyor}} , (RLS)(PLS), dated {{DATE2 Enter Date}}.
X-12	Title to that portion of insured premises within the right-of-way of {{FT Enter the Location}}.
X-12-06	Title to that portion of the Land within the right-of-way of ^.
<b>Search</b>	
Limited	Any matters which would be disclosed by an examination of the public records prior to {{FT Prior to date for examination of public records}}.
<b>Setbacks</b>	
B-5	Building setback line of {{CHAR Enter the Feet Measurement}} feet from {{CHAR Enter the Starting Point}}, as shown on the recorded plat of subdivision, which setback has not been violated and a future violation thereof will not cause a forfeiture or reversion of title.
B-5-06	Building setback line of {{CHAR Enter the Feet Measurement}} feet from {{CHAR Enter the Starting Point}}, as shown on the recorded plat of subdivision, which setback has not been violated and a future violation thereof will not cause a forfeiture or reversion of Title.
B-7a	Building setback line as shown on the recorded plat of subdivision, but this policy insures that said setback has not been violated as of {{DATE2 Enter Date of Survey}}, and a violation thereof will not cause a forfeiture or reversion of title.
B-7a-06	Building setback line as shown on the recorded plat of subdivision, but this policy insures that said setback has not been violated as of {{DATE2 Enter Date of Survey}}, and a violation thereof will not cause a forfeiture or reversion of Title.
B-8	Building setback line of {{CHAR Enter the Feet Measurement}} feet from {{CHAR Enter the Location}}, as shown on the recorded plat of subdivision.
B-8a	Building setback line of {{CHAR Enter the Feet Measurement}} feet from {{CHAR Enter the Location}}, as shown on the recorded plat of subdivision, which setback has not been violated.
B-8b	Building setback line of {{CHAR Enter the Feet Measurement}} feet from {{CHAR Enter the Location}}, as shown on the recorded plat of subdivision which setback has been violated.
B-8c	Building setback line of {{CHAR Enter the Feet Measurement}} feet from {{CHAR Enter the Location}} as shown on the recorded plat of subdivision, which setback has been violated to the extent shown on plat of survey by {{FT Enter the Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.
BSLMrk	Building setback line(s) as shown on recorded plat. This policy insures that said building setback lines have not been violated except as to the {{FT Enter the Setback Provision}} setback provision and that said violation or a future violation of said building setback line will not cause a forfeiture or reversion of title. This policy insures against loss or damage which the insured may sustain by reason of said defect provided, however, that with respect to said defect the offer of any {{CHAR Enter State Name}} licensed title insurance company to insure the land at its regular rates in the manner set forth above shall be conclusive evidence of the marketability of the title hereby insured. The Company agrees that upon request of any mortgagee or vendee of the insured (or the mortgagee of such vendee) it will issue its policy containing the same affirmative coverage set forth above, but subject to the same condition.
BSLMrk06	Building setback line(s) as shown on recorded plat. This policy insures that said building setback lines have not been violated except as to the {{FT Enter the Setback Provision}} setback provision and that said violation or a future violation of said building setback line will not cause a forfeiture or reversion of Title. This policy insures against loss or damage which the insured may sustain by reason of said defect provided, however, that with respect to said defect the offer of any {{CHAR Enter the State Name}} licensed title insurance company to insure the Land at its regular rates in the manner set forth above shall be conclusive evidence of the marketability of the Title hereby insured. The Company agrees that upon request of any mortgagee or vendee of the insured (or the mortgagee of such vendee) it will issue its policy containing the same affirmative coverage set forth above, but subject to the same condition.
B-13	As to such violation, this policy insures against loss or damage by reason thereof except such as may be occasioned by the refusal of a contract purchaser to take title.
B-13-06	As to such violation, this policy insures against loss or damage by reason thereof except such as may be occasioned by the refusal of a contract purchaser to take Title.
HealthSB	Health Department setback line of {{CHAR Enter the Feet Measurement}} feet from {{CHAR Enter the Location}} as shown on plat of survey by {{FT Enter the Surveyor}}, (RLS) (PLS), dated {{DATE2 Enter Date}}, which setback has been violated. However, this policy insures against loss or damage which the insured may sustain on account of said violation.
<b>Subordination</b>	
Subord-A	Loss or damage resulting from the failure to comply with any terms, provisions, or conditions of that certain Subordination Agreement dated ^ and recorded in Book ^ at Page ^, of the aforesaid Registry.
Subord=M	Mortgage in favor of ^ recorded in Book ^ at Page ^ to secure a note in the amount of \$^; by Subordination Agreement dated ^ and recorded ^ in Book ^ at Page ^ of the aforesaid Registry.
Subord=O	Mortgage in favor of ^ recorded in Book ^ at Page ^ to secure a note in the amount of \$^; and Subordination Agreement dated ^ and recorded ^ in Book ^ at Page ^ of the aforesaid Registry.
<b>Survey</b>	
CAMA-A	Plat of survey by {{FT Enter the Surveyor}}, dated {{DATE2 Enter Date}} shows A.E.C. or CAMA Line crossing {{FT What portion of the land?}} of insured premises, but this policy insures that exercise of rights under A.E.C. or CAMA Line does not and will not interfere with the use of any present improvements on the mortgaged premises and that it does not extend under any building or improvements on the mortgaged premises.
CAMA-A06	Plat of survey by {{FT Enter the Surveyor}}, dated {{DATE2 Enter Date}} shows A.E.C. or CAMA Line crossing {{FT What portion of the land?}} of Land, but this policy insures that exercise of rights under A.E.C. or CAMA Line does not and will not interfere with the use of any present improvements on the Land and that it does not extend under any building or improvements on the Land.
CAMA-E06	Plat of survey by {{FT Enter the Surveyor}}, dated {{DATE2 Enter Date}}, shows {{FT Enter Structure}} encroaching into A.E.C. or CAMA line which crosses the Land.

ExceptionCode	ExceptionText
CAMA-E	Plat of survey by {{FT Enter the Surveyor}}, dated {{DATE2 Enter Date}}, shows {{FT Enter Structure}} encroaching into A.E.C. or CAMA line which crosses the insured premises.
E-11	Plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}, shows {{FT What does the Survey Show?}} located on insured premises.
E-11-06	Plat of survey by {{FT Enter Name of Surveyor}}, (R.L.S.)(P.L.S.), dated {{DATE2 Enter Date}}, shows {{FT What does the Survey Show}} located on the Land.
PlatSh06	Subject to matters shown on recorded {{Char Enter the Instrument}} Book {{CHAR Enter the Book}} at Page {{CHAR Enter the Page}} including {{FT Enter the Item}} located on Land.
PlatSh	Subject to matters shown on recorded {{FT Enter the Instrument}} Book {{CHAR Enter Book}} at Page {{CHAR Enter Page}} including {{FT Enter the Item}} located on insured premises.
PlatSub	Subject to matters shown on recorded {{FT Map or Plat}} in Book {{FT Book}} at Page {{FT Page}}.
S-16	Attention is directed to the fact that the plat of survey by ^ [name of surveyor], [R.L.S.][P.L.S.], dated ^, is a "Boundary Survey" and this policy does not insure other matters that a complete survey showing any and all improvements would disclose.
S-7	Such state of facts occurring subsequent to {{DATE2 Enter Date}} date of survey by {{FT Enter Surveyor}} (RLS)(PLS), as would be disclosed by an accurate survey and inspection of the premises.
S-7-06	Such state of facts occurring subsequent to ^, date of survey by ^ [name of surveyor], [R.L.S.][P.L.S.], as would be disclosed by an accurate survey and inspection of the Land.
S-11	Encroachments, overlaps, boundary line disputes, variations or shortages in area or content, roads, streams, ways or easements or claims of easements, riparian rights and title to filled in land, and any other matters which would be disclosed by an accurate survey of the premises. Notwithstanding any Covered Title Risk relating to matters that would be disclosed by an accurate survey of the land, this policy does not insure against loss or damage arising from encroachments, overlaps, boundary line disputes, variations or shortages in area or content, roads, streams, ways or easements or claims of easements, riparian rights and title to filled in land, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
S-11-06	Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land. Paragraph 2 (c) of the Covered Risks is hereby deleted.
S-11a	Encroachments, overlaps, boundary line disputes, variations or shortages in area or content, roads, streams, ways or easements or claims of easements, riparian rights and title to filled in land, and any other matters which would be disclosed by an accurate survey of the premises. Notwithstanding any Covered Title Risk relating to matters that would be disclosed by an accurate survey of the land, this policy does not insure against loss or damage arising from encroachments, overlaps, boundary line disputes, variations or shortages in area or content, roads, streams, ways or easements or claims of easements, riparian rights and title to filled in land, and any other matters which would be disclosed by an accurate survey and inspection of the premises. NOTE: Upon receipt of satisfactory plat of survey and surveyor's report, this exception will be eliminated or amended in accordance with the facts disclosed thereby.
S-11a-06	Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land. Paragraph 2 (c) of the Covered Risks is hereby deleted. NOTE: Upon receipt of satisfactory plat of survey and surveyor's report, this exception will be eliminated or amended in accordance with the facts disclosed thereby.
S-11Aff	Encroachments, overlaps, boundary line disputes, variations or shortages in area or content, roads, streams, ways or easements or claims of easements, riparian rights and title to filled in land, and any other matters which would be disclosed by an accurate survey of the premises. Notwithstanding any Covered Title Risk relating to matters that would be disclosed by an accurate survey of the land, this policy does not insure against loss or damage arising from encroachments, overlaps, boundary line disputes, variations or shortages in area or content, roads, streams, ways or easements or claims of easements, riparian rights and title to filled in land, and any other matters which would be disclosed by an accurate survey and inspection of the premises. NOTE: Upon receipt of Owner's Affidavit Regarding Survey OR receipt of current dated survey, this exception will be eliminated or amended in accordance with the facts disclosed thereby.
S11Aff06	Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land. Paragraph 2 (c) of the Covered Risks is hereby deleted. NOTE: Upon receipt of Owner's Affidavit Regarding Survey OR receipt of current dated survey, this exception will be eliminated or amended in accordance with the facts disclosed thereby.
X-38	Attention is directed to the fact that the {{CHAR Enter the Corner}} corner of the property at the intersection of {{FT Enter Location}} and {{FT Enter Location}} is a curved line. This policy does not insure title to any property situated {{FT Enter Location}} of said curved line.
S-9	Receipt of a satisfactory up-to-date survey of the property showing all improvements, easements, and setback lines.
<b>Taxes</b>	
Roll	Roll back taxes as provided under Title 12, Article 3, South Carolina Code of Laws, as amended, including Section 12-43-220 and others.
T-1	Taxes for the year {{NUMB0 Enter the Year}}, and subsequent years.
T-1a	Taxes for the year {{NUMB0 Enter the Year}}, and subsequent years, not yet due and payable.
PendMuni	Pending assessments by any taxing authority not yet filed in the Public Records.
<b>Time Shares</b>	
Time-I	This policy does not insure against any loss by reason of the hold over or unauthorized occupancy by other owners of an interest in the unit(s) and week(s) described in the mortgage hereby insured, or by the association, the developer, its Lessees or other third parties.
Time-II	It is understood that the property insured hereby is an undivided interest and there is excepted from this property any rights, title or interest of the other tenants in common. This policy does not cover the representation of the insured, nor the payment of court costs relating thereto, in any litigation for partition or for enforcement of any other rights, title or interest of such tenants in common.
<b>Vacant Land</b>	
Vacant-Lot	As to Tract ^ [describe vacant lot here], COVERED TITLE RISKS numbers 12 and 13 are not applicable.
<b>UCC</b>	
UCC-Fin	{{CHAR UCC or Financing Statement}} {{FT Enter description of UCC or Financing Statement}} in favor of {{CHAR in favor of}} in the amount of \${{CHAR Amount}} recorded in {{FT Recording Information}}.
<b>Water Rights</b>	
Swamp06	Rights of others which may exist in and to that portion of the Land designated as swamp/marsh land. (as shown on plat of survey by {{FT Enter Surveyor}}, (RLS)(PLS), dated {{DATE2 Enter Date}}.)
Swamp	Rights of others which may exist in and to that portion of insured premises designated as swamp/marsh land. (as shown on plat of survey by {{FT Enter Surveyor}} (RLS)(PLS), dated {{DATE2 Enter Date}}.)
Tidal	Accretion or depletion due to the rise and fall of the tidal water of {{FT Enter the Body of Water}}.
W-17	Accretion or depletion due to the rise and fall of the tidal waters of the Atlantic Ocean.

ExceptionCode	ExceptionText
W-2	Rights of the United States of America, State of {{CHAR Enter State Name}}, and the public generally, in and to that portion of the property lying below the mean high water mark of {{FT Enter the Body of Water}} .
W-6-06	Title to that portion of the Land which is or may be filled-in land, or which is or has been under water, or which lies below the mean high water mark of ^.
W-6	Title to that portion of the property which is or may be filled-in land, or which is or has been under water, or which lies below the mean high water mark of {{FT Enter the Body of Water}} .
W-7	Any and all rights of the United States of America and the State of {{CHAR Enter State Name}} in and to navigable waters or filled-in land formerly within navigable waters and any conditions contained in any permits authorizing the filling in of such land.
Wetlands	Interests created by, or limitations on use imposed by, the Federal Coastal Zone Management Act, or other federal law or by SC Code, Chapter 39, Title 48, as amended, or other state law or any regulations promulgated pursuant to said state or federal laws.
Wet/Nav	Any and all restrictions on use of the property and/or rights to restrict or exercise jurisdiction over the property by any governmental agency including, but not limited to the U.S. Army Corps of Engineers with respect to any portion of the property which may constitute wetlands or navigable waters and any regulations imposed on the property by the Coastal Division of DHEC or the Water Resources Division of the Department of Natural Resources due to the environmental protection laws or other laws including without limitation, laws, rules, regulations and orders concerning wetlands or wetlands protection or the use of navigable waters.
X-18	Title to that portion of insured premises lying below the mean high water mark of {{FT Enter the Body of Water}}.
X-18-06	Title to that portion of the Land lying below the mean high water mark of {{FT Enter the Body of Water}}.
X-19	Riparian rights incident to insured premises.
X-19-06	Riparian rights incident to the Land.
X-21	Subject to the rights of the public and the State of South Carolina, if any, to (1) lands lying below the mean high water mark, (2) lands that have been created by artificial means, (3) riparian rights; and subject also to the rights of the Federal Government's control over navigable waters, and public rights of access to any navigable waters.
X-22	Rights of others thereto entitled in and to the continued uninterrupted flow of {{FT Enter the Body of Water}} located on insured premises.
X-22-06	Rights of others thereto entitled in and to the continued uninterrupted flow of {{FT Enter the Body of Water}} , located on the Land.
<b>Wells</b>	
Well	Rights of {{FT Enter Owner}}, owner of insured premises, to share in the well located on lands lying to the {{CHAR Enter the Direction}}.
Well-06	Rights of {{FT Enter Owner}}, owner of the Land, to share in the well located on lands lying to the {{CHAR Enter the Direction}}.
Well-Oth	Rights of others in and to the use of the well located on insured premises.
WellOt06	Rights of others in and to the use of the well located on the Land.