

## **COMMERCIAL ENDORSEMENTS – PERILS & PITFALLS**

Glen Roberts, Stewart Title Guaranty

*THIS CLASS WILL PRESENT THE MANY ENDORSEMENTS THAT ARE REQUESTED BY LENDER'S, BUYER'S, SELLER'S AND THEIR RESPECTIVE COUNSEL ON COMMERCIAL PROPERTY TRANSACTIONS. WHILE ENDORSEMENTS ARE NOT SPECIFICALLY RESTRICTED TO COMMERCIAL OR RESIDENTIAL PROPERTY, MANY ENDORSEMENTS ARE ONLY REQUESTED IN ASSOCIATION WITH COMMERCIAL TRANSACTIONS. THE ENDORSEMENTS DISCUSSED ADD COVERAGE TO THE OWNER'S OR LENDER'S POLICY THAT WILL BE ISSUED. SOME ENDORSEMENTS PROVIDE COVERAGE THAT IS NOT TIED TO TRADITIONAL TITLE OR AUTHORITY ISSUES THAT ARE COVERED UNDER A PARCEL. AS A RESULT, ADDITIONAL INFORMATION IS OFTEN REQUIRED SUCH AS A SURVEY OR ZONING MAP IN ORDER TO ISSUE THE REQUESTED ENDORSEMENT.*

**ALTA 9 SERIES – COVENANTS, CONDITIONS, RESTRICTIONS, MINERALS AND PRIVATE RIGHTS**

**ALTA 3 SERIES – ZONING FOR IMPROVED AND UNIMPROVED PROPERTY**

**ALTA 28 SERIES – EASEMENTS, ENCROACHMENTS, FORCED REMOVAL, BOUNDARIES**

**ALTA 17 SERIES – ACCESS, INDIRECT AND DIRECT AND UTILITIES**

**ALTA 19 SERIES – CONTIGUITY, MULTIPLE PARCELS**

**ALTA 25 – SAME AS SURVEY**

**ALTA 26 – SUBDIVISION**

**ALTA 24 – DOING BUSINESS**

**ALTA 22 – LOCATION**

**ALTA 11 SERIES – MORTGAGE MODIFICATION**