

ST TITLE INSURANCE COMPANY

EXCHANGE / TRANSFER TITLE INSURANCE POLICY

Policy No.: _____

Date of Policy: October 08, 2025

This policy insures the party acquiring title or interest through an exchange or transfer (the "Insured") against loss or damage sustained by reason of defects, liens, encumbrances, or the invalidity of the conveyance, all subject to the terms, conditions, exclusions, and exceptions stated herein.

SCHEDULE A

1. Name of Insured: [Insert Name of Transferee / Party Acquiring Title]
2. Amount of Insurance: \$[Insert Amount]
3. Effective Date: [Insert Date]
4. Estate or Interest in Land: Fee Simple / Leasehold (as applicable)
5. Title Vested In (Before Transfer): [Insert Transferor Name]
6. Title Vested In (After Transfer): [Insert Transferee Name]
7. Property Address: [Insert Property Address]
8. Legal Description: [Insert Legal Description]
9. Type of Instrument: Exchange Deed / Transfer Deed / Assignment Agreement recorded in [Insert County/State Record Details].

SCHEDULE B - EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage resulting from the following exceptions:

1. Rights or claims of parties in possession not shown by public records.
2. Easements, encroachments, or boundary disputes not disclosed by a current survey.
3. Any lien or right to a lien for services, labor, or materials not shown by public records.
4. Taxes or assessments not shown as existing liens in public records.
5. Defects, liens, or encumbrances attaching after the Date of Policy.
6. Rights of tenants or parties under unrecorded leases.

COVERED RISKS

St Title Insurance Company insures the Insured against loss or damage sustained by reason of:

1. Title to the estate or interest being vested other than as stated in Schedule A.
2. Any defect in, or lien or encumbrance on, the Title not excepted in Schedule B.
3. The invalidity or unenforceability of the conveyance or transfer instrument.
4. The failure of the conveyance to transfer good and marketable title.
5. Any prior lien or encumbrance having priority over the Insured's interest.
6. Any defect or claim arising from the execution, delivery, or recordation of the transfer

instrument.

7. Fraud, forgery, or incapacity of parties in the chain of title not disclosed in public records.

EXCLUSIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses resulting from:

1. Governmental police power, including zoning laws, environmental regulations, or ordinances.
2. Eminent domain or governmental taking.
3. Defects known to the Insured but not disclosed in writing prior to policy issuance.
4. Matters resulting from the Insured's own acts, omissions, or agreements.
5. Bankruptcy, insolvency, or creditors' rights issues, unless specifically insured.
6. Matters attaching after the Date of Policy not shown in public records.

CONDITIONS AND STIPULATIONS

1. Definition of Terms – "Public Records" means those established under state law for constructive notice.
2. Defense and Prosecution of Actions – The Company shall have the right to defend any action based on a covered matter.
3. Notice of Claim – The Insured shall notify the Company promptly in writing upon discovery of a claim or defect.
4. Proof of Loss – The Insured must furnish proof of loss within 90 days of discovery.
5. Subrogation – Upon payment, the Company is subrogated to the rights of the Insured.
6. Liability Limitation – The Company's liability shall not exceed the lesser of the amount of insurance or the value of the insured interest.
7. Arbitration – Any dispute shall be resolved in accordance with applicable arbitration laws, unless otherwise provided.

SIGNATURE

Signed and issued by:

ST TITLE INSURANCE COMPANY

By: _____

Authorized Officer

Date: _____