

ISSUING GUIDELINES

ALTA Endorsement: 39-06 (Policy Authentication)

Explanation:

This endorsement provides that the Company will not deny liability under the policy or endorsements issued with the policy solely on the grounds that the policy or endorsements were issued electronically or lack signatures in accordance with the Conditions.

Underwriting Requirements:

- 1. The policy to which this endorsement is attached must:
 - (a) have been issued electronically or lack signatures,
 - (b) be issued with a policy number, and
 - (c) include a Date of Policy.
- 2. This endorsement may be modified only after written approval is obtained from Dakota Homestead Underwriting.

Issuing guideline applies to the following Endorsement(s):

ALTA 39-06 Policy Authentication - 2006 ALTA Loan or Owner's Policy