

AMERICAN LAND TITLE ASSOCIATION
POLICY FORMS

Filed with NC Department of Insurance

By NC Land Title Association

(In order by approval date)

The following forms and endorsements were adopted by the American Land Title Association (ALTA) Board of Governors on June 16, 2006, and approved for use in North Carolina with policies dated on or after **November 7, 2006**:

- [ALTA Commitment Forms, Plain Language Commitment Forms](#)
- [ALTA Loan Policy Form](#)
- [ALTA Owner's Policy Form](#)
- [ALTA Short Form - Resident Loan Policy 2006](#)
- [ALTA Endorsement Form 1.06 - Street Assessments](#)
- [ALTA Endorsement Form 2.06 - Truth In Lending](#)
- [ALTA Endorsement Form 3.1.06](#)
- [ALTA Endorsement Form 3.06 - Zoning - Unimproved Land](#)
- [ALTA Endorsement Form 4.1.06 - Condominium](#)
- [ALTA Endorsement Form 4.06 - Condominium](#)
- [ALTA Endorsement Form 5.1.06 - Planned Unit Development](#)
- [ALTA Endorsement Form 5.06 - Planned Unit Development](#)
- [ALTA Endorsement Form 6.2.06 - Variable Rate, Negative Amortization](#)
- [ALTA Endorsement Form 6.06 - Variable Rate, Negative Amortization](#)
- [ALTA Endorsement Form 7.1.06 - Manufactured Housing - Conversion; Loan](#)
- [ALTA Endorsement Form 7.1 - Manufactured Housing - Conversion; Loan](#)
- [ALTA Endorsement Form 7.2.06 - Manufactured Housing - Conversion; Owners](#)
- [ALTA Endorsement Form 7.2 - Manufactured Housing - Conversion; Owners](#)
- [ALTA Endorsement Form 7.06 - Manufactured Housing Unit](#)
- [ALTA Endorsement Form 7 - Manufactured Housing Unit](#)
- [ALTA Endorsement Form 8.1.06 - Environmental Protection Lien](#)
- [ALTA Endorsement Form 9.1.06 - Restrictions, Encroachments, Minerals - Owners Policy - Unimproved Land](#)
- [ALTA Endorsement Form 9.1 - Restrictions, Encroachments, Minerals - Owners Policy - Unimproved Land](#)
- [ALTA Endorsement Form 9.2.06 - Restrictions, Encroachments, Minerals - Owners Policy - Improved Land](#)
- [ALTA Endorsement Form 9.2 - Restrictions, Encroachments, Minerals - Owners Policy - Improved Land](#)
- [ALTA Endorsement 9.3.06 - Form ALTA Restrictions, Encroachments, Minerals Endorsement](#)
- [ALTA Endorsement Form 9.3 - ALTA Restrictions, Encroachments, Minerals Endorsement](#)
- [ALTA Endorsement Form 9.4.06 - ALTA Restrictions, Encroachments, Minerals - Endorsement \(Owners Policy - Unimproved Land\)](#)
- [ALTA Endorsement Form 9.4 - ALTA Restrictions, Encroachments, Minerals - Endorsement \(Owners Policy - Unimproved Land\)](#)
- [ALTA Endorsement Form 9.5.06 - ALTA restrictions, Encroachments, Mineral \(Owners Policy Improved Land\)](#)
- [ALTA Endorsement Form 9.5 - ALTA restrictions, Encroachments, Mineral \(Owners Policy Improved Land\)](#)
- [ALTA Form 9.06](#)
- [ALTA Form 9](#)
- [ALTA Endorsement Form 10.1.06 - Assignment and Date Down](#)
- [ALTA Endorsement Form 10.06 - Endorsement 10-06 \(Assignment\)](#)
- [ALTA Endorsement Form 11.06 - Mortgage Modification](#)
- [ALTA Endorsement Form 12.06 - Aggregation](#)
- [ALTA Endorsement Form 13.1.06 - Leasehold Loan](#)
- [ALTA Endorsement Form 13.06 - \(Leasehold Owner\(s\)\)](#)
- [ALTA Endorsement Form 14.1.06 - \(Future Advance \(Knowledge\)\)](#)
- [ALTA Endorsement Form 14.2.06 - \(Future Advance \(Letter of Credit\)\)](#)
- ALTA Endorsement Form 14.3.06 – Future Advance (Reverse Mortgage)

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- [ALTA Endorsement Form 14.3 - Future Advance \(Reverse Mortgage\)](#)
- [ALTA Endorsement Form 14.06 - \(Future Advance \(Priority\)](#)
- [ALTA Endorsement Form 15.1.06 - \(Nonimputation \(Additional Interest\)](#)
- [ALTA Endorsement Form 15.2.06 - Nonimputation \(Partial Equity Transfer\)](#)
- [ALTA Endorsement Form 15.06 - Non imputation \(Full Equity Transfer\)](#)
- [ALTA Endorsement Form 16.06 - \(Mezzanine Financing\)](#)
- [ALTA Endorsement Form 17.1.06 - \(Indirect Access and Entry\)](#)
- [ALTA Endorsement Form 17.06 - \(Indirect Access and Entry\)](#)
- [ALTA Endorsement Form 18.1.06 - Multiple Tax Parcel](#)
- [ALTA Endorsement Form 18.06 - Single Tax Parcel](#)
- [ALTA Endorsement Form 19.1.06 - \(Contiguity \(Single Parcel\)](#)
- [ALTA Endorsement Form 19.06 - \(Contiguity \(Multiple Parcels\)](#)
- [ALTA Endorsement Form 20.06 - \(First-Loss \(Multiple Parcel Transactions\)](#)
- [ALTA Endorsement Form 21.06 - Creditors\(Rights\)](#)
- [ALTA Endorsement Form 22.1 - Location & Map](#)
- ALTA Endorsement Form 22.1.06 – Location & Map
- [ALTA Endorsement Form 22.06 Location](#)
- [ALTA Endorsement Form 22 - Location](#)

Also submitted to the NC Department of Insurance and approved for use in North Carolina with policies dated on or after **November 7, 2006**:

- ALTA/ACSM Land Title Surveys (2005)

The American Land Title Association (ALTA) Board of Governors adopted the following Closing Protection Letters on December 11, 2006, which were filed with the NC Department of Insurance and approved for use with policies effective on or after **January 22, 2007**:

- Closing Protection Letter (12-11-06)
- Closing Protection letter – Limitations (12-11-06)
- Closing Protection Letter -- Single Transaction Limited Liability (12-11-06)

Due to minor typographical error changes, the following forms were submitted (replacing earlier versions approved November 7, 2006) and approved by the NCDOI for use with policies effective on or after **April 20, 2007**:

- ALTA Owners Policy (6/17/06)
- ALTA Short Form Residential Loan Policy (10/21/00)
- ALTA Short Form Residential Loan Policy (6/17/06)
- ALTA Endorsement 4.1.06-Condominium (6/17/06)
- ALTA Endorsement 4.06-Condominium (6/17/06)
- ALTA Endorsement 7.1.06-Manufactured Housing-Conversion; Loan (6/17/06)
- ALTA Endorsement 18.1.06-Multiple Tax Parcel (6/17/06)

Due to minor typographical error changes, the following forms were submitted (replacing earlier versions approved November 7, 2006) and approved by the NCDOI for use with policies effective on or after **June 14, 2007**:

- ALTA Endorsement 15.06 – Nonimputation-Full Equity Transfer (6/17/06)
- ALTA Endorsement 15.1.06 – Nonimputation-Additional Insured (6/17/06)
- ALTA Endorsement 15.2.06 – Nonimputation-Partial Equity Transfer (6/17/06)

Due to minor typographical error changes, the following form was submitted (replacing earlier version approved January 22, 2007) and approved by the NCDOI for use with policies effective on or after **June 14, 2007**:

- Closing Protection Letter-Single Transaction Limited Liability (12-11-06)

The following form was adopted by the American Land Title Association (ALTA) Board of Governors on June 16, 2007, and approved by the NCDOI for use with policies effective on or after **July 31, 2007**:

- ALTA Short Form Residential Loan Policy (6/16/07)

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The following generic ALTA forms (*including all corrections issued by ALTA through December 28, 2007*) have been submitted to the NC Dept of Insurance by NCLTA and approved for use in NC effective on or after January 1, 2008:

2007 ALTA Short Form Residential Loan Policy (06-16-07)

ALTA Endorsement 21-06 Creditors' Rights (06-17-06)

ALTA Endorsement Form 23-06 Co-Insurance – Single Policy (1-1-08)

ALTA Expanded Coverage Residential Loan Policy (1-1-08)

ALTA Homeowner's Policy (1-1-08)

ALTA Short Forms Expanded Coverage Residential Loan Policy (1-1-08)

CPL – Closing Protection Letter (1-1-08)

CPL – Limitations (1-1-08)

CPL – Single Transaction Limited Liability (1-1-08)

The Tertiary Reinsurance form was not filed; the Department of Insurance has informed me that I do not need to file Reinsurance forms with NCDOI.

The following generic ALTA form (*including all corrections issued by ALTA through January 1, 2008*) have been submitted to the NC Dept of Insurance by NCLTA and approved for use in NC effective on or after March 14, 2008:

ALTA Expanded Coverage Residential Loan Policy (01-01-08 Revised)

The following generic ALTA form (*including all corrections issued by ALTA through May 5, 2008*) have been submitted to the NC Dept of Insurance by NCLTA and approved for use in NC effective on or after May 7, 2008:

ALTA Short Form Residential Loan Policy One-to-Four Family (06/16/07 Corrected)

Recently ALTA Adopted or Revised Forms (10/16/08) approved for use in NC by the NC Department of Insurance effective November 25, 2008:

ALTA Short Form Commitment

ALTA Endorsement Form 4-06 Condominium

ALTA Endorsement Form 4.1-06 Condominium

ALTA Endorsement Form 5-06 Planned Unit Development

ALTA Endorsement Form 5.1-06 Planned Unit Development

ALTA Endorsement Form 6-06 Variable Rate Mortgage

ALTA Endorsement Form 6.2-06 Variable Rate Mortgage-Negative Amortization

ALTA Endorsement Form 8.2-06 Commercial Environmental Protection Lien

ALTA Endorsement Form 10-06 Assignment

ALTA Endorsement Form 10.1-06 Assignment and Date Down

ALTA Endorsement Form 17.2-06 Utility Access

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ALTA Endorsement Form 23-06 Coinsurance – Single Policy
ALTA Endorsement Form 24-06 Doing Business
ALTA Endorsement Form 25-06 Same as Survey
ALTA Endorsement Form 25.1-06 Same as Portion of Survey
ALTA Endorsement Form 26-06 Subdivision
ALTA Endorsement Form 27-06 Usury
ALTA Endorsement Form 28-06 Easement-Damage or Enforced Removal
ALTA Standard Exceptions

*The following Reinsurance Agreements were **NOT** approved by the NCDOI because they contain the word “warranty” which is in violation of NCGS 58-3-10. (“Ceder’s Cessation and Warranty” is on each form.)*

ALTA International Facultative Reinsurance Agreement (With Direct Access)
ALTA International Facultative Reinsurance Agreement (Without Direct Access)
ALTA UCC Facultative Reinsurance Agreement

rev. December 1, 2008