

Title

FREQUENTLY ASKED ^ QUESTIONS

November 2016

Q Would you please sort out the ALTA 9 family of endorsements?

A The New Jersey Land Title Insurance Rating Bureau of which Old Republic Title is a member has the following endorsements from the ALTA 9 family approved for use in NJ:

ALTA 9.1-06	CC&R Unimproved Land -Owner
ALTA 9.2-06	CC&R Improved Land - Owner
ALTA 9.3-06	CC&R - Lender
ALTA 9.6.1-06	Private Rights - Lender
ALTA 9.7-06	REM - Land Under Development - Lender
ALTA 9.8-06	REM - Land Under Development - Owner
ALTA 9.9-06	Private Rights - Owner
ALTA 9.10-06	REM - Current Violations - Lender

As a result of these changes, we now have 4 forms of ALTA 9 endorsement for use in connection with loan policies and 4 for use in connection with owners policies.

It should be noted that the ALTA 9-06 was withdrawn effective February 15, 2016. Accordingly, it may no longer be offered in New Jersey. Old Republic suggests that the ALTA 9.10-06 be offered in the ALTA 9-06's stead.

For a complete discussion of each endorsement and its applicability, Old Republic's Endorsements A (Access) to Z (Zoning) should be consulted.

Please be reminded that the forms approved for use in New Jersey are "NJ Variations" on the ALTA forms. This is because they exclude coverage relating to Affordable Housing.

This FATQ supplements and updates the November 2012 FATQ.

As always, feel free to address any questions to a member of our underwriting staff.