

FROM: Underwriting Department
DATE: 11/4/2025
TO: All Agents in ALTA States
RE: **NEW ALTA Forms and revised ALTA forms**

ALTA published three new endorsements that address forgery and solar equipment on residential transactions and revised four existing endorsements.

These forms (along with applicable redlines) can be accessed at ALTA.org, highlighted under the "Forms Effective August 1, 2025" section.

New Endorsements

- **ALTA 49 Endorsement – Forgery – New Owner’s Policy – Residential**
 - Purpose: The ALTA 49 Endorsement is designed to address the situation where the homeowner is purchasing an ALTA Owner’s Policy and would like post-policy coverage for deed or mortgage forgery, but where the ALTA Homeowner’s Policy is either not available or is not offered to the homeowner.
- **ALTA 49.1 Endorsement – Forgery – Existing Residential Owner’s Title Policy**
 - Purpose: The ALTA 49 Endorsement is designed to address the situation where the homeowner has previously purchased an ALTA Owner’s Policy and would like post-policy coverage for deed or mortgage forgery.
- **ALTA 50 Endorsement – Residential Solar – Loan Policy (New Endorsement)**
 - Purpose: The ALTA 50 Endorsement is designed to address originating lenders’ requirements for the deletion of exceptions for recorded documents referencing leased or third-party-owned solar equipment, in order to meet Fannie Mae and Freddie Mac selling guide requirements.

Revised Endorsements

The following endorsements have been revised and updated from their 2006 versions; substantive changes have been made in the exclusions to clarify the scope of coverage:

- **ALTA 9 Endorsement** – Restrictions, Encroachments, and Minerals – Loan Policy (Revised and Updated from 2006 version)
- **ALTA 9.7 Endorsement** – Restrictions, Encroachments, and Minerals – Land Under Development – Loan Policy (Revised and Updated from 2006 version)
- **ALTA 9.10 Endorsement** – Restrictions, Encroachments, and Minerals – Current Violations – Loan Policy (Revised and Updated from 2006 version)
- **ALTA 36.6 Endorsement** – Energy Project – Encroachments (Revised and Updated from 2006 version)

Check with your state’s Department of Insurance to ensure the forms have been submitted and/or are approved for use.

Not approved in Florida at this time

This Underwriting Bulletin becomes a part of the principles and practices with which you are to comply under the terms of your Underwriting Agreement with First National Title Insurance Company. Should the content of this bulletin address the closing and escrow function, this information should be considered a directive and part of the principles and practices if non-compliance would result in liability to FNTI under either the insured closing service letter or policy of title insurance notwithstanding that the Underwriting Agreement does not include the closing and escrow functions of your agency.