Filing at a Glance

Company: Arkansas Title Insurance Company

Product Name: Title Insurance Forms - ARTICO	SERFF Tr Num: NLTI-125577508	State: Arkansas
TOI: 34.0 Title	SERFF Status: Closed	State Tr Num: #5866 $50
Sub-TOI: 34.0000 Title	Co Tr Num: ARTICO - AR - MISC TITLE FORMS FILING 03-25-2008	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Brittany Yielding, Sarah Harper
	Author: KerrieAnn Mayes-Skuran	Disposition Date: 04/23/2008
	Date Submitted: 03/25/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 04/23/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 04/23/2008

State Filing Description:

General Information

Project Name: ARTICO - Arkansas - Misc Title Forms Filing 03-25-2008	Status of Filing in Domicile: Not Filed
Project Number: ARTICO 03-25-2008	Domicile Status Comments: This filing is being done with the State of domicile - Arkansas
Reference Organization: Not Applicable	Reference Number: Not Applicable
Reference Title: Not Applicable	Advisory Org. Circular: Not Applicable
Filing Status Changed: 04/23/2008	
State Status Changed: 04/07/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

Short Form Residential Loan Policy One-to-Four Family Schedules A and B (9231, 06-16-2007)

Addendum to Short Form Residential Loan Policy – Schedule B (continued) (9231/32B, 06-16-2007)

ALTA Form 21-06 Creditors' Rights Endorsement (2544, 06-17-2006)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (9233, 01-01-2008)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule A (9233A, 01-01-2008)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule B (9233B, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule A (9234A, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule B – Part I (9234BI, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule B – Part II (9234BII, 01-01-2008)

Short Form Expanded Coverage Residential Loan Policy One-to-Four Family, Schedules A and B (9235, 01-01-2008)

Addendum to Short Form Expanded Coverage Residential Loan Policy – Schedule B (Continued) (9235B, 01-01-2008)

ALTA Endorsement 23-06 Co-Insurance – Single Policy (9236, 01-01-2008)

Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (9234, 01-01-2008)

Short Form Residential Loan Policy One-to-Four Family Schedule A (9232, 06-16-2007)

Usury Endorsement (9237)

Policy Information Sheet (for attachment to Policy)

Arkansas Title Insurance Company, an Arkansas title insurer, hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing in the amount of $50.00 will be promptly forwarded to the Arkansas Insurance Department.

If you have questions or require additional information, please feel free to contact me at your convenience at 847/884-2311.

Company and Contact

Filing Contact Information

Eileen Van Roeyen, General Counsel, Vice President
evanroeyen@stewart.com
2800 West Higgins Road
(847) 885-3000 [Phone]
Hoffman Estates, IL 60169
(847) 884-4998[FAX]

Filing Company Information

Arkansas Title Insurance Company	CoCode: 50725	State of Domicile: Arkansas
17300 Chenal Parkway	Group Code: 340	Company Type: Title Insurance
Suite 302		
Little Rock, AR 72223	Group Name: Stewart Title Guaranty	State ID Number:
(847) 885-3000 ext. 311[Phone]	FEIN Number: 71-0560086	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sarah Harper	04/23/2008	04/23/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Sarah Harper	04/21/2008	04/21/2008	KerrieAnn Mayes-Skuran	04/22/2008	04/22/2008
Pending Industry Response	Sarah Harper	04/21/2008	04/21/2008	KerrieAnn Mayes-Skuran	04/21/2008	04/21/2008
Pending Industry Response	Sarah Harper	04/14/2008	04/14/2008	KerrieAnn Mayes-Skuran	04/14/2008	04/14/2008

Disposition

Disposition Date: 04/23/2008

Effective Date (New): 04/23/2008

Effective Date (Renewal): 04/23/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*NLTI-125577508*	*State:*	*Arkansas*
Filing Company:	*Arkansas Title Insurance Company*	*State Tracking Number:*	*#5866 $50*
Company Tracking Number:	*ARTICO - AR - MISC TITLE FORMS FILING 03-25-2008*		
TOI:	*34.0 Title*	*Sub-TOI:*	*34.0000 Title*
Product Name:	*Title Insurance Forms - ARTICO*		
Project Name/Number:	*ARTICO - Arkansas - Misc Title Forms Filing 03-25-2008/ARTICO 03-25-2008*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Cover Letter	Approved	Yes
Supporting Document	ARTICO Arbitration Endorsement	Approved	Yes
Form	Short Form Residential Loan Policy One-to-Four Family Schedules A and B	Approved	Yes
Form	Addendum to Short Form Residential Loan Policy - Schedle B (Continued)	Approved	Yes
Form	ALTA Form 21-06 Creditors' Rights Endorsement	Approved	Yes
Form	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence	Approved	Yes
Form	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule A	Approved	Yes
Form	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule B	Approved	Yes
Form	Expanded Coverage Residential Loan Policy Schedule A	Approved	Yes
Form	Expanded Coverage Residential Loan Policy Schedule B - Part I	Approved	Yes
Form	Expanded Coverage Residential Loan Policy Schedule B - Part II	Approved	Yes
Form	Short Form Expanded Coverage Residential Loan Policy One-to-Four Family, Schedules A and B	Approved	Yes
Form	Addendum to Short Form Expanded Coverage Residential Loan Policy - Schedule B (Continued)	Approved	Yes
Form	ALTA Endorsement 23-06 Co-Insurance - Single Policy	Approved	Yes
Form	Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence	Approved	Yes
Form	Short Form Residential Loan Policy One-to-Four Family Schedule A	Approved	Yes

Form	Usury Endorsement	Approved	Yes
Form	Policy Information Sheet (for attachment to Policy)	Approved	Yes
Form	Arbitration Endorsement	Approved	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/21/2008
Submitted Date	04/21/2008
Respond By Date	04/25/2008

Dear Eileen Van Roeyen,

This will acknowledge receipt of the captioned filing.

Objection 1

- Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (Form)
- Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (Form)

Comment: In the interest of the insured, you need to make the statement more clear/easier to read and specifically state that arbitration is voluntary and non-binding.

Please feel free to contact me if you have questions.
Sincerely,
Sarah Harper

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/22/2008
Submitted Date	04/22/2008

Dear Sarah Harper,

Comments:

Response 1

Comments: Per your Objection Letter regarding the Arkansas Title Insurance Company Arbitration Endorsement, attached you will find a new Arbitration Endorsement to be utilized in the State of Arkansas by the Company (ARTICO).

Related Objection 1

Applies To:

- Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (Form)
- Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (Form)

Comment:

In the interest of the insured, you need to make the statement more clear/easier to read and specifically state that arbitration is voluntary and non-binding.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Arbitration Endorsement		04-22-2008	Endorsement/Amendment/Conditions	New			ARTICO Arbitration Endorsement 04-22-2008.pdf

No Rate/Rule Schedule items changed.

Sincerely,
KerrieAnn Mayes-Skuran

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/25/2008
Submitted Date	04/21/2008
Respond By Date	04/25/2008

Dear Eileen Van Roeyen,

This will acknowledge receipt of the captioned filing.

Objection 1

- Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (Form)
- Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (Form)

Comment: Pursuant to ACA § 23-79-203(a) and Bulletin 19-89, this language should specifically state that Arbitration is voluntary and non-binding. Your Endorsement specifically states that Arbitration would be binding.

Please feel free to contact me if you have questions.
Sincerely,
Sarah Harper

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/21/2008
Submitted Date	04/21/2008

Dear Sarah Harper,

Comments:

Response 1

Comments: Please review paragraph 1 of the Arkansas Title Insurance Company Arbitration Endorsement.

Per the wording of the Arbitration Endorsement, it is at the option of the insured as to whether the insured wants the arbitration settlement to be binding.

Related Objection 1

Applies To:

- Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (Form)
- Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (Form)

Comment:

Pursuant to ACA § 23-79-203(a) and Bulletin 19-89, this language should specifically state that Arbitration is voluntary and non-binding. Your Endorsement specifically states that Arbitration would be binding.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
KerrieAnn Mayes-Skuran

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/14/2008
Submitted Date	04/14/2008
Respond By Date	04/28/2008

Dear Eileen Van Roeyen,

This will acknowledge receipt of the captioned filing.

Objection 1

- Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (Form)
- Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (Form)

Comment: Both policies listed above contain Arbitration language. Pursuant to ACA § 23-79-203(a), this language should specifically state that Arbitration is voluntary and non-binding.

Please feel free to contact me if you have questions.
Sincerely,
Sarah Harper

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/14/2008
Submitted Date	04/14/2008

Dear Sarah Harper,

Comments:

Response 1

Comments: Attached you will find a copy of the Arbitration Endorsement already on file with the Arkansas Insurance Department as of 24 January 2007.

Related Objection 1

Applies To:

- Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (Form)
- Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (Form)

Comment:

Both policies listed above contain Arbitration language. Pursuant to ACA § 23-79-203(a), this language should specifically state that Arbitration is voluntary and non-binding.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: ARTICO Arbitration Endorsement

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

KerrieAnn Mayes-Skuran

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Short Form Residential Loan Policy One-to-Four Family Schedules A and B	9231	06-16-2007	Policy/Coverage Form	New		artico 9231 Short Form Residential Loan Pol Sched A and B 061607.pdf
Approved	Addendum to Short Form Residential Loan Policy - Schedle B (Continued)	9231/32B	06-16-2007	Policy/Coverage Form	New		artico 9231-32B Short Form Residential Loan Pol Sched B Addendum 061607.pdf
Approved	ALTA Form 21-06 Creditors' Rights Endorsement	2544	06-17-2007	Endorsement/Amendment/Conditions	New		ARTICo 2544 ALTA Form 21-06 Creditors Rights Endorsement 061706.pdf
Approved	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence	9233	01-01-2008	Policy/Coverage Form	New		artico 9233 Homeowners Policy of Title Insurance 010108.pdf
Approved	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence	9233A	01-01-2008	Policy/Coverage Form	New		artico 9233A Homeowners Policy of Title Insurance

	Schedule A				Schedule A 010108.pdf
Approved	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule B	9233B	01-01-2008	Policy/Coverage Form	artico 9233BHomeowners Policy of Title INsurance Schedule B 010108.pdf
Approved	Expanded Coverage Residential Loan Policy Schedule A	9234A	01-01-2008	Policy/Coverage Form	artico 9234A ALTA Expanded Coverage Res Loan Policy Schedule A 010108.pdf
Approved	Expanded Coverage Residential Loan Policy Schedule B - Part I	9234BI	01-01-2008	Policy/Coverage Form	artico 9234B ALTA Expanded Coverage Res Loan Polich Schedule B1 010108.pdf
Approved	Expanded Coverage Residential Loan Policy Schedule B - Part II	9234BII	01-01-2008	Policy/Coverage Form	artico 9234BII ALTA Expanded Coverage Res Loan Policy Sched BII 010108.pdf
Approved	Short Form Expanded Coverage	9235	01-01-2008	Policy/Coverage Form	artic0 9235 Short Form Expanded

	Residential Loan Policy One-to-Four Family, Schedules A and B					Coverage Res Loan Policy 010108.pdf
Approved	Addendum to Short Form Expanded Coverage Residential Loan Policy - Schedule B (Continued)	9235B	01-01-2008	Policy/Coverage Form	New	artico 9235 B Addendum to Short Form Exp Coverage Res Loan Policy 010108.pdf
Approved	ALTA Endorsement 23-06 Co-Insurance - Single Policy	9236	01-01-2008	Endorsement/Amendment/Conditions	New	artico 9236 ALTA Endorse 23-06 Co-Insurance-Single Policy 010108.pdf
Approved	Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence	9234	01-01-2008	Policy/Coverage Form	New	artico 9234 Expanded Coverage Residential Loan Policy 010108.pdf
Approved	Short Form Residential Loan Policy One-to-Four Family Schedule A	9232	06-16-2007	Policy/Coverage Form	New	artico 9232 Short Form Residential Loan Policy 061607.pdf
Approved	Usury Endorsement	9237		Endorsement/Amendment/Conditions	New	ARTICO 9237 Usury Endorsement.pdf
Approved	Policy Information Sheet (for attachment to			Disclosure/ Notice	New	ARTICO POLICY INFORMATI

	Policy)			ON SHEET-Arkansas STG.pdf
Approved	Arbitration Endorsement	04-22-2008	Endorseme New nt/Amendm ent/Conditi ons	ARTICO Arbitration Endorsemen t 04-22-2008.pdf

SHORT FORM RESIDENTIAL LOAN POLICY
ONE-TO-FOUR FAMILY
Issued by
ARKANSAS TITLE INSURANCE COMPANY

SCHEDULE A

Name and Address of Title Insurance Company:

File No.:
Policy No.:
Loan No.:
Address Reference: Street Address:
County and State:

Amount of Insurance: Premium:

Mortgage Amount: $ Mortgage Date:

Date of Policy:

Name of Insured:

Name of Borrower(s):

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of one page, including its reverse side, unless an addendum is attached and indicated below:
☐ Addendum attached

Subject to the conditions stated in the endorsement list below, the following ALTA endorsements are incorporated in this policy:

ALTA ENDORSEMENT 4.1-06 (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.
ALTA ENDORSEMENT 5.1-06 (Planned Unit Development)
ALTA ENDORSEMENT 6-06 (Variable Rate), if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
ALTA ENDORSEMENT 6.2-06 (Variable Rate-Negative Amortization), if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.
ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien) – Paragraph b refers to the following state statute(s):

The endorsements checked below, if any, are incorporated in this policy:

☐ ALTA ENDORSEMENT 4-06 (Condominium)
☐ ALTA ENDORSEMENT 5-06 (Planned Unit Development)
☐ ALTA ENDORSEMENT 7-06 (Manufactured Housing)
☐ ALTA ENDORSEMENT 7.1-06 (Manufactured Housing – Conversion; Loan)
☐ ALTA ENDORSEMENT 9-06 (Restrictions, Encroachments, Minerals)
☐ ALTA ENDORSEMENT 14-06 (Future Advance – Priority)
☐ ALTA ENDORSEMENT 14.1-06 (Future Advance – Knowledge)
☐ ALTA ENDORSEMENT 14.3-06 (Future Advance – Reverse Mortgage)
☐ ALTA ENDORSEMENT 22-06 (Location) The type of improvement is a one-to-four family residential structure and the street address is as shown above.

Chairman of the Board

Arkansas Title Insurance Company

President

Countersigned:

Authorized Countersignature

Company

City, State

ARKANSAS TITLE INSURANCE COMPANY CORPORATE SEAL ARKANSAS

Policy Number **U-9231**

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, ARKANSAS TITLE INSURANCE COMPANY, AN ARKANSAS CORPORATION, HEREIN CALLED THE "COMPANY", HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCES

Except to the extent of the affirmative insurance set forth below, 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. Those taxes and special assessments that become due or payable subsequent to Date of Policy. (This does not modify or limit the coverage provided in Covered Risks 11(b).)

2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:

   (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;

   (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and

   (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

   As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.

4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: Claims Department at 17300 Chenal Parkway, Suite 302, Little Rock, AR 72223.

TEAR HERE FOR CORRECTIONS

ADDENDUM
TO
SHORT FORM RESIDENTIAL LOAN POLICY

Addendum to Policy Number: File Number:

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) THAT ARISE BY REASON OF THE FOLLOWING:

ENDORSEMENT ATTACHED TO
POLICY NO.
ISSUED BY

Arkansas Title
Insurance Company

The Company insures against loss or damage sustained by the Insured by reason of the avoidance, in whole or in part, or a court order providing some other remedy, based on the voidability of any estate or interest shown in Schedule A or the Insured Mortgage because of the occurrence on or before Date of Policy of a fraudulent transfer or a preference under federal bankruptcy, state insolvency, or similar creditors' rights laws.

The coverage provided by this endorsement shall include the payment of costs, attorneys' fees, and expenses necessary to defend the Insured against those counts, and no others, of any litigation seeking a court order that will result in loss or damage against which this endorsement provides insurance to the extent provided in the Conditions.

This endorsement does not insure against loss or damage if the Insured (a) knew when it acquired any estate or interest shown in Schedule A, or the Insured Mortgage that the transfer, conveyance, or Insured Mortgage was intended to hinder, delay, or defraud any creditor, or (b) is found by a court not to be a transferee or purchaser in good faith.

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.

Signed under seal for the Company, but this Endorsement is to be valid only when it bears an authorized countersignature.

Date:

Chairman of the Board

Arkansas Title
Insurance Company

President

Countersigned:

Authorized Countersignature

Company

City, State

ARKANSAS TITLE INSURANCE COMPANY
CORPORATE SEAL
ARKANSAS

Endorsement Serial No. **E-2544**

HOMEOWNER'S POLICY OF TITLE INSURANCE
FOR A ONE-TO-FOUR FAMILY RESIDENCE
ISSUED BY

Arkansas Title
Insurance Company

As soon as You Know of anything that might be covered by this Policy, You must notify Us promptly in writing at the address shown in Section 3 of the Conditions.

OWNER'S COVERAGE STATEMENT

This Policy insures You against actual loss, including any costs, attorneys' fees and expenses provided under this Policy. The loss must result from one or more of the Covered Risks set forth below. This Policy covers only Land that is an improved residential lot on which there is located a one-to-four family residence and only when each insured named in Schedule A is a Natural Person.

Your insurance is effective on the Policy Date. This Policy covers Your actual loss from any risk described under Covered Risks if the event creating the risk exists on the Policy Date or, to the extent expressly stated in Covered Risks, after the Policy Date.

Your insurance is limited by all of the following:

- The Policy Amount
- For Covered Risk 16, 18, 19 and 21, Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A
- The Exceptions in Schedule B
- Our Duty To Defend Against Legal Actions
- The Exclusions on page 3
- The Conditions on pages 3, 4 and 5.

COVERED RISKS

The Covered Risks are:

1. Someone else owns an interest in Your Title.
2. Someone else has rights affecting Your Title because of leases, contracts, or options.
3. Someone else claims to have rights affecting Your Title because of forgery or impersonation.
4. Someone else has an easement on the Land.
5. Someone else has a right to limit Your use of the Land.

Thomas I. Sagehorn
Chairman of the Board

Arkansas Title
Insurance Company

Craig B. Gill
President

Countersigned:

Authorized Countersignature

Company

City, State

TITLE INSURANCE COMPANY
CORPORATE SEAL
ARKANSAS

6. Your Title is defective. Some of these defects are:

   a. Someone else's failure to have authorized a transfer or conveyance of your Title.
   b. Someone else's failure to create a valid document by electronic means.
   c. A document upon which Your Title is based is invalid because it was not properly signed, sealed, acknowledged, delivered or recorded.
   d. A document upon which Your Title is based was signed using a falsified, expired, or otherwise invalid power of attorney.
   e. A document upon which Your Title is based was not properly filed, recorded, or indexed in the Public Records.
   f. A defective judicial or administrative proceeding.

7. Any of Covered Risks 1 through 6 occurring after the Policy Date.

8. Someone else has a lien on Your Title, including a:

   a. lien of real estate taxes or assessments imposed on Your Title by a governmental authority that are due or payable, but unpaid;
   b. Mortgage;
   c. judgment, state or federal tax lien;
   d. charge by a homeowner's or condominium association; or
   e. lien, occurring before or after the Policy Date, for labor and material furnished before the Policy Date.

9. Someone else has an encumbrance on Your Title.

10. Someone else claims to have rights affecting Your Title because of fraud, duress, incompetency or incapacity.

11. You do not have actual vehicular and pedestrian access to and from the Land, based upon a legal right.

12. You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the Land, even if the covenant, condition or restriction is excepted in Schedule B. However, You are not covered for any violation that relates to:

    a. any obligation to perform maintenance or repair on the Land; or
    b. environmental protection of any kind, including hazardous or toxic conditions or substances

    unless there is a notice recorded in the Public Records, describing any part of the Land, claiming a violation exists. Our liability for this Covered Risk is limited to the extent of the violation stated in that notice.

13. Your Title is lost or taken because of a violation of any covenant, condition or restriction, which occurred before You acquired Your Title, even if the covenant, condition or restriction is excepted in Schedule B.

14. The violation or enforcement of those portions of any law or government regulation concerning:

    a. building;
    b. zoning;
    c. land use;
    d. improvements on the Land;
    e. land division; or
    f. environmental protection,

    if there is a notice recorded in the Public Records, describing any part of the Land, claiming a violation exists or declaring the intention to enforce the law or regulation. Our liability for this Covered Risk is limited to the extent of the violation or enforcement stated in that notice.

15. An enforcement action based on the exercise of a governmental police power not covered by Covered Risk 14 if there is a notice recorded in the Public Records, describing any part of the Land, of the enforcement action or intention to bring an enforcement action. Our liability for this Covered Risk is limited to the extent of the enforcement action stated in that notice.

16. Because of an existing violation of a subdivision law or regulation affecting the Land:

    a. You are unable to obtain a building permit;
    b. You are required to correct or remove the violation; or
    c. someone else has a legal right to, and does, refuse to perform a contract to purchase the Land, lease it or make a Mortgage loan on it.

    The amount of Your insurance for this Covered Risk is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

17. You lose Your Title to any part of the Land because of the right to take the Land by condemning it, if:

    a. there is a notice of the exercise of the right recorded in the Public Records and the notice describes any part of the Land; or
    b. the taking happened before the Policy Date and is binding on You if You bought the Land without Knowing of the taking.

18. You are forced to remove or remedy Your existing structures, or any part of them - other than boundary walls or fences - because any portion was built without obtaining a building permit from the proper government office. The amount of Your insurance for this Covered Risk is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

19. You are forced to remove or remedy Your existing structures, or any part of them, because they violate an existing zoning law or zoning regulation. If You are required to remedy any portion of Your existing structures, the amount of Your insurance for this Covered Risk is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

20. You cannot use the Land because use as a single-family residence violates an existing zoning law or zoning regulation.

21. You are forced to remove Your existing structures because they encroach onto Your neighbor's land. If the encroaching structures are boundary walls or fences, the amount of Your insurance for this Covered Risk is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

22. Someone else has a legal right to, and does, refuse to perform a contract to purchase the Land, lease it or make a Mortgage loan on it because Your neighbor's existing structures encroach onto the Land.

23. You are forced to remove Your existing structures which encroach onto an easement or over a building set-back line, even if the easement or building set-back line is excepted in Schedule B.

24. Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the Land, even if the easement is excepted in Schedule B.

25. Your existing improvements (or a replacement or modification made to them after the Policy Date), including lawns, shrubbery or trees, are damaged because of the future exercise of a right to use the surface of the Land for the extraction or development of minerals, water or any other substance, even if those rights are excepted or reserved from the description of the Land or excepted in Schedule B.

26. Someone else tries to enforce a discriminatory covenant, condition or restriction that they claim affects Your Title which is based upon race, color, religion, sex, handicap, familial status, or national origin.

27. A taxing authority assesses supplemental real estate taxes not previously assessed against the Land for any period before the Policy Date because of construction or a change of ownership or use that occurred before the Policy Date.

28. Your neighbor builds any structures after the Policy Date - other than boundary walls or fences - which encroach onto the Land.

29. Your Title is unmarketable, which allows someone else to refuse to perform a contract to purchase the Land, lease it or make a Mortgage loan on it.

30. Someone else owns an interest in Your Title because a court order invalidates a prior transfer of the title under federal bankruptcy, state insolvency, or similar creditors' rights laws.

31. The residence with the address shown in Schedule A is not located on the Land at the Policy Date.

32. The map, if any, attached to this Policy does not show the correct location of the Land according to the Public Records.

OUR DUTY TO DEFEND AGAINST LEGAL ACTIONS

We will defend Your Title in any legal action only as to that part of the action which is based on a Covered Risk and which is not excepted or excluded from coverage in this Policy. We will pay the costs, attorneys' fees, and expenses We incur in that defense.

We will not pay for any part of the legal action which is not based on a Covered Risk or which is excepted or excluded from coverage in this Policy.

We can end Our duty to defend Your Title under Section 4 of the Conditions.

THIS POLICY IS NOT COMPLETE WITHOUT SCHEDULES A AND B.

EXCLUSIONS

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:

   a. building;
   b. zoning;
   c. land use;
   d. improvements on the Land;
   e. land division; and
   f. environmental protection.

   This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.

2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.

3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.

4. Risks:

   a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
   b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;
   c. that result in no loss to You; or
   d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.

5. Failure to pay value for Your Title.

6. Lack of a right:

   a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
   b. in streets, alleys, or waterways that touch the Land.

   This Exclusion does not limit the coverage described in Covered Risk 11 or 21.

CONDITIONS

1. DEFINITIONS

a. Easement - the right of someone else to use the Land for a special purpose.

b. Known - things about which You have actual knowledge. The words "Know" and "Knowing" have the same meaning as Known.

c. Land - the land or condominium unit described in paragraph 3 of Schedule A and any improvements on the Land which are real property.

d. Mortgage - a mortgage, deed of trust, trust deed or other security instrument.

e. Natural Person - a human being, not a commercial or legal organization or entity. Natural Person includes a trustee of a Trust even if the trustee is not a human being.

f. Policy Date - the date and time shown in Schedule A. If the insured named in Schedule A first acquires the interest shown in Schedule A by an instrument recorded in the Public Records later than the date and time shown in Schedule A, the Policy Date is the date and time the instrument is recorded.

g. Public Records - records that give constructive notice of matters affecting Your Title, according to the state statutes where the Land is located.

h. Title - the ownership of Your interest in the Land, as shown in Schedule A.

i. Trust - a living trust established by a human being for estate planning.

j. We/Our/Us - Arkansas Title Insurance Company.

k. You/Your - the insured named in Schedule A and also those identified in Section 2.b. of these Conditions.

2. CONTINUATION OF COVERAGE

a. This Policy insures You forever, even after You no longer have Your Title. You cannot assign this Policy to anyone else.

b. This Policy also insures:

   (1) anyone who inherits Your Title because of Your death;

   (2) Your spouse who receives Your Title because of dissolution of Your marriage;

   (3) the trustee or successor trustee of a Trust to whom You transfer Your Title after the Policy Date; or

   (4) the beneficiaries of Your Trust upon Your death.

c. We may assert against the insureds identified in Section 2.b. any rights and defenses that We have against any previous insured under this Policy.

3. HOW TO MAKE A CLAIM

a. Prompt Notice Of Your Claim

   (1) As soon as You Know of anything that might be covered by this Policy, You must notify Us promptly in writing.

   (2) Send Your notice to **Arkansas Title Insurance Company**, 17300 Chenal Parkway, Suite 302, Little Rock, AR 72223, Attention: Claims Department. Please include the Policy number shown in Schedule A, and the county and state where the Land is located. Please enclose a copy of Your policy, if available.

   (3) If You do not give Us prompt notice, Your coverage will be reduced or ended, but only to the extent Your failure affects Our ability to resolve the claim or defend You.

b. Proof Of Your Loss

   (1) We may require You to give Us a written statement signed by You describing Your loss which includes:

      (a) the basis of Your claim;

      (b) the Covered Risks which resulted in Your loss;

      (c) the dollar amount of Your loss; and

(d) the method You used to compute the amount of Your loss.

(2) We may require You to make available to Us records, checks, letters, contracts, insurance policies and other papers which relate to Your claim. We may make copies of these papers.

(3) We may require You to answer questions about Your claim under oath.

(4) If you fail or refuse to give Us a statement of loss, answer Our questions under oath, or make available to Us the papers We request, Your coverage will be reduced or ended, but only to the extent Your failure or refusal affects Our ability to resolve the claim or defend You.

4. OUR CHOICES WHEN WE LEARN OF A CLAIM

a. After We receive Your notice, or otherwise learn, of a claim that is covered by this Policy, Our choices include one or more of the following:

(1) Pay the claim;

(2) Negotiate a settlement;

(3) Bring or defend a legal action related to the claim;

(4) Pay You the amount required by this Policy;

(5) End the coverage of this Policy for the claim by paying You Your actual loss resulting from the Covered Risk, and those costs, attorneys' fees and expenses incurred up to that time which We are obligated to pay;

(6) End the coverage described in Covered Risk 16, 18, 19 or 21 by paying You the amount of Your insurance then in force for the particular Covered Risk, and those costs, attorneys' fees and expenses incurred up to that time which We are obligated to pay;

(7) End all coverage of this Policy by paying You the Policy Amount then in force, and those costs, attorneys' fees and expenses incurred up to that time which We are obligated to pay;

(8) Take other appropriate action.

b. When We choose the options in Sections 4.a. (5), (6) or (7), all Our obligations for the claim end, including Our obligation to defend, or continue to defend, any legal action.

c. Even if We do not think that the Policy covers the claim, We may choose one or more of the options above. By doing so, We do not give up any rights.

5. HANDLING A CLAIM OR LEGAL ACTION

a. You must cooperate with Us in handling any claim or legal action and give Us all relevant information.

b. If You fail or refuse to cooperate with Us, Your coverage will be reduced or ended, but only to the extent Your failure or refusal affects Our ability to resolve the claim or defend You.

c. We are required to repay You only for those settlement costs, attorneys' fees and expenses that We approve in advance.

d. We have the right to choose the attorney when We bring or defend a legal action on Your behalf. We can appeal any decision to the highest level. We do not have to pay Your claim until the legal action is finally decided.

e. Whether or not We agree there is coverage, We can bring or defend a legal action, or take other appropriate action under this Policy. By doing so, We do not give up any rights.

6. LIMITATION OF OUR LIABILITY

a. After subtracting Your Deductible Amount if it applies, We will pay no more than the least of:

(1) Your actual loss;

(2) Our Maximum Dollar Limit of Liability then in force for the particular Covered Risk, for claims covered only under Covered Risk 16, 18, 19 or 21; or

(3) the Policy Amount then in force.

and any costs, attorneys' fees and expenses that We are obligated to pay under this Policy.

b. If We pursue Our rights under Sections 4.a.(3) and 5.e. of these Conditions and are unsuccessful in establishing the Title, as insured:

(1) the Policy Amount then in force will be increased by 10% of the Policy Amount shown in Schedule A, and

(2) You shall have the right to have the actual loss determined on either the date the claim was made by You or the date it is settled and paid.

c. (1) If We remove the cause of the claim with reasonable diligence after receiving notice of it, all Our obligations for the claim end, including any obligation for loss You had while We were removing the cause of the claim.

(2) Regardless of 6.c.(1) above, if You cannot use the Land because of a claim covered by this Policy:

(a) You may rent a reasonably equivalent substitute residence and We will repay You for the actual rent You pay, until the earlier of:

(i) the cause of the claim is removed; or

(ii) We pay You the amount required by this Policy. If Your claim is covered only under Covered Risk 16, 18, 19 or 21, that payment is the amount of Your insurance then in force for the particular Covered Risk.

(b) We will pay reasonable costs You pay to relocate any personal property You have the right to remove from the Land, including transportation of that personal property for up to twenty-five (25) miles from the Land, and repair of any damage to that personal property because of the relocation. The amount We will pay You under this paragraph is limited to the value of the personal property before You relocate it.

d. All payments We make under this Policy reduce the Policy Amount, except for costs, attorneys' fees and expenses. All payments We make for claims which are covered only under Covered Risk 16, 18, 19 or 21 also reduce Our Maximum Dollar Limit of Liability for the particular Covered Risk, except for costs, attorneys' fees and expenses.

e. If We issue, or have issued, a Policy to the owner of a Mortgage that is on Your Title and We have not given You any coverage against the Mortgage, then:

(1) We have the right to pay any amount due You under this Policy to the owner of the Mortgage, and any amount paid shall be treated as a payment to You under this Policy, including under Section 4.a. of these Conditions;

(2) Any amount paid to the owner of the Mortgage shall be subtracted from the Policy Amount then in force; and

(3) If Your claim is covered only under Covered Risk 16, 18, 19 or 21, any amount paid to the owner of the Mortgage shall also be subtracted from Our Maximum Dollar Limit of Liability for the particular Covered Risk.

f. If You do anything to affect any right of recovery You may have against someone else, We can subtract from Our liability the amount by which You reduced the value of that right.

7. TRANSFER OF YOUR RIGHTS TO US

a. When We settle Your claim, We have all the rights and remedies You have against any person or property related to the claim. You must not do anything to affect these rights and remedies. When We ask, You must execute documents to evidence the transfer to Us of these rights and remedies. You must let Us use Your name in enforcing these rights

and remedies.

b. We will not be liable to You if We do not pursue these rights and remedies or if We do not recover any amount that might be recoverable.

c. We will pay any money We collect from enforcing these rights and remedies in the following order:

(1) to Us for the costs, attorneys' fees and expenses We paid to enforce these rights and remedies;

(2) to You for Your loss that You have not already collected;

(3) to Us for any money We paid out under this Policy on account of Your claim; and

(4) to You whatever is left.

d. If You have rights and remedies under contracts (such as indemnities, guaranties, bonds or other policies of insurance) to recover all or part of Your loss, then We have all of those rights and remedies, even if those contracts provide that those obligated have all of Your rights and remedies under this Policy.

8. THIS POLICY IS THE ENTIRE CONTRACT

This Policy, with any endorsements, is the entire contract between You and Us. To determine the meaning of any part of this Policy, You must read the entire Policy and any endorsements. Any changes to this Policy must be agreed to in writing by Us. Any claim You make against Us must be made under this Policy and is subject to its terms.

9. INCREASED POLICY AMOUNT

The Policy Amount then in force will increase by ten percent (10%) of the Policy Amount shown in Schedule A each year for the first five years following the Policy Date shown in Schedule A, up to one hundred fifty percent (150%) of the Policy Amount shown in Schedule A. The increase each year will happen on the anniversary of the Policy Date shown in Schedule A.

10. SEVERABILITY

If any part of this Policy is held to be legally unenforceable, both You and We can still enforce the rest of this Policy.

11. ARBITRATION

a. If permitted in the state where the Land is located, You or We may demand arbitration.

b. The law used in the arbitration is the law of the state where the Land is located.

c. The arbitration shall be under the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). You can get a copy of the Rules from Us.

d. Except as provided in the Rules, You cannot join or consolidate Your claim or controversy with claims or controversies of other persons.

e. The arbitration shall be binding on both You and Us. The arbitration shall decide any matter in dispute between You and Us.

f. The arbitration award may be entered as a judgment in the proper court.

12. CHOICE OF LAW

The law of the state where the Land is located shall apply to this policy.

OWNER'S INFORMATION SHEET

Your Title Insurance Policy is a legal contract between You and Us.

It applies only to a one-to-four family residence and only if each insured named in Schedule A is a Natural Person. If the Land described in Schedule A of the Policy is not an improved residential lot on which there is located a one-to-four family residence, or if each insured named in Schedule A is not a Natural Person, contact Us immediately.

The Policy insures You against actual loss resulting from certain Covered Risks. These Covered Risks are listed beginning on page 1 of the Policy. The Policy is limited by:

- Provisions of Schedule A
- Exceptions in Schedule B
- Our Duty To Defend Against Legal Actions On Page 3
- Exclusions on page 3
- Conditions on pages 3, 4 and 5.

You should keep the Policy even if You transfer Your Title to the Land. It may protect against claims made against You by someone else after You transfer Your Title.

IF YOU WANT TO MAKE A CLAIM, SEE SECTION 3 UNDER CONDITIONS ON PAGES 3 and 4.

The premium for this Policy is paid once. No additional premium is owed for the Policy.

This sheet is not Your insurance Policy. It is only a brief outline of some of the important Policy features. The Policy explains in detail Your rights and obligations and Our rights and obligations. Since the Policy—and not this sheet—is the legal document,

YOU SHOULD READ THE POLICY VERY CAREFULLY.

If You have any questions about Your Policy, contact:

Arkansas Title
Insurance Company

17300 Chenal Parkway, Suite 302
Little Rock, AR 72223

Arkansas Title
Insurance Company

17300 Chenal Parkway, Suite 302
Little Rock, AR 72223

HOMEOWNER'S POLICY OF TITLE INSURANCE FOR A ONE-TO-FOUR FAMILY RESIDENCE ISSUED BY

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SCHEDULE A	
Policy Number, [Premium], Date [and Time] and Amount Deductible Amounts and Maximum Dollar Limits of Liability	
Street Address of the Land	
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2. Interest in Land Covered	
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TEAR HERE FOR CORRECTIONS

SCHEDULE A

Our name and address is:
Arkansas Title Insurance Company
17300 Chenal Parkway, Suite 302, Little Rock, AR 72223

Policy No.: Premium: $

Policy Amount: $ Policy Date and Time:

Deductible Amounts and Maximum Dollar Limits of Liability For Covered Risk 16, 18, 19 and 21:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$10,000.00
Covered Risk 18:	1% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 19:	1% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 21:	1% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

Street Address of the Land:

1. Name of Insured:

2. Your interest in the Land covered by this Policy is:

3. The Land referred to in this Policy is described as:

SCHEDULE B

EXCEPTIONS

In addition to the Exclusions, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

TEAR HERE FOR CORRECTIONS

SCHEDULE A

Name and Address of Title Insurance Company:

File No.: Policy No.:
Loan No.:
Street Address of the Land:
Policy Amount: $ Premium: $
Date of Policy: at a.m./p.m.

1. Name of Insured:

2. The estate or interest in the Land that is encumbered by the Insured Mortgage is:

3. Title is vested in:

4. The Insured Mortgage and its assignments, if any, are described as follows:

5. The Land referred to in this policy is described as follows:

SCHEDULE B - PART I

File No. Policy No.

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) that arise by reason of:

1. The following state statutes, reference to which are made part of the ALTA 8.1-06 Environmental Protection Lien Endorsement incorporated into this Policy:

SCHEDULE B - PART II

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:

CAUTION: TO BE USED ON ONE TO FOUR FAMILY FEE OWNERSHIP MORTGAGES ONLY. NOT TO BE USED ON MORTGAGES SECURED BY LEASEHOLD ESTATES OR FOR MORTGAGES SECURED BY STOCKHOLDER COOPERATIVE UNITS.
ON ADDENDUM: EXCEPT FROM COVERAGE ANY PROPERTY COVERED BY MORTGAGE BUT NOT COVERED BY A TITLE REPORT.
ON ADDENDUM: EXCEPT FROM COVERAGE RESTRICTIONS THAT CONTAIN REVERSIONARY RIGHTS.

SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY
ONE-TO-FOUR FAMILY
Issued by

Arkansas Title
Insurance Company

SCHEDULE A

Name and Address of Title Insurance Company:

Policy Number: Loan Number:
File Number:
Amount of Insurance: $ Premium: $

Mortgage Amount: Mortgage Date:

Date of Policy:

Name of Insured:

Name of Borrower(s):

Street Address:
County and State:

The estate or interest in the Land which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the Borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of one page, including the reverse side hereof, unless an addendum is attached and indicated below:

☐ Addendum attached

The following state statutes are made part of Schedule B, relating to the ALTA 8.1-06 Environmental Protection Lien Endorsement:

Signed under seal of the Company, but this policy is to be valid only when it bears an authorized countersignature, this the day of 20 .

Chairman of the Board

Arkansas Title
Insurance Company

President

Countersigned:

Authorized Countersignature

Company

City, State

ARKANSAS TITLE INSURANCE COMPANY
CORPORATE SEAL
ARKANSAS

Policy Number U-9235-

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, ARKANSAS TITLE INSURANCE COMPANY, AN ARKANSAS CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (01-01-08), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE

Except to the extent of the coverage provided in the Endorsements listed after COVERED RISK 28, 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. Those taxes and special assessments that become due or payable subsequent to Date of Policy. (This does not modify or limit the coverage provided in Covered Risk 11(b) or 25.)
2. Covenants, conditions and restrictions, if any, appearing in the Public Records. (This does not modify or limit the coverage provided in Covered Risk 9, 10, 11(c) or 17.)
3. Any easements or servitudes appearing in the Public Records. (This does not modify or limit the coverage provided in Covered Risk 23 or 24.)
4. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the Public Records. (This does not modify or limit the coverage provided in Covered Risk 18.)

NOTICES, WHERE SENT: All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at 17300 Chenal Parkway, Suite 302, Little Rock, AR 72223.

TEAR HERE FOR CORRECTIONS

ADDENDUM TO SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

Addendum to Policy Number: File Number:

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE BY REASON OF THE FOLLOWING:

TEAR HERE FOR CORRECTIONS

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

ENDORSEMENT ATTACHED TO
POLICY NO.
ISSUED BY

Arkansas Title
Insurance Company

("Co-Insurer")

CO-INSURANCE ENDORSEMENT

Attached to and made a part of Arkansas Title Insurance Company ("Issuing Co-Insurer") Policy No. ("Co-Insurance Policy"). Issuing Co-Insurer and any other co-insurers are collectively referred to as "Co-Insurers."

1. Co-Insurer issues this endorsement as evidence of Co-Insurer's liability under Co-Insurance Policy and directs that this endorsement be attached to the Co-Insurance Policy adopting its Covered Risks, Exclusions, Conditions, Schedules and Endorsements, as follows:

   Amount and proportion of insurance and Aggregate Amount of Insurance under the Co-Insurance Policy:

Co-Insurers	Name and Address	Policy Number [File Number]	Amount of Insurance	Proportion of Liability
Issuing Co-Insurer			$	
Co-Insurer			$	
Co-Insurer			$	
Co-Insurer			$	
Aggregate Policy Amount			$	

2. Each Co-Insurer shall be liable to the Insured under the Co-Insurance Policy only for the total of the loss and costs multiplied by its Proportion of Liability.

3. Any notice of claim and any other notice or statement in writing required to be given under the Co-Insurance Policy must be given to Co-Insurer at its address set forth above.

4. Any endorsement to the Co-Insurance Policy issued after the date of this Co-Insurance Endorsement must be signed on behalf of the Co-Insurer by its authorized officer or agent.

5. This Co-Insurance Endorsement is effective as of the Date of Policy of the Co-Insurance Policy. This Co-Insurance Endorsement may be executed in counterparts.

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.

DATED:

Chairman of the Board

Arkansas Title
Insurance Company

President

Countersigned:

Authorized Countersignature

Company

City, State

ARKANSAS TITLE INSURANCE COMPANY
CORPORATE SEAL
ARKANSAS

Endorsement Serial No. **E-9236**

EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

FOR A ONE-TO-FOUR FAMILY RESIDENCE
ISSUED BY

Arkansas Title
Insurance Company

Any notice of claim and any other notice or statement in writing required to be given to the Company under this Policy must be given to the Company at the address shown in Section 17 of the Conditions.

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, ARKANSAS TITLE INSURANCE COMPANY, an Arkansas corporation (the "Company") insures as of Date of Policy and, to the extent stated in Covered Risks 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 and 28, after Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

COVERED RISKS

1. Title being vested other than as stated in Schedule A.

2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from
   (a) A defect in the Title caused by
      (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
      (ii) failure of any person or Entity to have authorized a transfer or conveyance;
      (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
      (iv) failure to perform those acts necessary to create a document by electronic means authorized by law;
      (v) a document executed under a falsified, expired, or otherwise invalid power of attorney;
      (vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
      (vii) a defective judicial or administrative proceeding.
   (b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.
   (c) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.

3. Unmarketable Title.

4. No right of access to and from the Land.

5. The violation or enforcement of any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (a) the occupancy, use, or enjoyment of the Land;
   (b) the character, dimensions, or location of any improvement erected on the Land;
   (c) the subdivision of land; or
   (d) environmental protection
   if a notice, describing any part of the Land, is recorded in the Public Records setting forth the violation or intention to enforce, but only to the extent of the violation or enforcement referred to in that notice.

6. An enforcement action based on the exercise of a governmental police power not covered by Covered Risk 5 if a notice of the enforcement action, describing any part of the Land, is recorded in the Public Records, but only to the extent of the enforcement referred to in that notice.

Thomas I. Sagehorn
Chairman of the Board

Arkansas Title
Insurance Company

Craig D. Gill
President

Countersigned:

Authorized Countersignature

Company

City, State

TITLE INSURANCE COMPANY
CORPORATE SEAL
ARKANSAS
ARKANSAS

7. The exercise of the rights of eminent domain if a notice of the exercise, describing any part of the Land, is recorded in the Public Records.

8. Any taking by a governmental body that has occurred and is binding on the rights of a purchaser for value without Knowledge.

9. The invalidity or unenforceability of the lien of the Insured Mortgage upon the Title. This Covered Risk includes but is not limited to insurance against loss from any of the following impairing the lien of the Insured Mortgage
   (a) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
   (b) failure of any person or Entity to have authorized a transfer or conveyance;
   (c) the Insured Mortgage not being properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
   (d) failure to perform those acts necessary to create a document by electronic means authorized by law;
   (e) a document executed under a falsified, expired, or otherwise invalid power of attorney;
   (f) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
   (g) a defective judicial or administrative proceeding.

10. The lack of priority of the lien of the Insured Mortgage upon the Title over any other lien or encumbrance.

11. The lack of priority of the lien of the Insured Mortgage upon the Title
   (a) as security for each and every advance of proceeds of the loan secured by the Insured Mortgage over any statutory lien for services, labor, or material arising from construction of an improvement or work related to the Land when the improvement or work is either
      (i) contracted for or commenced on or before Date of Policy; or
      (ii) contracted for, commenced, or continued after Date of Policy if the construction is financed, in whole or in part, by proceeds of the loan secured by the Insured Mortgage that the Insured has advanced or is obligated on Date of Policy to advance;
   (b) over the lien of any assessments for street improvements under construction or completed at Date of Policy;
   (c) over any defect in or lien or encumbrance on the Title attaching or created before, on or after Date of Policy; as to each and every advance of proceeds of the loan secured by the Insured Mortgage, which at Date of Policy the Insured has made or is legally obligated to make; and
   (d) over any environmental protection lien that comes into existence before, on or after Date of Policy pursuant to any federal statute in effect at Date of Policy as to each and every advance of proceeds of the loan secured by the Insured Mortgage, which at Date of Policy the Insured has made or is legally obligated to make.

12. The invalidity or unenforceability of any assignment of the Insured Mortgage, provided the assignment is shown in Schedule A, or the failure of the assignment shown in Schedule A to vest title to the Insured Mortgage in the named Insured assignee free and clear of all liens.

13. The failure of the Land
   (a) to have the street address shown in Schedule A, and the failure of the map, if any, attached to this policy to show the correct location and dimensions of the Land according to the Public Record.
   (b) to be improved with a one-to-four family residential structure or, if stated in the description of the Land, a residential condominium unit.
   (c) to be zoned to permit a one-to-four family residential structure or, if stated in the description of the Land, a residential condominium unit.
   (d) to be a lawfully created one-to-four family residential parcel according to state statutes and local ordinances governing subdivision of land.

14. The forced removal, modification or replacement of any existing one-to-four family residential structure or residential condominium unit located on the Land resulting from the violation of any of the following requirements of any applicable zoning ordinance: Area or dimensions of the Land as a building site; floor space area of the structure; height of the structure; or distance of the structure from the boundary lines of the Land.

15. The assessment or taxation of the Land by governmental authority as part of a larger parcel.

16. The failure of the existing one-to-four family residential structure or residential condominium unit or a portion or a future modification or replacement to have been constructed with a valid building permit from the appropriate local government issuing office or agency.

17. The inability to use the existing one-to-four family residential structure or residential condominium unit or a portion of it or a future modification or replacement to it for one-to-four family residential purposes because that use violates a restriction shown in Schedule B.

18. Damage to improvements, lawns, shrubbery or trees constructed or planted on the Land before, on or after Date of Policy resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals, water or any other substance.

19. The encroachment onto the Land of an improvement constructed after Date of Policy.

20. Encroachment of improvements constructed on the Land after Date of Policy onto adjoining property or over any easement or building setback line on the Land.

21. Forgery after Date of Policy of
   (a) any instrument purporting to subordinate, assign, release or reconvey the Insured Mortgage; and
   (b) any instrument purporting to convey or encumber the Title.

22. The invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances made or changes in the rate of interest charged subsequent to any modification of the terms of the Insured Mortgage made after Date of Policy which are secured by the terms of the Insured Mortgage as modified.

23. Damage to improvements, lawns, shrubbery or trees constructed or planted on the Land before, on or after Date of Policy occasioned by the exercise of the right to use or maintain any easement referred to in Schedule B.

24. Interference with the use for one-to-four family residential purposes of the improvements constructed on the Land before, on or after Date of Policy occasioned by the exercise of the right to use or maintain any easement referred to in Schedule B.

25. Supplemental real estate taxes, including those caused by construction or a change of ownership or use, that occurred before Date of Policy, not previously assessed against the Land for any period before Date of Policy.

26. The invalidity or unenforceability of the lien of the Insured Mortgage upon the Title based upon a violation of the usury laws of the state where the Land is located if no other Mortgage is shown as an exception in Schedule B.

27. The invalidity, unenforceability, lack of priority, or avoidance of the lien of the Insured Mortgage upon the Title
   (a) resulting from the avoidance in whole or in part, or from a court order providing an alternative remedy, of any transfer of all or any part of the title to or any interest in the Land occurring prior to the transaction creating the lien of the Insured Mortgage because that prior transfer constituted a fraudulent or preferential transfer under federal bankruptcy, state insolvency, or similar creditors' rights laws; or
   (b) because the Insured Mortgage constitutes a preferential transfer under federal bankruptcy, state insolvency, or similar creditors' rights laws by reason of the failure of its recording in the Public Records
      (i) to be timely, or
      (ii) to impart notice of its existence to a purchaser for value or to a judgment or lien creditor.

28. Any defect in or lien or encumbrance on the Title or other matter insured against by this Policy that has been created or attached or has been filed or recorded in the Public Records subsequent to Date of Policy and prior to the recording of the Insured Mortgage in the Public Records.

Unless stated to the contrary in Schedule B, the Company incorporates the following American Land Title Association endorsements into this policy by this reference as if these endorsements had been attached to this policy
   (a) ALTA Form 4-06 (Condominium), if a condominium unit is referred to in the description of the Land;
   (b) ALTA Form 5-06 (Planned Unit Development);
   (c) ALTA Form 6-06 (Variable Rate Mortgage);
   (d) ALTA Form 6.2-06 (Variable Rate Mortgage - Negative Amortization); and
   (e) ALTA Form 8.1-06 (Environmental Protection Lien) subject to the statutes, if any, shown in Schedule B specifically for this endorsement.
   (f) ALTA Form 9.3-06 (Restrictions, Encroachments, Minerals).

The Company will also pay the costs, attorneys' fees, and expenses incurred in defense of any matter insured against by this policy, but only to the extent provided in the Conditions.

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land;
   (iii) the subdivision of land; or
   (iv) environmental protection;
   or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
   (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.

2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.

3. Defects, liens, encumbrances, adverse claims, or other matters
   (a) created, suffered, assumed, or agreed to by the Insured Claimant;
   (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
   (c) resulting in no loss or damage to the Insured Claimant;
   (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
   (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.

4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.

5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.

6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.

7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.

8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.

CONDITIONS

1. DEFINITION OF TERMS

The following terms when used in this policy mean:

(a) "Advances": Disbursements of Indebtedness made after the Date of Policy as provided by the Insured Mortgage.

(b) "Amount of Insurance": One hundred twenty-five percent (125%) of the Policy Amount stated in Schedule A, as may be increased or decreased by endorsement to this policy, increased by Section 8(b) or decreased by Section 10 of these Conditions.

(c) "Date of Policy": The date designated as "Date of Policy" in Schedule A.

(d) "Entity": A corporation, partnership, trust, limited liability company, or other similar legal entity.

(e) "Indebtedness": The obligation secured by the Insured Mortgage including one evidenced by electronic means authorized by law, and if that obligation is the payment of a debt, the Indebtedness is the sum of
   (i) the amount of the principal disbursed as of Date of Policy;
   (ii) the amount of the principal disbursed subsequent to Date of Policy;
   (iii) the construction loan advances made subsequent to Date of Policy for the purpose of financing in whole or in part the construction of an improvement to the Land or related to the Land that the Insured was and continued to be obligated to advance at Date of Policy and at the date of the Advance;
   (iv) interest on the loan;
   (v) the prepayment premiums, exit fees, and other similar fees or penalties allowed by law;
   (vi) the expenses of foreclosure and any other costs of enforcement;
   (vii) the amounts advanced to assure compliance with laws or to protect the lien or the priority of the lien of the Insured Mortgage before the acquisition of the estate or interest in the Title;
   (viii) the amounts to pay taxes and insurance; and
   (ix) the reasonable amounts expended to prevent deterioration of improvements;
   but the Indebtedness is reduced by the total of all payments and by any amount forgiven by an Insured.

(f) "Insured": The Insured named in Schedule A.
   (i) The term "Insured" also includes
      (A) the owner of the Indebtedness and each successor in ownership of the Indebtedness, whether the owner or successor owns the Indebtedness for its own account or as a trustee or other fiduciary, except a successor who is an obligor under the provisions of Section 12(c) of these Conditions;
      (B) the person or Entity who has "control" of the "transferable record," if the Indebtedness is evidenced by a "transferable record," as these terms are defined by applicable electronic transactions law;
      (C) successors to an Insured by dissolution, merger, consolidation, distribution, or reorganization;
      (D) successors to an Insured by its conversion to another kind of Entity;
      (E) a grantee of an Insured under a deed delivered without payment of actual valuable consideration conveying the Title
         (1) if the stock, shares, memberships, or other equity interests of the grantee are wholly-owned by the named Insured,
         (2) if the grantee wholly owns the named Insured, or
         (3) if the grantee is wholly-owned by an affiliated Entity of the named Insured, provided the affiliated Entity and the named Insured are both wholly-owned by the same person or Entity;
      (F) any government agency or instrumentality that is an insurer or guarantor under an insurance contract or guaranty insuring or guaranteeing the Indebtedness secured by the Insured Mortgage, or any part of it, whether named as an Insured or not;
   (ii) With regard to (A), (B), (C), (D) , and (E) reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor Insured, unless the successor acquired the Indebtedness as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, or other matter insured against by this policy.

(g) "Insured Claimant": An Insured claiming loss or damage.

(h) "Insured Mortgage": The Mortgage described in paragraph 4 of Schedule A.

(i) "Knowledge" or "Known": Actual knowledge, not constructive knowledge or notice that may be imputed to an Insured by reason of the Public Records or any other records that impart constructive notice of matters affecting the Title.

(j) "Land": The land described in Schedule A, and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is insured by this policy.

(k) "Mortgage": Mortgage, deed of trust, trust deed, or other security instrument, including one evidenced by electronic means authorized by law.

(l) "Public Records": Records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge. With respect to Covered Risk 5(d), "Public Records" shall also include environmental protection liens filed in the records of the clerk of the United States District Court for the district where the Land is located.

(m) "Title": The estate or interest described in Schedule A.

(n) "Unmarketable Title": Title affected by an alleged or apparent matter that would permit a prospective purchaser or lessee of the Title or lender on the Title or a prospective purchaser of the Insured Mortgage to be released from the obligation to purchase, lease, or lend if there is a contractual condition requiring the delivery of marketable title.

2. CONTINUATION OF INSURANCE

The coverage of this policy shall continue in force as of Date of Policy in favor of an Insured after acquisition of the Title by an Insured or after conveyance by an Insured, but only so long as the Insured retains an estate or interest in the Land, or holds an obligation secured by a purchase money Mortgage given by a purchaser from the Insured, or only so long as the Insured shall have liability by reason of warranties in any transfer or conveyance of the Title. This policy shall not continue in force in favor of any purchaser from the Insured of either (i) an estate or interest in the Land, or (ii) an obligation secured by a purchase money Mortgage given to the Insured.

3. NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT

The Insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in Section 5(a) of these Conditions, (ii) in case Knowledge shall come to an Insured of any claim of title or interest that is adverse to the Title or the lien of the Insured Mortgage, as insured, and that might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if the Title or the lien of the Insured Mortgage, as insured, is rejected as Unmarketable Title. If the Company is prejudiced by the failure of the Insured Claimant to provide prompt notice, the Company's liability to the Insured Claimant under the policy shall be reduced to the extent of the prejudice.

4. PROOF OF LOSS

In the event the Company is unable to determine the amount of loss or damage, the Company may, at its option, require as a condition of payment that the Insured Claimant furnish a signed proof of loss. The proof of loss must describe the defect, lien, encumbrance, or other matter insured against by this policy that constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage.

5. DEFENSE AND PROSECUTION OF ACTIONS

(a) Upon written request by the Insured, and subject to the options contained in Section 7 of these Conditions, the Company, at its own cost and without unreasonable delay, shall provide for the defense of an Insured in litigation in which any third party asserts a claim covered by this policy adverse to the Insured. This obligation is limited to only those stated causes of action alleging matters insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of the Insured to object for reasonable cause) to represent the Insured as to those stated causes of action. It shall not be liable for and will not pay the fees of any other counsel. The Company will not pay any fees, costs, or expenses incurred by the Insured in the defense of those causes of action that allege matters not insured against by this policy.

(b) The Company shall have the right, in addition to the options contained in Section 7 of these Conditions, at its own cost, to institute and prosecute any action or proceeding or to do any other act that in its opinion may be necessary or desirable to establish the Title or the lien of the Insured Mortgage, as insured, or to prevent or reduce loss or damage to the Insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable to the Insured. The exercise of these rights shall not be an admission of liability or waiver of any provision of this policy. If the Company exercises its rights under this subsection, it must do so diligently.

(c) Whenever the Company brings an action or asserts a defense as required or permitted by this policy, the Company may pursue the litigation to a final determination by a court of competent jurisdiction, and it expressly reserves the right, in its sole discretion, to appeal any adverse judgment or order.

6. DUTY OF INSURED CLAIMANT TO COOPERATE

(a) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding and any appeals, the Insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, including the right to use, at its option, the name of the Insured for this purpose. Whenever requested by the Company, the Insured, at the Company's expense, shall give the Company all reasonable aid (i) in securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act that in the opinion of the Company may be necessary or desirable to establish the Title, the lien of the Insured Mortgage, or any other matter as insured. If the Company is prejudiced by the failure of the Insured to furnish the required cooperation, the Company's obligations to the Insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

(b) The Company may reasonably require the Insured Claimant to submit to examination under oath by any authorized representative of the Company and to produce for examination, inspection, and copying, at such reasonable times and places as may be designated by the authorized representative of the Company, all records, in whatever medium maintained, including books, ledgers, checks, memoranda, correspondence, reports, e-mails, disks, tapes, and videos whether bearing a date before or after Date of Policy, that reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Insured Claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect, and copy all of these records in the custody or control of a third party that reasonably pertain to the loss or damage. All information designated as confidential by the Insured Claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Insured Claimant to submit for examination under oath, produce any reasonably requested information, or grant permission to secure reasonably necessary information from third parties as required in this subsection, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this policy as to that claim.

7. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY

In case of a claim under this policy, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.

(i) To pay or tender payment of the Amount of Insurance under this policy together with any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment or tender of payment and that the Company is obligated to pay; or

(ii) To purchase the Indebtedness for the amount of the Indebtedness on the date of purchase, together with any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of purchase and that the Company is obligated to pay.

When the Company purchases the Indebtedness, the Insured shall transfer, assign, and convey to the Company the Indebtedness and the Insured Mortgage, together with any collateral security.

Upon the exercise by the Company of either of the options provided for in subsections (a)(i) or (ii), all liability and obligations of the Company to the Insured under this policy, other than to make the payment required in those subsections, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation.

(b) To Pay or Otherwise Settle With Parties Other Than the Insured or With the Insured Claimant.

(i) to pay or otherwise settle with other parties for or in the name of an Insured Claimant any claim insured against under this policy. In addition, the Company will pay any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment and that the Company is obligated to pay; or

(ii) to pay or otherwise settle with the Insured Claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees, and expenses incurred by the Insured Claimant that were authorized by the Company up to the time of payment

and that the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in subsections (b)(i) or (ii), the Company's obligations to the Insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation.

8. DETERMINATION AND EXTENT OF LIABILITY

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the Insured Claimant who has suffered loss or damage by reason of matters insured against by this policy.

(a) The extent of liability of the Company for loss or damage under this policy shall not exceed the least of
  (i) the Amount of Insurance,
  (ii) the Indebtedness,
  (iii) the difference between the value of the Title as insured and the value of the Title subject to the risk insured against by this policy, provided, however, that this Section 8(a)(iii) shall not apply when the defect, lien, encumbrance or other matter insured against by this policy results in a total failure of the lien of the Insured Mortgage to attach to the Title, or
  (iv) if a government agency or instrumentality is the Insured Claimant, the amount it paid in the acquisition of the Title or the Insured Mortgage in satisfaction of its insurance contract or guaranty.

(b) If the Company pursues its rights under Section 5 of these Conditions and is unsuccessful in establishing the Title or the lien of the Insured Mortgage, as insured,
  (i) the Amount of Insurance shall be increased by 10%, and
  (ii) the Insured Claimant shall have the right to have the loss or damage determined either as of the date the claim was made by the Insured Claimant or as of the date it is settled and paid.

(c) In the event the Insured has acquired the Title in the manner described in Section 2 of these Conditions or has conveyed the Title, then the extent of liability of the Company shall continue as set forth in Section 8(a) of these Conditions.

(d) In addition to the extent of liability under (a), (b), and (c), the Company will also pay those costs, attorneys' fees, and expenses incurred in accordance with Sections 5 and 7 of these Conditions.

9. LIMITATION OF LIABILITY

(a) If the Company establishes the Title, or removes the alleged defect, lien, or encumbrance, or cures the lack of a right of access to or from the Land, or cures the claim of Unmarketable Title, or establishes the lien of the Insured Mortgage, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused to the Insured.

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals, adverse to the Title or to the lien of the Insured Mortgage, as insured.

(c) The Company shall not be liable for loss or damage to the Insured for liability voluntarily assumed by the Insured in settling any claim or suit without the prior written consent of the Company.

10. REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY

(a) All payments under this policy, except payments made for costs, attorneys' fees, and expenses, shall reduce the Amount of Insurance by the amount of the payment. However, any payments made prior to the acquisition of Title as provided in Section 2 of these Conditions shall not reduce the Amount of Insurance afforded under this policy except to the extent that the payments reduce the Indebtedness.

(b) The voluntary satisfaction or release of the Insured Mortgage shall terminate all liability of the Company except as provided in Section 2 of these Conditions.

11. PAYMENT OF LOSS

When liability and the extent of loss or damage have been definitely fixed in accordance with these Conditions, the payment shall be made within 30 days.

12. RIGHTS OF RECOVERY UPON PAYMENT OR SETTLEMENT

(a) The Company's Right to Recover

Whenever the Company shall have settled and paid a claim under this policy, it shall be subrogated and entitled to the rights of the Insured Claimant in the Title or Insured Mortgage and all other rights and remedies in respect to the claim that the Insured Claimant has against any person or property, to the extent of the amount of any loss, costs, attorneys' fees, and expenses paid by the Company. If requested by the Company, the Insured Claimant shall execute documents to evidence the transfer to the Company of these rights and remedies. The Insured Claimant shall permit the Company to sue, compromise, or settle in the name of the Insured Claimant and to use the name of the Insured Claimant in any transaction or litigation involving these rights and remedies.

If a payment on account of a claim does not fully cover the loss of the Insured Claimant, the Company shall defer the exercise of its right to recover until after the Insured Claimant shall have recovered its loss.

(b) The Insured's Rights and Limitations
  (i) The owner of the Indebtedness may release or substitute the personal liability of any debtor or guarantor, extend or otherwise modify the terms of payment, release a portion of the Title from the lien of the Insured Mortgage, or release any collateral security for the Indebtedness, if it does not affect the enforceability or priority of the lien of the Insured Mortgage.
  (ii) If the Insured exercises a right provided in (b)(i), but has Knowledge of any claim adverse to the Title or the lien of the Insured Mortgage insured against by this policy, the Company shall be required to pay only that part of any losses insured against by this policy that shall exceed the amount, if any, lost to the Company by reason of the impairment by the Insured Claimant of the Company's right of subrogation.

(c) The Company's Rights Against Noninsured Obligors

The Company's right of subrogation includes the Insured's rights against non-insured obligors including the rights of the Insured to indemnities, guarantees, other policies of insurance, or bonds, notwithstanding any terms or conditions contained in those instruments that address subrogation rights.

The Company's right of subrogation shall not be avoided by acquisition of the Insured Mortgage by an obligor (except an obligor described in Section 1(f)(i)(F) of these Conditions) who acquires the Insured Mortgage as a result of an indemnity, guarantee, other policy of insurance, or bond, and the obligor will not be an Insured under this policy.

13. ARBITRATION

Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is $2,000,000 or less shall be arbitrated at the option of either the Company or the Insured. All arbitrable matters when the Amount of Insurance is in excess of $2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction.

14. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT

(a) This policy together with all endorsements, if any, attached to it by the Company is the entire policy and contract between the Insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage that arises out of the status of the Title or lien of the Insured Mortgage or by any action asserting such claim shall be restricted to this policy.

(c) Any amendment of or endorsement to this policy must be in writing and authenticated by an authorized person, or expressly incorporated by Schedule A of this policy.

(d) Each endorsement to this policy issued at any time is made a part of this policy and is subject to all of its terms and provisions. Except as the endorsement expressly states, it does not (i) modify any of the terms

and provisions of the policy, (ii) modify any prior endorsement, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance.

15. SEVERABILITY

In the event any provision of this policy, in whole or in part, is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision or such part held to be invalid, but all other provisions shall remain in full force and effect.

16. CHOICE OF LAW; FORUM

(a) Choice of Law: The Insured acknowledges the Company has underwritten the risks covered by this policy and determined the premium charged therefor in reliance upon the law affecting interests in real property and applicable to the interpretation, rights, remedies, or enforcement of policies of title insurance of the jurisdiction where the Land is located.
Therefore, the court or an arbitrator shall apply the law of the jurisdiction where the Land is located to determine the validity of claims against the Title or the lien of the Insured Mortgage that are adverse to the Insured and to interpret and enforce the terms of this policy. In neither case shall the court or arbitrator apply its conflicts of law principles to determine the applicable law.

(b) Choice of Forum: Any litigation or other proceeding brought by the Insured against the Company must be filed only in a state or federal court within the United States of America or its territories having appropriate jurisdiction.

17. NOTICES, WHERE SENT

Any notice of claim and any other notice or statement in writing required to be given to the Company under this policy must be given to the Company at 17300 Chenal Parkway, Suite 302, Little Rock, AR 72223.

SHORT FORM RESIDENTIAL LOAN POLICY
ONE-TO-FOUR FAMILY
Issued by
ARKANSAS TITLE INSURANCE COMPANY

SCHEDULE A

Name and Address of Title Insurance Company:

File No.:
Policy No.:
Loan No.:
Address Reference: Street Address:
County and State:

Amount of Insurance: Premium:

Mortgage Amount: $ Mortgage Date:

Date of Policy:

Name of Insured:

Name of Borrower(s):

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of one page, including its reverse side, unless an addendum is attached and indicated below:
☐ Addendum attached

The endorsements checked below, if any, are incorporated in this policy:

☐ ALTA ENDORSEMENT 4-06 (Condominium)
☐ ALTA ENDORSEMENT 4.1-06 (Condominium)

☐ ALTA ENDORSEMENT 5-06 (Planned Unit Development)
☐ ALTA ENDORSEMENT 5.1-06 (Planned Unit Development)
☐ ALTA ENDORSEMENT 6-06 (Variable Rate)

☐ ALTA ENDORSEMENT 6.2-06 (Variable Rate-Negative Amortization)

☐ ALTA ENDORSEMENT 7-06 (Manufactured Housing)
☐ ALTA ENDORSEMENT 7.1-06 (Manufactured Housing – Conversion; Loan)
☐ ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien) – Paragraph b refers to the following state statute(s):

☐ ALTA ENDORSEMENT 9-06 (Restrictions, Encroachments, Minerals)
☐ ALTA ENDORSEMENT 14-06 (Future Advance – Priority)
☐ ALTA ENDORSEMENT 14.1-06 (Future Advance – Knowledge)
☐ ALTA ENDORSEMENT 14.3-06 (Future Advance – Reverse Mortgage)
☐ ALTA ENDORSEMENT 22-06 (Location) The type of improvement is a one-to-four family residential structure and the street address is as shown above.

Chairman of the Board

Arkansas Title Insurance Company

President

Countersigned:

Authorized Countersignature

Company

City, State

ARKANSAS TITLE INSURANCE COMPANY CORPORATE SEAL ARKANSAS

Policy Number **U-9232**

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, ARKANSAS TITLE INSURANCE COMPANY, AN ARKANSAS CORPORATION, HEREIN CALLED THE "COMPANY", HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCES

Except to the extent of the affirmative insurance set forth below, 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. Those taxes and special assessments that become due or payable subsequent to Date of Policy. (This does not modify or limit the coverage provided in Covered Risks 11(b).)

2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:

   (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;

   (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and

   (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

   As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.

4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: Claims Department at 17300 Chenal Parkway, Suite 302, Little Rock, AR 72223.

ENDORSEMENT ATTACHED TO
POLICY NO.
ISSUED BY

The Company hereby insures against loss or damage by reason of a final judgment determining the invalidity or unenforceability of the lien of the insured mortgage resulting from violation of the usury laws of the State of Arkansas in effect at Date of Policy.

This Endorsement is made a part of the Policy and is subject to all the terms and provisions thereof and of any prior endorsement thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy in any prior endorsement, nor does it extend the Effective Date of the Policy or any prior endorsement, nor does it increase the face amount thereof.

IN WITNESS WHEREOF, the Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers.

Chairman of the Board

President

Countersigned:

Authorized Countersignature

Company

City, State

Endorsement Serial No. **E-9237**

stewart title guaranty company

SANCTITY OF CONTRACT

POLICY INFORMATION SHEET

To obtain information or make a complaint:

You may call Stewart Title Guaranty Company's toll-free telephone number for Information or to make a complaint at:

1-800-729-1900

You may also write to Stewart Title Guaranty Company at:

P.O. Box 2029
Houston, Texas 77252-2029

You may contact the Arkansas Insurance Department to obtain information on companies, coverages, rights or complaints at:

501-371-1600 or
501-371-2820 (Legal Division)

You may write the Arkansas Insurance Department:

Arkansas Insurance Department
Consumer Services Division
1200 W. 3rd Street
Little Rock, AR. 72201-1904

Attach This Notice To Your Policy:
This notice is for information only and does not become a part or condition of the attached document.

Arkansas Title
Insurance Company

ARBITRATION ENDORSEMENT

ENDORSEMENT TO TITLE POLICY
SERIAL NUMBER

ISSUED BY

ARKANSAS TITLE INSURANCE COMPANY

HEREIN CALLED THE COMPANY

Any provisions in the Conditions of this policy referring to Arbitration are hereby deleted.

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.

Signed under seal for the Company, but this Endorsement is to be valid only when it bears an authorized countersignature, this the _____ day of _____, 20_____.

ARKANSAS TITLE INSURANCE COMPANY

BY: _____

Countersigned:

_____
Authorized Countersignature

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Approved 04/23/2008

Comments:

Attachment:

ARTICO AR Misc Title Forms PC Xmtl 03252008.pdf

Satisfied -Name: Filing Cover Letter

Review Status: Approved 04/23/2008

Comments:

Attachment:

ARTICO AR Misc Title Forms Cvr Ltr 03252008.pdf

Satisfied -Name: ARTICO Arbitration Endorsement

Review Status: Approved 04/23/2008

Comments:

Attachment:

ARTICO Arbitration Endorsement.pdf

Effective March 1, 2007

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
	h. Subject Codes	

3.	Group Name	Group NAIC #
	Stewart Title Guaranty	0340

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Arkansas Title Insurance Company	Arkansas	50725	71-0560086	

5.	Company Tracking Number	ARTICO – Arkansas – Misc Title Forms Filing 03-25-2008

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	KerrieAnn Mayes-Skuran 2800 West Higgins Road Suite 835 Hoffman Estates, IL 60169	Regulatory Compliance Specialist	800-533-6584 847-884-2311	847-885-3636	kamskuran@stewart.com

7.	Signature of authorized filer	KerrieAnn Mayes-Skuran
8.	Please print name of authorized filer	KerrieAnn Mayes-Skuran

Filing information (see General Instructions for descriptions of these fields)

9.	**Type of Insurance (TOI)**	34.0 Title
10.	**Sub-Type of Insurance (Sub-TOI)**	34.0000 Title
11.	**State Specific Product code(s)**(if applicable)[See State Specific Requirements]	
12.	**Company Program Title** (Marketing title)	
13.	**Filing Type**	[ ] Rate/Loss Cost [ ] Rules [ ] Rates/Rules [X] Forms [ ] Combination Rates/Rules/Forms [ ] Withdrawal[ ] Other (give description)
14.	**Effective Date(s) Requested**	New: When Approved Renewal:
15.	**Reference Filing?**	[ ] Yes [X] No
16.	**Reference Organization** (if applicable)	Not Applicable
17.	**Reference Organization # & Title**	Not Applicable
18.	**Company's Date of Filing**	25 March 2008

19.	Status of filing in domicile	[X] Not Filed [ ] Pending [ ] Authorized [ ] Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	ARTICO – Arkansas – Misc Title Forms Filing 03-25-2008

21.	**Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Short Form Residential Loan Policy One-to-Four Family Schedules A and B (9231, 06-16-2007)

Addendum to Short Form Residential Loan Policy – Schedule B (continued) (9231/32B, 06-16-2007)

ALTA Form 21-06 Creditors' Rights Endorsement (2544, 06-17-2006)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (9233, 01-01-2008)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule A (9233A, 01-01-2008)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule B (9233B, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule A (9234A, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule B – Part I (9234BI, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule B – Part II (9234BII, 01-01-2008)

Short Form Expanded Coverage Residential Loan Policy One-to-Four Family, Schedules A and B (9235, 01-01-2008)

Addendum to Short Form Expanded Coverage Residential Loan Policy – Schedule B (Continued) (9235B, 01-01-2008)

ALTA Endorsement 23-06 Co-Insurance – Single Policy (9236, 01-01-2008)

Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (9234, 01-01-2008)

Short Form Residential Loan Policy One-to-Four Family Schedule A (9232, 06-16-2007)

Usury Endorsement (9237)

Policy Information Sheet (for attachment to Policy)

Arkansas Title Insurance Company, an Arkansas title insurer, hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing in the amount of $50.00 will be promptly forwarded to the Arkansas Insurance Department.

If you have questions or require additional information, please feel free to contact me at your convenience at 847/884-2311.

22.	**Filing Fees** (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:
Amount: $50.00

Check in the amount of $50.00 to be sent to the Arkansas Insurance Department.

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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Effective March 1, 2007

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	**ARTICO – Arkansas – Misc Title Forms Filing 03-25-2008**
2.	**This filing corresponds to rate/rule filing number** (Company tracking number of rate/rule filing, if applicable)	

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Short Form Residential Loan Policy One-to-Four Family Schedules A and B	9231, 06-16-2007	[X] New [ ] Replacement [ ] Withdrawn		
02	Addendum to Short Form Residential Loan Policy – Schedule B (continued)	9231/32B, 06-16-2007	[X] New [ ] Replacement [ ] Withdrawn		
03	ALTA Form 21-06 Creditors' Rights Endorsement	2544, 06-17-2006	[X] New [ ] Replacement [ ] Withdrawn		
04	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence	9233, 01-01-2008	[X] New [ ] Replacement [ ] Withdrawn		
05	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule A	9233A, 01-01-2008	[X] New [ ] Replacement [ ] Withdrawn		
06	Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule B	9233B, 01-01-2008	[X] New [ ] Replacement [ ] Withdrawn		
07	Expanded Coverage Residential Loan Policy Schedule A	9234A, 01-01-2008	[X] New [ ] Replacement [ ] Withdrawn		
08	Expanded Coverage Residential Loan Policy Schedule B – Part I	9234BI, 01-01-2008	[X] New [ ] Replacement [ ] Withdrawn		
09	Expanded Coverage Residential Loan Policy Schedule B – Part II	9234BII, 01-01-2008	[X] New [ ] Replacement [ ] Withdrawn		
10	Short Form Expanded Coverage Residential Loan Policy One-to-Four Family, Schedules A and B	9235, 01-01-2008	[X] New [ ] Replacement [ ] Withdrawn		

11	**Addendum to Short Form Expanded Coverage Residential Loan Policy – Schedule B (Continued)**	**9235B, 01-01-2008**	[X] New [ ] Replacement [ ] Withdrawn		
12	**ALTA Endorsement 23-06 Co-Insurance – Single Policy**	**9236, 01-01-2008**	[X] New [ ] Replacement [ ] Withdrawn		
13	**Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence**	**9234, 01-01-2008**	[X] New [ ] Replacement [ ] Withdrawn		
14	**Short Form Residential Loan Policy One-to-Four Family Schedule A**	**9232, 06-16-2007**	[X] New [ ] Replacement [ ] Withdrawn		
15	**Usury Endorsement**	**9237**	[X] New [ ] Replacement [ ] Withdrawn		
16	**Policy Information Sheet (for attachment to Policy)**		[X] New [ ] Replacement [ ] Withdrawn		
17			[ ] New [ ] Replacement [ ] Withdrawn		
18			[ ] New [ ] Replacement [ ] Withdrawn		
19			[ ] New [ ] Replacement [ ] Withdrawn		
20			[ ] New [ ] Replacement [ ] Withdrawn		

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Arkansas Title
Insurance Company

Administrative Offices
2800 W. Higgins Road, Suite 835
Hoffman Estates, Illinois 60169

(847) 885-3000
(847) 885-3636 Fax

25 March 2008

Ms. Llyweyia Rawlins
Certified Rate and Form Analyst
Arkansas Insurance Department
Property and Casualty Section
1200 West Third Street
Little Rock, Arkansas 77201-1904

RE: **Arkansas Title Insurance Company**
NAIC #50725
Title Insurance Form Filing

Dear Ms. Rawlins,

Short Form Residential Loan Policy One-to-Four Family Schedules A and B (9231, 06-16-2007)

Addendum to Short Form Residential Loan Policy – Schedule B (continued) (9231/32B, 06-16-2007)

ALTA Form 21-06 Creditors' Rights Endorsement (2544, 06-17-2006)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (9233, 01-01-2008)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule A (9233A, 01-01-2008)

Homeowner's Policy of Title Insurance for a One-to-Four Family Residence Schedule B (9233B, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule A (9234A, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule B – Part I (9234BI, 01-01-2008)

Expanded Coverage Residential Loan Policy Schedule B – Part II (9234BII, 01-01-2008)

Short Form Expanded Coverage Residential Loan Policy One-to-Four Family, Schedules A and B (9235, 01-01-2008)

Addendum to Short Form Expanded Coverage Residential Loan Policy – Schedule B (Continued) (9235B, 01-01-2008)

ALTA Endorsement 23-06 Co-Insurance – Single Policy (9236, 01-01-2008)

Expanded Coverage Residential Loan Policy for a One-to-Four Family Residence (9234, 01-01-2008)

Short Form Residential Loan Policy One-to-Four Family Schedule A (9232, 06-16-2007)

Usury Endorsement (9237)

Policy Information Sheet (for attachment to Policy)

Arkansas Title Insurance Company, an Arkansas title insurer, hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing in the amount of $50.00 will be promptly forwarded to the Arkansas Insurance Department.

If you have questions or require additional information, please feel free to contact me at your convenience at 847/884-2311.

Your time and attention in this matter are greatly appreciated.

Respectfully,

KerrieAnn Mayes-Skuran

KerrieAnn Mayes-Skuran

ENDORSEMENT ATTACHED TO AND MADE A PART
OF POLICY OF TITLE INSURANCE
SERIAL NUMBER - O or M - PROFORMA POLICY

No. < FILE NUMBER >
< PROJECT NAME >

ISSUED BY

ARKANSAS TITLE INSURANCE COMPANY

Herein called the Company

Arbitration Endorsement

To be attached to all 4/6/90, 10/17/92, and 06/17/06 policies

Arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association may be demanded if agreed to by both the Company and the insured. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorney's fees only if the laws of the state in which the land is located permit a court to award attorney's fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to the arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Signed under seal for the Company, but this Endorsement is to be valid only when it bears an authorized signature, this the _____ day of _____, 200__.

ARKANSAS TITLE INSURANCE
COMPANY

_____
Authorized Signature

(TITLE COMPANY NAME)
(City, State)

AID/P&C JAN 2 4 2007