

## **ALTA 9.1 - Restrictions, Encroachments, and Mineral Endorsement**

(Owner's Policy -Unimproved Land)

Attached to Policy Number:

Issued by

TITLE INSURANCE COMPANY

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.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the

policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

TITLE INSURANCE COMPANY

Dated: \_\_\_\_\_ By: \_\_\_\_\_