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.