

## Underwriting Bulletin: UNNAT-2023-005

Date: June 14, 2023  
To: All FNTI Agents  
From: Underwriting Department  
RE: **ALTA Decertified Forms**

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### Decertification of 2006 Series ALTA Policy Forms

In line with prior guidance, ALTA decertified certain 2006 series ALTA Policy Forms on 12/31/2022. ALTA decertification means that ALTA no longer officially supports the forms, and will not be updating them. However, use of these forms by Policy Form Licensees (including Title Insurers and Agents) will likely continue for some period of time, and there is nothing about ALTA decertification that prohibits the continued use of any decertified ALTA Form.

Realizing that these Forms will be seen in the market, ALTA will continue to make these forms available on the ALTA site in a “Decertified Basic Policies (12-31-2022) – 2006 Series” subsection of its policy forms page (<https://www.alta.org/policyforms/>) through at least the end of 2023.

The specific Policy Forms that are being decertified as of 12/31/2022 are as follows:

- ALTA Loan Policy – 6/17/2006
- ALTA Owner’s Policy – 6/17/2006
- ALTA Expanded Coverage Residential Loan Policy – Assessments Priority – 4/2/15
- ALTA Expanded Coverage Residential Loan Policy – Current Assessments – 4/2/15
- ALTA Homeowner’s Policy – 12/2/13
- ALTA Residential Limited Coverage Junior Loan Policy – 8/1/12
- ALTA Residential Limited Coverage Mortgage Modification Policy – 12/1/14
- ALTA Short Form Expanded Coverage Residential Loan Policy - Assessments Priority -04-02-2015
- ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments - 04-02-2015
- ALTA Short Form Residential Limited Coverage Junior Loan Policy - 04-02-2013
- ALTA Short Form Residential Loan Policy - 12-03-2012
- ALTA Short Form Residential Loan Policy - Current Violations - 04-02-2015
- ALTA Commitment for Title Insurance – 08-02-2016
- ALTA Short Form Commitment for an ALTA Short Form Residential Loan Policy – 12-01-2017

There are also specific 2006 Policy Forms that are NOT being decertified currently:

- ALTA Limited Pre-Foreclosure Policy – 12/3/12
- ALTA Limited Pre-Foreclosure Policy – Date Down Endorsement – 12/3/12
- ALTA U.S. Policy Form – 12/3/12

In addition, at a later point, Endorsements that are specific only to the 2006-series Policy Forms will be decertified, and Endorsements that are applicable to both 2006-series and 2021-series Policy Forms will be migrated to 2021 heading standards so the application to the 2021 Forms will be obvious. The dates for these actions have not yet been established. If issuing an Endorsement for a 2006 policy, please make sure the

Endorsement is a 2006 Endorsement. For any questions about which Forms apply to which policy form series, please see the “Endorsement Chart v 2.0 05-12-2022”, which is posted to the ALTA Policy Forms site (<https://www.alta.org/policyforms/>) and updated as needed.

Due to a title production software provider not having the 2021-series Forms ready by December 31, 2022, several rating bureau states have had to delay implementation of those forms and continue to use the 2006 forms. Also, Fannie Mae and Freddie Mac have indicated they will accept the 2006-series Forms until January 1, 2024

**States Affected: AL, AR, AZ, CO, DC, DE, FL, GA, IN, KS, LA, MD, MI, MO, MS, MT, NC, NM, NV, OH, PA, SC, TN, UT, VA, & WV**

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