

## ISSUING GUIDELINES

### ALTA Endorsement: 28.2-06 (Encroachments - Boundaries and Easements Described Improvements)

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#### **Explanation:**

This endorsement provides coverage against loss by reason of an encroachment of

- (1) any Improvement on the Land onto adjoining land,
- (2) any Improvement on the Land onto that portion of the Land subject to an easement, or
- (3) any Improvement on adjoining land onto the Land at the Date of Policy.

The Improvements in this endorsement are limited to only those listed in Section 2 of the endorsement and may include Improvements located on the Land or located on adjoining land at the Date of Policy.

It also provides insurance by reason of enforced removal of any Improvement on the Land due to such encroachments. Section 4 of the endorsement allows the Company to designate encroachments listed as Exceptions on Schedule B for which it will not provide insurance under this endorsement.

#### **Underwriting Requirements:**

*In addition to the following, prior approval from Dakota Homestead is required:*

- (1) Require a current survey depicting and locating all current Improvements and easements on the land, and which shows any encroachments on to or off of the land. You must take exception to all such encroachments and easements in Schedule B.
- (2) Itemize in Section 2 those Improvements on the Land and improvements on adjoining land to be included as an "Improvement" in the endorsement.
- (3) List the Schedule B exception number(s) for all encroachments on to or off of the land or onto any easements located on the land in Section 4 of the Endorsement.

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

ALTA 00.0-06 Encroachments - Boundaries and Easements - Described Improvements –  
2006 ALTA Loan or Owner's Policy