

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 covered by this policy is:

Fee Simple

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

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

SAMPLE

SCHEDULE B

Policy Number:

File Number: -

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. Any lien, claim or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
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 CONTINUED

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Policy Number:

File Number: -

11.

SAMPLE

