

## ISSUING GUIDELINES

### ALTA Endorsement: 19.1-06 (Contiguity – Single Parcel)

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#### **Explanation:**

This endorsement insures that the insured parcel is contiguous to another, uninsured parcel of land along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured parcel and the other, uninsured parcel. Typically, both parcels would be owned by the same owner, but would not have been acquired simultaneously.

#### **Underwriting Requirements:**

We require the following:

- Verify by examination of title (to the land and to the adjacent parcel), survey, or other satisfactory maps that the defined lines are contiguous.
- Complete paragraph 1 of the endorsement by specifically identifying the common boundary lines (e.g. "the failure of the land to be contiguous along its west boundary line to the east boundary line of that certain parcel of real property legally described in the deed recorded in Volume 123, Page 234, Deed Records of Hope County, State of Missouri"; or "the failure of the land to be contiguous along its westerly boundary line more particularly described as 'thence North 20 degrees 21 minutes 13 seconds West 200.51 feet' to the easterly boundary line of that certain parcel of real property legally in deed recorded in Volume 123, Page 234, Deed Records of Hope County, State of Missouri more particularly described as 'thence South 20 degrees 21 minutes 13 seconds East 200.51 feet' ")
- If you are requested to insure that multiple parcels are contiguous, you may do so in the same endorsement, or in separate endorsements for each common boundary.
- Do not describe the common lines as "the contiguous boundary line," "the adjacent line," "the common line," or similar language. Such language simply begs the question of contiguity.

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

ALTA 19.1-06 Contiguity – Single Parcel - 2006 ALTA Loan or Owner's Policy