**STANDARD EXCEPTIONS FOR NEW MEXICO POLICIES**

1. Rights or claims of parties in possession not shown by the public records.
2. Easements, or claims of easements, not shown by the public records
3. Encroachments, overlaps, conflicts in boundary lines, shortages in area, or other matter which would be disclosed by an accurate survey and inspection of the premises.
4. Any lien, claim or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Community property, survivorship, or homestead rights, if any, of any spouse of the vestee.
6. (Intentionally Omitted)
7. Water rights, claims or title to water.
8. (Intentionally Omitted)
9. Taxes for the year \_\_\_\_\_, and thereafter, not yet due or payable.