Alta Survey Requirements:

## **Survey Standards**.

### ALTA/NSPS Requirements. The land survey and plat for the facility must be made in compliance with the *Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys (Effective February 23, 2016),* as adopted by the American Land Title Association and the National Society of Professional Surveyors. Of the additional responsibilities enumerated within *Table A - Optional Survey Responsibilities and Specifications* (pages 9 through 11 of the Minimum Standard), the survey will comply with the following items: 1, 2, 3, 4, 6a, 6b, 7a, 7b1, 7c, 8, 9, 10a, 11, 12, 13, 16, 17, 18, and 19.

### Basic Information. The survey must indicate the following basic information: (A) the name of the jurisdiction in which the facility is located, (B) the area of the site, in both acres and square feet, (C) whether adjacent streets are public or private, (D) an as-surveyed metes and bounds legal description, and (E) a table of utility providers.

## **Endorsements and Affirmative Coverage Requirements**. Please note the following with respect to endorsements to the policy:

### Comprehensive Endorsement. An ALTA endorsement form 9-06 (or 9.3-06) is required.

### Environmental Lien Protection Endorsement. An ALTA endorsement form 8.2-06) is required.

### Zoning Endorsement. An ALTA endorsement form 3.1-06 is required. The zoning endorsement should include the following language if applicable: “*To the extent that the structures or improvements (including driveways and parking) located on the land do not conform to the current standards of any local land use requirements, this policy affirmatively insures that, in the event of destruction, the structures and improvements (including driveways and parking) can be reconstructed as they presently exist due to their legal nonconforming status*.”

### Same-as-Survey Endorsement. An ALTA endorsement form 25-06 is required.

### Access Endorsement. An ALTA endorsement form 17-06 is required.

### Affirmative Coverage for Appurtenant Easements. The policy must identify all easements which benefit the property and contain the following affirmative insurance coverage: "*The Company affirmatively insures that each of the appurtenant easements described on \_\_\_\_\_\_\_\_\_\_\_ creates a valid easement over the burdened estates described therein for the benefit of the property to which it is appurtenant, and the present and future owners of such appurtenant property (their tenants, licensees and invitees) have the uninterrupted right to use and enjoy the easements created therein, subject to the terms and conditions of the documents creating such easements and subject to the exceptions set forth in this policy and identified expressly as applying to such appurtenant easements*."

### Deletion of Arbitration Requirements. The policy must contain an endorsement deleting any arbitration requirements.

### Doing Business Endorsement. A "doing business" endorsement is required.

### Affirmative Coverage for Gaps and Gores/Contiguity. If the subject property contains more than one parcel, the policy must contain the following affirmative insurance coverage (ALTA 19-06): "*Parcels \_\_\_ and \_\_\_ are contiguous and there are no gaps or gores between said Parcels \_\_\_ and \_\_\_."* If the subject property is not contiguous to an identified non-insured beneficial parcel, the policy must contain an ALTA 19.1-06 endorsement.

### Affirmative Coverage for Multiple Parcels. If the subject property contains more than one parcel, the policy must contain the following affirmative insurance coverage: "*Parcel \_\_\_ and Parcel \_\_\_ are each separate lots on the records of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and, as such, each may be conveyed in its entirety by use of the descriptions of Parcel \_\_\_ and Parcel \_\_\_, respectively, set forth on \_\_\_\_\_\_\_\_\_\_\_, without any requirement of cut-up, subdivision or any similar or other approval*."

### Utility Facility Endorsement. The policy should contain a Utility Facility endorsement that insures that the facility has adequate access to water, electricity, gas, telephone and sanitary sewer.

### Tax Parcel Endorsement. The policy should contain an endorsement that (i) identifies the tax parcel number for the land described in the policy, (ii) insures that the parcel is a single tax parcel and is not taxed as a part of a larger parcel, (iii) insures that the stated tax parcel number affects only the land described in the policy and not any other land and (iv) insures that no other tax parcel numbers affect the land described in the policy.

### Subdivision Endorsement. If a lot split is taking place in connection with the loan, the policy should contain an endorsement insuring that the described land is a legally created subdivision under all local laws, regulations and ordinances.

### [Assignment Endorsement. The policy should contain [one/two] Assignment Endorsements (ALTA form 10-06).] [CHECK]

### Use or Maintenance. An ALTA 103.1-06 is required for floating, non-plottable or blanket easements.

### Usury. An ALTA endorsement 27-06 (Usury) is required.

### Encroachment - Boundaries and Easements. An ALTA 28-06 is required based off specific encroachments identified on the survey.

### Same-as-Survey Endorsement. An ALTA endorsement form 25-06 is required.

### Other Endorsements. The policy may be required to contain other endorsements depending on any unique circumstances with respect to the property.

## **Floodplains**.

### If a change to the building’s footprint is proposed, or if any portion of the site contains floodplain (including 500-year), wetland, or Coastal Management Zone, the survey must also comply with *Table A - Optional Survey Responsibilities and Specifications*, item 5. Contours may not exceed 1-foot vertical intervals, except that 2-foot and 5-foot vertical intervals may be used where the mean site gradient exceeds 5 percent and 10 percent, respectively. Where curbs and/or gutters exist, the survey should show top of curb and flow line elevations.

### If a flood hazard is involved, any portion of the site is subject to flood hazard, the survey must show the 100-year and 500-year return frequency flood hazard elevation and flood zone, and show the site elevation at the building entrances, lowest habitable finished floor, and basement for each primary building and the vehicular parking areas that service each primary building. Return frequency flood hazard elevations should be taken from the applicable Federal Flood Insurance Rate Map. Where such is not available, take the elevations from available State or local equivalent data, or when not available, work in conjunction with owner's engineer.