



ISSUING GUIDELINES

ALTA Endorsement: 8.1-06 (Environmental Protection Lien)

Explanation:

This endorsement is only issued in conjunction with a Loan Policy covering primarily residential property. Paragraph (a) insures that there are no environmental protection liens filed in the public records which have priority over the lien of the insured mortgage unless excepted in Schedule B. Paragraph (b) insures that there are no state statutes which provide that liens filed after the Date of Policy would have priority over the lien of the insured mortgage, except for those specifically excepted under paragraph (b).

Underwriting Requirements:

- (1) This endorsement may be issued only on property which is improved, zoned, restricted, or under construction for, residential purposes.
- (2) You are required only to review your local records for liens filed. You are not required to check the federal district court clerk's office.
- (3) Because some states have not enacted the Uniform Federal Lien Registration Act or similar legislation, Dakota Homestead Title Insurance Company may periodically mail to you liens filed by the EPA. You should consider these liens in the examination of the title.
- (4) Our endorsement contains excluded matters agreed to by Fannie Mae.

Issuing guideline applies to the following Endorsement(s):

ALTA 8.1-06 Environmental Protection Lien - 2006 ALTA Loan Policy