



APPROVED
Date Received: 05/05/2017 Date Of Action: 07/25/2017
FL OFFICE OF INSURANCE REGULATION

**ALTA 9.1-06 ENDORSEMENT
RESTRICTIONS, ENCROACHMENTS, MINERALS
OWNER'S POLICY – UNIMPROVED LAND**
(with FLORIDA Modifications)

Attached to Policy No. <<POL NO>>

Issued by: NATIONAL CONSUMER TITLE INSURANCE COMPANY

The insurance provided by this endorsement is subject to the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.

The Company insures the Insured against loss or damage sustained by reason of:

1. The existence, at Date of Policy, of any of the following unless expressly excepted in Schedule B.
 - (a) Present violations on the land of any enforceable covenants, conditions or restrictions.
 - (b) Any instrument referred to in Schedule B as containing covenants, conditions or restrictions on the land which, in addition:
 - (i) Establishes an easement on the land;
 - (ii) Provides for an option to purchase, a right of first refusal or the prior approval of a future purchaser or occupant; or
 - (iii) Provides a right of reentry, possibility of reverter or right of forfeiture because of violations on the land of any enforceable covenants, conditions or restrictions.
 - (c) Any encroachment onto the land of existing improvements located on adjoining land.
 - (d) Any notices of violation of covenants, conditions and restrictions relating to environmental protection recorded or filed in the public records.
2. Damage to buildings constructed on the land after Date of Policy resulting from the future exercise of any right existing at Date of Policy to use the surface of the land for the extraction or development of minerals excepted from the description of the land or excepted in Schedule B.

Wherever in this endorsement the words "covenants, conditions or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions or limitations contained in an instrument creating a lease.

As used in Paragraph 1(a), the words "covenants, conditions or restrictions" shall not be deemed to refer to or include any covenants, conditions or restrictions relating to environmental protection.

The failure to expressly except any matter delineated in Paragraphs 1(a), (b) or (d) of this endorsement constitutes the Company's agreement to indemnify against loss or damage resulting from any matters delineated in Paragraphs 1(a), (b) or (d) only and provides no coverage for any other matters set forth in the covenants, conditions and restrictions.

This endorsement is issued as part of the policy. Except as it expressly states, it does not:

- (i) Modify any of the terms and provisions of the policy;
- (ii) Modify any prior endorsements;
- (iii) Extend the Date of Policy; or
- (iv) Increase the Amount of Insurance.

To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated this <<DAY>> day of, <<MONTH>> <<YEAR>>

Issued By: National Consumer Title Insurance Company

Authorized Signatory