**Potential Applicability**

**of**

**ALTA Endorsements 4 \* (Condominium – Assessments Priority) and**

**ALTA Endorsement 4.1 \* (Condominium – Current Assessments)**

**and**

**ALTA Endorsements 5-06 (Planned Unit Development - Assessments Priority) and**

**5.1-06 (Planned Unit Development - Current Assessments)**

**and**

**ALTA Endorsements Providing Comparable Assessment Lien Coverage**

An Insured Mortgage may or may not have priority over a condominium association’s or a homeowners association’s lien for future unpaid charges and assessments. This will determine whether ALTA Endorsements 4 \* (Condominium – Assessments Priority) or 4.1 \* (Condominium – Current Assessments) (for Condominiums), or ALTA Endorsements 5-06 (Planned Unit Development – Assessments Priority) or 5.1-06 (Planned Unit Development – Current Assessments) (for Planned Unit Developments) are applicable. ALTA Endorsements 4.1 and 5.1-06 insure only against the any unpaid charges and assessments at Date of Policy.

\* ALTA 4-06 and 4.1-06 are designed to be issued with a 2006 ALTA Loan or Owner's Policy. ALTA 4 (07-01-2021) and ALTA 4.1 (07-01-2021) contain modifications to align the endorsements to the terms of the 2021 ALTA Loan and Owner’s Policies and are designed to be issued with the 2021 policies. Where available, use the version of the endorsement designed for the applicable policy, unless approved by a Stewart Title Guaranty Company underwriter. It is not necessary to indicate “-06” or the parenthetical (date) on the endorsement attached to the policy. In this document, “ALTA 4” refers to both ALTA 4-06 and ALTA 4 (07-01-2021), as applicable and if available. “ALTA 4.1” refers to both ALTA 4.1-06 and ALTA 4.1 (07-01-2021), as applicable and if available.

State law may determine the priority of the lien of certain mortgages or deeds of trust in relation to a condominium association’s or homeowners association’s lien for future unpaid charges and assessments. Where the priority of the Insured Mortgage is not determined by state law, the documentation creating the condominium association or homeowners association, as applicable, must be reviewed to determine whether a condominium association’s lien or a homeowners association’s lien for future unpaid charges and assessments is expressly subordinate to the lien of the Insured Mortgage.

(A) Subordination of Condo/HOA Lien to the Insured Mortgage: Subject to the caveat below, if you can confirm that the condominium or homeowner’s association documentation expressly subordinates the condominium association’s or homeowners association’s lien for unpaid charges and assessments to the lien of the specific mortgage or deed of trust to be insured (e.g., to a first mortgage or purchase money mortgage or “any mortgage”), or where state law accords priority to the specific mortgage or deed of trust to be insured over the association’s lien for charges and assessments, you may issue the following endorsements, if available:

ALTA Endorsement 4 (Condominium – Assessments Priority);

ALTA Endorsement 5-06 (Planned Unit Development – Assessments Priority);

ALTA Endorsement 9-06 (Restrictions, Encroachments, Minerals - Loan Policy);

ALTA Endorsement 9.6-06 (Private Rights - Loan Policy).

*Caveat: If state law accords priority to a condominium association’s or homeowners association’s lien, do not rely on a subordination of the association’s lien, whether in the condominium or homeowners association documentation or by separate subordination instrument, unless you obtain Underwriter approval.*

(B) All other cases: We prefer the issuance of ALTA Endorsements 4.1 and 5.1-06 and other endorsements that provide comparable assessment lien coverage for charges and assessments due and unpaid at Date of Policy. Unless you can confirm that the Insured Mortgage is superior in priority to the association’s lien for future unpaid charges and assessments, and on all Loan policies covering subordinate mortgages, you should issue only the following endorsements, if available, unless you obtain Underwriter approval:

ALTA Endorsement 4.1 (Condominium – Current Assessments);

ALTA Endorsement 5.1-06 (Planned Unit Development – Current Assessments);

ALTA Endorsement 9.6.1-06 (Private Rights - Current Assessments - Loan Policy);

ALTA Endorsement 9.10-06 (Restrictions, Encroachments, Minerals - Current Violations - Loan Policy).

If it is customary in your jurisdiction to issue ALTA 4.1 for condominiums and/or ALTA 5.1-06 for homeowners associations, you may continue to issue ALTA 4.1 and ALTA 5.1-06, as applicable, even if state law accords priority to the Insured Mortgage.

The following chart shows the potentially applicable endorsements by state, if available, as they relate to the priority the Insured Mortgage in relation to the priority of a residential condominium association’s lien and homeowner’s association lien for future unpaid charges and assessments.

The following chart applies to residential condominium units only. If the policy insures a commercial condominium unit, the condominium documentation must be reviewed to determine the endorsements that may apply.

If an endorsement is indicated, for example, “ALTA 4.1” or “ALTA 5.1-06,” and other endorsements that provide comparable assessment lien coverage, you should issue only those endorsements, if available, unless you obtain Underwriter approval.

**Review CC&Rs:** Where the notation states “**Review CC&Rs**”, the applicable condominium or homeowner’s association documentation must be reviewed to determine which endorsement is applicable based upon whether the Insured Mortgage is superior in lien priority to the association’s lien for future unpaid charges and assessments (i.e., if the association’s documentation expressly subordinates the association’s lien to the lien of the mortgage, designated “MSup” on the chart) or whether the Insured Mortgage is subordinate or potentially subordinate to the association’s lien (including situations where the association documentation is silent with regard to lien priority) (designated “MInf” on the chart).

All other underwriting requirements for issuance of the applicable endorsements must also be satisfied, including that all association assessments and charges are paid to date.

**Key:**

**MSup** = The preceding endorsement is available only if the lien of the Insured Mortgage is **superior to** the association’s lien for charges and assessments (i.e., the association’s documentation expressly subordinates the association’s lien to the lien of the Insured Mortgage).

**MInf** = Use this endorsement if the Insured Mortgage is **subordinate or potentially subordinate** (i.e., inferior) to the association’s lien for charges and assessments, or if you cannot determine the relative priority.

| **STATE** | **ST** | **CONDOMINIUM \***  **(Applies to Residential Condo Units only).** | **PLANNED UNIT DEVELOPMENT (PUD) or HOMEOWNERS ASSOCIATION (HOA)** |
| --- | --- | --- | --- |
| Alabama | AL | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06;  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Alaska | AK | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Arizona | AZ | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Arkansas | AR | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06;  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| California | CA | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
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| Colorado | CO | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Connecticut | CT | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Delaware | DE | ALTA 4.1-06 or DE ALTA 4.1 DTRIB-02 | DE ALTA 5.1 DTRIB-17 |
| District of Columbia |  | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Florida | FL | FL ALTA 4.1-06 | FL ALTA 5.1-06 |
| Georgia | GA | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Guam | GU | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Hawaii | HI | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
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| Idaho | ID | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Illinois | IL | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | ALTA 5-06 (First);  ALTA 5.1-06 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) |
| Indiana | IN | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | ALTA 5-06 (First);  ALTA 5.1-06 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) |
| Iowa | IA | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Kansas |  | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | Review CC&Rs:  ALTA 5-06 \* or ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 \*or ALTA 9.10-06;  ALTA 9.6-06 \* or ALTA 9.6.1-06  \* if townhouse per KS Stat 58-3702 |
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| Kentucky | KY | ALTA 4 or ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Louisiana | LA | ALTA 4 or ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (if mortgage has priority) | ALTA 5-06 or ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (if mortgage has priority) |
| Maine | ME | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | Review CC&Rs:  ALTA 5-06 \* or ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 \*or ALTA 9.10-06;  ALTA 9.6-06 \* or ALTA 9.6.1-06  \* if townhouse with common elements |
| Maryland | MD | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Massachusetts | MA | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Michigan | MI | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
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| Minnesota | MN | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Mississippi | MS | ALTA 4 or ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Missouri | MO | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Montana | MT | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Nebraska | NE | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | ALTA 5-06 (First);  ALTA 5.1-06 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) |
| Nevada | NV | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
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| New Hampshire |  | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06;  ALTA 9.10-06 | Re Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| New Jersey | NJ | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06;  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| New Mexico | NM | Review CC&Rs:  NM 12 (ALTA 4-06) or NM 30 (ALTA 4.1-06);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) | Review CC&Rs:  NM 13 (ALTA 5-06) (MSup) or NM 13.1 (ALTA 5.1-06) (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) |
| New York | NY | TIRSA 4 (First Purchase Money); otherwise contact an underwriter | TIRSA 5.1 |
| North Carolina | NC | ALTA 4 or ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 | ALTA 5-06 or ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 |
| North Dakota | ND | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Ohio | OH | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | ALTA 5-06 (First);  ALTA 5.1-06 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) |
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| Oklahoma | OK | ALTA 4 or ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 | ALTA 5-06 or ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 |
| Oregon | OR | OTIRO 204.1-06  Comparable Assessment Lien Coverage:  OTIRO 209.6.1-06; OTIRO 209.10-06 | OTIRO 205.1-06  Comparable Assessment Lien Coverage:  OTIRO 209.6.1-06; OTIRO 209.10-06 |
| Pennsylvania | PA | PA 810 (ALTA 4.1-06) | PA 820 (ALTA 5.1-06) |
| Puerto Rico | PR | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Rhode Island | RI | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Saipan | MP | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| South Carolina | SC | ALTA 4 or ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 | ALTA 5-06 or ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 |
| South Dakota | SD | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
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| Tennessee | TN | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Texas | TX | TX Condominium Endorsement T-28  (First Vendor’s Lien or First Deed of Trust; otherwise contact an underwriter) | Review CC&Rs:  (Texas Endorsement T-17 available if CC&Rs provide priority for the mortgage; otherwise contact an underwriter) |
| Utah | UT | ALTA 4 (First or Second);  ALTA 4.1 (Not First or Second);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First or Second);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First or Second) | ALTA 5-06 (First or Second);  ALTA 5.1-06 (Not First or Second);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First or Second);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First or Second) |
| Vermont | VT | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Virginia | VA | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | ALTA 5-06 or ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.10-06;  ALTA 9.6-06 or ALTA 9.6.1-06 |
| Washington | WA | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06;  ALTA 9.10-06 | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| West Virginia | WV | ALTA 4.1;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 | ALTA 5.1-06;  Comparable Assessment Lien Coverage (if available):  ALTA 9.6.1-06  ALTA 9.10-06 |
| Wisconsin | WI | ALTA 4 (First);  ALTA 4.1 (Not First);  Comparable Assessment Lien Coverage (if available):  ALTA 9-06 or ALTA 9.6-06 (First);  ALTA 9.6.1-06 or ALTA 9.10-06 (Not First) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
| Wyoming | WY | Review CC&Rs:  ALTA 4 (MSup) or ALTA 4.1 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) | Review CC&Rs:  ALTA 5-06 (MSup) or ALTA 5.1-06 (MInf);  Comparable Assessment Lien Coverage (if available):  Review CC&Rs:  ALTA 9-06 (MSup) or ALTA 9.10-06 (MInf);  ALTA 9.6-06 (MSup) or ALTA 9.6.1-06 (MInf) |
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