**STANDARD EXCEPTIONS FOR COLORADO POLICIES**

* + 1. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by a person or persons in possession of the Land.
1. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
2. Any encroachment, encumbrance, violation, variation, conflict in boundary lines, or adverse circumstance affecting Title that would be disclosed by an accurate and complete land survey of the Land not shown in the Public Records.
3. Any lien, right to a lien, for services, labor or materials heretofore or hereafter furnished, imposed by law and not shown in the Public Records.
4. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attached, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I — Requirements are met.
5. (a).Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
6. (a).Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, not shown by the public records.

*(Additional Exceptions may be listed here by number)*