

## ST TITLE INSURANCE COMPANY

### LENDER'S TITLE INSURANCE POLICY

Policy No.: \_\_\_\_\_

Date of Policy: October 08, 2025

This policy insures the Lender (the "Insured") against loss or damage sustained by reason of defects, liens, or encumbrances on the title to the land described herein, or the invalidity or unenforceability of the lien of the insured mortgage, all subject to the terms, conditions, exclusions, and exceptions stated herein.

#### SCHEDULE A

1. Name of Insured: [Insert Lender/Mortgagee Name]
2. Amount of Insurance: \$[Insert Amount]
3. Effective Date: [Insert Date]
4. Estate or Interest in Land: Fee Simple
5. Title Vested In: [Insert Owner Name]
6. Property Address: [Insert Property Address]
7. Legal Description: [Insert Legal Description]
8. Insured Mortgage: Mortgage dated [Insert Date], 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 line 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 or encumbrances arising after the Date of Policy.

#### COVERED RISKS

Subject to the terms and conditions, St Title Insurance Company insures the Insured against loss or damage sustained by reason of:

1. The invalidity or unenforceability of the lien of the Insured Mortgage upon the Title.
2. Any defect in or lien or encumbrance on the Title.
3. Any lien or encumbrance on the Title that has priority over the lien of the Insured Mortgage.
4. The lack of priority of the lien of the Insured Mortgage over any statutory lien for services, labor, or material.
5. The failure of the Insured Mortgage to attach to any property described in the insured mortgage.

6. The invalidity or unenforceability of the assignment of the Insured Mortgage.

#### **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, regulations, and ordinances.
2. Eminent domain or governmental taking.
3. Defects known to the Insured but not disclosed in writing.
4. Matters resulting from the Insured's own acts or omissions.
5. Bankruptcy, insolvency, or creditors' rights issues, except as specifically covered.

#### **CONDITIONS AND STIPULATIONS**

1. Definition of Terms – "Public Records" means those established under state law for the purpose of imparting constructive notice of matters relating to real property.
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 of any claim or litigation.
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 least of the amount of insurance or the value of the insured estate.

#### **SIGNATURE**

Signed and issued by:  
ST TITLE INSURANCE COMPANY

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

Authorized Officer

Date: \_\_\_\_\_