



# DISTRICT OF COLUMBIA

## TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: August 14, 2019



**ALLIANT**  
NATIONAL  
TITLE INSURANCE COMPANY

## TABLE OF CONTENTS

<b>GENERAL RULES</b>		<b>Page 3</b>
A	Computation of Basic Rate	Page 3
B	Fair Value	Page 4
C	Forms	Page 4
D	Non-Filed Endorsements	Page 4
E	Rate Combinations	Page 4
F	Minimum Rate Charge	Page 4
G	Additional Charges	Page 4
H	Fees for Services not Specified in Manual	Page 4
I	Closing Protection Letter	Page 5
<b>SECTION 1 OWNER INSURANCE</b>		<b>Page 6</b>
	Basic Rates for Owner's Policy or Owner's Leasehold Policy	Page 6
	ALTA Homeowners Policy	Page 6
	Reissue Rates for ALTA Homeowner's Title Policy	Page 6
	Owner's Reissue Rate	Page 7
<b>SECTION 2 LENDER INSURANCE</b>		<b>Page 9</b>
	Basic Charge	Page 10
	Expanded Coverage Residential Loan Policy	Page 10
	Reissue Rates for First Mortgage Loan Policies	Page 10
	Reissue Rates for Standard Loan Policy (Non-Residential)	Page 10
	Simultaneous Issue of Loan Policies	Page 11
	Second Mortgage Loan Policies	Page 12
	Residential Limited Coverage Jr. Loan	Page 13
<b>SECTION 3 ENDORSEMENT</b>		<b>Page 14</b>
	Summary / Charges / Description	Page 14

## TITLE INSURANCE

### GENERAL RULES

#### A. COMPUTATION OF REGULAR 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 District of Columbia. All charges for title insurance are to be computed in accordance with these rules and the 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).

To compute any insurance premium on a fractional thousand of insurance round up to the next whole thousand.

#### B. FAIR VALUE

The fair value shall be considered the sale price. Where no sale is involved, the fair value shall be determined from all available information. Fair market value shall be presumed to be the contract sales price unless the Company is furnished with a current appraisal indicating a different value. In no event shall it be less than the sum, as shown by the records, of all the encumbrances to which the property is subject or less than the District Assessor's assessed value, whichever is greater. A leasehold owner's policy shall not be issued for less than the fair market value of the leasehold estate described in the policy. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of (a) the sum of the rent payments called for under the terms of the lease; (b) the amount of a current appraisal; or (c) the amount determined by any other reasonable method of valuation. Valuation of leasehold estates for 99 years renewable forever shall be the same as for fee simple estates. The Company will not issue title insurance for less than fair value nor where applicable less than the value of the estate or interest to be insured. Insurance in excess of such values must be approved by management.

**C. FORMS**

All Forms used are those on file with the Department of Insurance, as amended from time to time.

**D. NON-FILED ENDORSEMENTS**

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

**E. 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).

**F. MINIMUM RATE CHARGE**

The minimum premium for rates are shown on the individual rate tables.

**G. ADDITIONAL CHARGES**

Additional charges commensurate with the assumption of the risk will be made when unusual conditions of title are encountered, or when special or extra-hazardous 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.

## **I. CLOSING PROTECTION LETTER**

The fee for each closing protection letter issued in a single real estate transaction shall be \$50.00. In the event a borrower changes lender in a single real estate transaction after a closing protection letter has been issued to the original lender and a new closing protection letter is issued to the new lender, there will be only one fee of \$50.00. However, in the event a borrower closes on more than one loan in a single real estate transaction and a closing protection letter is issued for each lender, there will be a separate fee for each letter issued. Closing protection letters are available to lenders, borrowers, lessees, and purchasers (provided title insurance is being issued in the transaction).

**SECTION 1**

**OWNER'S INSURANCE**

**SCHEDULE OF RATES**

The minimum premium for Regular Rates shall be \$285.00

**Basic Rates for Owner's Policy or Owner's Leasehold Policy**

<b>Low</b>	<b>High</b>	<b>Increment</b>	
<b>\$0.00</b>	<b>\$250,000</b>	<b>Per Thousand</b>	<b>\$5.70</b>
<b>\$250,001</b>	<b>\$500,000</b>	<b>Per Thousand</b>	<b>\$5.10</b>
<b>\$500,001</b>	<b>\$1,000,000</b>	<b>Per Thousand</b>	<b>\$4.50</b>
<b>\$1,000,001</b>	<b>\$5,000,000</b>	<b>Per Thousand</b>	<b>\$3.90</b>
<b>\$5,000,001</b>	<b>\$15,000,000</b>	<b>Per Thousand</b>	<b>\$1.05</b>
<b>\$15,000,001</b>	<b>+</b>	<b>Per Thousand</b>	<b>\$0.90</b>

**NOTE:** A policy issued insuring a policy amount other than an even thousand dollars of coverage, shall be charged at the rate applicable for the next highest \$1,000.00 of coverage.

**ALTA Homeowner's Title Policy**

The ALTA Homeowner's Title Policy is available only to purchasers of one-to-four family residential properties and the premium is 120% of the Original Owner's Policy title insurance rate.

**Owner's Reissue Premium**

If a new owner's policy is to be issued on real property currently insured by an owner's policy issued by any title insurer, then a reissue rate shall apply up to the face amount of any such owner's policy currently in effect as rounded up to the next thousand; however if the face amount of the new policy is less than \$1,000,000, the owner's policy must have been issued within the last 10 years. If the amount of owner's title insurance then in effect is to be increased, then the premium for insurance coverage for any amount in excess of the insured amount of the current owner's policy must be calculated in accordance with basic title insurance rates for owner's policies in the applicable premium bracket. If the new owner elects the ALTA Homeowners Policy, then the Homeowners Policy rate should be calculated in accordance with the instructions in this manual. In all cases, the burden of proving eligibility for the reissue rate premium shall be on the proposed insured who must produce a current owner's title policy for the same real property at or prior to closing. In no event shall the Company or its agents be required to calculate the premium at the reissue title insurance rate

if the insured fails to produce a current owner's policy at or before closing. There shall be no limitation upon the number of times the reissue rate may be applied to a particular property.

**Reissue Rates:**

A purchaser or lessee of the same real property from the current insured owner shall be entitled to the following reissue rates for owner's title insurance in an amount up to the face amount of such prior policy: (Fidelity verbiage)

These reissue rates will also apply if an insured lender under a current loan policy issued by a licensed title insurer (a) acquires title through foreclosure by a Deed in Lieu of Foreclosure, (b) requests the issuance of an owner's policy, and c) produces the current loan policy. (Current location)

The minimum premium for Reissue Rates shall be \$200.00.

**Reissue Rates for Owner's Policy or Owner's Leasehold Policy**

Low	High	Increment	
\$0.00	\$250,000	Per Thousand	\$3.42
\$250,001	\$500,000	Per Thousand	\$3.06
\$500,001	\$1,000,000	Per Thousand	\$2.70
\$1,000,001	\$5,000,000	Per Thousand	\$2.34
\$5,000,001	\$15,000,000	Per Thousand	\$1.00
\$15,000,001	+	Per Thousand	\$0.85

**REISSUE RATES FOR ISSUANCE OF ALTA HOMEOWNERS POLICY**

If title to the real property is insured by an owner's policy issued by any licensed title insurer, then the reissue rates set forth herein shall apply up to the amount of the current owner's coverage; however, if the face amount of the new policy is less than \$1,000,000, the owner's policy must have been issued within the last 10 years. Such reissue rate shall include a surcharge. The amount of the surcharge is determined by whether the existing owner's policy is a standard ALTA owner's policy or an ALTA Homeowners Policy. If the amount of the owner's title insurance in force is to be increased in the new ALTA Homeowners Policy, then the premium for the additional insurance shall be calculated at 120% of basic title insurance rates for owners' policies at the applicable bracket. Existing standard owner's policy: If there is an existing standard owner's policy the reissue rate shall be 80% of the basic title insurance rates. (This represents the sum of a surcharge of 20% of basic rates plus standard owner's reissue rates.)

**Existing ALTA Homeowners Policy:** If there is an existing ALTA Homeowners Policy, the reissue rate shall be 120% of the reissue rates for owners' policies. (This represents the sum of a surcharge of 20% of reissue rates plus standard owner's reissue rates.)

**Upgrades to ALTA Homeowners Policy:** An existing standard owner's policy may be "upgraded" to an ALTA Homeowners Policy by surrendering the original owner's policy and

paying an additional upgrade premium. The amount of such upgrade premium shall be determined by whether or not the effective date of the policy is to be advanced. The premium for any increase above the face amount of the existing policy shall be 120% of the basic title insurance rate at the appropriate bracket.

**Policy Date Unchanged:** If the original policy date is not advanced, the premium charged for such upgrade shall be equal to 20% of the basic insurance rate charged for the existing policy.

**Policy Date Advanced:** If the original policy date is advanced to a current date, the premium charged for such upgrade shall be 120% of the reissue rates for a standard owner's title insurance policy:

In the event that the insured requests that the ALTA Homeowners Policy be issued in an amount greater than the amount of the existing standard owner's policy, then an additional premium equal to 120% of the basic title insurance rate for owner's policies in the applicable premium bracket for such additional amount must be added to any upgrade premium.



## SECTION 2

### **LENDER'S INSURANCE**

The provisions contained in this Section are applicable to title insurance issued for the benefit of a lender or its assignee.

Loan Policies shall be issued for the full loan amount except when the land covered in the policy represents only a part of the security for the loan. The lender shall, if requested by the Company, furnish a statement as to the value of real property. A policy can be issued, however, for an amount up to 125% of the principal debt to cover interest and other costs incident to a foreclosure.

When a loan is secured by two or more parcels of real estate, a Loan Policy may be issued on one or more of such parcels provided that the policy is not issued for less than the amount of the security allocated to such parcel or parcels.

A Loan Policy 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 Reissue Title Insurance Rates for First Mortgages.

#### **BASIC RATES FOR FIRST MORTGAGE LOAN POLICIES AND SHORT FORM LOAN POLICIES AND FIRST MORTGAGE LEASEHOLD LOAN POLICIES**

The minimum premium for a lender's policy shall be \$200.00.

<b>Low</b>	<b>High</b>	<b>Increment</b>	
<b>\$0.00</b>	<b>\$250,000</b>	<b>Per Thousand</b>	<b>\$4.50</b>
<b>\$250,001</b>	<b>\$500,000</b>	<b>Per Thousand</b>	<b>\$3.90</b>
<b>\$500,001</b>	<b>\$1,000,000</b>	<b>Per Thousand</b>	<b>\$3.30</b>
<b>\$1,000,001</b>	<b>\$5,000,000</b>	<b>Per Thousand</b>	<b>\$2.70</b>
<b>\$5,000,001</b>	<b>\$15,000,000</b>	<b>Per Thousand</b>	<b>\$0.85</b>
<b>\$15,000,001</b>	<b>+</b>	<b>Per Thousand</b>	<b>\$0.75</b>

**NOTE:** A policy issued insuring a policy amount other than an even thousand dollars of coverage, shall be charged at the rate applicable for the next highest \$1,000.00 of coverage.

#### **EXPANDED COVERAGE RESIDENTIAL LOAN POLICY COVERAGE**

The ALTA Expanded Coverage Residential Loan Policy provides substantial additional protection to first lien mortgage lenders beyond those provided by the standard ALTA loan policies. It is designed primarily to be issued simultaneously with the ALTA Homeowners Policy. This policy is authorized for issuance only when insuring purchase money mortgages on real property improved by owner-occupied 1-4 family residential dwellings or mortgages which refinance them. These policies should

be issued only upon a lender's request. The premium on this type of policy shall be calculated by multiplying the basic title insurance rate for loan policies by 120%.

### **REISSUE RATES FOR FIRST MORTGAGE LOAN POLICIES**

When the same owner of real property substitutes a new first lien mortgage on the same property encumbered by a mortgage, the title insurance premium shall be:

Low	High	Increment	
<b>\$0.00</b>	<b>\$250,000</b>	<b>Per Thousand</b>	<b>\$2.70</b>
<b>\$250,001</b>	<b>\$500,000</b>	<b>Per Thousand</b>	<b>\$2.34</b>
<b>\$500,001</b>	<b>\$1,000,000</b>	<b>Per Thousand</b>	<b>\$1.98</b>
<b>\$1,000,001</b>	<b>\$5,000,000</b>	<b>Per Thousand</b>	<b>\$1.65</b>
<b>\$5,000,001</b>	<b>\$15,000,000</b>	<b>Per Thousand</b>	<b>\$0.75</b>
<b>\$15,000,001</b>	<b>+</b>	<b>Per Thousand</b>	<b>\$0.65</b>

The minimum premium for a lender's policy shall be \$200.00.

**NOTE:** A policy issued insuring a policy amount other than an even thousand dollars of coverage, shall be charged at the rate applicable for the next highest \$1000 of coverage.

### **REISSUE RATES FOR STANDARD LOAN POLICIES INSURING NON-RESIDENTIAL PROPERTY**

If the owner of any non-residential real property on which a standard loan policy is to be issued in an amount of \$1,000,000 or less is insured under any current owner's policy issued within the past ten (10) years by any title insurer licensed by the District of Columbia Department of Insurance Securities and Banking and can produce such policy or a copy thereof, at or prior to settlement, then such owner shall be entitled to the reissue rate calculated in accordance with the rate table below as rounded up to the next thousand. If the amount of the loan policy to be issued is in excess of \$1,000,000, there is no limitation on the age of the current owner's policy produced. Non-residential real property shall include, but is not limited to commercial, vacant land, multifamily residential, air space, easements and any other interest that is not considered a one-to-four family residential dwelling.

The reissue rates are applicable to all standard and short-form loan policies insuring first mortgages, second mortgages and mortgages securing construction and credit line loans.

In all cases, the burden of proving eligibility for the reissue title insurance rates described in this section shall be on the borrower(s) who must produce evidence of a current owner's title policy for the same real property prior to closing. In no event shall the Company or its agents be required to calculate the premium at the reissue title insurance rates described in this section if the borrower fails to produce evidence of a current owner's policy before closing. There shall be no limitation upon the number of times this reissue rate may be applied to a particular property. To the extent that the amount of insurance desired under a loan policy exceeds the amount of the current owner's policy, then the premium for insurance coverage for any amount in excess of the insured amount of the current owner's policy must be calculated in accordance with basic title insurance rates for lender's policies in the applicable premium bracket.

## REISSUE RATES FOR NON-RESIDENTIAL PROPERTY

The minimum premium for a lender's policy shall be \$200.00.

Low	High	Increment	
\$0.00	\$250,000	Per Thousand	\$2.70
\$250,001	\$500,000	Per Thousand	\$2.34
\$500,001	\$1,000,000	Per Thousand	\$1.98
\$1,000,001	\$5,000,000	Per Thousand	\$1.65
\$5,000,001	\$15,000,000	Per Thousand	\$0.75
\$15,000,001	+	Per Thousand	\$0.65

**NOTE:** A policy issued insuring a policy amount other than an even thousand dollars of coverage shall be charged at the rate applicable for the next highest \$1000 of coverage.

### SIMULTANEOUS ISSUE OF LOAN POLICIES

When an owner's and a loan policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the Owner's rate. The rate for the loan policy or loan policies simultaneously issued will be \$150.00 per policy for up to an amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policy or policies in excess of the owner's policy is figured at the title insurance rates for loan policies in the applicable bracket.

In the event the ALTA Expanded Coverage Residential Loan Policy is issued in conjunction with a standard owner's policy, there shall be an additional surcharge in the amount of 20% of the basic rate for loan policies calculated on the full amount of such loan policy.

In the event that the aggregate loan policy coverage exceeds the amount of the owner's policy an additional premium, calculated in the appropriate bracket of the basic title insurance rate for standard loan policies or 120% of the basic title insurance rate for expanded coverage loan policies, on the amount of additional loan policy coverage, must also be charged.

In all cases, the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. The owner's policy must show the mortgage as an exception under Schedule "B" thereof. 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 an owner's and mortgagee's policy or policies.

## **SECOND MORTGAGE LOAN POLICIES**

The rate for title insurance on Second Mortgage transactions will be the same as on the First Mortgage transactions as provided above.

If the Second Mortgage is a Revolving Credit Loan Policy, the rate is the same as the Original Owner's rate.

Simultaneous Rate may be available for the Second Mortgage. If the First Mortgage is entitled to simultaneous rate as provided above, then the Second Mortgage executed simultaneously with the First Mortgage is also entitled to simultaneous rate. The premium for the Second Mortgage will be \$150.00, provided the policy amounts insuring the First and Second Mortgages do not exceed the policy amount of the Owner's Policy. If the face amount of the Owner's Policy is exceeded, the premium for the Second Mortgage will be \$150 plus the excess charged at the Original Loan Policy rate under the applicable bracket(s). If a Revolving Credit Mortgage is involved, use the Original Owner's Policy rate above to calculate the premium for the amount of indebtedness in excess of the Owner's Policy amount.

Refinance Rates do not apply to Second Mortgage loan policies (Except for commercial transactions).

### **ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

<b>Policy Amount</b>	<b>Rate</b>
\$0-\$1,000,000	\$125
\$1,000,001-\$1,500,000	\$250
\$1,500,001-\$2,000,000	\$350

For each \$500,000 of liability about \$2,000,000 or part thereof up to \$20,000,000, add \$100.

## SECTION 3

### ENDORSEMENTS

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. Any reference to "Per Thousand" refers to per thousand of liability.

Premium charges for endorsements are listed below:

ALTA	CLTA/ OTHER	Description	Owr	Lndr	Residential Charge	Commercial Charge
1-06		STREET ASSESSMENTS ENDORSEMENT With Street Improvement Assessment Coverage		X	No Charge	Negotiable
3-06		ZONING – UNIMPROVED LAND ENDORSEMENT Provide insurance against violations of zoning ordinances.	X	X	No Charge	Based on Policy liability amount; 10% of premium max
3.1-06		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	Based on the Policy liability amount; 10% premium
4-06		CONDOMINIUM		X	No Charge	Negotiable
4.1-06		CONDOMINIUM ENDORSEMENT No violation of CC&R's separate taxation, encroachments, right of first refusal	X	X	No Charge	Negotiable
5-06		PLANNED UNIT DEVELOPMENT		X	No Charge	Negotiable
5.1-06		PUD ENDORSEMENT No violations of CC&R's, priority of assessments, encroachments, right of first refusal.	X	X	No Charge	Negotiable
6-06		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	Negotiable

6.2-06		VARIABLE RATE MORTGAGE – NEGATIVE AMORTIZATION ENDORSEMENT Variable rate mortgage endorsement for mortgages with negative amortization.		X	No Charge	Negotiable
7-06		MANUFACTURED HOUSING UNIT ENDORSEMENT Manufactured housing unit is located on the land.		X	\$50.00	Negotiable
7.1-06		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	\$50.00	Negotiable
7.2-06		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		\$50.00	Negotiable
8.1-06		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT Covering residential property only. Insures lender against environmental liens having priority over the insured mortgage		X	No Charge	Negotiable
8.2-06		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT – COMMERCIAL PROPERTY Same as above	X	X	Not available	Negotiable
9-06		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	Negotiable
9.1-06		COVENANTS, CONDITIONS & RESTRICTIONS-UNIMPROVED LAND- OWNERS POLICY ENDORSEMENT Restrictions, Encroachments and Minerals –Same as above but for Unimproved Owners	X		No Charge	Negotiable
9.2-06		COVENANTS, CONDITIONS & RESTRICTIONS-IMPROVED LAND- OWNERS POLICY ENDORSEMENT	X		No Charge	Negotiable

		Restrictions, Violations and Encroachments and same as above but for Improved - Owners				
9.3-06		COVENANTS, CONDITIONS & RESTRICTIONS - LOAN POLICY ENDORSEMENT Restrictions, Violations and Encroachments – Same as above except for Future Improvements		X	No Charge	Negotiable
9.6-06		PRIVATE RIGHTS – Loan Policy ENDORSEMENT Insures against enforcement of a Private Right in a Covenant		X	\$150.00	\$250.00
9.6.1-06		PRIVATE RIGHTS – CURRENT ASSESSMENT		X	\$150.00	\$250.00
9.7-06		RESTRICTIONS, ENCROACHMENTS, MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT Same as above except for Land Under Development		X	\$225.00	10% of premium minimum \$250.00
9.8-06		COVENANTS CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT ENDORSEMENT– Same as above but for Land Under Development	X		\$250.00	10% of premium minimum \$250.00
9.9-06		PRIVATE RIGHTS – OWNER’S POLICY ENDORSEMENT Insures against enforcement of a Private Right in a Covenant	X		\$150.00	\$250.00
9.10-06		Restrictions, Encroachments, Mineral-Current Violations-Loan Policy		X	No Charge	\$125.00
10-06		ASSIGNMENT ENDORSEMENT Insures the assignee of the insured mortgage that the assignment of mortgage is valid		X	No Charge	Negotiable
12-06		AGGREGATION ENDORSEMENT allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states		X	\$125.00	\$250.00
12.1-06		AGGREGATION – STATE LIMITS – Similar to ALTA 12-06 except that it takes into account states that a restricted cap insurance amounts for policies		X	Not available	Negotiable
13-06		LEASEHOLD-OWNER’S ENDORSEMENT Adding leasehold owners coverage to policy	X		No Charge	Negotiable

13.1-06		LEASEHOLD-LENDERS ENDORSEMENT Adding leasehold lenders coverage to policy		X	No Charge	Negotiable
14-06		FUTURE ADVANCE – PRIORITY ENDORSEMENT Insures a lender against loss due to an additional advance not having priority		X	No Charge	Negotiable
14.1-06		FUTURE ADVANCE - KNOWLEDGE ENDORSEMENT 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	Negotiable
14.2-06		FUTURE ADVANCE – LETTER OF CREDIT ENDORSEMENT Endorsement insures a mortgage securing a letter of credit or letter of credit reimbursement agreement.		X	No Charge	Negotiable
14.3-06		FUTURE ADVANCE – REVERSE MORTGAGE ENDORSEMENT Insures lender against loss due to the invalidity or lack of priority of the insured reverse mortgage.		X	No Charge	Negotiable
15-06		NON-IMPUTATION ENDORSEMENT – FULL EQUITY TRANSFER – <b>UNDERWRITING APPROVAL REQUIRED</b> 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		Not available	\$0.20 per thousand of liability
15.1-06		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		Not available	\$0.20 per thousand of liability
15.2-06		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		Not available	\$0.20 per thousand of liability
16-06		MEZZANINE FINANCE ENDORSEMENT <b>REQUIRES UNDERWRITING APPROVAL</b>	X	X	Not available	\$0.20 per thousand of liability



		Insures the lender who accepts the assignment of its borrower's security interest in the land insured				
17-06		ACCESS AND ENTRY ENDORSEMENT Assures that the property abuts a physically open street.	X	X	No Charge	Negotiable
17.1-06		INDIRECT ACCESS & ENTRY ENDORSEMENT Insures that an easement provides actual vehicular and pedestrian access	X	X	No Charge	Negotiable
17.2-06		UTILITY ACCESS ENDORSEMENT Insures against loss if there is a lack of a right of access to specific utilities or services	X	X	No Charge	Negotiable
18-06		SINGLE TAX PARCEL ENDORSEMENT – Insures that the insured parcel has a specific tax identification number	X	X	No Charge	Negotiable
18.1-06		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	Negotiable
19-06		CONTIGUITY – MULTIPLE PARCELS ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	No Charge	Negotiable
19.1-06		CONTIGUITY – SINGLE PARCEL ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	No Charge	Negotiable
20-06		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	Not Available	Ten Percent (10%) of base rate
22-06		LOCATION ENDORSEMENT Insures that a designed improvement is located on the land and is known as a particular street address	X	X	No Charge	Negotiable
22.1-06		LOCATION & MAP ENDORSEMENT Same as above but must attach a map of property	X	X	No Charge	Negotiable

23-06		<b>CO-INSURANCE – SINGLE PARCEL – ENDORSEMENT UNDERWRITING APPROVAL REQUIRED</b> Identifies other insurers and allocates the amount of liability between the insurers	X	X	No Charge	Negotiable
24-06		<b>DOING BUSINESS AS ENDORSEMENT</b> Insures lender against unenforceability of lien because the loan violated doing business laws of the state.		X	No Charge	Negotiable
25-06		<b>SAME AS SURVEY ENDORSEMENT</b> Insures that the description of the land is the same as the land shown on the survey	X	X	No Charge	Negotiable
25.1-06		<b>SAME AS PORTION OF SURVEY ENDORSEMENT</b> Same as above but only a portion of the survey	X	X	No Charge	Negotiable
26-06		<b>SUBDIVISION ENDORSEMENT</b> Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances	X	X	No Charge	Negotiable
27-06		<b>USURY ENDORSEMENT</b> 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	Negotiable
28-06		<b>EASEMENT-DAMAGE OR ENFORCED REMOVAL ENDORSEMENT</b> Insures lender against loss in the event that a specific easement holder causes damage to a building or compels the removal or alteration of an existing building located on the land	X	X	No Charge	Negotiable
28.1-06		<b>ENCROACHMENTS – BOUNDARIES AND EASEMENTS</b>	X	X	No Charge	Negotiable
28.2-06		<b>ENCROACHMENTS – BOUNDARIES AND EASEMENTS – DESCRIBED IMPROVEMENTS</b>	X	X	No Charge	Negotiable
29-06		<b>INTEREST RATE SWAP ENDORSEMENT– DIRECT OBLIGATION</b> Insures against invalidity, unenforceability or lack of priority of the insured mortgage as security for the repayment of the Swap Obligation		X	Not available	Negotiable
29.1-06		<b>INTEREST RATE SWAP ENDORSEMENT– ADDITIONAL INTEREST</b> Same as above but excludes master interest rate exchange agreements, creditors' rights, calculation by court, unpaid recording or similar taxes.		X	Not available	Negotiable

30-06		SHARED APPRECIATION MORTGAGE ENDORSEMENT Insures lender invalidity or unenforceability of the insured mortgage under a shared appreciation mortgage		X	No Charge	Not available
30.1-06		COMMERCIAL PARTICIPATION INTEREST ENDORSEMENT – provides coverage against lack of priority, unenforceability, or invalidity as a result of shared appreciation		X	Not Available	Negotiable
31-06		SEVERABLE IMPROVEMENTS ENDORSEMENT Insures loss by reason of a defect, lien or encumbrance on severable improvements		X	Not available	Negotiable
32-06		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	Negotiable
32.1-06		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	Negotiable
32.2-06		CONSTRUCTION LOAN – LOSS OF PRIORITY – INSURED'S DIRECT PAYMENT ENDORSEMENT – Similar to 32-06 but allows for periodic construction disbursement payments		X	No Charge	Negotiable
ALTA JR1		JUNIOR LOAN – DATE DOWN ENDORSEMENT Issue in conjunction with a Limited Coverage Junior Loan Policy		X	No Charge	Not Available
ALTA JR2		JUNIOR LOAN – REVOLVING CREDIT/VARIABLE RATE ENDORSEMENT Issue in conjunction with a Limited Coverage Junior Loan Policy		X	\$100.00	Not Available
33-06		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	Negotiable
34-06		IDENTIFIED RISK COVERAGE ENDORSEMENT – Insures against a final	X	X	Commensurate with risk specific to	Commensurate with risk specific to

		court order enforcing an Identified Risk in favor of an adverse party			endorsement. To be quoted on case by case basis	endorsement. To be quoted on case by case basis
35-06		ALTA 35-06 MINERALS - BUILDINGS ENDORSEMENT – <b>REQUIRES UNDERWRITER APPROVAL</b> Insures against loss or damage resulting from enforced removal or alteration of buildings because of existing right to use surface	X	X	Negotiable	Negotiable
35.1-06		ALTA 35.1-06 MINERALS – IMPROVEMENTS ENDORSEMENT - <b>REQUIRES UNDERWRITER APPROVAL</b> - Insures against forced removal or alteration of Improvements because of existing right to use surface for extraction of minerals	X	X	Negotiable	Negotiable
35.2-06		ALTA 35.2-06 MINERALS - DESCRIBED IMPROVEMENTS ENDORSEMENT – <b>REQUIRES UNDERWRITER APPROVAL</b> -Provides coverage against enforced removal or alteration of listed improvements because of existing right to use surface for minerals	X	X	Negotiable	Negotiable
35.3-06		ALTA 35.3-06 MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT – <b>REQUIRES UNDERWRITER APPROVAL</b> -Provides coverage against enforced removal or alteration of improvements defined in endorsement, located on the Land and Future Improvements because of existing right to use the surface for minerals	X	X	Negotiable	Negotiable
36-06		ALTA 36-06 ENERGY PROJECT - LEASEHOLD EASEMENTS - OWNER'S ENDORSEMENT – <b>REQUIRES UNDERWRITER APPROVAL</b> - Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements	X		Not available	Negotiable
36.1-06		ALTA 36.1-06 ENERGY PROJECT - LEASEHOLD EASEMENTS –LOAN ENDORSEMENT - <b>REQUIRES UNDERWRITER APPROVAL</b> - Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements		X	Not available	Negotiable
36.2-06		ALTA 36.2-06 ENERGY PROJECT - LEASEHOLD - OWNER'S ENDORSEMENT – <b>REQUIRES</b>	X		Not available	Negotiable

		<b>UNDERWRITER APPROVAL</b> -Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests				
36.3-06		ALTA 36.3-06 ENERGY PROJECT - LEASEHOLD LOAN ENDORSEMENT - <b>REQUIRES UNDERWRITER APPROVAL</b> -Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests		X	Not available	Negotiable
36.4-06		ALTA 36.4-06 ENERGY PROJECT - COVENANTS LAND UNDER DEVELOPMENT -OWNER'S ENDORSEMENT - <b>REQUIRES UNDERWRITER APPROVAL</b> - Patterned after Endorsement 9.8-06 but tailored to energy project context.	X		Not available	Negotiable
36.5-06		ALTA 36.5-06 ENERGY PROJECT - COVENANTS LAND UNDER DEVELOPMENT – LOAN ENDORSEMENT- <b>REQUIRES UNDERWRITER APPROVAL</b> - Patterned after Endorsement 9.7-06 and is loan counterpart of 36.4-06		X	Not available	Negotiable
36.6-06		ALTA 36.6-06 ENERGY PROJECT – ENCROACHMENTS ENDORSEMENT – <b>REQUIRES UNDERWRITER APPROVAL</b> Provides coverage against loss or damage as to encroachments or enforced removal of any “Electrical Facility”	X	X	Not available	Negotiable
37-06		ALTA 37-06 ASSIGNMENT OF RENTS OR LEASES ENDORSEMENT – Provides coverage against loss or damage from defect in Assignment of Rents or Leases		X	No Charge	No Charge
38-06		ALTA 38.06 MORTGAGE TAX ENDORSEMENT – Provides coverage against loss or damage by reason of the invalidity or unenforceability of the lien resulting from failure to pay the Mortgage Tax		X	No Charge	Negotiable
39-06		ALTA 39-06 POLICY AUTHENTICATION ENDORSEMENT – <b>REQUIRES UNDERWRITER APPROVAL</b> - States that the Company will not deny liability under the policy or endorsements on grounds were issued electronically or lack of signature	X	X	No Charge	No Charge
40-06		ALTA 40-06 TAX CREDIT - OWNER'S POLICY ENDORSEMENT – <b>REQUIRES UNDERWRITER APPROVAL</b> - Insures	X		No Charge	Not Available

		against loss or damage sustained by the named Tax Credit Investor caused by a defect				
40.1-06		ALTA 40.1-06 TAX CREDIT - DEFINE AMOUNTS - OWNER'S ENDORSEMENT – <b>REQUIRES UNDERWRITER APPROVAL</b> Similar to 40-06 it insures against loss or damage sustained by Tax Credit Investor but only to the extent of “Additional Amount of Insurance”	X		No Charge	Not Available
		Deletion of Arbitration – ALTA Policies			No Charge	No Charge
ALTA JR1		JUNIOR LOAN – DATE DOWN ENDORSEMENT Issue in conjunction with a Limited Coverage Junior Loan Policy		X	No Charge	Not Available
ALTA JR2		JUNIOR LOAN – REVOLVING CREDIT/VARIABLE RATE ENDORSEMENT Issue in conjunction with a Limited Coverage Junior Loan Policy		X	\$100.00	Not Available
	GE-3 (ANTIC)	POLICY/COMMITMENT MODIFICATION (CORRECTION) ENDORSEMENT	X	X	No Charge	No Charge