# NY ALTA OWNER’S POLICY OF TITLE INSURANCE

**SCHEDULE B**

ISSUED BY

STEWART TITLE GUARANTY COMPANY

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| --- | --- |
| **File Number:** **\_\_\_\_\_\_\_\_\_\_\_** | **Policy Number:** **O-8710** -**\_\_\_\_\_\_\_\_\_\_\_** |

**EXCEPTIONS FROM COVERAGE**

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.

This policy does not insure against loss or damage and the Company will not pay costs, attorneys’ fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

1. Rights of tenants.
2. Rights of parties in possession.
3. Taxes, tax liens, tax sales, water rates, sewer rents and assessments set forth in schedule herein.
4. Mortgage(s) held by: [insert]
5. Covenants, conditions, easements, leases, agreements of record, as follows: [insert]
6. Unless a survey satisfactory to the company is provided, the policy will be subject to any state of facts an accurate survey would show.
7. Taxes due at date of policy.
8. Judgments and liens vs (parties)
9. Notes and matters depicted on filed map: [insert]