

SCHEDULE A

File Number	Policy Number	Date of Policy	Amount of Insurance
		at	\$
			Premium
			\$

1. Name of Insured:

2. The estate or interest in the land which is encumbered by the insured Mortgage is:

Fee Simple

3. Title to the estate or interest in the land is vested in:

4. The insured mortgage and assignments thereof, if any, are described as follows:

Mortgage securing an indebtedness in the amount of \$, dated , recorded at , as document numbered , records of County, New Mexico.

Mortgagor:

Mortgagee:

5. The land referred to in this policy is described as follows:

SAMPLE

**SCHEDULE B
PART I**

Policy No.
File No.

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Rights or claims of parties in possession not shown by the public records.
2. Easements, or claims of easements, not shown by the public records.
3. Encroachments, overlaps, conflicts in boundary lines, shortages in area, or other matters which would be disclosed by an accurate survey and inspection of the premises.
4. Notwithstanding any other provision of this policy, the Company shall be liable only for such loss or damage insured against by this policy which is actually sustained by the insured and reported to the Company as provided in the conditions and stipulations on or before two years after the recording of the mortgage described in Schedule A. (Upon payment to the Company of the required full loan policy premium prior to the expiration of said policy, the term limitation may be deleted from this policy.)
5. Community property, survivorship, or homestead rights, if any, of any spouse of the insured (or vestee in a leasehold or loan policy).
6. Any titles or rights asserted by anyone including, but not limited to, persons, corporations, governments, or other entities, to lands comprising the shores or bottoms of navigable streams, lakes or land beyond the line of the harbor or bulkhead lines established or changed by the United States Government.
7. Unpatented mining claims; reservations or exceptions in patents or in acts authorizing the issuance thereof; water rights, claims or title to water.
8. Taxes or assessments which are not shown as existing liens by the public record.
9. Taxes for the year , and thereafter.
10. In compliance with Subsection D of 13.14.18.10 NMAC, the Company hereby waives its right to demand arbitration pursuant to the title Insurance Arbitration Rules of the American Arbitration Association. Nothing herein prohibits arbitration of all arbitrable matters when agreed to by both the Company and the insured.

Countersigned by

AUTHORIZED SIGNATORY

SCHEDULE B PART I CONTINUED

SCHEDULE B PART I CONTINUED

Policy No.

File No.

11. Additional Exceptions

SAMPLE