

ISSUING GUIDELINES

ALTA Endorsement: 28.1-06 (Encroachments - Boundaries and Easements)

Explanation:

This endorsement provides coverage against loss by reason of an encroachment of any Improvement on the Land

- (1) onto adjoining land, or
- (2) onto that portion of the Land subject to an easement.

It also provides coverage for enforced removal of such encroachments as well as coverage against loss by reason of any Improvement located on adjoining land encroaching onto the Land.

Please note that Section 4 of the endorsement provides for the Company to designate encroachments listed as Exceptions on Schedule B for which it will not provide insurance under this endorsement.

Underwriting Requirements:

In addition to the following, prior approval from Dakota Homestead is required:

- (1) Require a current survey depicting and locating all current Improvements and easements on the land, and which shows any encroachments on to or off of the land. You must take exception to all such encroachments and easements in Schedule B.
- (2) List the Schedule B exception number(s) for all encroachments on to or off of the land or onto any easements located on the land in Section 4 of the Endorsement.

Issuing guideline applies to the following Endorsement(s):

ALTA 28.1-06 Encroachments - Boundaries and Easements - 2006 ALTA Loan or Owner's Policy