

ISSUING GUIDELINES

ALTA Endorsement: 19-06 (Contiguity – Multiple Parcels)

Explanation:

This endorsement insures that two or more insured parcels are contiguous along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured contiguous boundary lines.

Underwriting Requirements:

We require the following:

- Verify by examination of title, survey, or other satisfactory maps that the defined lines are contiguous.
- Complete paragraph 1 of the endorsement by specifically identifying the common boundary lines (e.g. "the failure of the west boundary line of Parcel A of the land to be contiguous to the east boundary line of Parcel B"; or "the failure the westerly boundary line of Parcel A of the land more particularly described as 'thence North 20 degrees 21 minutes 13 seconds West 200.51 feet' to be contiguous to the easterly boundary line of Parcel B more particularly described as 'thence South 20 degrees 21 minutes 13 seconds East 200.51 feet' ")
- If you are requested to insure that multiple parcels are contiguous, you may do so in the same endorsement, or in separate endorsements for each common boundary.
- Do not describe the common lines as "the contiguous boundary line," "the adjacent line," "the common line," or similar language. Such language simply begs the question of contiguity.

Issuing guideline applies to the following Endorsement(s):

ALTA 19-06 Contiguity – Multiple Parcels - 2006 ALTA Loan or Owner's Policy