

ENDORSEMENTS – QUICK GUIDE SUMMARY

The table below summarizes for each endorsement whether:

- It may be used on Owner’s (“O”) or Loan (“L”) policies, or both (“O/L”)
- It is for use on Residential (“R”) or Commercial (“C”), or both (“R/C”)
- State office approval for issuance is required (“Yes”)

ENDORSEMENT		OWNER’S OR LOAN	RESI. OR COMM’L.	COST	STATE OFFICE APPROVA L
ALTA 1-06	Street Assessment	L	R/C	No charge	
ALTA 3-06	Zoning	O/L	R/C	15% of Standard - \$150 minimum	Yes
ALTA 3.1-06	Zoning – Completed Structure	O/L	R/C	20% of Standard - \$150 minimum	Yes
ALTA 3.2-06	Zoning – Land Under Development	O/L	R/C	20% of Standard - \$150 minimum	Yes
ALTA 4.1-06	Condominium	O/L	R/C	\$25.00	
ALTA 5.1-05	Planned Unit Development	O/L	R/C	\$25.00	
ALTA 6-06	Variable Rate Mortgage	L	R/C	\$25.00	
ALTA 6.1-06	Variable Rate – Regulations	L	R/C	\$25.00	
ALTA 6.2-06	Variable Rate – Neg. Amort.	L	R/C	\$25.00	
ALTA 7-06	Manufactured Housing Unit	O/L	R	\$50.00	
ALTA 8.1-06	Environmental Protection Liens	L	R	\$25.00	
ALTA 8.2-06	Environmental Protection Liens – Commercial	L	C	\$100.00	
ALTA 9.1-06	Covenants, Conditions, Restrictions ("CCR") - Owner – Unimproved Land	O	C	10% of Premium - \$100 minimum	
ALTA 9.2-06	CCR – Owner – Improved Land	O	R/C	10% of Premium - \$100 minimum	
ALTA 9.3-06	CCR – Loan	L	R/C	\$25.00 - 1-4 family residential; otherwise 10% of premium - \$100 minimum	
ALTA 9.6.1-06	Private Rights – Current Assessments - Loan	L	R/C	\$25.00 - 1-4 family residential; otherwise 10% of premium - \$100 minimum	
ALTA 9.7-06	REM – Land Under Development – Loan	L	R/C	\$25.00 - 1-4 family residential; otherwise 10% of premium - \$100 minimum	
ALTA 9.8-06	REM – Land Under Development - Owner			10% of Premium - \$100 minimum	
ALTA 9.9-06	Private Rights – Owner	O	R/C	10% of Premium - \$100 minimum	
ALTA 9.10-06	REM – Current Violations – Loan	L	R/C	\$25.00 - 1-4 family residential; otherwise 10% of premium - \$100 minimum	
ALTA 10-06	Assignment of Mortgage	L	R/C	\$50 + \$50 exam + pass-through	
ALTA 10.1-06	Assignment and Date Down	L	R/C	\$75 + \$90 exam + pass-through	
ALTA 11-06	Mortgage Modification	L	R/C	Modification Rate	
ALTA 12-06	Aggregation ("Tie-in")	L	C	10% of Premium	Yes
ALTA 12.1-06	Aggregation – State Limits	L	C	10% of Premium	Yes
ALTA 13-06	Leasehold Owners	O	R/C	Applicable Rate	
ALTA 13.1-06	Leasehold Loan	L	R/C	Applicable Rate	

ALTA 14-06	Future Advance – Priority	L	R/C	\$50.00	
ALTA 14.1-06	Future Advance – Knowledge	L	R/C	\$50.00	
ALTA 14.2-06	Future Advance – Letter of Credit	L	R/C	\$50.00	
ALTA 14.3-06	Future Advance – Reverse Mortgage	L	R	\$25.00	
ALTA 15-06	Non-Imputation – Full Equity Transfer	O	C	20%	Yes
ALTA 15.1-06	Non-Imputation – Additional Insured	O	C	20%	Yes
ALTA 15.2-06	Non-Imputation – Partial Equity Transfer	O	C	20% or Regular Premium	Yes
ALTA 16-06	Mezzanine Financing	O	C	30% of Premium - \$500 Minimum	Yes
ALTA 17-06	Access and Entry	O/L	R/C	\$50.00	
ALTA 17.1-06	Indirect Access and Entry	O/L	R/C	\$50.00	
ALTA 17.2-06	Utility Access	L	R/C	\$50.00	
ALTA 18-06	Single Tax Parcel	O/L	R/C	\$50.00	
ALTA 18.1-06	Multiple Tax Parcel	O/L	R/C	\$50.00	
ALTA 19-06	Contiguity – Multiple Parcels	O/L	R/C	\$50.00	
ALTA 19.1-06	Contiguity – Single Parcel	O/L	R/C	\$50.00	
ALTA 19.2-06	Contiguity - Specified Parcels	O/L	R/C	\$50.00	
ALTA 20-06	“First Loss” – Multiple Parcel Transaction	L	C	10% of Premium - \$500 minimum	Yes
ALTA 22-06	Location	L	R/C	\$25.00	
ALTA 23-06	Co-Insurance-Single Policy	O/L	C	n/a	Yes
ALTA 25-06	Same as Survey	L	R/C	\$25.00	
ALTA 25.1-06	Same as Portion of Survey	L	R/C	\$25.00	
ALTA 28-06	Easement – Damage or Enforced Removal	L	R/C	\$25.00	
ALTA 28.1-06	Encroachments – Boundaries and Easements	L	R/C	\$25.00	
ALTA 28.2-06	Encroachments – Boundaries and Easements – Described Improvements	L	C	\$25.00	
ALTA 28.3-06	Encroachments - Boundaries and Improvements - Described Improvements and Land Under Development	L	R/C	\$25.00	
ALTA 29-06	Interest Rate Swap Endorsement – Direct Obligation	L	C	5% with policy; 10% subsequent; \$100 minimum	Yes
ALTA 29.1-06	Interest Rate Swap Endorsement – Additional Interest	L	C	5% with policy; 10% subsequent; \$100 minimum	Yes
ALTA 29.2-06	Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	L	C	5% with policy; 10% subsequent; \$100 minimum	Yes
ALTA 29.3-06	Interest Rate Swap Endorsement – Additional Interest – Defined Amount	L	C	5% with policy; 10% subsequent; \$100 minimum	Yes
ALTA 30-06	One to Four Family Shared Appreciation Mortgage Endorsement	L	R	5% of premium, \$100 minimum	Yes
ALTA 30.1-06	Commercial Participation Interest	L	C	10% of premium, \$100 minimum	Yes
ALTA 31-06	Severable Improvements	O/L	C	20% of premium, \$500 minimum	Yes
ALTA 33-06	Disbursement Endorsement	L	R/C	\$150 + \$45 rundown + pass throughs	
ALTA 34-06	Identified Risk Coverage	O/L	R/C	\$25.00 or commensurate with risk	Yes
ALTA 35-06	Minerals and Other Subsurface Substances – Buildings	O/L	R/C	\$25.00 – 1-4 family residential; otherwise 10% of premium - \$100 minimum	

ALTA 35.1-06	Minerals and Other Subsurface Substances – Improvements	O/L	R/C	\$25.00 – 1-4 family residential; otherwise 10% of premium - \$100 minimum	
ALTA 35.2-06	Minerals and Other Subsurface Substances – Defined Improvements	O/L	R/C	\$25.00 – 1-4 family residential; otherwise 10% of premium - \$100 minimum	

ALTA 35.3-06	Minerals and Other Subsurface Substances – Land Under Development	O/L	R/C	\$25.00 – 1-4 family residential; otherwise 10% of premium - \$100 minimum	
ALTA 36-06	Energy Project – Leasehold/Easement – Owner	O	C	10% of premium; \$100 minimum	Yes
ALTA 36.1-06	Energy Project – Leasehold/Easement – Loan	L	C	10% of premium; \$100 minimum	Yes
ALTA 36.2-06	Energy Project – Leasehold – Owner	O	C	10% of premium; \$100 minimum	Yes
ALTA 36.3-06	Energy Project – Leasehold – Loan	L	C	10% of premium; \$100 minimum	Yes
ALTA 36.4-06	Energy Project – Covenants, Conditions, Restrictions – Land Under Development – Owner	O	C	10% of premium; \$100 minimum	Yes
ALTA 36.5-06	Energy Project – Covenants, Conditions, Restrictions – Land Under Development – Loan	L	C	10% of premium; \$100 minimum	Yes
ALTA 36.6-06	Energy Project – Encroachments	O/L	C	10% of premium; \$100 minimum	Yes
ALTA 36.7-06	Energy Project – Fee Estate – Owner	O	C	10% of premium; \$100 minimum	Yes
ALTA 36.8-06	Energy Project – Fee Estate – Loan	L	C	10% of premium; \$100 minimum	Yes
ALTA 37-06	Assignment of Leases or Rents	L	C	5% of premium/\$100 minimum	
ALTA 43-06	Anti-Taint	L	C	10% of premium/\$100 minimum	
ALTA 45-06	Pari Passu	L	C	10% of premium; \$100 minimum	Yes
	Assignment of Mortgage – Policy Update	L	R/C	\$150 + \$90 Exam + pass-through	
	Construction Loan Special Policy	L	R/C	Construction Rate	
	Contract Vendee's Interest	O	R/C	10% of premium/\$100 minimum	
	Convertible Adjustable Rate Mortgage	L	R/C	\$25.00	
	Fairway Endorsement – LLC	O	C	\$50.00	Yes
	Fairway Endorsement – Partnership	O	C	\$50.00	Yes
	FNMA Balloon Mortgage	L	R	\$25.00	
	Going Concern	O	C	20% of premium	Yes
	"Last Dollar" – Application of Mortgage Payments	L	C	No Charge	Yes
	Modifiable Mortgage Option	L	R/C	\$50.00	Yes
	Option Endorsement	O	R/C	10% of premium/\$100 minimum	
	Reverse Annuity Mortgage	L	R	\$25.00	
	Secondary Mortgage Market	L	R	\$25.00	
	Subdivision	O/L	R/C	5% of Premium - \$100 minimum	
	Successors & Transferees Coverage	O	R/C	10%/20%	
	Survey Endorsement	O/L	R/C	\$25.00	
	Lender's Survey Endorsement (Without Survey)	L	R	\$25.00	
	Survey Endorsement (Without Survey) for Resi. Condos and Co-ops	O/L	R	\$25.00	
	Waiver of Arbitration	O/L	R/C	No Charge	