

ALTA 47.2 OPERATIVE LAW—2013 HOMEOWNER'S POLICY ENDORSEMENT

**This endorsement is issued as part of
Policy Number _____
issued by
BLANK TITLE INSURANCE COMPANY**

- 1. The following definitions are added to Condition 1:
 - (m) "State" and "state": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The terms "State" and "state" also include the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
 - (n) "Tribe": Any federally or State recognized Indian tribe, band, nation, community, or other organized group having a government-to-government relationship with the United States or a State.

- 2. Condition 12 is deleted and replaced with the following:
 - 12. CHOICE OF LAW; FORUM
The law of the State, or to the extent it controls, federal law, shall apply to this policy. A court or arbitrator shall not apply conflict of law principles to determine the applicable law, nor shall the court or arbitrator apply the law of a Tribe. Any litigation or other proceeding brought by You against Us must be filed only in a State court or United States federal court having appropriate jurisdiction.

- [3. The following is added as an Exclusion:
 - 10. Defects, liens, encumbrances, adverse claims, notices, or other matters not appearing in the Public Records but that would be disclosed by an examination of any records maintained by or on behalf of a Tribe or on behalf of its members.]

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause]

[DATE]

BLANK TITLE INSURANCE COMPANY

By: _____
[Authorized Signatory]

