



ARKANSAS

TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: July 27, 2016



ALLIANT
NATIONAL
TITLE INSURANCE COMPANY

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**BASIC SCHEDULE OF RATES
APPLICABLE TO OWNERS & LEASEHOLD**

BASIC SCHEDULE OF RATES ALL COUNTIES			
Low	High	Increment	Amount
Minimum		Fixed	\$65.00
\$0.00	\$100,000	Per Thousand	\$3.50
\$100,001	\$5,000,000	Per Thousand	\$2.00
\$5,000,001	\$10,000,000	Per Thousand	\$1.75
\$10,000,001	\$15,000,000	Per Thousand	\$1.50
\$15,000,001	And Over	Per Thousand	\$1.25

**BASIC SCHEDULE OF RATES
APPLICABLE TO OWNERS REISSUE**

BASIC SCHEDULE OF RATES ALL COUNTIES			
Low	High	Increment	Amount
Minimum		Fixed	\$70.00
\$0.00	\$100,000	Per Thousand	\$2.10
\$100,001	\$5,000,000	Per Thousand	\$1.20
\$5,000,001	\$10,000,000	Per Thousand	\$1.05
\$10,000,001	\$15,000,000	Per Thousand	\$0.90
\$15,000,001	And Over	Per Thousand	\$0.75

**BASIC SCHEDULE OF RATES
APPLICABLE TO FIRST MORTGAGES**

BASIC SCHEDULE OF RATES ALL COUNTIES			
Low	High	Increment	Amount
Minimum		Fixed	\$60.00
\$0.00	\$100,000	Per Thousand	\$2.50
\$100,001	\$500,000	Per Thousand	\$2.00
\$500,001	\$10,000,000	Per Thousand	\$1.50
\$10,000,001	\$15,000,000	Per Thousand	\$1.25
\$15,000,001	And Over	Per Thousand	\$1.00

**BASIC SCHEDULE OF RATES
APPLICABLE TO REFINANCE FOR MORTGAGES**

BASIC SCHEDULE OF RATES ALL COUNTIES			
Low	High	Increment	Amount
Minimum		Fixed	\$60.00
\$0.00	\$100,000	Per Thousand	\$1.50
\$100,001	\$500,000	Per Thousand	\$1.20
\$500,001	\$10,000,000	Per Thousand	\$0.90
\$10,000,001	\$15,000,000	Per Thousand	\$0.75
\$15,000,001	And Over	Per Thousand	\$0.60

TITLE INSURANCE

GENERAL RULES

A. COMPUTATION OF BASIC RATE

The rates and fees set forth are the charges of Alliant National Title Insurance Company (hereinafter collectively “Company”) for the issuance of commitments for title insurance, title insurance policies and endorsements on its own behalf, or by its duly authorized Policy Issuing Agents in the State of Arkansas. All charges for title insurance are to be computed in accordance with these rules and the Basic Schedule of Rates shown herein. Rates specified herein shall be charged as of the effective date of the filing (in effect rate at time of Commitment to the consumer shall be the rate charged). These are net premium rates for title insurance only and do not include abstract fees or attorneys’ fees for title opinion or certificate, charges for searches, escrow or closing service charges by or paid to local attorneys, abstracters, and title companies. To compute an insurance charge on a fractional thousand of insurance (except as to minimum charges), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000.00 as a full \$1,000.00

- i) On Commitments that have been issued prior to the effective date of the filing, the premium to be charged will be based upon the rates filed as of the effective date of the first commitment issued on the transaction.

B. POLICY SCHEDULES

The filed policy schedules are for reference only and the specific format and language may be altered as long as the intent of such form remains the same.

C. NON-FILED ENDORSEMENTS

Various endorsement forms and charges may be issued by the company to accommodate customers that afford the customer affirmative assurance. The premiums, if any, for such endorsements shall be determined by the company on a case-by-case basis.

D. RATE COMBINATIONS

No rate in this manual shall be used in conjunction with another rate. In other words, only one provision of this manual shall be used in computing a rate for a transaction (no rate upon a rate).

E. MINIMUM RATE CHARGE

The charges set forth herein are minimum charges for regularly issued policies including endorsements, guarantees, and other forms of insurance coverage, and for ordinary services in connection with the business of title insurance. Unless otherwise stated, the minimum charge is \$60.00 for First Mortgage and Refinance rates and \$65.00 for Basic Owners and Reissue rates.

F. GOVERNMENTAL BIDS

Where competitive bidding is required by any governmental authority or agency acting under governmental authority and it is necessary in order to comply with an invitation to bid, the Company may submit a competitive bid responsive to the invitation. Such bid may include charges for title searches, insurance premium, etc.

G. ADDITIONAL CHARGES

Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested.

H. FEES FOR SERVICES NOT SPECIFIED IN MANUAL

In some cases or conditions services may be required for which there is no charge provided in this manual. In any such event, a charge shall be made which in the opinion of the Company appears to be consistent with the general pricing procedures as set forth herein.

SECTION 1

OWNER'S INSURANCE

Owner's Policies

Owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. Owner's policy, insuring a leasehold estate, will not be issued for less than the aggregate of the rentals payable under the primary term of the lease or the appraised value of the premises, whichever is less.

OWNER'S EXTENDED COVERAGE

ALTA Expanded Coverage Owner's Policy (Property Other than one-to-four family residential Property)

The ALTA Owner's Policy may be issued insuring the interest of an owner with all of the preprinted Exceptions may be omitted on compliance with the Company's underwriting requirements for a charge of 110% of the charge for an original owner's policy as set out in the sections above.

ALTA Homeowners (one-to-four family residence)

This policy provides additional coverages to those contained in the regularly issued Owner's Policy for a charge of 110% of the charge for an original owner's policy as set out in the sections above.

REISSUE TITLE INSURANCE CHARGES FOR OWNER'S OR LEASEHOLD POLICIES

Reissue rates apply up to the face amount of the previous policy. If more insurance is desired under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates in the applicable bracket or brackets. Alliant National Title Company is under no obligation to seek or make a determination of the existence of a previous policy.

A purchaser or lessee of real estate from one whose title thereto as owner has been insured by Alliant National Title (Property Other than one-to-four family residential Property) within ten (10) years prior to the application for a new policy shall be entitled to the following rates for owner's insurance in an amount up to the face of such former policy.

When the insured under a mortgagee policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee for the benefit of such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face amount of such previous mortgagee policy. The original rate will be charged for insurance in excess of said mortgagee policy.

The owner of ten or more lots of a platted subdivision which are insured by one blanket policy or a subsequent owner of one or more of the lots acquired directly from such insured owner shall, within ten (10) years after the date of the blanket policy, be allowed the Owner's reissue rate on such lots until the aggregate of the reissue policies equals the face amount of the original blanket policy. Thereafter, each reissue policy shall carry the original owner's rate applicable to the face amount of such reissue policy.

SIMULTANEOUS ISSUANCE OF OWNER'S & LEASEHOLD POLICIES

When owner's and leasehold policies covering identical land are issued simultaneously, the rates for the Owner's Policy shall be the applicable owner's rates. The rates for the Leasehold Policy so simultaneously issued will be 30% of the rates for the Owner's Policy up to the amount of the Owner's Policy, the minimum premium being \$15.00. The premium on the amount of the Leasehold Policy exceeding the Owner's Policy is computed at the original title insurance rates for Owner's Policy in the applicable bracket or brackets.

SECTION 2

LENDER'S INSURANCE

The word "Mortgage" shall be construed to mean any instrument commonly used in any given jurisdiction to secure a loan on real estate.) A first mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to twenty percent (20%) in excess of the principal debt to cover interest, foreclosure costs, etc.

Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Refinance Title Insurance Charges for Mortgages."

Standard Exceptions on a First Lien Mortgage on Improved Residential 1-4 family may be deleted at no Charge.

EXPANDED RESIDENTIAL MORTGAGEE POLICY

Standard Exceptions on a First Lien Mortgage on Improved Residential 1-4 family may be deleted at no Charge.

The rate for an Expanded Coverage Residential Loan Policy is the standard rate for which the regular policy would ordinarily be issued, plus an additional 10%.

MORTGAGE REFINANCE

The reissue first mortgage rate is applicable when property on which application is made for mortgage title insurance has had the title to such property insured as owner or mortgagee or a Mortgagee Policy has been issued to the same mortgagee on the same property within ten (10) years prior to such application, such owner shall be entitled to the following refinance charges on such mortgage insurance up to the face amount of such mortgagee's policy.

NOTE:

1. This rate shall not apply to second mortgages.
2. A copy of the mortgage or deed of trust that is being refinanced shall be retained in the title insurance file.
3. When the owner of ten or more lots of a platted subdivision negotiates a blanket mortgage to finance construction on the individual lots and such blanket mortgage is insured by the Company, such owner or the owner of one or more lots acquired directly from him shall, within ten (10) years after the date of the blanket policy, be allowed the Mortgage reissue rate on the individual lot or lots mortgaged to the original blanket mortgagee until the aggregate of the reissue policies equals the face amount of the blanket policy. Thereafter, each reissue policy shall carry the original mortgage rate applicable to the face amount of such reissue policy.

LOAN POLICY WITH SIMULTANEOUS OWNER’S INSURANCE

When an owner's policy and a mortgage policy covering identical land are issued simultaneously, the rates applicable for the owner's policy shall be the regular owner's rates. The charge for the mortgage policy so simultaneously issued will be \$35.00 for the amount of insurance not in excess of the owner's policy. The charge on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for "First Mortgages."

In all cases the owner's policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for the record of both the deed to the mortgagor and the mortgage itself. Both policies must bear the same effective date, and the owner's policy must show the mortgage as an exception. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable, has reference to the simultaneous issuance of owner's and mortgage policies.

SIMULTANEOUS ISSUANCE OF OWNERS, FIRST MORTGAGE AND SECOND MORTGAGE POLICIES

When an Owner’s Policy and a First Mortgage and Second Mortgage Policy are to be issued simultaneously, the rate applicable for the Owner’s Policy shall be the original Owner’s Rate. The premium for each Mortgagee Policy so simultaneously issued shall be \$25.00 for the amount of insurance not in excess of an Owner’s Policy. The premium on the amount of the Mortgagee Policy exceeding the Owner’s Policy is figured at the regular title insurance rates for First Mortgages in the applicable bracket or brackets.

SIMULTANEOUS ISSUANCE OF OWNERS’ AND LEASEHOLD POLICIES

When owner’s and leasehold policies covering identical land are issued simultaneously the rates for the Owner’s Policy shall be the applicable owner’s rates. The rates for the Leasehold Policy so simultaneously issued will be 30% of the rates for the Owner’s Policy up to the amount of the Owner’s Policy, the minimum premium being \$25.00. The premium on the amount of the Leasehold Policy exceeding the Owner’s Policy is computed at the original title insurance rates for Owner’s Policy in the applicable bracket or brackets.

LIMITED COVERAGE LOAN POLICY

An ALTA Residential Limited Coverage Policy may be issued with a liability not to exceed \$200,000 (unless approved by the Company at a charge of \$1.00 per thousand of liability over \$200,000) on one to four family dwellings. The charge for the policy will be:

AMOUNT OF INSURANCE	RATE
\$0 - \$200,000	\$150.00

One ALTA JR-1 and ALTA JR-2 endorsements may be issued within six months of the Date of Policy for \$25.00. When issued after 6 months the charge shall be \$50 per endorsement.

SECTION 3

BUILDER'S INSURANCE

BUILDER'S RATES

Bonafide builders may be given a special one-time rate of 60% of the above listed rates for owner's title insurance, so long as the home is a single family dwelling of new construction in a platted subdivision.

SECTION 4

CLOSING PROTECTION LETTER

CLOSING PROTECTION LETTER

A Closing Protection Letter (CPL) is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a CPL to become an available option. The election for a CPL must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$25 per letter is payable in full to Underwriter at closing for the additional risk it assumes when providing a CPL. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$25 per Letter would be payable.

SECTION 5

ENDORSEMENTS

Summary:

The charges set forth herein are minimum charges, and are keyed to the coverage's specifically referred to in each endorsement. Additional charges may be made for other additional work where warranted. Note: The word "Basic" or "Basic Rate" in this schedule shall refer to the Basic Schedule of Rates.

ALT A	CLTA/ OTHE R	Description	Owr	Lnd r	Charge
1		STREET ASSESSMENTS ENDORSEMENT With Street Improvement Assessment Coverage		X	No Charge
3		ZONING – UNIMPROVED LAND ENDORSEMENT Provide insurance against violations of zoning ordinances.	X	X	No Charge
3.1		ZONING – COMPLETED STRUCTURE ENDORSEMENT Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on improved property	X	X	No Charge
4		CONDOMINIUM ENDORSEMENT Insures Lender that classification of property is a condominium		X	No Charge
4.1		CONDOMINIUM ENDORSEMENT No violation of CC&R's separate taxation, encroachments, right of first refusal	X	X	No Charge
5		PUD ENDORSEMENT Insures lender that classification of property is a planned unit development		X	No Charge
5.1		PUD ENDORSEMENT No violations of CC&R's, priority of assessments, encroachments, right of first refusal.	X	X	No Charge
6		VARIABLE RATE MORTGAGE ENDORSEMENT Insures lender against loss as a result of unenforceability or lack of priority of the insured mortgage due to changes in the interest rate		X	No Charge
6.2		VARIABLE RATE MORTGAGE – NEGATIVE AMORTIZATION ENDORSEMENT Variable rate mortgage endorsement for mortgages with negative amortization.		X	No Charge

7		MANUFACTURED HOUSING UNIT ENDORSEMENT Manufactured housing unit is located on the land.		X	No Charge
7.1		MANUFACTURED HOUSING – CONVERSION: LOAN ENDORSEMENT Insures a lender against loss due to unenforceability of the insured mortgage against the manufactured home and that the manufactured home is affixed as real property		X	No Charge
7.2		MANUFACTURED HOUSING - CONVERSION: OWNER ENDORSEMENT Insures the owner that the manufactured home is affixed as real property and that there are no personal property liens attached to the home	X		No Charge
8.1		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT Covering residential property only. Insures lender against environmental liens having priority over the insured mortgage		X	No Charge
8.2		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT – COMMERCIAL PROPERTY Same as above	X	X	No Charge
9		RESTRICTIONS, ENCROACHMENTS, MINERALS – LOAN POLICY ENDORSEMENT Restrictions, Encroachments and Minerals Insures lender against loss due to violations of covenants, conditions and restrictions, encroachment		X	No Charge
9.1		COVENANTS, CONDITIONS & RESTRICTIONS-UNIMPROVED LAND- OWNERS POLICY ENDORSEMENT Restrictions, Encroachments and Minerals –Same as above but for Unimproved Owners	X		No Charge
9.2		COVENANTS, CONDITIONS & RESTRICTIONS-IMPROVED LAND- OWNERS POLICY ENDORSEMENT Restrictions, Violations and Encroachments and Same as above but for Improved - Owners	X		No Charge
9.3		COVENANTS, CONDITIONS & RESTRICTIONS - LOAN POLICY ENDORSEMENT Restrictions, Violations and Encroachments – Same as above except for Future Improvements		X	No Charge
9.6		PRIVATE RIGHTS – Loan Policy Insures against enforcement of a Private Right in a Covenant		X	No Charge

9.7		RESTRICTIONS, ENCROACHMENTS, MINERALS - LAND UNDER DEVELOPMENT Same as above except for Land Under Development		X	No Charge
9.8		COVENANTS CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT – Same as above but for Land Under Development	X		No Charge
9.9		PRIVATE RIGHTS – OWNER’S POLICY Insures against enforcement of a Private Right in a Covenant	X		No Charge
9.10		Restrictions, Encroachments, Minerals -Current Violations - Loan Policy		X	No Charge
10		ASSIGNMENT Insures the assignee of the insured mortgage that the assignment of mortgage is valid		X	No Charge
10.1		ASSIGNMENT AND DATEDOWN Insures the assignee the validity of assignment; priority of the lien		X	No Charge
11		MORTGAGE MODIFICATION Insures lender against the invalidity, unenforceability and lack of priority because of a recorded modification		X	No Charge
11.1		MORTGAGE MODIFICATION WITH SUBORDINATION Same as above but when loan has been subordinated to another lien		X	No Charge
12		AGGREGATION ENDORSEMENT allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states		X	No Charge
12.1		Aggregation - State Limits - Loan Policy Same as 12.0 except in some states a restrictive cap is given for insurance amounts.		X	No Charge
13		LEASEHOLD-OWNER’S ENDORSEMENT Adding leasehold owners coverage to policy	X		No Charge
13.1		LEASEHOLD-LENDERS ENDORSEMENT Adding leasehold lenders coverage to policy		X	No Charge
14		FUTURE ADVANCE – PRIORITY Insures a lender against loss due to an additional advance not having priority		X	No Charge except for any additional premium due
14.1		FUTURE ADVANCE - KNOWLEDGE Insures a lender against loss due to additional advance not have the same priority as the insured mortgage except for an advance made after the insured has knowledge of the existence of liens.		X	No Charge except for any additional premium due
14.2		FUTURE ADVANCE – LETTER OF CREDIT ENDORSEMENT		X	No Charge

		Endorsement insures a mortgage securing a letter of credit or letter of credit reimbursement agreement.			
14.3		FUTURE ADVANCE – REVERSE MORTGAGE Insures lender against loss due to the invalidity or lack of priority of the insured reverse mortgage.		X	No Charge
15		NON-IMPUTATION ENDORSEMENT – FULL EQUITY TRANSFER – UNDERWRITING APPROVAL REQUIRED Insures entity and provides that the entity’s knowledge will not be imputed to the insured in order to waive liability under the policy.	X		No Charge
15.1		NON-IMPUTATION ENDORSEMENT – ADDITIONAL INSURED Insures that the title insurer will not assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party.	X		No Charge
15.2		NON-IMPUTATION – PARTIAL EQUITY TRANSFER ENDORSEMENT Insures that the title insurer will not assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party in a partial equity transfer.	X		No Charge
16		MEZZANINE FINANCE ENDORSEMENT REQUIRES UNDERWRITING APPROVAL Insures the lender who accepts the assignment of its borrower’s security interest in the land insured	X	X	No Charge
17		ACCESS AND ENTRY ENDORSEMENT Assures that the property abuts a physically open street.	X	X	No Charge
17.1		INDIRECT ACCESS & ENTRY Insures that an easement provides actual vehicular and pedestrian access	X	X	No Charge
17.2		UTILITY ACCESS Insures against loss if there is a lack of a right of access to specific utilities or services	X	X	No Charge
18		SINGLE TAX PARCEL ENDORSEMENT – Insures that the insured parcel has a specific tax identification number	X	X	No Charge
18.1		MULTIPLE TAX PARCEL ENDORSEMENT – Property is known by a specific tax assessor’s parcel number(s) based on the tax roll outstanding as of the date of policy	X	X	No Charge
19		CONTIGUITY – MULTIPLE PARCELS ENDORSEMENT	X	X	No Charge

		Property described in the policy is contiguous to specific adjoining property described in the Endorsement.			
19.1		CONTIGUITY – SINGLE PARCEL ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	No Charge
20		FIRST LOSS – MULTIPLE PARCEL TRANSACTIONS ENDORSEMENT Modifies a lender’s policy so that the insured lender is not required to accelerate the indebtedness or require the maturity of the indebtedness in order to prove a loss.		X	No Charge
22		LOCATION ENDORSEMENT Insures that a designed improvement is located on the land and is known as a particular street address	X	X	No Charge
22.1		LOCATION & MAP ENDORSEMENT Same as above but must attach a map of property	X	X	No Charge
23		CO-INSURANCE – SINGLE PARCEL – UNDERWRITING APPROVAL REQUIRED Identifies other insures and allocates the amount of liability between the insurers	X	X	No Charge
24		DOING BUSINESS AS ENDORSEMENT Insures lender against unenforceability of lien because the loan violated doing business laws of the state.		X	No Charge
25		SAME AS SURVEY ENDORSEMENT Insures that the description of the land is the same as the land shown on the survey	X	X	No Charge
25.1		SAME AS PORTION OF SURVEY ENDORSEMENT Same as above but only a portion of the survey	X	X	No Charge
26		SUBDIVISION ENDORSEMENT Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances	X	X	No Charge
27		USURY ENDORSEMENT Insures lender against loss by reason of invalidity or unenforceability of the lien resulting from violation of the usury laws of a specific state		X	No Charge
28		EASEMENT-DAMAGE OR ENFORCED REMOVAL ENDORSEMENT Insures lender against loss in the event that a specific easement holder causes damage to a	X	X	No Charge

		building or compels the removal or alteration of an existing building located on the land			
28.1		Encroachments - Boundaries and Easements Insures against loss by reason of enforced removal of existing buildings encroaching onto adjoining land or easement	X	X	No Charge
28.2		Encroachments - Boundaries and Easements - Described Improvements Insures against loss by reason of enforced removal of specified improvements encroaching onto adjoining land or easement	X	X	No Charge
29		INTEREST RATE SWAP ENDORSEMENT– DIRECT OBLIGATION Insures against invalidity, unenforceability or lack of priority of the insured mortgage as security for the repayment of the Swap Obligation		X	No Charge
29.1		INTEREST RATE SWAP ENDORSEMENT– ADDITIONAL INTEREST Same as above but excludes master interest rate exchange agreements, creditors’ rights, calculation by court, unpaid recording or similar taxes.		X	No Charge
29.2		Interest Rate Swap Endorsement-Direct Obligation-Defined Amount Same as 29.0 except sets out specific dollar acts		X	No Charge
29.3		Interest Rate Swap Endorsement-Additional Interest-Defined Amount Same as 29.1 but adds the additional amount to the Amount of Insurance		X	No Charge
30		SHARED APPRECIATION MORTGAGE ENDORSEMENT Insures lender invalidity or unenforceability of the insured mortgage under a shared appreciation mortgage		X	No Charge
30.1		Commercial Participation Interest Insures against a lack of priority, unenforceability, or invalidity under a shared appreciation mortgage		X	No Charge
31		SEVERABLE IMPROVEMENTS ENDORSEMENT Insures loss by reason of a defect, lien or encumbrance on severable improvements		X	No Charge
32		CONSTRUCTION LOAN – PENDING DISBURSEMENT ENDORSEMENT Insures Lender against loss due to the invalidity or unenforceability of lien as advances are made and includes mechanic’s liens		X	No Charge

32.1		CONSTRUCTION LOAN – LOSS OF PRIORITY – DIRECT PAYMENT ENDORSEMENT Insures lender against invalidity or unenforceability of lien or lack of priority as advances are made under the construction loan. Includes mechanic’s lien when direct payment is made to mechanic lien claimant		X	No Charge
32.2		Construction Loan-Loss or Priority-Insured's Direct Payment Same as 32 but allows periodic construction disbursements made by the Insured or on the Insured’s behalf		X	No Charge
33		DISBURSEMENT ENDORSEMENT Amends the date of coverage the amount of liability and includes any items of record since the previous date of coverage		X	No Charge
34		Identified Risk Coverage	X	X	No Charge
35		Mineral and Other Subsurface Substances-Building Insures against loss or damage from enforced removal or alteration of buildings because of exercise of existing right to use the surface for extraction of minerals	X	X	No Charge
35.1		Mineral and Other Subsurface Substances-Improvements Same as 35 but only covers Improvements as defined in the endorsement	X	X	No Charge
35.2		Mineral and Other Subsurface Substances-Described Improvements Provides indemnity against enforced removal of listed improvements because of the exercise of an existing right to use the land for extraction, development of minerals or other subsurface	X	X	No Charge
35.3		Mineral and Other Subsurface Substances-Land Under Development Same as 35.2 but includes Future Improvements	X	X	No Charge
36		Energy Project-Leasehold/Easement-Owner's Insures against loss or damage for Insured easement interests utilized with leases to create rights in land for of energy project	X		No Charge
36.1		Energy Project-Leasehold/Easement-Loan Same as 36 but for loan policies		X	No Charge
36.2		Energy Project-Leasehold/Easement-Owner's Same as 36 but deletes the aspects addressing Insured easement interests	X		No Charge
36.3		Energy Project-Leasehold/Easement-Loan Same as 36.2 but for loan policies		X	No Charge

36.4		Energy Project-Covenants ,Conditions and Restrictions-Land Under Development-Owner's Insures against loss resulting from violation of Covenants and enforced removal of any Electrical Facility or Severable Improvement	X		No Charge
36.5		Energy Project-Covenants ,Conditions and Restrictions-Land Under Development-Loan Same as 36.4 but for loan policies		X	No Charge
36.6		Energy Project-Encroachments Insures against loss or damage as to encroachments or enforced removal of any encroaching Electrical Facility or Severable Improvement	X		No Charge
37		Assignment of Rents and Leases Insures against loss or damage from any defect in the execution of an Assignment of Rents or Leases		X	No Charge
38		Mortgage Tax Insures against loss or damage by reason of the invalidity or unenforceability of a lien resulting from the failure to pay any portion of the mortgage tax		X	No Charge
39		Policy Authentication State that the Company will not deny liability under a policy or endorsement because of electronic signature or lack thereof	X	X	No Charge