

ALTA CLAIMS CODES\*

TO BE ASSIGNED BASED ON SPECIFIC ALLEGATIONS SET FORTH IN A CLAIM LETTER OR COMPLAINT OR ON THE COMPANY'S INTERPRETATION OF SUCH DOCUMENTS.

RISK CODES

A. Basic Risks

1. Fraud
2. Forgery
3. Competency; capacity; authority of parties
4. Undisclosed heirs
5. Marital rights
6. **Assumed risks**
  - a. **Off-record/prescriptive rights**
  - b. **Access**
  - c. **CC&R violation**
  - d. **Zoning violation**
  - e. **Forced removal/encroaching structure**
  - f. **Forced removal/encroaching boundary wall**
  - g. **Forced removal/structure on easement or set-back**
  - h. **Structure encroachment by neighbor**
  - i. **Boundary wall encroachment by neighbor**
  - j. **Incorrectness of map attached to policy**
  - k. **Assignment of mortgage**
  - l. **Failure re street address**
  - m. **Failure re residential improvements**
  - n. **Subdivision law violation**
  - o. **Building permit violation**
  - p. **Post-policy encroachment by another**
  - q. **Surface rights for mineral/water/etc. extraction**
  - r. **Post-policy forgery/impersonation**
  - s. **Modification of mortgage**
  - t. **Easements—damage from use or maintenance**
  - u. **Supplemental taxes**
  - v. **Variable rate mortgage**
  - w. **Negative amortization mortgage**
  - x. **Other assumed risk**

B. Special Risks

1. Mechanics' Lien
  - a. Construction Loan
  - b. Owners or Permanent Loan Policy
2. Subordination of prior interests
3. Affidavit or indemnity relied upon (except for mechanics' liens)

4. **Underwritten Risks**
  - a. Violation of restrictions and covenants
  - b. Zoning
  - c. Mortgages, judgments, liens (other than mechanics' liens-priority)
  - d. Non-imputation
  - e. Condominium, cooperative **and PUD** coverages
  - f. Usury - federal preemption
  - g. Usury - other
  - h. Waters - navigational servitudes
  - i. Waters - lands once submerged
  - j. Doing business
  - k. Truth-in-lending
  - l. **Access/Easements insured**
  - m. Air rights insured
  - n. Creditors' rights/bankruptcy
  - o. Environmental liens
  - p. Vacated streets and alleys insured
  - q. Assertions of possessory rights, encroachments, overlaps, boundary line disputes, unrecorded easements or claims of easements (shown by survey or inspection)
  - r. Assertions of possessory rights, encroachments, overlaps, boundary line disputes, unrecorded easements or claims (w/o a survey or inspection)
  - s. **Assignment of mortgage**
  - t. **Surface rights for mineral extraction**
  - u. **Existing improvements**
  - v. **Modification of mortgage**
  - w. **Easements—damage from use or maintenance**
  - x. **Optional advance**
  - y. **Revolving line of credit**
  - z. **Variable rate mortgage**
  - aa. **Negative amortization mortgage**
  - bb. **Other endorsement**

C. Plant, Searching and Abstracting Procedures

1. Take-off of public records
2. Posting
3. Searching **irregularity**
4. Abstracting **irregularity**
5. Other

D. Examination and Opinion **Irregularities**

1. **Unforeseen risk**
2. **Irregular omission**
3. Failure to follow established procedures and policies

E. Survey-Inspection/Description Matters

1. Incorrect survey or inspection
2. Incorrect description used or furnished

F. **Escrow/Closing Procedures**

1. Insufficient or improper instructions
2. Instructions not followed
3. Improper payment or failure to make payment
4. Closing Protection Letter
5. Failure to complete post-closing responsibilities
6. Other

G. Typing or Policy Review

H. Taxes and Special Assessments

I. **Apparent Non-Covered Claims**

1. **Claim outside insuring provisions**
2. **Claim within preprinted exclusion or exception**
3. **Claim within special exception**
4. **Other**

J. **Stakeholder/Interpleader Cases**

K. **Disputed Procedure (Judicial/Non-Judicial)**

1. **Foreclosure**
2. **Government forfeiture**
3. **Other**

## RESPONSIBILITY CODES

### R. Fidelity

1. By Agent
2. By Approved Attorney
3. By Independent Contractor
4. By Employee

### S. Unauthorized Risk

1. By Agent
2. By Approved Attorney
3. By Independent Contractor
4. By Employee

### T. **Irregularity** or Omission

1. By Agent
2. By Approved Attorney
3. By Independent Contractor
4. By Employee

### U. Company Practice Risk

\* Additions are in boldface.