



MINNESOTA

TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: November 12, 2018



ALLIANT
NATIONAL
TITLE INSURANCE COMPANY

TABLE OF CONTENTS

GENERAL RULES		Page 3
A	Computation of Basic Rate	Page 3
B	Fair Value	Page 3
C	Forms	Page 3
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
SECTION 1 OWNER INSURANCE		Page 5
	Basic Charge	Page 5
	ALTA Homeowners Policy	Page 5
	ALTA U.S. Policy	Page 5
	Owner's Reissue Rate	Page 6
SECTION 2 LENDER INSURANCE		Page 7
	Basic Charge	Page 7
	Refinance Rates for First Mortgage	Page 8
	Expanded Coverage Residential	Page 8
	Simultaneous Issue of Loan Policies	Page 8
	Second Mortgage Loan Policies	Page 9
	Residential Limited Coverage Jr. Loan	Page 9
	Mortgage Priority Guarantee	Page 10
	ALTA Limited Pre-Foreclosure Policy	Page 10
SECTION 3 DEVELOPER'S AND BUILDER'S RATE		Page 11
	Construction Loans	Page 11
SECTION 4 ENDORSEMENT		Page 12
	Summary / Charges / Description	Page 12

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 State of Minnesota. 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.

All premiums shall be rounded up to the nearest whole dollar.

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. 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 quadruple the County Assessor's assessed value, whichever is greater. 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 any rate shall be \$100.00

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.

SECTION 1

OWNER'S INSURANCE

SCHEDULE OF RATES

All Counties in Minnesota

The minimum premium for Regular Rates and Reissue Rates shall be \$100.00

1. Original Rates for Owner's Policy or Owner's Leasehold Policy

Low	High	Increment	
\$0.00	\$250,000	Per Thousand	\$3.25
\$250,001	\$500,000	Per Thousand	\$2.00
\$500,001	\$1,000,000	Per Thousand	\$1.75
\$1,000,001	See NOTE below	Per Thousand	\$1.50

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. For policies over \$1,000,000.00, the Company reserves the right to charge any amount it deems appropriate for the entire policy, but not to exceed \$1.50 per thousand for coverage amount in excess of \$1,000,000.

2. Original Rates for 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 110% of the Original Owner's Policy title insurance rate.

3. ALTA U.S. Policy

The ALTA U.S. Policy is available only to the United States or an entity thereof. See Original Owner's Policy title insurance rates.

4. Owner's Reissue Premium

Owner's Reissue Premium is 85% of the original Owner's title insurance premium. To qualify for the Owner's Reissue Premium, the previous policy must be delivered to the Company, at or prior to the closing of the transaction, a copy of a previous Owner's Policy issued by any company on the parcel of land to be insured. The Company is under no obligation to determine the existence of a prior Owner's policy. The minimum premium shall be \$100.00.

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.

1. Original Rates For First Mortgage Loan Policies and Short Form Loan Policies and First Mortgage Leasehold Loan Policies

Low	High	Increment	
\$0.00	\$250,000	Per Thousand	\$3.00
\$250,001	\$500,000	Per Thousand	\$1.75
\$500,001	\$1,000,000	Per Thousand	\$1.50
\$1,000,001	See NOTE below	Per Thousand	\$1.25

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. For policies over \$1,000,000.00, the Company reserves the right to charge any amount it deems appropriate for the entire policy, but not to exceed \$1.25 per thousand for coverage amount in excess of \$1,000,000.00.

2. Refinance 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	
\$0.00	\$250,000	Per Thousand	\$2.00
\$250,001	\$500,000	Per Thousand	\$1.25
\$500,001	\$1,000,000	Per Thousand	\$1.00
\$1,000,001	See NOTE below	Per Thousand	\$0.75

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. For policies over \$1,000,000.00, the Company reserves the right to charge any amount it deems appropriate for the entire policy, but not to exceed \$0.75 per thousand for coverage amount in excess of \$1,000,000.00.

EXPANDED COVERAGE RESIDENTIAL LOAN POLICY COVERAGE

An Expanded Coverage Residential Loan Policy is available for qualifying improved one-to-four family residences at the applicable Rate plus an additional 10% of the Regular Rate.

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 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 \$100.00, 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 \$100 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).

RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN COVERAGE

An ALTA Residential Limited Coverage Junior Loan Policy may be issued when the loan being insured is in a second or junior position, per the following schedule based on liability amount:

Low	High	Increment	
\$0.00	\$500,000	Per Thousand	\$1.00

Minimum premium amount shall be \$50.00.

MORTGAGE PRIORITY GUARANTEE

The Mortgage Priority Guarantee (MPG) may be used in connection with the modification of a loan secured by a mortgage or deed of trust. The MPG insures against loss or damage that the priority of the mortgage or deed of trust has not been diminished or lost by reason of the modification. The MPG does not insure the status of title or the validity, enforceability, or priority of the mortgage or deed of trust that is being modified. The rate will be \$125.00.

ALTA Limited Pre-Foreclosure Policy

This Product is a limited search product which give limited coverage to a lender beginning to conduct a foreclosure sale. Issuance of the policy is based upon a limited examination of the Public Record from the date the mortgage was recorded forward. A Limited Pre-Foreclosure Policy will be charged at a rate of \$1.75 per thousand with a minimum premium of \$50.00. This Coverage is available only on one-to-four family residential property.

SECTION 3

DEVELOPER'S AND BUILDER'S RATE

CONSTRUCTION LOANS

At the Company's discretion, Builders or Developers involved in multiple transactions shall be allowed to aggregate the coverages and will be charged applicable Owner's policy premium based on the aggregated sum of said policies.

SECTION 4

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 EXCEPT THAT on a loan policy insuring one to four family residential property, there will be no charge for any of the listed endorsements, unless the requested endorsement is an ALTA 7 Series Endorsement (in such case, charge the rate 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
3.2-06		ZONING – UNDER DEVELOPMENT - Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on property under development	X	X	No Charge	Based on Policy liability amount; 10% premium max
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	\$100.00
9.1-06		COVENANTS, CONDITIONS & RESTRICTIONS-UNIMPROVED LAND-OWNERS POLICY ENDORSEMENT Restrictions, Encroachments and Minerals –Same as above but for Unimproved Owners		X	\$50.00	\$100.00
9.2-06		COVENANTS, CONDITIONS & RESTRICTIONS-IMPROVED LAND-OWNERS POLICY ENDORSEMENT Restrictions, Violations and Encroachments and same as above but for Improved - Owners		X	\$50.00	\$100.00
9.3-06		COVENANTS, CONDITIONS & RESTRICTIONS - LOAN POLICY ENDORSEMENT Restrictions, Violations and Encroachments – Same as above except for Future Improvements		X	\$50.00	\$100.00
9.6-06		PRIVATE RIGHTS – Loan Policy ENDORSEMENT Insures against enforcement of a Private Right in a Covenant		X	\$50.00	\$100.00
9.7-06		RESTRICTIONS, ENCROACHMENTS, MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT Same as above except for Land Under Development		X	\$50.00	\$100.00
9.8-06		COVENANTS CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT ENDORSEMENT– Same as above but for Land Under Development		X	\$50.00	\$100.00
9.9-06		PRIVATE RIGHTS – OWNER'S POLICY ENDORSEMENT Insures against enforcement of a Private Right in a Covenant		X	\$50.00	\$100.00
9.10-06		Restrictions, Encroachments, Mineral-Current Violations-Loan Policy		X	No Charge	\$100.00

10-06		ASSIGNMENT ENDORSEMENT Insures the assignee of the insured mortgage that the assignment of mortgage is valid		X	\$50.00	\$50.00
10.1-06		ASSIGNMENT AND DATEDOWN ENDORSEMENT Insures the assignee the validity of assignment; priority of the lien		X	\$150.00	\$150.00
11-06		MORTGAGE MODIFICATION ENDORSEMENT Insures lender against the invalidity, unenforceability and lack of priority because of a recorded modification		X	\$150.00	\$150.00
11.1-06		MORTGAGE MODIFICATION WITH SUBORDINATION ENDORSEMENT Same as above but when loan has been subordinated to another lien		X	\$150.00	Negotiable
11.2-06		MORTGAGE MODIFICATION WITH ADDITIONAL AMOUNT OF INSURANCE – Similar to ALTA 11-06. Also insures against loss or damage resulting from the failure of the priority of the insured mortgage occurring after the effective date of policy and before Date of Endorsement.		X	\$150.00 plus premium for additional insurance liability amount	Negotiable
		Mortgage Modification Date Down - Similar to ALTA 11-06. Insures against loss or damage resulting from the failure of the priority of the insured mortgage occurring after the effective date of policy and before Date of Endorsement. Also includes option of additional date downs.		X	Minimum \$150.00 up to 30% of original premium; anything over & above original liability amount at regular rates	Minimum \$150.00 up to 30% of original premium; anything over & above original liability amount at regular rates
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	Not available	Negotiable
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	\$50.00	Negotiable
15-06		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		Not available	\$250.00
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	\$250.00
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	\$250.00

16-06		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	Not available	Negotiable
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	Negotiable
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		CO-INSURANCE – SINGLE PARCEL – ENDORSEMENT UNDERWRITING APPROVAL REQUIRED Identifies other insures and allocates the amount of liability between the insurers	X	X	No Charge	Negotiable
24-06		DOING BUSINESS AS ENDORSEMENT Insures lender against unenforceability of lien because the loan violated doing business laws of the state.		X	No Charge	Negotiable
25-06		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	Negotiable
25.1-06		SAME AS PORTION OF SURVEY ENDORSEMENT Same as above but only a portion of the survey	X	X	No Charge	Negotiable
26-06		SUBDIVISION ENDORSEMENT Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances	X	X	No Charge	Negotiable
27-06		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	Based on policy liability amount; 10% of premium
28-06		EASEMENT-DAMAGE OR ENFORCED REMOVAL ENDORSEMENT 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		ENCROACHMENTS – BOUNDARIES AND EASEMENTS	X	X	No Charge	Negotiable
28.2-06		ENCROACHMENTS – BOUNDARIES AND EASEMENTS – DESCRIBED IMPROVEMENTS	X	X	No Charge	Negotiable
29-06		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	Not available	Negotiable

29.1-06		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	Not available	Negotiable
29.2-06		Interest Rate Swap-Direct Obligation – Defined Amount		X	Not available	Negotiable
29.3-06		Interest Rate Swap – Additional Interest - Defined Amount		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

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 court order enforcing an Identified Risk in favor of an adverse party	X	X	No Charge	Negotiable
35-06		ALTA 35-06 MINERALS - BUILDINGS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL Insures against loss or damage resulting from enforced removal or alteration of buildings because of existing right to use surface	X	X	\$50.00	\$100.00
35.1-06		ALTA 35.1-06 MINERALS – IMPROVEMENTS ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL - Insures against forced removal or alteration of Improvements because of existing right to use surface for extraction of minerals	X	X	\$50.00	\$100.00
35.2-06		ALTA 35.2-06 MINERALS - DESCRIBED IMPROVEMENTS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL -Provides coverage against enforced removal or alteration of listed improvements because of existing right to use surface for minerals	X	X	\$50.00	\$100.00
35.3-06		ALTA 35.3-06 MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL -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	\$50.00	\$100.00
36-06		ALTA 36-06 ENERGY PROJECT - LEASEHOLD EASEMENTS - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - 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 - REQUIRES UNDERWRITER APPROVAL - 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 – REQUIRES UNDERWRITER APPROVAL -Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests	X		Not available	Negotiable
36.3-06		ALTA 36.3-06 ENERGY PROJECT - LEASEHOLD LOAN ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL -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 - REQUIRES UNDERWRITER APPROVAL - 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- REQUIRES UNDERWRITER APPROVAL - 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 – REQUIRES UNDERWRITER APPROVAL 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 – REQUIRES UNDERWRITER APPROVAL - 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 – REQUIRES UNDERWRITER APPROVAL - Insures against loss or damage sustained by the named Tax Credit Investor caused by a defect	X		No Charge	Not Available
40.1-06		ALTA 40.1-06 TAX CREDIT - DEFINE AMOUNTS - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL 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
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	No Charge	Not Available
	CLTA 105	Multiple Mortgages on One Policy		X	No Charge	Negotiable
		Deletion of Arbitration – ALTA Policies			No Charge	No Charge
		ALTA Limited Pre-Foreclosure Endorsement			\$150.00	Not Available
	GE-3 (ANTIC)	POLICY/COMMITMENT MODIFICATION (CORRECTION) ENDORSEMENT	X	X	No Charge	No Charge