# DAKOTA HOMESTEAD

## **ISSUING GUIDELINES**

### ALTA Endorsement: 17.1-06 (Indirect Access and Entry)

#### **Explanation:**

This endorsement to the Owner's or Loan Policy provides new, expanded access coverage. The Endorsement insures:

- (1) that the insured easement provides access to a named Street,
- (2) that the Street is physically open and publicly maintained,
- (3) that the easement provides actual pedestrian and vehicular access, and
- (4) that the insured has a right to use existing curb cuts along the Street abutting the easement.

#### **Underwriting Requirements:**

We require the following:

- 1 Verify by examination, survey, review of available maps or inspection that the easement abuts and provides actual pedestrian and vehicular access to the Street.
- 2 Verify by survey, review of available maps or inspection that the Street appears to be physically open and publicly maintained.
- 3 Verify by survey, review of available maps or inspection that existing curb cuts along the easement provide actual access for the land to the Street.
- 4 Issue only if the land has existing improvements in use. Do not issue on unimproved land, unless you secure underwriter approval.

Issuing guideline applies to the following Endorsement(s): ALTA 17.1-06 Indirect Access and Entry - 2006 ALTA Loan and Owner's Policy