



## The ALTA 28 Series of Endorsements Quick Reference Chart

	<b>ALTA 28-06</b>	<b>ALTA 28.1-06</b>	<b>ALTA 28.2-06</b>	<b>ALTA 28.3-06</b>
<b>Owner's or Loan Policies in NJ?</b>	Loan Policy only	Loan Policy only	Loan Policy only	Loan Policy only
<b>Residential or Commercial Properties?</b>	Both	Both	Both	Both
<b>What affirmative coverage does the endorsement provide?</b>	Provides affirmative coverage for any loss resulting from damage to an existing building from an easement. This damage includes the removal or alteration of an existing building located on the Land at the date of Policy.	Provides affirmative coverage against loss and enforced removal for an encroachment of any improvement located on the Land onto adjoining land or onto a portion of the Land subject to an easement, and also provides affirmative coverage over an encroachment of any improvement on adjoining land encroaching onto our Land. For purposes of this endorsement only, "Improvement" means an existing building, located on either the Land or adjoining land at Date of Policy and that by law constitutes real property.	Provides affirmative coverage against loss and enforced removal for an encroachment of "specifically itemized" improvements located on the Land onto adjoining land or onto a portion of the Land subject to an easement, and also provides affirmative coverage over an encroachment of "specifically itemized" improvements on adjoining land encroaching onto our Land. Some examples of itemized improvements can include a fence, shed, garage, or patio, and these improvements must be itemized in Paragraph 2 of the endorsement.	Provides affirmative coverage against loss and enforced removal for an encroachment of any improvement or future improvement located on the Land onto adjoining land or onto a portion of the Land subject to an easement, and also provides affirmative coverage of an encroachment of any improvement or future improvement on adjoining land encroaching onto our Land. Paragraph "2b" defines the word "Future Improvement," and limits it to buildings, structures, or paved areas, including roads, walkways, parking areas, driveways, or curbs. Paragraph "2c" must disclose the full information for the building site plans that were prepared by an architect or engineer for the property in question.
<b>When is the endorsement applicable?</b>	This endorsement can be issued for 1-4 family residential properties or on Loan Policies relating to commercial transactions of up to \$25,000,000 per site without a survey, but you must include specific exceptions for matters (such as specific encroachments) actually known by you.	Unless underwriting guidelines by the Company provide otherwise, this endorsement requires a survey reflecting the current Improvements.	Same as the ALTA 28.1-06.	Only applies for described improvements on land under development.
<b>Virtual Underwriter Requirements for Issuance</b>	If a survey is provided, please confirm that the existing buildings are not impacted by the easement, or if the easements are blanket in nature. The surveyor should include a note on the survey if the easement is plotted or if the easement is blanket in nature. An unplottable easement is NOT the same as an easement that is blanket in nature. Please do not include unplottable easements on an ALTA 28 endorsement unless underwriter approval is secured. If an easement is not plottable or if the easement runs underneath an existing building or encroaches upon an existing improvement, further review and approval is required from the underwriter.	All encroachments over property lines or easements should be included as exceptions. If Improvements encroach over more than one half of the width of an easement, list the Exception number(s) for such encroachments in Section 4 of the Endorsement, unless you secure underwriter approval. If Improvements encroach over adjoining land or onto a road, list the Exception number(s) for such encroachments in Section 4 of the Endorsement, unless you secure underwriter approval. If Improvements located on adjoining land encroach onto the Land, list the Exception number(s) for such encroachments in Section 4 of the Endorsement, unless you secure underwriter approval.	Same underwriting requirements as ALTA 28.1 endorsement, but the specifically itemized improvements must be listed in Paragraph 2 of the endorsement.	Same underwriting requirements as ALTA 28.1 endorsement, but this endorsement also requires building site and elevation plans showing all future improvements on the property.
<b>Additional Notes</b>	ALTA 28-06 can be issued along with either ALTA 28.1, ALTA 28.2, or ALTA 28.3, but not together with all three endorsements.	ALTA 28.1-06 can be issued along with ALTA 28-06, but not together with ALTA 28.2 or ALTA 28.3 endorsements.	ALTA 28.2-06 can be issued along with ALTA 28-06, but not together with ALTA 28.1 or ALTA 28.3 endorsements.	ALTA 28.3-06 can be issued along with ALTA 28-06, but not together with ALTA 28.1 or ALTA 28.2 endorsements.
<b>Virtual Underwriter Guideline Link</b>	<a href="#">Virtual Underwriter   Guideline: ALTA Endorsement 28-06 (Easement-Damaged or Enforced Removal)</a>	<a href="#">Virtual Underwriter   Guideline: ALTA Endorsement 28.1 (Encroachments - Boundaries and Easements)</a>	<a href="#">Virtual Underwriter   Guideline: ALTA Endorsement 28.2-06 (Encroachments - Boundaries and Easements - Described Improvements) (04-02-13)</a>	No specific guidelines - Use ALTA 28.1 guidelines.

For questions regarding this or any other underwriting matters, consider using our Underwriting email address: [njuwing@stewart.com](mailto:njuwing@stewart.com).