



TENNESSEE

TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: February 12, 2018



ALLIANT
NATIONAL
TITLE INSURANCE COMPANY

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TITLE INSURANCE

GENERAL RULES

The rates quoted are for title insurance only, and do not include fees or charges for abstracts of title, title searches, attorney's fees, escrow or closing related services charged locally by abstracters, attorneys and title companies;

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 Tennessee. 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 (\$1,000.00) of insurance round up to the next whole thousand (except as to minimum premiums).

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.

D. ENDORSEMENTS

Various endorsements 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.

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. ADDITIONAL CHARGES

Additional charges commensurate with the assumption of the risk will be made when unusual conditions of title are encountered, special or extra-hazardous risks are insured against, property includes more than one chain of title, coverage beyond the scope of the standard policy including, but not limited to, the deletion of general exception, or when special services are requested.

G. 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.

H. APPROVED ATTORNEY SPLIT

The Agent may pay to approved, non-staff attorneys admitted to practice in Tennessee, whose examination and written report are acceptable to the Company as the determination of insurability which is the basis for the issuance of a policy or commitment to insure, 50% of the original filed rate, except properties located in Shelby County, for which 40% shall be paid (excluding extra-hazardous risk, special, additional or endorsement premiums).

I. RIGHT TO REJECT

The Company reserves the right to reject any application not satisfactory it.

J. RISK RATE

The risk rate for the purpose of the tax payable under the provisions of Tennessee Code Annotated § 56-35-107, and establishment of the reserves required under Tennessee Code Annotated §§ 56-35-115 and 56-35-116 shall be the gross premium for each policy above.

SECTION 1

SCHEDULE OF RATES

All Counties in Tennessee

(With the exception of rates for Davidson, Hamilton, Knox, Rutherford, Shelby and Williamson Counties)

Original Rates for Owner's Policy, Leasehold Owner's Policy, Purchase Money Loan Policy, or Leasehold Loan Policy

The rates are quoted for title insurance only and do not include fees or charges for abstracts of title, title searches, attorney's fees, escrow or closing-related services charged locally by abstractors, attorneys or title companies

Minimum Rate shall be \$150.00

Low	High	Increment	Amount
\$0.00	\$50,000	Per Thousand	\$4.25
\$50,001	\$100,000	Per Thousand	\$3.50
\$100,001	\$1,000,000	Per Thousand	\$2.50
\$1,000,001	\$15,000,000	Per Thousand	\$2.00
\$5,000,001	\$10,000,000	Per Thousand	\$1.50
\$10,000,001	\$15,000,000	Per Thousand	\$1.25
\$15,000,001	And Above	Per Thousand	\$1.00

Original Rates for ALTA Homeowner's Policy or Expanded Coverage Loan Policy

Minimum Rate shall be \$180.00

Low	High	Increment	Amount
\$0.00	\$50,000	Per Thousand	\$5.10
\$50,001	\$100,000	Per Thousand	\$4.20
\$100,001	\$1,000,000	Per Thousand	\$3.00
\$1,000,001	\$5,000,000	Per Thousand	\$2.40
\$5,000,001	\$10,000,000	Per Thousand	\$1.80
\$10,000,001	\$15,000,000	Per Thousand	\$1.50
\$15,000,001	And Above	Per Thousand	\$1.20

LOAN POLICY RATES

The rate for a loan policy insuring a purchase money deed of trust granted to secure a loan for the purchase of the insured property shall be the Original Title Insurance Rate for Owner's and Leasehold Owner's Policies, set forth hereinafter for the applicable County, if an owner's policy is not issued in the transaction.

The rate for an ALTA Expanded Coverage Residential Loan Policy insuring a purchase money deed of trust granted to secure a loan for the purchase of the insured property shall be the Original Title Insurance Rate for the ALTA Homeowner's Policy of Title Insurance, as set forth hereinafter for the applicable County, if an owner's policy is not issued in the transaction.

REISSUE RATE

When application for owner's title insurance is made within ten (10) years of the effective date of a previous policy, a reissue rate of 70% of the applicable original rate shall be used. A previous policy is defined as a policy which insures the current owner, lessee or mortgage. Proof of prior policy must be provided in order for reissue credit to be given. The Company is under no obligation to inquire about or determine whether there is an existing in-force Owner's, Leasehold Owner's, Homeowner's, Loan, Leasehold Loan, or Expanded Loan policy

All policies issued for which reissue rates are charged shall be subject to the minimum rates set forth for each county below.

Davidson County	\$200.00
Knox County	\$200.00
Rutherford County	\$200.00
Shelby County	\$200.00
Williamson County	\$200.00
All Other Counties	\$150.00

REFINANCE RATE (LOAN POLICY RATES WHEN NO OWNER'S POLICY ISSUED)

The rate for a standard loan policy insuring a deed of trust secured by a property owned by the borrower or grantor of the deed of trust shall be 70% of the Original Title Insurance Rates for Owner's and Leasehold Owner's policies set forth hereinafter for the applicable County.

The rate for a ALTA Expanded Coverage Residential Loan policy insuring a deed of trust secured by a property owned by the borrower or grantor of the deed of trust shall be 70% of the Original Title Insurance Rates for the ALTA Homeowner's Policy of Title Insurance set forth hereinafter for the applicable County.

SIMULTANEOUS ISSUE

Owner's and Loan Policy(ies)

When an owner's and loan policy or policies covering identical land are to be issued simultaneously, the charge applicable for the owner's policy shall be the applicable owner's rate. The rate for each loan policy or policies simultaneously issued for an amount of coverage not in excess of the owner's liability shall be \$35.00 per policy. The owner's policy must be issued for full value of the property. Loan policy liability in excess of the owner's policy liability shall be charged either the Loan Policy rate or the ALTA Expanded Coverage Residential Loan Policy rate.

Owner's and Leasehold Policy(ies)

When owner's and leasehold policies covering identical land are issued simultaneously, the charge for the owner's policy shall be the applicable owner's rate. The charge for each leasehold policy simultaneously issued for an amount of coverage not in excess of the owner's liability shall be thirty percent (30%) of the original owner's rate, with a minimum of \$35.00. Leasehold policy liability in excess of the owner's policy liability shall be charged or at original title insurance rates for owner's policies in the applicable bracket or brackets.

CONSTRUCTION LOAN

The charge for a construction loan shall be 50% of the original rate for a loan policy or \$150.00, whichever is greater, and for a term not to exceed two (2) years. Full credit of the amount paid for the construction loan policy can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction loan policy.

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN COVERAGE OR "SECOND" OR "JUNIOR" MORTGAGES

The word "mortgage" shall be construed to mean any instrument, commonly used in any given jurisdiction to secure a loan on real estate.

A second or junior mortgage limited coverage loan title policy cannot be issued for less than the full principal debt stated in the insured's mortgage. The policy may only be issued on one-to-four family residential property or a condominium unit.

A limited coverage loan policy expires with the payment or satisfaction of the mortgage described in the policy or endorsements. A new second or junior mortgage given to renew an old second or junior mortgage debt which was covered by limited coverage insurance is a new transaction, creating new liability, and, if insured, carries the rates set forth below.

Liability	Flat Rate
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,000	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00

ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR2	No Charge

MORTGAGE MODIFICATION GUARANTEE

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

CONVERSION OF LEASEHOLD POLICIES

A lessee who has obtained a leasehold policy issued by the Company insuring his or her lease and thereafter purchased the property shall, with ten (10) years from the date of such previous policy, make application for an owner's policy. Upon surrender of such previous policy, the purchaser shall receive a reissue rate equal to 70% of the original premium amount, with the minimum of each county observed.

DELAYED OWNER'S POLICIES

In the event a purchaser of real property has waived in writing the issuance of an owner's policy simultaneously with a loan policy issued at the time he or she purchased the real property, said purchaser may, within twelve (12) months after the date of the loan policy, request in writing an owner's policy with the same effective date. The charge for this owner's policy will be \$35.00 for the amount of coverage not in excess of the aggregate loan liability (for loans on the same property insured within the previous 12 months) plus any adjustment for the difference between the premium for an owner's policy and the premium for a loan policy. Owner's policy liability in excess of the aggregate loan liability shall be charged for at original rates for owner's title insurance in the applicable bracket or brackets.

Such owner's policy, if issued, will be subject to any intervening adverse matters affecting the title.

RISK RATE

The risk rate for the purpose of the tax payable under the provisions of Tennessee Code Annotated § 56-35-107, and establishment of the reserves required under Tennessee Code Annotated §§ 56-35-115 and 56-35-116 shall be the gross premium for each policy above.

SECTION 1-A

SCHEDULE OF RATES

Davidson, Rutherford & Williamson Counties

Original Title Insurance Rates for Owner's Policy, Leasehold Owner's Policy, Purchase Money Loan Policy or Leasehold Loan Policy

Minimum Rate shall be \$200.00

Original Rates for Owner's Policy, Leasehold Owner's Policy, Purchase Money Loan Policy, or Leasehold Loan Policy

The following is a schedule of all-inclusive title insurance premiums for Owner's, Leasehold Owner's, Purchase Money Loan Policy or Leasehold Loan policy:

Liability	Per Thousand
First \$1,000.00 of liability	\$200.00
Over \$1,001.00 and up to \$100,000	\$6.00
Over \$100,001.00 and up to \$500,000.00	\$4.50
Over \$500,001 and up to \$1,000,000.00	\$3.00
Over \$1,000,001.00 and up to \$5,000,000.00	\$2.00
Over \$5,000,001.00 and up to \$10,000,001.00	\$1.50
Over \$10,000,001.00 and up to \$15,000,000.00	\$1.25
Over \$15,000,001.00	\$1.00
MINIMUM RATE	\$200.00

Original Rates for ALTA Homeowner's Policy or Purchase Money ALTA Expanded Coverage Residential Loan Policy

Minimum Rate shall be \$240.00

The following is a schedule of all-inclusive title insurance premiums for an ALTA Homeowner's policy or Purchase Money ALTA Expanded Coverage Loan Policy.

Low	High	Increment	Amount
\$0.00	\$50,000	Per Thousand	\$5.10
\$50,001	\$100,000	Per Thousand	\$4.20
\$100,001	\$1,000,000	Per Thousand	\$3.00

\$1,000,0001	\$5,000,000	Per Thousand	\$2.40
\$5,000,001	\$10,000,000	Per Thousand	\$1.80
\$10 000,001	\$15,000,000	Per Thousand	\$1.50
\$15,000,001	And Above	Per Thousand	\$1.20

LOAN POLICY RATES

The rate for a loan policy insuring a purchase money deed of trust granted to secure a loan for the purchase of the insured property shall be the Original Title Insurance Rate for Owner's and Leasehold Owner's Policies, set forth hereinafter for the applicable County, if an owner's policy is not issued in the transaction.

The rate for an ALTA Expanded Coverage Residential Loan Policy insuring a purchase money deed of trust granted to secure a loan for the purchase of the insured property shall be the Original Title Insurance Rate for the ALTA Homeowner's Policy of Title Insurance, as set forth hereinafter for the applicable County, if an owner's policy is not issued in the transaction

REISSUE RATE

When application for owner's title insurance is made within ten (10) years of the effective date of a previous policy, a reissue rate of 70% of the original rate shall be used. A previous policy is defined as a policy which insures the current owner, lessee or mortgage. Proof of prior policy must be provided in order for reissue credit to be given. The Company is under no obligation to inquire about or determine whether there is an existing in-force Owner's, Leasehold Owner's, Homeowner's, Loan, Leasehold Loan or Expanded Loan policy.

All policies issued for which reissue rates are charged shall be subject to the minimum rates set forth for each county below.

Davidson County	\$200.00
Knox County	\$200.00
Rutherford County	\$200.00
Shelby County	\$200.00
Williamson County	\$200.00
All Other Counties	\$150.00

REFINANCE RATE (LOAN POLICY RATES WHEN NO OWNER'S POLICY ISSUED)

The rate for a standard loan policy insuring a deed of trust secured by a property owned by the borrower or grantor of the deed of trust shall be 70% of the Original Title Insurance Rates for Owner's and Leasehold Owner's policies set forth hereinafter for the applicable County.

The rate for a ALTA Expanded Coverage Residential Loan policy insuring a deed of trust secured by a property owned by the borrower or grantor of the deed of trust shall be 70% of the Original Title Insurance Rates for the ALTA Homeowner's Policy of Title Insurance set forth hereinafter for the applicable County.

SIMULTANEOUS ISSUE CHARGES

Owner's and Loan Policy(ies)

When an owner's and loan policy(ies) covering identical land are to be issued simultaneously, the charge for the owner's policy shall be the applicable owner's rate. The charge for each loan policy simultaneously issued for an amount of coverage not in excess of the owner's liability shall be \$35.00. Loan policy liability in excess of the owner's policy liability shall be charged either the Loan Policy rate or the ALTA Expanded Coverage Residential Loan Policy rate.

Owner's and Leasehold Policy(ies)

When an owner's and leasehold policies covering identical land are issued simultaneously, the charge for the owner's policy shall be the applicable owner's rate. The charge for each leasehold policy simultaneously issued for an amount of coverage not in excess of the owner's liability shall be 30% of the original owner's rate, with the minimum of each county observed. Leasehold policy liability in excess of the owner's policy liability shall be charged for at original title insurance rates for owner's policies in the applicable bracket or brackets.

CONSTRUCTION LOAN

The charge for a construction loan shall be 50% of the original rate for a loan policy or \$150.00, whichever is greater, and for a term not to exceed two (2) years. Full credit of the amount paid for the construction loan policy can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction loan policy.

TITLE INSURANCE RATES FOR ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY FORMS AND ENDORSEMENTS ONLY INSURING "SECOND" OR "JUNIOR" MORTGAGES

The word "mortgage" shall be construed to mean any instrument, commonly used in any given jurisdiction to secure a loan on real estate.

A second or junior mortgage limited coverage loan title policy cannot be issued for less than the full principal debt stated in the insured's mortgage. The policy may only be issued on one-to-four family residential property or a condominium unit.

A limited coverage loan policy expires with the payment or satisfaction of the mortgage described in the policy or endorsements. A new second or junior mortgage given to renew an old second or junior mortgage debt which was covered by limited coverage insurance is a new transaction, creating new liability, and, if insured, carries the rates set forth below.

The rates for ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy only shall be:

	(Flat Rate)
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,00	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00

ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR 2	No Charge

The above rates only apply to the referenced policy forms and endorsements insuring junior loans on residential one-to-four family property or a condominium unit.

MORTGAGE MODIFICATION GUARANTEE

Assures the validity, priority and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of liability is the unpaid principal balance of the loan, not to exceed \$250,000 liability.

CONVERSION OF LEASEHOLD POLICIES

A lessee who has obtained a leasehold policy issued by the Company insuring his or her lease and thereafter purchased the property shall, with ten (10) years from the date of such previous policy, make application for an owner's policy. Upon surrender of such previous policy, the purchaser shall receive a reissue rate equal to 70% of the original premium amount.

DELAYED OWNER'S POLICIES

In the event a purchaser of real property has waived in writing the issuance of an owner's policy simultaneously with a loan policy issued at the time he or she purchased the real property, said purchaser may, within twelve (12) months after the date of the loan policy, request in writing an owner's policy with the same effective date. The charge for this owner's policy will be \$35.00 for the amount of coverage not in excess of the aggregate loan liability (for loans on the same property insured within the previous 12 months) plus

any adjustment for the difference between the premium for an owner's policy and the premium a loan policy. Owner's policy liability in excess of the aggregate loan liability shall be charged for at original rates for owner's title insurance in the applicable bracket or brackets.

Such owner's policy, if issued, will be subject to any intervening adverse matters affecting the title.

RISK RATE

The risk rate for the purposes of the tax payable under the provisions of the Tennessee Code Annotated Section 56-35-107, and establishment of the reserves required under the Tennessee Code Annotated Sections 56-35-115 and 56-35-116 shall be that portion of the rates established herein which equals the gross premium for each comparable policy filed for all counties except Davidson, Knox, Hamilton, Rutherford, Shelby and Williamson Counties.

SECTION 1-B

SCHEDULE OF RATES

Hamilton & Knox Counties

Original Title Insurance Rates for Owner's Policy, Leasehold Owner's Policy, Purchase Money Loan Policy or Leasehold Loan Policy

Minimum Rate shall be \$200.00

The following is a schedule of all-inclusive title insurance premiums for Owner's, Leasehold Owner's, Purchase Money Loan Policy or Leasehold Loan policy:

Liability	Per Thousand
First \$1,000.00 of liability	\$200.00
Over \$1,001.00 and up to \$100,000	\$6.00
Over \$100,001.00 and up to \$1,000,000.00	\$3.00
Over \$1,000,001 and up to \$5,000,000.00	\$2.00
Over \$5,000,001.00 and up to \$10,000,000.00	\$1.50
Over \$10,000,001.00 and up to \$15,000,001.00	\$1.25
Over \$15,000,001.00	\$1.00
MINIMUM RATE	\$200.00

Original Rates for ALTA Homeowner's Policy or Purchase Money ALTA Expanded Coverage Residential Loan Policy

Minimum Rate shall be \$240.00

The following is a schedule of all-inclusive title insurance premiums for an ALTA Homeowner's policy or Purchase Money ALTA Expanded Coverage Residential Loan Policy.

Liability	Per Thousand
First \$1,000.00 of liability	\$240.00
Over \$1,001.00 and up to \$100,000	\$7.20
Over \$100,001.00 and up to \$1,000,000.00	\$3.60
Over \$1,000,001 and up to \$5,000,000.00	\$2.40
Over \$5,000,001.00 and up to \$10,000,000.00	\$1.80
Over \$10,000,001.00 and up to \$15,000,001.00	\$1.50
Over \$15,000,001.00	\$1.20
MINIMUM RATE	\$240.00

LOAN POLICY RATES

The rate for a loan policy insuring a purchase money deed of trust granted to secure a loan for the purchase of the insured property shall be the Original Title Insurance Rate for Owner's and Leasehold Owner's Policies, set forth hereinafter for the applicable County, if an owner's policy is not issued in the transaction.

The rate for an ALTA Expanded Coverage Residential Loan Policy insuring a purchase money deed of trust granted to secure a loan for the purchase of the insured property shall be the Original Title Insurance Rate for the ALTA Homeowner's Policy of Title Insurance, as set forth hereinafter for the applicable County, if an owner's policy is not issued in the transaction.

REISSUE RATE

When application for owner's title insurance is made within ten (10) years of the effective date of a previous policy, a reissue rate of 70% of the original rate shall be used. A previous policy is defined as a policy which insures the current owner, lessee or mortgage. Proof of prior policy must be provided in order for reissue credit to be given. The Company is under no obligation to inquire about or determine whether there is an existing in-force Owner's, Leasehold Owner's, Homeowner's, Loan, Leasehold Loan or Expanded Loan policy.

All policies issued for which reissue rates are charged shall be subject to the minimum rates set forth for each county below.

Davidson County	\$200.00
Knox County	\$200.00
Rutherford County	\$200.00
Shelby County	\$200.00
Williamson County	\$200.00
All Other Counties	\$150.00

REFINANCE RATE (LOAN POLICY RATES WHEN NO OWNER'S POLICY ISSUED)

The rate for a standard loan policy insuring a deed of trust secured by a property owned by the borrower or grantor of the deed of trust shall be 70% of the Original Title Insurance Rates for Owner's and Leasehold Owner's policies set forth hereinafter for the applicable County.

The rate for a ALTA Expanded Coverage Residential Loan policy insuring a deed of trust secured by a property owned by the borrower or grantor of the deed of trust shall be 70% of

the Original Title Insurance Rates for the ALTA Homeowner's Policy of Title Insurance set forth hereinafter for the applicable County.

SIMULTANEOUS ISSUE CHARGES

Owner's and Loan Policy(ies)

When an owner's and loan policy(ies) covering identical land are to be issued simultaneously, the charge for the owner's policy shall be the applicable owner's rate. The charge for each loan policy simultaneously issued for an amount of coverage not in excess of the owner's liability shall be \$35.00. Loan policy liability in excess of the owner's policy liability shall be charged either the Loan Policy rate or the ALTA Expanded Coverage Residential Loan Policy rate.

Owner's and Leasehold Policy(ies)

When an owner's and leasehold policies covering identical land are issued simultaneously, the charge for the owner's policy shall be the applicable owner's rate. The charge for each leasehold policy simultaneously issued for an amount of coverage not in excess of the owner's liability shall be 30% of the original owner's rate, with the minimum of each county observed. Leasehold policy liability in excess of the owner's policy liability shall be charged for at original title insurance rates for owner's policies in the applicable bracket or brackets.

CONSTRUCTION LOAN

The charge for a construction loan shall be 50% of the original rate for a loan policy or \$150.00, whichever is greater, and for a term not to exceed two (2) years. Full credit of the amount paid for the construction loan policy can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction loan policy.

TITLE INSURANCE RATES FOR ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY FORMS AND ENDORSEMENTS ONLY INSURING "SECOND" OR "JUNIOR" MORTGAGES

The word "mortgage" shall be construed to mean any instrument, commonly used in any given jurisdiction to secure a loan on real estate.

A second or junior mortgage limited coverage loan title policy cannot be issued for less than the full principal debt stated in the insured's mortgage. The policy may only be issued on one-to-four family residential property or a condominium unit.

A limited coverage loan policy expires with the payment or satisfaction of the mortgage described in the policy or endorsements. A new second or junior mortgage given to renew an old second or junior mortgage debt which was covered by limited coverage insurance is a new transaction, creating new liability, and, if insured, carries the rates set forth below.

The rates for ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy only shall be:

	(Flat Rate)
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,00	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00

ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR 2	No Charge

The above rates only apply to the referenced policy forms and endorsements insuring junior loans on residential one-to-four family property or a condominium unit.

MORTGAGE MODIFICATION GUARANTEE

Assures the validity, priority and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of liability is the unpaid principal balance of the loan, not to exceed \$250,000 liability.

CONVERSION OF LEASEHOLD POLICIES

A lessee who has obtained a leasehold policy issued by the Company insuring his or her lease and thereafter purchased the property shall, with ten (10) years from the date of such previous policy, make application for an owner's policy. Upon surrender of such previous policy, the purchaser shall receive a reissue rate equal to 70% of the original premium amount.

DELAYED OWNER'S POLICIES

In the event a purchaser of real property has waived in writing the issuance of an owner's policy simultaneously with a loan policy issued at the time he or she purchased the real property, said purchaser may, within twelve (12) months after the date of the loan policy, request in writing an owner's policy with the same effective date. The charge for this owner's policy will be \$35.00 for the amount of coverage not in excess of the aggregate loan liability (for loans on the same property insured within the previous 12 months) plus any adjustment for the difference between the premium for an owner's policy and the premium a loan policy. Owner's policy liability in excess of the aggregate loan liability shall be charged for at original rates for owner's title insurance in the applicable bracket or brackets.

Such owner's policy, if issued, will be subject to any intervening adverse matters affecting the title.

RISK RATE

The risk rate for the purposes of the tax payable under the provisions of the Tennessee Code Annotated Section 56-35-107, and establishment of the reserves required under the Tennessee Code Annotated Sections 56-35-115 and 56-35-116 shall be that portion of the rates established herein which equals the gross premium for each comparable policy filed for all counties except Davidson, Knox, Hamilton, Rutherford, Shelby and Williamson Counties.

SECTION 1-C

SCHEDULE OF RATES

Shelby County

Original Title Insurance Rates for Owner’s Policy, Leasehold Owner’s Policy, Purchase Money Loan Policy or Leasehold Loan Policy

Minimum Rate shall be \$200.00

The rates quoted below are for title insurance premium only, and do not include fees or charges for abstract of title, title searches, examination of title, attorney’s fees, escrow or closing-related services charged locally by abstractors, attorneys and title companies.

Attorneys approved by the Company for use by applicants and whose opinions it insures do not represent the Company and are not its Agents for any purpose; they are not approved for any definite term and may be removed from its list at pleasure.

No attorney’s fees or other charges incurred in the preparation of title for insurance are borne by the Company, unless provided for herein or ordered by the Company

The following is a schedule of premiums for original owner’s, leasehold owner’s, leasehold loan or purchase money loan policy.

Liability	Per Thousand
First \$1,000.00 of liability	\$200.00
Over \$1,001.00 and up to \$100,000.00	\$4.00
Over \$100,001.00 and up to \$1,000,000.00	\$3.00
Over \$1,000,001.00	\$1.00
MINIMUM RATE	\$200.00

Original Rates for ALTA Homeowner’s Policy or Purchase Money ALTA Expanded Coverage Residential Loan Policy

Minimum Rate shall be \$240.00

The following is a schedule of premiums for an ALTA Homeowner’s policy or Purchase Money ALTA Expanded Coverage Residential Loan Policy.

Liability	Per Thousand
First \$1,000.00 of liability	\$240.00
Over \$1,001.00 and up to \$100,000.00	\$4.80

Over \$100,001.00 and up to \$1,000,000.00	\$3.60
Over \$1,000,001.00	\$1.20
MINIMUM RATE	\$240.00

LOAN POLICY RATES

The rate for a loan policy insuring a purchase money deed of trust granted to secure a loan for the purchase of the insured property shall be the Original Title Insurance Rate for Owner's and Leasehold Owner's Policies, set forth hereinafter for the applicable County, if an owner's policy is not issued in the transaction.

The rate for an ALTA Expanded Coverage Residential Loan Policy insuring a purchase money deed of trust granted to secure a loan for the purchase of the insured property shall be the Original Title Insurance Rate for the ALTA Homeowner's Policy of Title Insurance, as set forth hereinafter for the applicable County, if an owner's policy is not issued in the transaction.

REISSUE RATE

When application for owner's title insurance is made within ten (10) years of the effective date of a previous policy, a reissue rate of 70% of the original rate shall be used. A previous policy is defined as a policy which insures the current owner, lessee or mortgage. Proof of prior policy must be provided in order for reissue credit to be given. The Company is under no obligation to inquire about or determine whether there is an existing in-force Owner's, Leasehold Owner's, Homeowner's, Loan, Leasehold Loan or Expanded Loan policy.

All policies issued for which reissue rates are charged shall be subject to the minimum rates set forth for each county below.

Davidson County	\$200.00
Knox County	\$200.00
Rutherford County	\$200.00
Shelby County	\$200.00
Williamson County	\$200.00
All Other Counties	\$150.00

REFINANCE RATE (LOAN POLICY RATES WHEN NO OWNER'S POLICY ISSUED)

The rate for a standard loan policy insuring a deed of trust secured by a property owned by the borrower or grantor of the deed of trust shall be 70% of the Original Title Insurance Rates for Owner's and Leasehold Owner's policies set forth hereinafter for the applicable County.

The rate for a ALTA Expanded Coverage Residential Loan policy insuring a deed of trust secured by a property owned by the borrower or grantor of the deed of trust shall be 70% of the Original Title Insurance Rates for the ALTA Homeowner's Policy of Title Insurance set forth hereinafter for the applicable County.

SIMULTANEOUS ISSUE CHARGES

Owner's and Loan Policy(ies)

When an owner's and loan policy(ies) covering identical land are the be issued simultaneously, the charge for the owner's policy shall be the applicable owner's rate. The charge for each loan policy simultaneously issued for an amount of coverage not in excess of the owner's liability shall be \$50.00. Loan policy liability in excess of the owner's policy liability shall be charged either the Loan Policy rate or the ALTA Expanded Coverage Residential Loan Policy rate.

Owner's and Leasehold Policy(ies)

When an owner's and leasehold policies covering identical land are issued simultaneously, the charge for the owner's policy shall be the applicable owner's rate. The charge for each leasehold policy simultaneously issued for an amount of coverage not in excess of the owner's liability shall be 30% of the rates provided above in the original owner's, owner's leasehold, leasehold loan or purchase money loan policy schedule for Shelby County, with the minimum of \$200.00. Leasehold policy liability in excess of the owner's policy liability shall be charged for at original title insurance rates for owner's policies in the applicable bracket or brackets.

CONSTRUCTION LOAN

The charge for a construction loan shall be 50% of the original rate for a loan policy or \$150.00, whichever is greater, and for a term not to exceed two (2) years. Full credit of the amount paid for the construction loan policy can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction loan policy.

TITLE INSURANCE RATES FOR ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY FORMS AND ENDORSEMENTS ONLY INSURING "SECOND" OR "JUNIOR" MORTGAGES

The word "mortgage" shall be construed to mean any instrument, commonly used in any given jurisdiction to secure a loan on real estate.

A second or junior mortgage limited coverage loan title policy cannot be issued for less than the full principal debt stated in the insured's mortgage. The policy may only be issued on one-to-four family residential property or a condominium unit.

A limited coverage loan policy expires with the payment or satisfaction of the mortgage described in the policy or endorsements. A new second or junior mortgage given to renew an old second or junior mortgage debt which was covered by limited coverage insurance is a new transaction, creating new liability, and, if insured, carries the rates set forth below.

The rates for ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy only shall be:

	(Flat Rate)
Up to \$50,000 of liability written	\$235.00
Over \$50,000 and up to \$100,00	\$265.00
Over \$100,000 and up to \$150,000	\$285.00
Over \$150,000 but no greater than \$500,000	\$350.00

ALTA Endorsement Form JR 1	No Charge
ALTA Endorsement Form JR 2	No Charge

The above rates only apply to the referenced policy forms and endorsements insuring junior loans on residential one-to-four family property or a condominium unit.

MORTGAGE MODIFICATION GUARANTEE

Assures the validity, priority and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of liability is the unpaid principal balance of the loan, not to exceed \$250,000 liability.

CONVERSION OF LEASEHOLD POLICIES

A lessee who has obtained a leasehold policy issued by the Company insuring his or her lease and thereafter purchased the property shall, with ten (10) years from the date of such previous policy, make application for an owner's policy. Upon surrender of such previous policy, the purchaser shall receive a reissue rate equal to 70% of the original premium amount.

DELAYED OWNER'S POLICIES

In the event a purchaser of real property has waived in writing the issuance of an owner's policy simultaneously with a loan policy issued at the time he or she purchased the real property, said purchaser may, within twelve (12) months after the date of the loan policy, request in writing an owner's policy with the same effective date. The charge for this owner's policy will be \$50.00 for the amount of coverage not in excess of the aggregate

loan liability (for loans on the same property insured within the previous 12 months) plus any adjustment for the difference between the premium for an owner's policy and the premium a loan policy. Owner's policy liability in excess of the aggregate loan liability shall be charged for at original rates for owner's title insurance in the applicable bracket or brackets.

Such owner's policy, if issued, will be subject to any intervening adverse matters affecting the title.

Such owner's policy, if issued, will be subject to any intervening adverse matters affecting the title.

FORECLOSURE RATE

When the insured mortgage under a prior policy of title insurance issued by a title insurer satisfactory to the Company acquires title by foreclosure to property insured by said policy, the Company will allow a credit of fifty percent (50%) of the rates set forth above in the original owner's, owner's leasehold, leasehold loan or purchase money loan policy for Shelby County, when application is made for an owner's policy of title insurance issued in favor of said Mortgagee.

RISK RATE

The risk rates set out herein are for gross rates for title insurance.

The risk rate applicable to Shelby County shall be calculated at sixty (60%) of these rates for the purpose of establishing appropriate premium taxes and reserves. Risk rate does not include charges for extra-hazardous, special or endorsement related risks.

Section 2

HIGH LIABILITY TRANSACTIONS

Notwithstanding the rates set forth in this manual, the charges for policies where the aggregate amount of insurance or liability is \$15,000,000.00 or more may be subject to negotiation and agreement between the Company and the customer. In no event will the negotiated rates be less than the filed rates.

SECTION 3

CLOSING PROTECTION LETTERS

Closing Protection is available as an option to the parties of the transaction. This protection is apart and separate of the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for closing protection to be an available option. The election for closing protection must be made prior to or at the time of closing. The protection when purchased includes the buyer, lender and seller if it involves a sale/purchase transaction. A fee of \$50 per requesting party (buyer, seller or lender), per transaction is payable in full to the Underwriter at closing for the additional risk it assumes when providing closing protection. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50.00 would be payable.

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.

Various non-listed endorsements 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.

In no event will the aggregate charges of all endorsement fees exceed 130% of the original policy premium.

STANDARD RESIDENTIAL ENDORSEMENTS (1 TO 4 FAMILY SINGLE FAMILY)

No charge for the following standard residential endorsements

ALTA	Description	Owr	Lndr
4-06	CONDOMINIUM ENDORSEMENT All assessment liens	X	X
4.1-06	CONDOMINIUM ENDORSEMENT No violation of CC&R's separate taxation, encroachments, right of first refusal	X	X
5-06	PUD ENDORSEMENT ALL ASSESSMENT LIENS	X	X
5.1-06	PUD ENDORSEMENT No violations of CC&R's, priority of assessments, encroachments, right of first refusal.	X	X
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
6.2-06	VARIABLE RATE MORTGAGE – NEGATIVE AMORTIZATION ENDORSEMENT Variable rate mortgage endorsement for mortgages with negative amortization.		X
7-06	MANUFACTURED HOUSING UNIT ENDORSEMENT Manufactured housing unit is located on the land.		X

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
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	
8.1-06	ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT Covering residential property only. Insures lender against environmental liens having priority over the insured mortgage		X
8.2-06	ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT – COMMERCIAL PROPERTY Same as above except for commercial property	X	X
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
GE-1	GAP ENDORSEMENT	X	X
GE-3	POLICY MODIFICATION (CORRECTION) ENDORSEMENT	X	X

For any Residential Endorsement not listed above, the charge shall be \$25.00

COMMERCIAL ENDORSEMENTS

For any Commercial Endorsement listed below, the charge shall be 10% of the Original Rate

Note: The minimum charge for any commercial endorsement is \$100.00

ALTA	Description	Owr	Lndr
1-06	STREET ASSESSMENTS ENDORSEMENT With Street Improvement Assessment Coverage		X
3-06	ZONING – UNIMPROVED LAND ENDORSEMENT Provide insurance against violations of zoning ordinances.	X	X
3.1-06	ZONING – COMPLETED STRUCTURE ENDORSEMENT Provides certain protection to an insured against certain aspects regarding zoning ordinances on improved property	X	X

5.1-06	PUD ENDORSEMENT No violations of CC&R's, priority of assessments, encroachments, right of first refusal.	X	X
8.2-06	ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT – COMMERICAL PROPERTY Same as above except for commercial property	X	X
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
9.1-06	COVENANTS, CONDITIONS & RESTRICTIONS- UNIMPROVED LAND-OWNERS POLICY ENDORSEMENT Restrictions, Encroachments and Minerals –Same as above but for Unimproved Owners	X	
9.2-06	COVENANTS, CONDITIONS & RESTRICTIONS- IMPROVED LAND-OWNERS POLICY ENDORSEMENT Restrictions, Violations and Encroachments and Same as above but for Improved - Owners	X	
9.3-06	COVENANTS, CONDITIONS & RESTRICTIONS - LOAN POLICY ENDORSEMENT Restrictions, Violations and Encroachments – Same as above except for Future Improvements		X
10-06	ASSIGNMENT ENDORSEMENT Insures the assignee of the insured mortgage that the assignment of mortgage is valid		X
10.1-06	ASSIGNMENT AND DATEDOWN ENDORSEMENT Insures the assignee the validity of assignment; priority of the lien		X
11-06	MORTGAGE MODIFICATION ENDORSEMENT Insures lender against the invalidity, unenforceability and lack of priority because of a recorded modification		X
11.1-06	MORTGAGE MODIFICATION WITH SUBORDINATION ENDORSEMENT Same as above but when loan has been subordinated to another lien		X
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
13-06	LEASEHOLD-OWNER'S ENDORSEMENT Adding leasehold owners coverage to policy	X	
13.1-06	LEASEHOLD-LENDERS ENDORSEMENT Adding leasehold lenders coverage to policy		X
14-06	FUTURE ADVANCE – PRIORITY ENDORSEMENT Insures a lender against loss due to an additional advance not having priority		X
14.1-06	FUTURE ADVANCE - KNOWLEDGE ENDORSEMENT		X

	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.		
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
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
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	
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	
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	
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
17-06	ACCESS AND ENTRY ENDORSEMENT Assures that the property abuts a physically open street.	X	X
17.1-06	INDIRECT ACCESS & ENTRY ENDORSEMENT Insures that an easement provides actual vehicular and pedestrian access	X	X
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
18-06	SINGLE TAX PARCEL ENDORSEMENT – Insures that the insured parcel has a specific tax identification number	X	X
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 at date of policy	X	X
19-06	CONTIGUITY – MULTIPLE PARCELS ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X

19.1-06	CONTIGUITY – SINGLE PARCEL ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X
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
22-06	LOCATION ENDORSEMENT Insures that a designed improvement is located on the land and is known as a particular street address	X	X
22.1-06	LOCATION & MAP ENDORSEMENT Same as above but must attach a map of property	X	X
23-06	CO-INSURANCE – SINGLE PARCEL – ENDORSEMENT UNDERWRITING APPROVAL REQUIRED Identifies other insures and allocates the amount of liability between the insurers	X	X
24-06	DOING BUSINESS AS ENDORSEMENT Insures lender against unenforceability of lien because the loan violated doing business laws of the state.		X
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
25.1-06	SAME AS PORTION OF SURVEY ENDORSEMENT Same as above but only a portion of the survey	X	X
26-06	SUBDIVISION ENDORSEMENT Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances	X	X
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
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
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
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

29.2-06	INTEREST RATE SWAP ENDORSEMENT-DIRECT OBLIGATION Define amount		X
29.3-06	INTEREST RATE SWAP ENDORSEMENT-ADDITIONAL INTEREST Defined amount		X
30-06	SHARED APPRECIATION MORTGAGE ENDORSEMENT Insures lender invalidity or unenforceability of the insured mortgage under a shared appreciation mortgage		X
30.1-06	COMMERCIAL PARTICIPATION INTEREST ENDORSEMENT – provides coverage against lack of priority, unenforceability, or invalidity as a result of shared appreciation		X
31-06	SEVERABLE IMPROVEMENTS Insures loss by reason of a defect, lien or encumbrance on severable improvements		X
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
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
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
34-06	IDENTIFIED RISK COVERAGE ENDORSEMENT – Insures against a final court order enforcing an Identified Risk in favor of an adverse party	X	X
GE-1	GAP ENDORSEMENT	X	X
GE-3	POLICY MODIFICATION (CORRECTION) ENDORSEMENT	X	X