

## ISSUING GUIDELINES

### ALTA Endorsement: 18.1-06 (Multiple Tax Parcel)

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#### **Explanation:**

This endorsement to the Owner's or Loan Policy is issued if the land consists of multiple tax parcels. It insures against loss if

- (1) the parcels are not assessed for real estate tax purposes as the Tax Identification Numbers,
- (2) the parcels are taxed with any other land, or
- (3) the easements, if any, described in Schedule A can be cut off by non-payment of real estate taxes or assessments against the servient estate.

#### **Underwriting Requirements:**

We require the following:

- Verify by review of tax records or tax search that each parcel is taxed as a separate tax parcel.
- Verify by review of tax records or tax search that each parcel is not taxed with other land.
- Show the Tax Identification Number for each parcel in paragraph 1 of the endorsement.

You must verify that real estate taxes and assessments against the servient estate for any insured easement were paid through the year that the easement was recorded and perform your normal examination of title to the insured easement.

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#### **Issuing guideline applies to the following Endorsement(s):**

ALTA 18.1-06 Multiple Tax Parcel - 2006 ALTA Loan or Owner's Policy