

The following are LYNK Investments, LLC's general requirements for lender's title insurance coverage. Additional endorsements and coverage may be required based on transaction-specific details.

# Lender Name & Address:

LYNK Investments, LLC ISAOA/ATIMA 7100 Six Forks Road, Suite 335 Raleigh, NC 27615

### Acceptable Forms

- The title policy must be written on one of the following forms:
  - The 2006 ALTA standard form
  - An ALTA short form (on single-family residential properties only) if it provides coverage equivalent to the 2006 ALTA standard form and does not materially impair the lender's protection.
- The policy must include gap coverage consistent with the 2006 ALTA standard form.

# Endorsements

- The following endorsements are typically requested; however, this list may differ based on transaction details:
  - 2-06 (Truth in Lending, if available)
  - 5-06 (if a PUD)
  - o 8.1-06 (Environmental Protection)
  - 9-06 (Restrictions, Encroachments, Minerals)
  - 14.1-06 (Future Advance-Knowledge, unless not applicable under state law)

### Taxes & Assessments

- All taxes and assessments due or invoiced as of the closing date must be paid at closing. The closing agent must also provide evidence that all payments that may gain priority over the mortgage are current as of the closing date.
- Please include the tax parcel ID on the title commitment and attach a list of all applicable tax due dates.

## <u>Survey</u>

• If a survey exception will be listed on the final lender's policy, please order an acceptable survey during the title underwriting process. The policy must insure against losses from any material encroachments.

### **Insured Closing Protection Letter**

• An insured closing protection letter is required unless unavailable under state law.