



APPROVED
Date Received: 08/11/2017 Date Of Action: 10/31/2017
FL OFFICE OF INSURANCE REGULATION

SHORT FORM RESIDENTIAL LOAN POLICY
ONE-TO-FOUR FAMILY (FLORIDA)

Issued by
Agents National Title Insurance Company

SCHEDULE A

Name and Address of Title Insurance Company:

Agents National Title Insurance Company
1207 W. Broadway, Ste. C
Columbia, MO 65203
Phone: 1-866-483-2763

Loan No.:

File No.

Address Reference: \_\_\_\_\_ (for information only)

County and State:

Amount of Insurance:

Premium:

Mortgage Amount:

Mortgage Date:

Date of Policy: \_\_\_\_\_ or the date of recording of the Insured Mortgage, whichever is later

Name of Insured:

Name of Borrower(s):

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of three pages, unless an addendum is attached and indicated below:

- Addendum attached

The endorsements checked below, if any, are incorporated in this policy:

- ALTA ENDORSEMENT 4.1-06 Condominium - (With Florida Modifications) (10/16/08) if the Land or estate or interest is referred to in the Insured Mortgage as a condominium
ALTA ENDORSEMENT 5.1-06 Planned Unit Development - (With Florida Modifications) (10/16/08)
ALTA ENDORSEMENT 6-06 Variable Rate (6/17/06), if the Insured Mortgage contains provisions which provide for an adjustable interest rate
ALTA ENDORSEMENT 6.2-06 Variable Rate - Negative Amortization (6/17/06) if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization
ALTA ENDORSEMENT 7-06 Manufactured Housing (6/17/06)
ALTA ENDORSEMENT 8.1-06 Environmental Protection Lien - (With Florida Modifications) (6/17/06)
ALTA ENDORSEMENT 9-06 Restrictions, Encroachments, Minerals - Loan Policy (With Florida Modifications) (12/1/13)



- ALTA ENDORSEMENT 10-06\* Assignment (With Florida Modifications) (12/1/13)
- ALTA ENDORSEMENT 12-06\* Aggregation (With Florida Modifications) (6/17/06)
- ALTA ENDORSEMENT 13.1-06 Leasehold – Loan (6/17/06)
- ALTA ENDORSEMENT 14-06 Future Advance – Priority (With Florida Modifications) (12/1/13)
- ALTA ENDORSEMENT 14.3-06 Future Advance - Reverse Mortgage (With Florida Modifications) (12/1/13)
- Florida Endorsement Change of Partners, Members or Shareholders
- Florida Endorsement Contiguity\*
- Florida Endorsement Navigational Servitude
- Florida Endorsement Revolving Credit
- Florida Endorsement Survey\*

\*Endorsement must be completed and attached if checked

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, AGENTS NATIONAL TITLE INSURANCE COMPANY, A MISSOURI CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE FLORIDA-APPROVED AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

#### SCHEDULE B

#### EXCEPTIONS FROM COVERAGE

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

1. Those taxes and assessments that become due or payable subsequent to Date of Policy.
2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
  - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;

As used in Paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or



**APPROVED**

Date Received: 08/11/2017 Date Of Action: 10/31/2017

FL OFFICE OF INSURANCE REGULATION

reservation of minerals or mineral rights, and (b) any damage to improvements existing at Date of Policy, excluding lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: 1207 W Broadway, Ste C, Columbia MO 65203.

IN WITNESS WHEREOF, Agents National Title Insurance Company has caused its corporate name to be hereunto affixed by its authorized officer as of Date of Policy shown in Schedule A.

By:

Countersigned:



Name:

[Insert Agency/Approved Attorney Name]

David A. Townsend, President





**APPROVED**  
Date Received: 08/11/2017 Date Of Action: 10/31/2017  
FL OFFICE OF INSURANCE REGULATION

ADDENDUM  
TO  
SHORT FORM RESIDENTIAL LOAN POLICY

Addendum to Policy Number: \_\_\_\_\_ [File Number: \_\_\_\_\_]

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) THAT ARISE BY REASON OF THE FOLLOWING:

