**STANDARD EXCEPTIONS FOR VIRGINIA 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. Any encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land.

4. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.

5. All taxes for the year \_\_\_\_\_\_\_\_, and subsequent years, which are a lien but not yet due and payable.