



# MISSISSIPPI

## TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: September 1, 2017



**ALLIANT  
NATIONAL**  
TITLE INSURANCE COMPANY

## TABLE OF CONTENTS

|                                    |  |                |
|------------------------------------|--|----------------|
| <b>GENERAL RULES</b>               |  | <b>Page 3</b>  |
| A                                  | Computation of Regular Rate                        | Page 3         |
| B                                  | Fair Value   | Page 3         |
| C                                  | Policy Schedules                                   | Page 3         |
| D                                  | Endorsements                                       | Page 3         |
| E                                  | Rate Combinations                                  | Page 3         |
| F                                  | Additional Charges                                 | Page 4         |
| G                                  | Fees for Services not Specified in Manual          | Page 4         |
| <b>SECTION 1 OWNER INSURANCE</b>   |  | <b>Page 5</b>  |
|                                    | Original Rate Owner's Policy and Owner's Leasehold | Page 5         |
|                                    | Original Rate ALTA Homeowners Policy               | Page 5         |
|                                    | Reissue Rate Owner's and Owner's Leasehold         | Page 5         |
|                                    | Reissue Rate ALTA Homeowners Reissue Rate          | Page 6         |
|                                    | Owner's Fee and Owner's Leasehold Policies         | Page 7         |
| <b>SECTION 2 LENDER INSURANCE</b>  |  | <b>Page 8</b>  |
|                                    | Original Rate – First Mortgage/Leasehold Mortgage  | Page 8         |
|                                    | Reissue Rate Loan Policy                           | Page 8         |
|                                    | Original Rate – Expanded Coverage Loan             | Page 9         |
|                                    | Original Rate Expanded Residential Loan Policy     | Page 9         |
|                                    | Reissue Rate Expanded Residential Loan Policy      | Page 9         |
|                                    | Simultaneous Issue of Loan Policies                | Page 9         |
|                                    | Second Mortgage Loan Policies                      | Page 10        |
|                                    | Limited Coverage Loan Policy                       | Page 10        |
|                                    | Modification or Extension of Mortgage Loan         | Page 10        |
|                                    | Loan Assumption and Modification                   | Page 10        |
| <b>SECTION 3 CONSTRUCTION LOAN</b> |  | <b>Page 12</b> |
|                                    | Construction Loan Rate                             | Page 12        |
| <b>SECTION 4 MISCELLANEOUS</b>     |  | <b>Page 13</b> |
|                                    | Closing Protection Letter                          | Page 13        |
| <b>SECTION 5 ENDORSEMENTS</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 State of Mississippi. 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 thousandth 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. 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. POLICY SCHEDULES

The 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.

#### E. ENDORSEMENTS

Various endorsement may be issued by the company to accommodate customers to afford the customer affirmative assurance. Certain endorsements have set pricing while others will have pricing, if any, determined on a case-by-case basis by the Company.

#### F. 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).

**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 Mississippi**

The minimum premium for Regular Rates and Reissue Rates shall be \$150.00

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

| <b>Low</b>         | <b>High</b>        | <b>Increment</b>    | <b>Amount</b> |
|--------------------|--------------------|---------------------|---------------|
| <b>\$0.00</b>      | <b>\$1,000,000</b> | <b>Per Thousand</b> | <b>\$4.00</b> |
| <b>\$1,000,001</b> | <b>And Above</b>   | <b>Per Thousand</b> | <b>\$2.00</b> |

**2. Original Rates for ALTA Homeowner's Policy**

| <b>Low</b>         | <b>High</b>        | <b>Increment</b>    | <b>Amount</b> |
|--------------------|--------------------|---------------------|---------------|
| <b>\$0.00</b>      | <b>\$1,000,000</b> | <b>Per Thousand</b> | <b>\$4.80</b> |
| <b>\$1,000,001</b> | <b>And Above</b>   | <b>Per Thousand</b> | <b>\$2.40</b> |

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

| <b>Low</b>         | <b>High</b>        | <b>Increment</b>    |               |
|--------------------|--------------------|---------------------|---------------|
| <b>\$0.00</b>      | <b>\$1,000,000</b> | <b>Per Thousand</b> | <b>\$2.40</b> |
| <b>\$1,000,001</b> | <b>And Above</b>   | <b>Per Thousand</b> | <b>\$1.20</b> |

#### 4. Reissue Rates for ALTA Homeowner's Policy

| <b>Low</b>         | <b>High</b>        | <b>Increment</b>    |               |
|--------------------|--------------------|---------------------|---------------|
| <b>\$0.00</b>      | <b>\$1,000,000</b> | <b>Per Thousand</b> | <b>\$2.88</b> |
| <b>\$1,000,001</b> | <b>And Above</b>   | <b>Per Thousand</b> | <b>\$1.44</b> |

#### **Reissue Rate**

The reissue Owner's Policy rate is only applicable when the insured physically produces the prior policy, including schedules associated therewith, issued by an insurer licensed to be engaged in the business of title insurance in this state. Reissue rates apply up to the face amount of the previous owner's policy. If the new owner's policy amount exceeds the face amount of the previous owner's policy, the excess shall be computed at the current original rates under the applicable bracket or brackets for the type of owner's policy to be issued. Reissue premium calculations are based on the type of new owner's policy to be issued, not on the type of previous owner's policy giving rise to the reissue credit. For example, if the new owner's policy to be issued is an ALTA Homeowner's Policy and the previous owner's policy being used for reissue purposes is an Owner's policy, use the original and reissue rates for ALTA Homeowner's Policies listed above under #4. A Reissue rate of 60% of the current original rate for the type of owner's policy to be issued may be given as provided above in the following cases:

1. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured prior to the application for a new policy shall be entitled to the reissue rate for the owner's insurance in an amount up to the face amount of such previous policy.
2. When acreage is platted into smaller subdivisions of not less than ten lots, and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors, or assigns will be allowed the Owner's Reissue Rate on parcels sold out of such subdivision within ten (10) years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equals the face amount of the original blanket policy.
3. Thereafter, additional blanket insurance should be purchased, or subsequent policies will be charged at current original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph (1) hereof.
4. Where a loan policy is outstanding and an owner's policy on the same property is issued within ten (10) years from the date of said loan policy, the reissue rate will apply up to the amount of the balance due on the mortgage insured under the outstanding loan policy.

5. When the insured under a loan policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, 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 of such previous loan policy upon presenting said loan policy. Original Owner's rate in force at the time of the owner's policy will be charged for excess insurance requested.

### **OWNER'S FEE AND OWNER'S LEASEHOLD POLICIES**

When an owner's Fee Policy and an Owner's Leasehold Policy insuring identical land are to be issued simultaneously, the rate applicable for the Owner's Fee Policy shall be the Original Owner's rate, and the rate for the Owner's Leasehold Policy will be 30% of the Original Owner's rate for an amount of insurance up to the face amount of the Owner's Fee Policy. If the Owner's Leasehold Policy amount exceeds the face amount of the Owner's Fee Policy, the excess shall be charged at the standard Original Owner's rate under the applicable bracket(s).

## SECTION 2

### **LENDER'S INSURANCE**

The provisions contained in this Section are applicable to title insurance issued for the benefit of a lender or his 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**

| <b>Low</b>         | <b>High</b>        | <b>Increment</b>    | <b>Amount</b> |
|--------------------|--------------------|---------------------|---------------|
| <b>\$0.00</b>      | <b>\$1,000,000</b> | <b>Per Thousand</b> | <b>\$3.00</b> |
| <b>\$1,000,001</b> | <b>And Above</b>   | <b>Per Thousand</b> | <b>\$1.50</b> |

#### **2. Reissue Rates for First Mortgage Loan Policies**

| <b>Low</b>         | <b>High</b>        | <b>Increment</b>    |               |
|--------------------|--------------------|---------------------|---------------|
| <b>\$0.00</b>      | <b>\$1,000,000</b> | <b>Per Thousand</b> | <b>\$1.80</b> |
| <b>\$1,000,001</b> | <b>\$1,000,000</b> | <b>Per Thousand</b> | <b>\$0.90</b> |



## **REISSUE RATE**

The reissue Loan Policy rate for first mortgage loan policies is only applicable when the insured physically produces the prior policy, including schedules associated therewith, issued by an insurer licensed to be in the business of title insurance in Mississippi.

Reissue rates apply up the face amount of the previous Owner's Policy, or up to the outstanding loan balance of the prior Loan Policy, with a \$150.00 minimum. If the new loan policy will be issued for an amount greater than the prior policy, the excess shall be computed at the original first mortgage loan rates above. A reissue rate of 60% of the current original rate for the type of first mortgage loan policy to be issued may be given as provided above when any of the following occur:

1. Reissue rate is applicable where an owner's policy has been issued on the same property prior to the application for a new loan policy.
2. Reissue rate is applicable where an outstanding loan policy has been issued on the same property with the identical mortgagor within ten (10) years prior to the application for a new loan policy.
3. Reissue rates are not applicable to second mortgages or revolving credit, or equity line loan policies (Except for commercial transaction).

## **ORIGINAL RATE FOR 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 20% of the Regular Rate.

## **REISSUE RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY COVERAGE**

The reissue rate for Expanded Coverage Residential Loan Policies is the rate set forth under applicable rate plus an additional 20%.

## **SIMULTANEOUS ISSUE OF OWNER'S AND LOAN POLICIES**

When an owner's and loan policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the Original Owner's rate. The rate for the loan policy or policies so simultaneously issued will be \$75.00 per policy for the amount of insurance not in excess of the owner's policy. The owner's policy must be

issued for full value of the property. If however, the amount of insurance desired under the loan policy or policies is in excess of the owner's policy, the excess shall be computed at the original first mortgage loan policy rates under the applicable bracket or brackets. If a Revolving Credit Mortgage is involved, use the Original Owner's rate above to calculate the premium for the amount of the indebtedness in excess of the owner's policy amount.

Simultaneous issue rate apply to the simultaneous issuing of a loan policy or policies and an owner's policy. Simultaneous issue rates do not apply to simultaneous first and second mortgage transactions, where no owner's policy is issued therewith.

## **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 \$75.00, 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 \$75.00 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.

Reissue 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:

| <b>Liability</b> | <b>Premium</b> |
|------------------|----------------|
| Up to \$200,000  | \$150.00       |

## **MODIFICATION OR EXTENSION OF MORTGAGE LOANS**

If the loan secured by a Mortgage which is currently insured by the company, or by another title insurer licensed to do business in Mississippi, is renewed by an extension or

modification agreement, then the company's current loan policy may be endorsed or a new loan policy issued to provide coverage up to the recording date of such agreement upon payment of a premium at the following rates. When a new loan policy is issued pursuant to the extension or modification of a loan, the company's original loan policy must be surrendered to the company for cancellation. The rates for an endorsement to the company's existing Loan Policy, or for a new Loan Policy for extension or modification of mortgages are as follows:

|                     | <b><u>Per Thousand</u></b> |
|---------------------|----------------------------|
| \$0.00 to \$500,000 | \$1.00                     |
| \$500,001 and above | \$0.75                     |
| Minimum Charge      | \$150.00                   |

## SECTION 3

### **CONSTRUCTION LOAN**

The commitment does not cover the project during the construction state. A policy must be issued on all construction loans with the corresponding pending disbursement and/or pending improvements clause.

To assist our agents in obtaining the permanent loan policy, we will offer a discount of 50% discount on the final loan policy.

Example 1:     \$250,000 construction loan policy  
                  \$750 charge (250 X \$3.00 per thousand) for construction loan  
                  policy

Example 2:     \$250,000 permanent loan policy issued after construction loan policy  
                  \$325 charge (250 X \$3.00 per thousand X 50% discount)

## SECTION 4

### MISCELLANEOUS

#### **CLOSING PROTECTION LETTERS**

Subject to Company guidelines, the following fees will be assessed when a party in a real estate transaction requests a Closing Protection Letter; each requesting party will be assessed the fee. All fees will be paid to the Company.

| <b>PARTY</b>   | <b>FEE</b> |
|----------------|------------|
| Lender         | \$50.00    |
| Borrower/Buyer | \$50.00    |
| Seller         | \$50.00    |

## SECTION 5

### **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/<br>OTHE<br>R | Description   | Owr | Lndr | Charge                     |
|--------|--------------------|---|-----|------|----------------------------|
| 1-06   |                    | STREET ASSESSMENTS<br>ENDORSEMENT<br>With Street Improvement Assessment<br>Coverage   |     | X    | No Charge                  |
| 3-06   |                    | ZONING – UNIMPROVED LAND<br>ENDORSEMENT<br>Provide insurance against violations of<br>zoning ordinances.  | X   | X    | 25% of Standard<br>Premium |
| 3.1-06 |                    | ZONING – COMPLETED STRUCTURE<br>ENDORSEMENT Provides certain<br>protection to an insured owner or lender<br>against certain aspects regarding zoning<br>ordinances on improved property | X   | X    | 25% of Standard<br>Premium |
| 4-06   |                    | CONDOMINIUM ENODORSEMENT<br>All assessment liens  | X   | X    | No Charge                  |
| 4.1-06 |                    | CONDOMINIUM ENDORSEMENT<br>No violation of CC&R's separate taxation,<br>encroachments, right of first refusal   | X   | X    | No Charge                  |
| 5-06   |                    | PUD ENDORSEMENT<br>ALL ASSESSMENT LIENS   | X   | X    | No Charge                  |

|        |  |   |   |   |           |
|--------|--|---|---|---|-----------|
| 5.1-06 |  | PUD ENDORSEMENT<br>No violations of CC&R's, priority of assessments, encroachments, right of first refusal.   | X | X | No Charge |
| 6-06   |  | VARIABLE RATE MORTGAGE ENDORSEMENT<br>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 |
| 6.2-06 |  | VARIABLE RATE MORTGAGE – NEGATIVE AMORTIZATION ENDORSEMENT<br>Variable rate mortgage endorsement for mortgages with negative amortization.  |   | X | No Charge |
| 7-06   |  | MANUFACTURED HOUSING UNIT ENDORSEMENT<br>Manufactured housing unit is located on the land.  |   | X | \$500.00  |
| 7.1-06 |  | MANUFACTURED HOUSING – CONVERSION: LOAN ENDORSEMENT<br>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 | \$500.00  |
| 7.2-06 |  | MANUFACTURED HOUSING - CONVERSION: OWNER ENDORSEMENT<br>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 |   | \$500.00  |
| 8.1-06 |  | ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT<br>Covering residential property only. Insures lender against environmental liens having priority over the insured mortgage   |   | X | No Charge |
| 8.2-06 |  | ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT – COMMERCIAL PROPERTY<br>Same as above  | X | X | \$50.00   |
| 9-06   |  | RESTRICTIONS, ENCROACHMENTS, MINERALS – LOAN POLICY ENDORSEMENT<br>Restrictions, Encroachments and Minerals<br>Insures lender against loss due to violations of covenants, conditions and restrictions, encroachment          |   | X | \$50.00   |

|         |  |  |   |   |                         |
|---------|--|--|---|---|-------------------------|
| 9.1-06  |  | COVENANTS, CONDITIONS & RESTRICTIONS-UNIMPROVED LAND-OWNERS POLICY ENDORSEMENT<br>Restrictions, Encroachments and Minerals – Same as above but for Unimproved Owners     | X |   | \$50.00                 |
| 9.2-06  |  | COVENANTS, CONDITIONS & RESTRICTIONS-IMPROVED LAND-OWNERS POLICY ENDORSEMENT<br>Restrictions, Violations and Encroachments and Same as above but for Improved - Owners   | X |   | \$50.00                 |
| 9.3-06  |  | COVENANTS, CONDITIONS & RESTRICTIONS - LOAN POLICY ENDORSEMENT<br>Restrictions, Violations and Encroachments – Same as above except for Future Improvements              |   | X | \$50.00                 |
| 10-06   |  | ASSIGNMENT ENDORSEMENT<br>Insures the assignee of the insured mortgage that the assignment of mortgage is valid  |   | X | \$50.00                 |
| 10.1-06 |  | ASSIGNMENT AND DATEDOWN ENDORSEMENT<br>Insures the assignee the validity of assignment; priority of the lien   |   | X | \$50.00                 |
| 11-06   |  | MORTGAGE MODIFICATION ENDORSEMENT<br>Insures lender against the invalidity, unenforceability and lack of priority because of a recorded modification                     |   | X | 25% of standard premium |
| 11.1-06 |  | MORTGAGE MODIFICATION WITH SUBORDINATION ENDORSEMENT<br>Same as above but when loan has been subordinated to another lien  |   | X | 25% of standard premium |
| 12-06   |  | AGGREGATION ENDORSEMENT<br>allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states |   | X | 25% of standard premium |
| 13-06   |  | LEASEHOLD-OWNER'S ENDORSEMENT<br>Adding leasehold owners coverage to policy  | X |   | No Charge               |
| 13.1-06 |  | LEASEHOLD-LENDERS ENDORSEMENT<br>Adding leasehold lenders coverage to policy   |   | X | No Charge               |
| 14-06   |  | FUTURE ADVANCE – PRIORITY ENDORSEMENT<br>Insures a lender against loss due to an additional advance not having priority  |   | X | \$50.00                 |



|         |  |  |   |   |                         |
|---------|--|--|---|---|-------------------------|
| 14.1-06 |  | <b>FUTURE ADVANCE - KNOWLEDGE ENDORSEMENT</b><br>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 | \$50.00                 |
| 14.2-06 |  | <b>FUTURE ADVANCE – LETTER OF CREDIT ENDORSEMENT</b><br>Endorsement insures a mortgage securing a letter of credit or letter of credit reimbursement agreement.  |   | X | \$50.00                 |
| 14.3-06 |  | <b>FUTURE ADVANCE – REVERSE MORTGAGE ENDORSEMENT</b><br>Insures lender against loss due to the invalidity or lack of priority of the insured reverse mortgage.   |   | X | \$50.00                 |
| 15-06   |  | <b>NON-IMPUTATION ENDORSEMENT – FULL EQUITY TRANSFER – UNDERWRITING APPROVAL REQUIRED</b><br>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 |   | 25% of standard premium |
| 15.1-06 |  | <b>NON-IMPUTATION ENDORSEMENT – ADDITIONAL INSURED</b><br>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 |   | 25% of standard premium |
| 15.2-06 |  | <b>NON-IMPUTATION – PARTIAL EQUITY TRANSFER ENDORSEMENT</b><br>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 |   | 25% of standard premium |
| 16-06   |  | <b>MEZZANINE FINANCE ENDORSEMENT REQUIRES UNDERWRITING APPROVAL</b><br>Insures the lender who accepts the assignment of its borrower’s security interest in the land insured   | X | X | 25% of standard premium |
| 17-06   |  | <b>ACCESS AND ENTRY ENDORSEMENT</b><br>Assures that the property abuts a physically open street.   | X | X | \$50.00                 |
| 17.1-06 |  | <b>INDIRECT ACCESS &amp; ENTRY ENDORSEMENT</b><br>Insures that an easement provides actual vehicular and pedestrian access   | X | X | \$50.00                 |

|         |  |   |   |   |                         |
|---------|--|---|---|---|-------------------------|
| 17.2-06 |  | UTILITY ACCESS ENDORSEMENT<br>Insures against loss if there is a lack of a right of access to specific utilities or services  | X | X | \$50.00                 |
| 18-06   |  | SINGLE TAX PARCEL ENDORSEMENT –<br>Insures that the insured parcel has a specific tax identification number   | X | X | \$50.00                 |
| 18.1-06 |  | MULTIPLE TAX PARCEL ENDORSEMENT –<br>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 | \$50.00                 |
| 19-06   |  | CONTIGUITY – MULTIPLE PARCELS ENDORSEMENT<br>Property described in the policy is contiguous to specific adjoining property described in the Endorsement.  | X | X | \$50.00                 |
| 19.1-06 |  | CONTIGUITY – SINGLE PARCEL ENDORSEMENT<br>Property described in the policy is contiguous to specific adjoining property described in the Endorsement.   | X | X | \$50.00                 |
| 20-06   |  | FIRST LOSS – MULTIPLE PARCEL TRANSACTIONS ENDORSEMENT<br>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 | 25% of standard premium |
| 22-06   |  | LOCATION ENDORSEMENT<br>Insures that a designed improvement is located on the land and is known as a particular street address  | X | X | \$50.00                 |
| 22.1-06 |  | LOCATION & MAP ENDORSEMENT<br>Same as above but must attach a map of property   | X | X | \$50.00                 |
| 23-06   |  | CO-INSURANCE – SINGLE PARCEL – ENDORSEMENT <b>UNDERWRITING APPROVAL REQUIRED</b><br>Identifies other insures and allocates the amount of liability between the insurers   | X | X | \$50.00                 |
| 24-06   |  | DOING BUSINESS AS ENDORSEMENT<br>Insures lender against unenforceability of lien because the loan violated doing business laws of the state.  |   | X | \$50.00                 |
| 25-06   |  | SAME AS SURVEY ENDORSEMENT<br>Insures that the description of the land is the same as the land shown on the survey  | X | X | \$50.00                 |
| 25.1-06 |  | SAME AS PORTION OF SURVEY   | X | X | \$50.00                 |

|         |  |  |   |   |                         |
|---------|--|--|---|---|-------------------------|
|         |  | ENDORSEMENT<br>Same as above but only a portion of the survey  |   |   |                         |
| 26-06   |  | SUBDIVISION ENDORSEMENT<br>Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances  | X | X | \$50.00                 |
| 27-06   |  | USURY ENDORSEMENT<br>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 | 25% of standard premium |
| 28-06   |  | EASEMENT-DAMAGE OR ENFORCED REMOVAL ENDORSEMENT<br>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 | 25% of standard premium |
| 29-06   |  | INTEREST RATE SWAP ENDORSEMENT-DIRECT OBLIGATION<br>Insures against invalidity, unenforceability or lack of priority of the insured mortgage as security for the repayment of the Swap Obligation  |   | X | 25% of standard premium |
| 29.1-06 |  | INTEREST RATE SWAP ENDORSEMENT-ADDITIONAL INTEREST<br>Same as above but excludes master interest rate exchange agreements, creditors' rights, calculation by court, unpaid recording or similar taxes.                                   |   | X | 25% of standard premium |
| 29.2-06 |  | INTEREST RATE SWAP ENDORSEMENT-DIRECT OBLIGATION<br>Define amount  |   | X | 25% of standard premium |
| 29.3-06 |  | INTEREST RATE SWAP ENDORSEMENT-ADDITIONAL INTEREST<br>Defined amount   |   | X | 25% of standard premium |
| 30-06   |  | SHARED APPRECIATION MORTGAGE ENDORSEMENT<br>Insures lender invalidity or unenforceability of the insured mortgage under a shared appreciation mortgage   |   | X | \$50.00                 |
| 30.1-06 |  | COMMERCIAL PARTICIPATION INTEREST ENDORSEMENT – provides coverage against lack of priority, unenforceability, or invalidity as a result of shared appreciation   |   | X | \$.20 Per Thousand      |
| 31-06   |  | SEVERABLE IMPROVEMENTS   |   | X | 25% of standard         |

|          |               |   |   |   |                         |
|----------|---------------|---|---|---|-------------------------|
|          |               |   |   |   | premium                 |
| 32-06    |               | CONSTRUCTION LOAN – PENDING DISBURSEMENT ENDORSEMENT<br>Insures Lender against loss due to the invalidity or unenforceability of lien as advances are made and includes mechanic's liens  |   | X | 25% of standard premium |
| 32.1-06  |               | CONSTRUCTION LOAN – LOSS OF PRIORITY – DIRECT PAYMENT ENDORSEMENT<br>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 | 25% of standard premium |
| 33-06    |               | DISBURSEMENT ENDORSEMENT<br>Amends the date of coverage the amount of liability and includes any items of record since the previous date of coverage  |   | X | \$50.00                 |
| 34-06    |               | IDENTIFIED RISK COVERAGE ENDORSEMENT – Insures against a final court order enforcing an Identified Risk in favor of an adverse party  | X | X | 25% of standard premium |
| ALTA JR1 |               | JUNIOR LOAN – DATE DOWN ENDORSEMENT<br>Issue in conjunction with a Limited Coverage Junior Loan Policy  |   | X | No Charge               |
| ALTA JR2 |               | JUNIOR LOAN – REVOLVING CREDIT/VARIABLE RATE ENDORSEMENT<br>Issue in conjunction with a Limited Coverage Junior Loan Policy   |   | X | No Charge               |
|          | GE-3 (ANTI C) | POLICY MODIFICATION (CORRECTION) ENDORSEMENT  | X | X | No Charge               |