

MANUAL OF
RATES AND FORMS FOR TITLE INSURANCE
IN
THE STATE OF LOUISIANA

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**LOUISIANA TITLE STATISTICAL SERVICES
ORGANIZATION, INC.**

This Manual sets forth the definitions, general rules, rates and policy forms, endorsements and other forms for use by members and subscribers to the Louisiana Title Statistical Services Organization, Inc. (LATISSO). No other entities or parties are entitled to rely upon this Manual. To the extent that this Manual is not yet complete, members continue to rely on their independently filed rates and forms.

LOUISIANA TITLE STATISTICAL SERVICES ORGANIZATION

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ALTA Owner’s Policy, ALTA Adopted 06/17/06 – LA (Adopted 6-17-06) 04/01/2014 **(Withdrawn – Effective 05/01/25)**

ALTA Homeowner’s Policy - LA Adopted 10-17-98 Revised 10-22-03, 01-01-08, 02-03-10, 12-02-13 (01/01/2015) 2014 **(Withdrawn – Effective 05/01/25)** ALTA Loan Policy– LA Adopted 06-17-06 (04/01/14) 2014 **(Withdrawn – Effective 05/01/25)**

ALTA Expanded Coverage Residential Loan Policy - LA, Adopted 10-13-01 Revised 01-01-08, 02-03-10, 07-26-10, 12-02-13 (08/04/14) 2014 **(Withdrawn – Effective 05/01/25)**

ALTA Short Form Expanded Coverage Residential Loan Policy – LA Revised 7-26-10 (08/04/14) **(Withdrawn – Effective 05/01/25)**

ALTA Commitment – LA Adopted 06-17-06 (06/17/06) 2014 **(Withdrawn – Effective 05/01/25)**

ALTA Commitment for Title Insurance – Modified LA Adopted 6-17-06 Technical Corrections 08-01-2016 (06/01/2017) 2014 **(Withdrawn – Effective 05/01/25)**

ALTA Short Commitment for a Short Form Residential Loan Policy – Modified LA Adopted 12-01-2017 (05/01/2018) 2014 **(Withdrawn – Effective 05/01/25)**

ALTA Short Form Residential Loan Policy – LA Revised 6-16-07 (04/01/2014) **(Withdrawn – Effective 9/1/2025)**

ALTA U.S. Policy Form – LA Revised 9-28-91 12-03-12 (06/01/13)

ALTA Residential Limited Coverage Mortgage Modification Policy – Modified LA– Adopted 12-01-14 Technical Correction 08-01-16 (06/01/2017) 2014 **(Withdrawn – Effective 05/01/25)**

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SPECIMEN FORMS – 2021 POLICIES:

ALTA Loan Policy of Title Insurance [2021 v. 01.00 (07-01-2021)] (10/01/2022)

ALTA Owner's Policy of Title Insurance [2021 v. 01.00 (07-01-2021)] (10/01/2022)

ALTA Homeowner's Policy of Title Insurance [2021 v. 01.01 (07-01-2021 TC 09-21-2021)]
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ALTA Commitment for Title Insurance [2021 v. 01.00 (07-01-2021)] (10/01/2022)

ALTA Expanded Coverage Residential Loan Policy – Modified LA – Assessments Priority [2021 v.
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ALTA Short Form Expanded Coverage Residential Loan Policy – Modified LA – Assessments
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ALTA Short Form Commitment for Title Insurance - Modified LA - for a Short Form Residential
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ALTA Short Form Residential Loan Policy– Modified LA - Assessments Priority [2021 v.01.00 (07-
01-2021) (04/01/23)

ALTA Residential Limited Coverage Mortgage Modification Policy – Modified LA [2021 v.01.01
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SPECIMEN FORMS – CLOSING PROTECTION COVERAGE FORMS

ALTA Closing Protection Coverage Single Transaction – Modified LA [2018 v. 2.00 (04-02-2021)]
Adopted 04-02-2021 (10/01/2022)

ALTA Closing Protection Coverage – LA-Multiple Transaction – Modified LA [2018 v.2.00 (04-02-
2021)] Adopted 04-02-2021 (10/01/2022)

Acknowledgement of Offer and Informed Decision (08/01/04)

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ENDORSEMENTS

1996 Series ALTA Endorsements (WITHDRAWN – Effective 10/01/2022)

2006 Series - ALTA Endorsements

- ALTA Endorsement 1-06 (Street Assessments) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 3-06 (Zoning) Adopted 06/17/06 [(For use with 2006 ALTA policy forms)] (10/01/2022)
- ALTA Endorsement 3.1-06 (Zoning-Completed Structure) Revised 10-22-09 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 3.2-06 (Zoning – Land Under Development) Revised 04-02-12 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 3.3-06 Zoning—Completed Improvement—Non-Conforming Use Adopted 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022) ALTA Endorsement 3.4-06 Zoning—No Zoning Classification Adopted 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 3.4-06 Zoning—No Zoning Classification Adopted 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 4-06 (Condominium—Assessments Priority) Adopted 06-17-2006, Revised 10-16-2008, 02-03-2010 Technical Correction 12-01-2016 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 4.1-06 (Condominium—Current Assessments) Adopted 06-17-2006, Revised 10-16-2008 Technical Correction 12-01-2016 [(For Use With ALTA 2006 Policy Forms)] (10/01/2022)
- ALTA Endorsement 5-06 (Planned Unit Development—Assessments Priority) Adopted 06-17-2006 Revised 10-16-2008, 02-03-2010 Technical Correction 12-01-2016, 12-01-2017 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 5.1-06 (Planned Unit Development—Current Assessments) Adopted 06-17-2006 Revised 10-16-2008 Technical Correction 12-01-2016, 12-01-2017 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 6-06 (Variable Rate Mortgage) Revised 10/16/08 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 6.2-06 (Variable Rate Mortgage-Negative Amortization) Revised 10/16/08 [(For Use With 2006 ALTA Policy Forms)]
- ALTA Endorsement 7-06 (Manufactured Housing Unit) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA policy forms)] (10/01/2022)
- ALTA Endorsement 7.1-06 (Manufactured Housing— Conversion; Loan) Adopted 06/17/06 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 7.2-06 (Manufactured Housing— Conversion; Owners) Adopted 06/17/06 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 8.1-06 (Environmental Protection Lien) Adopted 6/17/06 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

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- ALTA Endorsement 8.2-06 (Commercial Environmental Protection Lien) Adopted 10/16/08 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9-06 ALTA Endorsement 9.2-06 (Restrictions, Encroachments, Minerals – Loan Policy) Revised 04-02-2012 Technical Correction 08-01-2016 12-01-2018 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy) Revised 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner’s Policy) Revised 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) Revised 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.6-06 (Private Rights – Loan Policy) Revised 04-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.6.1-06 (Private Rights—Current Assessments—Loan Policy) Adopted 04-02-15 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.7-06 (Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.8-06 (Covenants Conditions and Restrictions – Land Under Development – Owner’s Policy) Adopted 04-02-12 [(For Use With the 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.9-06 (Private Rights – Owner’s Policy) Adopted 04-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy) Adopted 04-02-13 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 10-06 (Assignment) Revised 02-03-10 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 10.1-06 (Assignment and Date Down) Revised 02-03-10 Technical Correction 08-01-16 [(For Use With 2006 ALTA Policy)] (10/01/2022)
- ALTA Endorsement 11-06 (Mortgage Modification) Adopted 6/17/06 [(For Use With 2006 ALTA Policy Forms)]Forms)] (10/01/2022)
- ALTA Endorsement 11.1-06 Mortgage Modification with Subordination) Adopted 10-22-09 [(For Use With 2006 ALTA Policy Forms)](10/01/2022)
- ALTA Endorsement 11.2-06 (Mortgage Modification with Additional Amount of Insurance) Adopted 12-02-13 [(For Use With 2006 ALTA Policy Forms)](10/01/2022)
- ALTA Endorsement 12-06 (Aggregation – Loan) Revised 04-02-13 [(For Use With 2006 ALTA Policy Forms)] ((10/01/2022)
- ALTA Endorsement 12.1-06 (Aggregation – State Limits - Loan) Adopted 04-02-13 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 13-06 (Leasehold – Owner's) Revised 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

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- ALTA Endorsement 13.1-06 (Leasehold – Loan) Revised 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 14-06 (Future Advance – Priority) Revised 2-3-11 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 14.1-06 (Future Advance – Knowledge) Revised 2-3-11 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 14.2-06 (Future Advance — Letter of Credit) Revised 2-3-11 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 14.3-06 (Future Advance – Reverse Mortgage) Revised 2-3-11 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 15-06 (Nonimputation — Full Equity Transfer) Adopted 6-17-06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 15.1-06 (Nonimputation-Additional Insured) Adopted 6-17-06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 15.2-06 (Nonimputation-Partial Equity Transfer) Adopted 6-17-06 Technical Correction 08-01-15 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 16-06 (Mezzanine Financing) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 17-06 (Access and Entry) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
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- ALTA Endorsement 17.2-06 (Utility Access) Adopted 10/16/08 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 18-06 (Single Tax Parcel) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 18.1-06 (Multiple Tax Parcel – Easements) Adopted 06-17-2006 Technical Correction 12-01-2016 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 18.2-06 (Multiple Tax Parcel) Adopted 08-01-2016 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 18.3-06 Single Tax Parcel and ID Adopted 12-01-2018 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
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- ALTA Endorsement Form 19.1-06 (Contiguity-Single Parcel) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 19.2-06 (Contiguity—Specified Parcels) Adopted 04-02-15 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
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- ALTA 22.1-06 (Location and Map) Adopted 6/17/06 [For Use With 2006 or 2021 ALTA Policy Forms]
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- ALTA Endorsement 24-06 (Doing Business) Adopted 10/16/08 [(For Use With 2006 or 2021 ALTA Policy
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- ALTA Endorsement 25-06 (Same as Survey) Adopted 10/16/08 [(For Use With 2006 or 2021 ALTA Policy
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- ALTA Endorsement 25.1-06 (Same as Portion of Survey) Adopted 10/16/08 [(For Use With 2006 or 2021
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- ALTA Endorsement 29.1-06 (Interest Rate Swap Endorsement – Additional Interest) Adopted 02-03-10
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- ALTA Endorsement 29.2-06 (Interest Rate Swap Endorsement – Direct Obligation - Defined Amount)
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- ALTA Endorsement 29.3-06 (Interest Rate Swap Endorsement – Additional Interest - Defined Amount)
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- ALTA Endorsement 32.1-06 (Construction Loan – Direct Payment) Revised 04-02-2013 Technical Correction 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 32.2-06 (Construction Loan – Insured’s Direct Payment) Adopted 08-01-2012 Revised 04-02-2013 Technical Correction 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
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- ALTA Endorsement 35.1-06 (Minerals and Other Subsurface Substances – Improvements) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
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- ALTA Endorsement 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36-06 (Energy Project – Leasehold/Easement – Owner’s) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.1-06 (Energy Project – Leasehold/Easement – Loan) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.2-06 (Energy Project – Leasehold – Owner’s) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.3-06 (Energy Project – Leasehold – Loan) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.4-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.5-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.6-06 (Energy Project – Encroachments) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.7-06 (Energy Project – Fee Estate – Owner’s Policy) Adopted 12-01-14 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
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ALTA Endorsement 40.1-06 (Tax Credit –Defined Amount – Owner’s Policy) Adopted 04-02-14 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA 41-06 Endorsement 41-06 (Water – Buildings) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA 41.1-06 Endorsement 41.1-06 (Water – Improvements) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA 41.2-06 Endorsement 41.2-06 (Water – Described Improvements) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)](10/01/2022)

ALTA 41.3-0 ALTA Endorsement 42-06 (Commercial Lender Group Endorsement) [2021 v.01.01 (05-02-2024)] (09/01/2025)

ALTA Endorsement 42 (Commercial Lender Group Endorsement) [2021 v.01.01 (05-02-2024)] [(For Use With 2006 or 2021 ALTA Policy Forms)] (09/01/2025)

ALTA Endorsement 43-06 (Anti-Taint) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 44-06 (Insured Mortgage Recording - Loan) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 45-06 (Pari Passu Mortgage – Loan Policy) Adopted 12-01-14 [(For Use With 2006 or 2021ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 46-06 (Option) Adopted 08-01-15 (08/01/2023)

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ALTA Endorsement 3.2 Zoning—Land Under Development [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)

ALTA Endorsement 3.3 Zoning—Completed Improvement— Legal Non-Conforming Use [2021 v.01.01 (04-02-2024)] (09/01/2025)

ALTA Endorsement 3.4 Zoning – No Zoning Classification [2021 v. 01 00 (07-012021)] [(For Use With 2021 Policy)] (10/012022)

ALTA Endorsement 4 Condominium—Assessments Priority [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] 3.4 Zoning—No Zoning Classification [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)

ALTA Endorsement 4.1 Condominium—Current Assessments [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)

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- ALTA Endorsement 6.2 Variable Rate Mortgage—Negative Amortization [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 7.1 Manufactured Housing—Conversion—Loan Policy [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 7.2 Manufactured Housing—Conversion—Owner’s Policy [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
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- ALTA Endorsement 10 Assignment [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
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- ALTA Endorsement 11.2 Mortgage Modification with Additional Amount of Insurance [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
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- ALTA Endorsement 14 Future Advance—Priority [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 14.1 Future Advance—Knowledge [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 14.2 Future Advance—Letter of Credit [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 14.3 Future Advance—Reverse Mortgage [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 26 Subdivision [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 27 Usury [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 28.1 Encroachments—Boundaries and Easements [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022) ALTA Endorsement 30 One-to-Four

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Family Shared Appreciation Mortgage [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)] (10/01/2022)

ALTA Endorsement 30 One-to-Four Family Shared Appreciation Mortgage [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)]

ALTA Endorsement 30.1 Commercial Participation Interest [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)] (10/01/2022)

ALTA Endorsement 32 Construction Loan [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)] (10/01/2022)

ALTA Endorsement 32.1 Construction Loan—Direct Payment [2021 v. 01.01 (07-01-2021 TC 09-27-2021)] [(For Use With the 2021 Policies)] (10/01/2022)

ALTA Endorsement 32.2 Construction Loan—Insured's Direct Payment [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)] (10/01/2022)

ALTA 34.1 Identified Exception & Identified Risk Coverage [2021 01.00 (07-01-2021)] (08/01/2023)

LATISSO Endorsements

LATISSO 100 Collateral Mortgage Endorsement (08/01/2023)

LATISSO 101 Multiple Indebtedness Mortgage Endorsement (08/01/2023)

LATISSO 102 Increased Coverage Endorsement (04/01/10)

LATISSO 103 Foundation Adopted 05-01-2011 (05/01/2011)

LATISSO 104 Co-Insurance –Single Policy Modified to Add Limited Joint & Several Liability Provision (04/01/14)

LATISSO 105 Special Measure of Loss – Loan Policy Endorsement (01/01/15)

LATISSO 106 Special Measure of Loss – Owner's Policy Endorsement (01/01/15)

LATISSO 107 LA Premium Disclosure Form (07/01/2016)

LATISSO 108 Date Down Endorsement Loan Policy (08/01/2023)

LATISSO 109 Limited Construction and Advance Endorsement (11/01/2024)

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SECTION 1 GENERAL PROVISIONS AND DEFINITIONS

- GP-1.** The general provisions, rules, rates and forms contained herein are in compliance with the applicable Louisiana statutes.
- GP-2.** Intentionally deleted.
- GP-3.** The rates set forth herein do not include any charge made for title search, title examination, closing, or escrow services performed by the Insurer or any of its attorneys or agents. Similarly, corporate operating expenses and pre-tax profit provisions are excluded. Charges made for such services are in addition to the rates and charges set forth herein.
- GP-4.** Nothing herein shall be construed as indemnification against improper acts or omissions of a person with regard to escrow or settlement services.
- GP-5.** Nothing herein shall be construed as affecting the Insurer's absolute right to decline to insure any risk it deems in its sole discretion, to be unacceptable.
- GP-6.** If the form of commitment or policy to be issued would otherwise afford protection against adverse condition(s) as revealed by an underwriting analysis and study of a specific risk, which adverse condition(s) would otherwise render the risk unacceptable to the Insurer, the commitment or policy may, nevertheless, be issued with specific exception to the unacceptable condition(s) without rate credit or additional charge, except such as may be otherwise provided in this manual of rates.
- GP-7. DEFINITIONS:** As used herein the following terms shall have the meaning set forth as follows:
- a. **Full principal debt:** That part of the mortgage debt that is secured by Land, excluding therefrom that part of the debt, if any, secured by personal property.
 - b. **Full value of leasehold estate:** The aggregate of the rentals payable under the primary term of the lease or the full value of the Land, whichever is less.
 - c. **Full value of Land:** Actual purchase price or, if no sale is involved, full fair market value as may be agreed upon between the Company and the proposed insured based on normally accepted methods of valuation.
 - d. **Identical Land:** The Land or any part thereof described in a policy of title insurance.

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- e. **Insured:** The person named in the policy of title insurance as the insured.
 - f. **Insurer:** A title insurance company (“Company”) qualified to do business in the State of Louisiana, which Company is a member in good standing of the Louisiana Title Statistical Services Organization, Inc.
 - g. **Land, Premises or Property:** Unless otherwise set forth in the policy of title insurance, the land described, specifically or by reference, and improvements affixed thereto which by law constitute real property.
 - h. **Mortgage:** Mortgage or other security instrument relating, at least in part, to Land.
 - i. **Original Rate.** The rate charged by the Company for the risk assumed without regard to or application of any credits, discounts or reductions for reissue, refinance, simultaneous issue or other circumstances that lower such rate.
 - j. **Rate:** The cost per unit of insurance resulting in the charge for the risk assumed.
 - k. **Residential Property:** Any of the following: (i) Land improved by a one to four family residential structure with all improvements on the land related to residential use; (ii) unimproved land located within a residential subdivision; or (iii) a residential condominium unit.
 - l. **Simultaneous issue:** Two or more policies issued on identical land out of the same transaction. The effective dates of the policies do not have to be the same in order to qualify for a simultaneous issue; however, if the effective dates are not the same, such policies must have been able to have been issued the same day.
- GP-8** The descriptions and section titles located in this manual are utilized merely for convenience. Those descriptions and section titles are not part of the rule and do not alter, limit or extend the coverage provided by the policy.

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SECTION 2 PROVISIONS FOR POLICY RATES AND RULES

PR-1 ORIGINAL TITLE INSURANCE RATE FOR OWNER’S OR LEASEHOLD OWNER’S POLICY

An owner’s policy “Owner’s Policy” may be issued to the owner of an estate or interest in land, including a servitude or a leasehold interest. The owner or leasehold owner is named as the Insured and the policy states that title is vested in the insured owner or leasehold owner. The Owner’s Policy also excepts to those defects, liens and encumbrances which in the judgment of the insurer should appear in the policy. The Owner’s policy is not a report or abstract of title. Instead, the owner or leasehold owner is indemnified against loss or damage for matters covered by the Owner’s Policy and not excepted from coverage.

The insuring provisions of the Owner’s Policy are limited by the Exceptions in Schedule B, and by the Exclusions, and Conditions contained in the Owner’s Policy.

An Owner’s Policy, insuring an estate or interest in land, will not be issued for less than the full value of the land.

Premium charges are listed in the following table. Owner’s Policy amounts are rounded up to the next highest thousand.

<u>Owner’s Policies</u>	
Policy Amount	Cost Per \$1,000
Up To \$12,000	\$100.00
\$12,001	Up To \$50,000 \$5.40 per M
\$50,001	Up To \$100,000 \$4.80 per M
\$100,001	Up To \$500,000 \$4.50 per M
\$500,001	Up To \$1,000,000 \$3.60 per M
\$1,000,001	Up To \$2,000,000 \$3.00 per M
\$2,000,001	Up To \$10,000,000 \$2.70 per M
\$10,000,001	Up To \$15,000,000 \$2.40 per M
\$15,000,001	Up To \$25,000,000 \$2.10 per M
\$25,000,001	Up To \$35,000,000 \$1.80 per M
\$35,000,001 and above	\$1.50 per M

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PR-1.1 ORIGINAL TITLE INSURANCE RATE FOR HOMEOWNER'S POLICY OF TITLE INSURANCE

This homeowner's policy ("Homeowner's Policy") can only be issued in connection with one-to-four family residential property or an individual condominium unit. The Original Rate applicable for the Homeowner's Policy of Title Insurance shall be the rate calculated at 110% of the premium under Rule PR-1 (Owner's Policy) plus the premium for any endorsement(s) added separately or incorporated in this Homeowner's Policy at the applicable rate for such endorsement(s).

PR-2 ORIGINAL TITLE INSURANCE RATE FOR LOAN POLICIES OR LOAN POLICIES INSURING LEASEHOLD INTEREST

A loan policy ("Loan Policy") insures the priority and enforceability of a lien on real estate, including a lien on a leasehold or servitude interest. A Loan Policy cannot be issued or reissued for an amount less than the full principal debt or in the case of a Loan Policy insuring a leasehold for an amount less than the full principal debt or the aggregate amount of the lease payments, whichever is lesser. A Loan Policy may, however, be issued for an amount up to 120% of the principal debt to reimburse for interest, foreclosure costs, etc.

Mortgage coverage expires with the payment or satisfaction of the mortgage described in the Loan Policy, except when satisfied by foreclosure or other lawful means of acquiring title in satisfaction of the mortgage debt.

A new mortgage given to renew an old mortgage debt that was originally covered by a Loan Policy is a new transaction, creating new liability, and coverage requires a new Loan Policy.

Premium charges are listed in the following table. Loan Policy amounts are rounded up to the next highest thousand.

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<u>Loan Policies</u>		
Policy Amount		Cost Per \$1,000
Up To \$12,000		\$100.00
\$12,001	Up To \$50,000	\$4.20 per M
\$50,001	Up To \$100,000	\$3.60 per M
\$100,001	Up To \$500,000	\$3.30 per M
\$500,001	Up To \$1,000,000	\$2.70 per M
\$1,000,001	Up To \$2,000,000	\$2.40 per M
\$2,000,001	Up To \$15,000,000	\$2.10 per M
\$15,000,001	Up To \$25,000,000	\$1.80 per M
\$25,000,001	Up To \$35,000,000	\$1.50 per M
\$35,000,001 and above		\$1.20 per M

PR-2.1 ORIGINAL TITLE INSURANCE RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (Short or Long)

This expanded coverage residential loan policy (“Expanded Loan Policy”) can only be issued in connection with one-to-four family residential property or an individual condominium unit. The Original Rate applicable for the Expanded Loan Policy, issued in either standard or short form, shall be calculated at 110% of the premium under Rule PR-2 (Loan Policy) above, plus the premium for any endorsement(s) added separately or incorporated in the Expanded Loan Policy at the applicable rate for such endorsement(s).

PR-3 COMMITMENT FOR TITLE INSURANCE

A commitment for title insurance (“Commitment”) is an offer to issue to the proposed insured a policy subject to certain terms and requirements. It is not an abstract of title, report of the condition of title, legal opinion, opinion of title, or other representation of the status of title. Unless otherwise provided in the Commitment, the Commitment is effective for a period of six months, but may be extended from time to time in the sole discretion of the insurer. There is no premium charge for issuance of a Commitment.

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PR-4 SIMULTANEOUS ISSUE OF OWNER'S AND LOAN POLICIES

When Owner's and Loan Policies covering identical Land meet the definition of Simultaneous Issue, the combined Rate for the simultaneously-issued policies shall be the applicable Original Rate for the Owner's Policy plus \$100 for each Loan Policy issued, and \$125 for each Expanded Loan Policy issued, provided that the applicable Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) does not insure in an amount in excess of the Owner's Policy.

When the amount of coverage of an existing Owner's Policy is increased by endorsement with the Simultaneous Issue of a new Loan Policy, covering identical land, the combined Rate for the simultaneous increase to the Owner's Policy and issuance of the new Loan Policy shall be as provided in ER-102 for the increase in owner's coverage plus \$100 for each Loan Policy issued, and \$125 for each Expanded Loan Policy issued, provided that the applicable Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) does not insure in an amount in excess of the simultaneous increase to the Owner's Policy.

In both cases, when the total of the insurance for the Loan Policy or Policies exceeds the new or increased insurance of the Owner's Policy, the rate for such excess shall be the Original Rate for the applicable Loan Policy in the applicable bracket or brackets for such excess amount. To qualify for Simultaneous Issue, the mortgagor in the mortgage, the lien of which is insured by the Loan Policy, must be one and the same legal entity as the owner insured by the Owner's Policy.

For the sole purpose of complying with the rules and regulations of the Consumer Financial Protection Bureau (CFPB), it shall be permissible for the disclosure of the premiums for the Owner's policy and the Loan policy, to be in accordance with those rules and regulations, as long as the LATISSO 107 – Simultaneous Premium Disclosure Form is completed and executed, reflecting the appropriate rate calculation of the Simultaneous Issue in accordance with Rate Rule PR-4.

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PR-4.1 SIMULTANEOUS ISSUANCE OF OWNER AND LEASEHOLD OWNER POLICIES

When policies are issued simultaneously to the Owner and Leasehold Owner (Lessee) by the same Insurer having the same Date of Policy and insuring the same Land or a portion thereof, the premium shall be 130% of the premium computed on the policy with the higher Amount of Insurance.

PR-4.2 SUBSTITUTION CREDIT FOR LOAN POLICIES

If an existing loan policy was issued by any Insurer with the same borrower, on the same Land or a portion thereof, and to the same or a different lender, upon furnishing evidence of the existing Loan policy prior to the new loan transaction, a Substitution Credit shall be applied. The Substitution Credit shall be calculated by multiplying sixty percent (60%) times the Original Rate for Loan Policies up to the amount of the unpaid principal balance of the existing loan, but not to exceed the Amount of Insurance of the existing policy. The Original Rate for Loan Policies shall be charged on any Amount of Insurance in excess of the unpaid principal balance.

The minimum premium shall be \$100

PR-4.3 REISSUE CREDIT FOR OWNER'S POLICIES

A purchaser or lessee of Land, from one whose title to the Land or part thereof, as owner, has been insured by any Insurer within 10 years prior to the issuance of a new Owner's or Leasehold Owner's policy shall be entitled to the Reissue Credit for a new Owner's or Leasehold Owner's Policies upon furnishing evidence of the existing Owner's policy prior to the new transaction. The Reissue Credit shall be calculated by multiplying sixty percent (60%) times the Original Rate for Owner's Policies up to the Amount of Insurance of the existing Owner's policy. The Original Rate for Owner's Policies shall be charged on any Amount of Insurance in excess of the existing owner's policy.

The minimum premium shall be \$100.

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PR-4.4 REISSUE CREDIT FOR LOAN POLICIES

An insured under an Owner's or Leasehold Owner's policy issued by any Insurer who is now granting a mortgage on the Land or any part thereof to be insured by a Loan policy shall be entitled to the Reissue Credit For Loan Policies. The Reissue Credit shall be calculated by multiplying sixty percent (60%) times the Original Rate for Loan Policies up to the Amount of Insurance of the existing Owner's policy. The Original Rate for Loan Policies shall be charged on any Amount of Insurance in excess of such Owner's policy.

The minimum premium shall be \$100.

PR-4.5 NO REISSUE CREDIT FOR NEW LEASEHOLD POLICY

The owner of a new leasehold is not entitled to a reissue rate.

PR-4.6 MECHANICS' AND MATERIALMENS' LIEN PROTECTION

Insurance against unfiled mechanics' and materialmen's liens may be afforded in both Owner's and Loan policies:

- A. For no charge under either of the following conditions:
 - 1. If it is established to the satisfaction of the insurer that there have been no improvements or betterments made within the statutory lien period preceding the issuance of the policy.
 - 2. If improvements and betterments not exceeding \$100 have been made within the statutory lien period and such requirements and conditions as the title underwriter may impose for its protection have been met to its satisfaction.
- B. For a charge under the following conditions:
 - 1. If improvements and betterments exceeding \$100 have been made within such statutory lien period and such requirements and conditions as the Insurer may impose for its protection have been met to its satisfaction, and

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- a) If the protection is to be given in an Owner's policy and only as to work performed by or on behalf of the Seller in the transaction, when approved by the Insurer, then the following premium, in addition to the premium due for title insurance coverage, shall be charged:

FOR ORIGINAL (REGULAR OWNER POLICY COVERAGE)

Liability		Additional Cost per \$1,000 *
From		To
Up to and including \$12,000		\$100
\$12,001	\$50,000 add	\$1.80
\$50,001	\$100,000 add	\$0.96
\$100,001	\$500,000 add	\$0.90
\$500,001	\$1,000,000 add	\$0.72
\$1,000,001	\$2,000,000 add	\$0.60
\$2,000,001	\$10,000,000 add	\$0.54
\$10,000,001	\$15,000,000 add	\$0.48
\$15,000,001	\$25,000,000 add	\$0.42
\$25,000,001	\$35,000,000 add	\$0.36
\$35,000,001	And above	\$0.30

FOR ORIGINAL (REGULAR LOAN POLICY COVERAGE)

Liability		
From		To
Up to and including \$12,000		\$100
\$12,001	\$50,000 add	\$0.84
\$50,001	\$100,000 add	\$0.72
\$100,001	\$500,000 add	\$0.66
\$500,001	\$1,000,000 add	\$0.54
\$1,000,001	\$2,000,000 add	\$0.48
\$2,000,001	\$15,000,000 add	\$0.42
\$15,000,001	\$25,000,000 add	\$0.36
\$25,000,001	\$35,000,000 add	\$0.30
\$35,000,001	And above	\$0.24

2. If a loan policy insuring a mortgage which takes priority over liens other than laborers' liens is to be issued in advance of work, AND such requirements and conditions as the insurer may impose for its protection are met to its satisfaction, AND the charges provided for under Paragraph B of Section 1(b) above have been calculated based upon 50% of the liability amount of the policy and this premium has been paid.

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3. If owner's and loan policies are to be issued simultaneously and both are to protect against mechanic's liens, the only rate to be charged is owner's lien rates based on Table A, B(1)(a) above.

PR- 5 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

Subject to the exclusions from coverage and the conditions, and provided that the Land is a one-to-four family residence or a condominium unit, this policy insures against loss or damage not exceeding the amount of insurance by reason of the invalidity or unenforceability of a lien of the insured's mortgage upon the Land at date of policy as a result of the modification; and the loss of priority of the lien of the insured's mortgage, at date of policy, over any defects in or liens or encumbrances on the title as a result of the modification

The premium for this policy is \$0.50 per thousand of the unpaid balance of the mortgage with a minimum premium of \$125.

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SECTION 3

CLOSING PROTECTION COVERAGE

Rate applicable to closing services insurance, on a per transaction basis is \$25.

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SECTION 4 SCHEDULE OF RATES AND RULES FOR ENDORSEMENTS

(The following rates and rules apply to the ALTA 1996 and 2006 endorsements.)

The Charge for an endorsement set forth in this Manual shall be made each time an endorsement is attached to a policy regardless of the number of policies issued in a particular transaction.

ER-1 STREET ASSESSMENTS ENDORSEMENT (ALTA FORM 1)

This endorsement insures the insured mortgagee under a Loan Policy that there are no street improvements under construction or completed which at the date of the issuance of the policy have resulted in a lien that is prior or at a later date may be prior to the lien of the insured mortgage.

The Rate for this endorsement coverage shall be 5% of the Original Rate with a minimum of \$30 and a maximum of \$100.

ER-2 TRUTH IN LENDING ENDORSEMENT (ALTA FORM 2)

(Form WITHDRAWN – 08/01/2023)

ER-3 ZONING ENDORSEMENT (Applicable to Residential Transactions) (ALTA FORM 3)

This endorsement may be issued in connection with a Loan Policy or Owner's Policy and insures the insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the applicable zoning ordinances.

The Rate for this endorsement is 10% of the Original Rate with a minimum charge of \$50.

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ER-3(C) ZONING ENDORSEMENT (Applicable to Commercial Transactions) (ALTA FORM 3)

This endorsement may be issued in connection with a Commercial Loan Policy or Owner's Policy and insures the insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the applicable zoning ordinances.

The Rate for this endorsement is 15% of the Original Rate with a minimum charge of \$50.

ER-3.1 ZONING – COMPLETED STRUCTURE ENDORSEMENT (ALTA FORM 3.1)

This endorsement provides the insured under a Loan Policy or Owner's Policy the identical coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or alteration of any structure because of a final court order finding that the applicable zoning ordinances have been violated with respect to: (i) area, width or depth of land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure or (v) number of parking spaces.

The Rate for this endorsement is 10% of the Original Rate with a minimum charge of \$50.

ER-3.1(C) ZONING – COMPLETED STRUCTURE ENDORSEMENT (Applicable to Commercial Transactions) (ALTA FORM 3.1)

This Endorsement provides the insured under a Commercial Loan Policy or Owner's Policy the identical coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or alteration of any structure because of a final court order finding that the applicable zoning ordinances have been violated with respect to: (i) area, width or depth of land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure or (v) number of parking spaces.

The Rate for this endorsement is 15% of the Original Rate with a minimum charge of \$50.

ER-3.2 Zoning-Land Under Development

This endorsement may only be issued in connection with a Commercial transaction and insures the insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the applicable zoning ordinances.

The Rate for this endorsement is 20% of the Original Rate with a minimum premium of \$250.

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ER-3.3 ZONING – COMPLETED IMPROVEMENT – NON-CONFORMING USE

This endorsement, subject to its terms and conditions, insures the insured under an Owner's Policy or Loan Policy against loss or damage resulting from 1.) an identified non-conforming use not being allowed by the municipality or Parish because the non-conforming use violates a zoning ordinance; and 2.) a final decree of a court of competent jurisdiction either prohibiting the non-conforming use or requiring the removal or alteration of the Improvement because, at Date of Policy, the non-conforming use violates a zoning ordinance with respect to any of the following matters: i. the area, width, or depth of the Land as a building site for the Improvement; ii. the floor space area of the Improvement; iii. a setback of the Improvement from the property lines of the Land; iv. the height of the Improvement; or v. the number of parking spaces.

The rate for this endorsement is 20% of the Original Rate, in addition to the policy premium, subject to a minimum premium of \$250.

ER-3.4 ZONING – NO ZONING CLASSIFICATION

This endorsement, subject to its terms and conditions, insures the insured under an Owner's Policy or Loan Policy against loss or damage resulting from 1.) an identified use not being allowed by the municipality or Parish because the use violates a zoning ordinance; and 2.) a final decree of a court of competent jurisdiction either prohibiting the use or requiring the removal or alteration of the Improvement because, at Date of Policy, the use violates a zoning ordinance with respect to any of the following matters: i. the area, width, or depth of the Land as a building site for the Improvement; ii. the floor space area of the Improvement; iii. a setback of the Improvement from the property lines of the Land; iv. the height of the Improvement; or v. the number of parking spaces.

The rate for this endorsement is 20% of the Original Rate, in addition to the policy premium, subject to a minimum premium of \$250.

ER-4 CONDOMINIUM ENDORSEMENT – LOAN POLICY (ALTA FORM 4)

This endorsement insures the insured under a Loan Policy against a number of risks with respect to the condominium regime and documentation when attached to a policy in which the insured land is a condominium unit together with its percentage interest in the common area.

The Rate for this endorsement is \$50.

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ER-4.1 CONDOMINIUM ENDORSEMENT – OWNER’S POLICY or LOAN POLICY (ALTA FORM 4.1)

This endorsement insures the insured under an Owner’s or Loan Policy against a number of risks with respect to the condominium regime and documentation when attached to a policy in which the insured land is a condominium unit together with its percentage interest in the common area.

The Rate for this endorsement is \$50.

ER-5 PLANNED UNIT DEVELOPMENT ENDORSEMENT (ALTA FORM 5)

This endorsement affords multiple forms of coverage to an insured under a Loan Policy when attached to a policy in which the insured land is a Planned Unit Development.

The Rate for this endorsement is \$50.

ER-5.1 PLANNED UNIT DEVELOPMENT ENDORSEMENT – OWNER’S or LOAN POLICY (ALTA FORM 5.1)

This endorsement affords multiple forms of coverage to an insured under an Owner’s or Loan Policy when attached to a policy in which the insured land is a Planned Unit Development.

The Rate for this endorsement is \$50.

ER-6 VARIABLE RATE MORTGAGE ENDORSEMENT (ALTA FORM 6)

The variable rate mortgage endorsement may be issued in connection with a Loan Policy of title insurance that insures a variable rate mortgage.

The Rate for this endorsement is \$50.

ER-6.1 VARIABLE RATE ENDORSEMENT – REGULATION (ALTA FORM 6.1) **WITHDRAWN (08/01/2023)**

The variable rate mortgage endorsement may be issued in connection with a Loan Policy of title insurance where it is necessary for the lender to comply with certain statutes or regulations concerning variable rate mortgages.

The Rate for this endorsement is \$75.

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ER-6.2 VARIABLE RATE ENDORSEMENT-NEGATIVE AMORTIZATION (ALTA FORM 6.2)

The variable rate mortgage negative amortization endorsement may be issued in connection with a Loan Policy of title insurance that insures a variable rate mortgage securing a loan in which the unpaid principal balance increases as the result of the addition of unpaid interest.

The Rate for this endorsement is \$50.

ER-7 MANUFACTURED HOUSING UNIT ENDORSEMENT (ALTA FORM 7)

The manufactured housing unit endorsement may be issued in connection with an Owner's or Loan Policy of title insurance where the land described in the policy is improved with a manufactured housing unit.

The Rate for this endorsement is \$50.

ER-7.1 MANUFACTURED HOUSING – CONVERSION, LOAN POLICY (ALTA FORM 7.1)

This manufactured housing unit endorsement may be issued in connection with a Loan Policy of title insurance where the land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the land; the ownership of both the unit and land; the absence of personal property liens on the unit; and further insures the enforceability of the mortgage against the land in a single foreclosure proceeding.

The Rate for the endorsement is \$50.

ER-7.2 MANUFACTURED HOUSING – CONVERSION, OWNER'S POLICY (ALTA FORM 7.2)

This manufactured housing unit endorsement may be issued in connection with an Owner's Policy of title insurance where the land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the land; the ownership of both the unit and land; and the absence of personal property liens on the unit.

The Rate for the endorsement is \$50.

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ER-8.1 ENVIRONMENTAL PROTECTION ENDORSEMENT (ALTA FORM 8.1)

This endorsement may be issued only in connection with loan policies issued on residential property and insures the priority of the mortgage lien against existing or subsequently recorded federal or state environmental protection liens, except with respect to environmental protection provided for by certain statutes identified in the endorsement.

The Rate for this endorsement is \$50.

ER-8.2 Commercial Environmental Protection Lien (ALTA FORM 8.2)

This endorsement may be issued only in connection with Loan policies issued on commercial property to insure the priority of the mortgage lien against existing or subsequently recorded federal or state environmental protection liens, except with respect to environmental protection provided for by certain statutes identified in the endorsement.

The Rate for this endorsement is \$100.

ER-9 RESTRICTIONS, ENCROACHMENTS, MINERALS, LOAN POLICY (ALTA FORM 9)

This endorsement offers the insured under a Loan Policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against damage to existing improvements and including lawn, shrubbery or trees.

The Rate for this endorsement is 10% of the Original Rate with a minimum premium of \$150.

ER-9.1 COVENANTS, CONDITIONS AND RESTRICTIONS – UNIMPROVED LAND – OWNER’S POLICY (ALTA FORM 9.1-06)

This endorsement offers the insured under an Owner’s Policy insuring unimproved land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the land of covenants or restrictions; insurance that there are no notices of environmental violation recorded.

The Rate for this endorsement is 15% of the Original Rate with a minimum premium of \$150.

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ER-9.2 COVENANTS, CONDITIONS AND RESTRICTIONS – IMPROVED LAND – OWNER’S POLICY (ALTA FORM 9.2-06)

This endorsement offers the insured under an Owner’s Policy insuring improved land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the land of covenants, conditions, restrictions or building setback requirements; and that there are no notices of environmental violation recorded.

The Rate for this endorsement is 15% of the Original Rate with a minimum premium of \$150.

ER-9.3 COVENANTS, CONDITIONS AND RESTRICTIONS – LOAN POLICY (ALTA FORM 9.3-06)

This endorsement offers the insured under a Loan Policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements, including lawn, shrubbery or trees, which encroach upon building setback lines.

The Rate for this endorsement is 10% of the Original Rate with a minimum premium of \$150.

ER-9.4 RESTRICTIONS, ENCROACHMENTS, MINERALS, OWNER’S POLICY, UNIMPROVED LAND (ALTA FORM 9.4)

WITHDRAWN (09/01/2013)

ER-9.5 RESTRICTIONS, ENCROACHMENTS, MINERALS, OWNER’S POLICY, IMPROVED LAND (ALTA FORM 9.5)

WITHDRAWN (09/01/2013)

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ER-9.6 PRIVATE RIGHTS – LOAN POLICY (ALTA FORM 9.6-06)

This endorsement, subject to its terms and conditions, insures the insured under a Loan Policy against loss or damage due to the enforcement of a “Private Right” in a covenant that results in the invalidity, unenforceability or lack of priority of the lien of the insured mortgage, or, that causes a loss of the insured’s title acquired in satisfaction or partial satisfaction of the indebtedness. “Private Rights” is defined as (i) a private charge or assessment; (ii) an option to purchase; (iii) a right of first refusal; or (iv) a right of prior approval of a future purchaser or occupant.

The Rate for this endorsement is 10% of the Original Rate, or any fractions thereof, of the Policy amount. The minimum premium is \$150.

ER-9.6.1 Private Rights – Current Assessments – Loan Policy (ALTA FORM 9.6.1)

This endorsement, subject to its terms and conditions, insures the insured under a Loan Policy against loss or damage due to the enforcement of a “Private Right” in a covenant that results in the invalidity, unenforceability or lack of priority of the lien of the insured mortgage, or, that causes a loss of the insured’s title acquired in satisfaction or partial satisfaction of the indebtedness. “Private Rights” is defined as (i) a private charge or assessment due and payable at Date of Policy; (ii) an option to purchase; (iii) a right of first refusal; or (iv) a right of prior approval of a future purchaser or occupant.

The Rate for this endorsement is 10% of the Original Rate, or any fractions thereof, of the Policy amount. The minimum premium is \$150.

ER-9.7 RESTRICTIONS, ENCROACHMENTS, MINERALS – LAND UNDER DEVELOPMENT – LOAN POLICY (ALTA FORM 9.7-06)

This endorsement, subject to its terms and conditions, provides the insured under a Loan Policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments of existing improvements located on the Land or a Future Improvement (built in accordance with identified plans) and against damage to existing improvements located on the Land or a Future Improvement resulting from the future exercise of a right to use the surface of the Land for the extraction or development of minerals.

The Rate for this endorsement is 20% of the Original Rate, or fraction thereof, with a minimum premium of \$150

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ER-9.8 COVENANTS, CONDITIONS AND RESTRICTIONS – LAND UNDER DEVELOPMENT –OWNER’S POLICY (ALTA 9.8-06)

This endorsement, subject to its terms and conditions, insures the insured under an Owner’s Policy against loss or damage by reason of a violation of an enforceable covenant by an Improvement on the Land or by a Future Improvement (built in accordance with identified plans), unless an exception in Schedule B identifies the violation; enforced removal of an Improvement located on the Land or a Future Improvement (built in accordance with identified plans) as a result of a violation of a building setback line, unless the violation is shown as an exception in Schedule B; and a notice of a violation of an enforceable covenant relating to environmental protection describing any part of the Land.

The Rate for this endorsement is 20% of the Original Rate, or any fraction thereof, of the policy amount with a minimum premium of \$150.

ER-9.9 PRIVATE RIGHTS – OWNER’S POLICY (ALTA FORM 9.9-06)

This endorsement, subject to its terms and conditions, insures the insured under an Owner’s Policy against loss or damage due to the enforcement of a “Private Right” in a covenant that causes a loss of the insured’s title. “Private Rights” is defined as (i) a private charge or assessment; (ii) an option to purchase; (iii) a right of first refusal; or (iv) a right of prior approval of a future purchaser or occupant.

The Rate for this endorsement is 12.5% of the Original Rate, or any fractions thereof, of the Policy amount. The minimum premium is \$175.

ER-9.10 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy (ALTA FORM 9.10)

This endorsement, subject to its terms and conditions, insures the insured under a Loan Policy against loss or damage sustained by reason of an encroachment of an Improvement located on the Land, at Date of Policy, onto adjoining land or onto that portion of the Land subject to an easement; or an Improvement located on adjoining land onto the Land at Date of Policy.

The Rate for this endorsement is 10% of the Original Rate, or any fractions thereof of the Policy amount. The minimum premium is \$150.

ER-10 ASSIGNMENT ENDORSEMENT (ALTA FORM 10)

This endorsement insures the named assignee of a mortgage insured under a Loan Policy against loss or damage resulting from (I) the failure of the referenced assignment to vest title of the insured mortgage in the insured assignee, or (ii) any modification or release recorded prior to date of endorsement.

The Rate for this endorsement is \$50.

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ER-10.1 ASSIGNMENT AND DATE DOWN ENDORSEMENT (ALTA 10.1)

This endorsement insures the named assignee of a mortgage insured by a Loan Policy but also insures against certain matters recorded between the date of policy and the date of endorsement.

The Rate for this endorsement is \$100.

ER-11 MORTGAGE MODIFICATION ENDORSEMENT (ALTA FORM 11)

This endorsement insures the insured under a Loan Policy against loss or damage, as defined in the endorsement, arising from the invalidity of a lien of the insured mortgage resulting from modification of the insured mortgage.

The Rate for this endorsement is \$0.50 per thousand of the unpaid balance of the mortgage with a minimum of \$125.

ER-11.1 MORTGAGE MODIFICATION WITH SUBORDINATION (ALTA FORM 11.1)

This endorsement is designed for issuance in connection with a loan policy when an intervening lien is subordinated by agreement to the insured mortgage in connection with the modification of the insured mortgage.

The Rate for this endorsement is \$0.50 per thousand of the unpaid balance of the mortgage with a minimum of \$125.

ER-11.2 MORTGAGE MODIFICATION WITH ADDITIONAL AMOUNT OF INSURANCE (ALTA Form 11.2-06, Adopted 12-02-13)

This endorsement, subject to its terms, conditions and exclusions, insures the Insured under a Loan Policy against loss or damage arising from the invalidity or unenforceability of the lien of the insured mortgage resulting from the modification of the insured mortgage, the lack of priority of the insured mortgage at the date of the endorsement, and from specified matters, set forth in paragraph 3.c. of the endorsement not being subordinate to the lien of the insured mortgage. In addition, this endorsement has a provision whereby the Amount of Insurance may be increased to a certain amount to be stated therein. The endorsement is used to reflect an increase in the amount of the mortgage.

The Rate for this endorsement is fifty cents (\$0.50) per thousand on the unpaid principal balance prior to the increase in coverage plus the premium associated with the increase from the Amount of Insurance as shown in Schedule, subject to a Minimum Premium of \$125.

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Example: An existing mortgage loan covered by a Loan Policy is being modified to, among other matters, increase the amount of the mortgage loan from \$2,500,000 to \$3,500,000. The outstanding balance of the loan at the time of modification is \$2,400,000. The Amount of Insurance stated on the current Loan Policy is the original amount of the mortgage loan, \$2,500,000.

The premium for the ALTA 11.2 presented in this example is calculated as follows:

Outstanding balance of loan	$\$2,400,000 \div \$1,000 = \$2,400 \times \$0.50 = \$1,200.00$
Increase in Amount of Insurance	$\$1,000,000 \div \$1,000 = \$1,000 \times \$2.10 = \underline{2,100.00}$
Total premium	\$3,300.00

ER-12 AGGREGATION ENDORSEMENT (ALTA FORM 12)

This endorsement amends the conditions and stipulations of the Loan Policy to provide that the amount of insurance available to cover liability for loss or damage under the policy shall be the aggregate of the amount of insurance under the policy and any other policy identified in the endorsement, subject to a maximum stated amount.

The Rate for this endorsement is \$0.15 per thousand of the amount of the policy endorsed with a minimum of \$75.

ER-12.1 AGGREGATION – STATE LIMITS – LOAN (ALTA FORM 12.1-06)

This endorsement amends the conditions and stipulations of the Loan Policy to provide that the amount of insurance available to cover liability for loss or damage under this policy at the time of payment of loss shall be the aggregate amount of insurance defined in Section 3.a. of this endorsement; or, if the Land is located in one of the states identified in subsection 3.b., then the aggregate amount of insurance is restricted to the amount shown in 3.b.

The Rate for this endorsement is \$0.15 per thousand of the amount of the policy endorsed with a minimum of \$75

ER-13 LEASEHOLD ENDORSEMENT - OWNER'S (ALTA FORM 13)

This endorsement modifies and supplements the conditions and stipulations of the Owner's Policy when the estate insured is a leasehold estate.

No additional Rate is applicable over and above the applicable Company premium for the Owner's Policy.

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ER-13.1 LEASEHOLD ENDORSEMENT - LENDER'S (ALTA FORM 13.1)

This endorsement modifies and supplements the conditions and stipulations of the Loan Policy when the security covered by the insured mortgage is a leasehold estate.

No additional Rate is applicable over and above the applicable premiums for the Loan Policy.

ER-14 FUTURE ADVANCE – PRIORITY (ALTA FORM 14)

This endorsement provides coverage to a lender for loss the lender might sustain in the event a future advance does not have the same priority as the original mortgage as though the advance had been made at the time the mortgage was made. It also covers the lender's loss if each advance does not create a valid and enforceable lien on the title secured by the insured mortgage and the lender's loss sustained resulting from invalidity or unenforceability of the insured mortgage because of re-advance and repayments of the mortgage, lack of an outstanding indebtedness before any advance, and failure of the lender to comply with the requirements of state law to secure the advances. It also includes ALTA Form 6 endorsement coverage.

The Rate for this endorsement is \$100.

ER-14.1 FUTURE ADVANCE - KNOWLEDGE (ALTA FORM 14.1)

This endorsement is similar to the Form 14 endorsement but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to the Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.

The Rate for this endorsement is \$100.

ER-14.2 FUTURE ADVANCE - LETTER OF CREDIT (ALTA FORM 14.2)

This endorsement is similar to the Form 14 endorsement but is appropriate to be used when the insured mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or reimbursement agreement.

The Rate for this endorsement is \$100.

ER-14.3 FUTURE ADVANCE – REVERSE MORTGAGE (ALTA FORM 14.3)

This endorsement insures against (1) invalidity or unenforceability of the insured reverse mortgage as security for Advances; (2) lack of priority of the lien of the insured reverse mortgage as security for Advances; and (3) invalidity or unenforceability of the reverse mortgage because of Re-Advances and repayments, lack of outstanding debt before an Advance, and failure to comply with legal requirements for Advances; (4)

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failure of the insured mortgage to state the term for Advances; (5) failure of the insured reverse mortgage to state the maximum amount secured by the insured mortgage; (6) failure of the mortgagors to be at least 62 years old at Date of Policy; (7) invalidity or unenforceability of the insured mortgage because of adjustment of interest or addition of interest to principal; and (8) loss of priority of the insured mortgage caused by adjustment of interest rates and addition of interest to principal. For purposes of the endorsement, interest includes lawful interest based on net appreciation.

This endorsement contains exclusions from coverage (similar to those in ALTA Endorsement 14 and 14.1): advances after a bankruptcy, real estate taxes and assessments, federal tax liens filed more than 45 days before the advance, federal or state environmental protection liens, and usury or consumer credit protection or truth in lending law.

This endorsement is designed for issuance only for a reverse mortgage. Reverse mortgage loans are made to persons, generally one of whom is at least 62. Payments are not due until they die or leave the property. The most common reverse mortgage program is the HUD Home Equity Conversion Mortgage program (HECM) (which contemplates two mortgages – one for the lender and a subordinate mortgage for HUD). Fannie Mae does purchase some separate reverse mortgages under the Home Keeper® program.

The Rate for this endorsement is \$100.

ER-15 NON-IMPUTATION – FULL EQUITY TRANSFER (ALTA FORM 15)

This endorsement may be issued in connection with a new Owner's Policy that insures title in the existing entity that owns the land but said owning entity is losing all of its partners, members, or shareholders (prior equity holders) and gaining new equity holders in a full equity transfer of the entity. This endorsement puts the incoming equity holders in a similar position to a bona fide purchaser without knowledge of any prior unknown acts of the entity or knowledge of its prior equity holders which may affect title by providing that such prior acts or knowledge will not be imputed to the insured entity.

The Rate for this endorsement is 15% of the Original Rate for Owner's Policies, for the policy to which it is attached and is in addition to the policy rate. Minimum premium is \$150.

ER-15.1 NON-IMPUTATION – ADDITIONAL INSURED (ALTA FORM 15.1)

This endorsement may be issued to an existing Owner's Policy insuring title in both the owning entity and a new partner, member or shareholder (new equity holders) of the insured entity which new equity holder may be added as an insured under the existing Owner's Policy. Under this endorsement, existing knowledge, acts, or inaction of the entity and its other partners, members, or shareholders (existing equity holder(s)), up to

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the date of the policy, that may affect title and have not been disclosed to the new equity holder(s) will not be imputed to the new equity holder(s) as additional insureds.

The Rate for this endorsement is 15% of the Original Rate for Owner's Policies, for the policy to which it is attached and is in addition to the policy rate. Minimum premium is \$150.

ER-15.2 PARTIAL EQUITY TRANSFER (ALTA FORM 15.2)

This endorsement may be issued with a new Owner's Policy in a transaction where an incoming partner, member, or shareholder (new equity holder) is purchasing an equity interest in the entity that holds title to the land and the new equity holder is requesting its own Owner's Policy which excludes liability for the undisclosed pre-existing knowledge, acts or inaction of the entity and its other partners, members, or shareholders.

The Rate for this endorsement is 15% of the Original Rate for Owner's Policies, for the policy to which it is attached and is in addition to the policy rate. Minimum premium is \$150.

ER-16 MEZZANINE FINANCING (ALTA FORM 16)

This endorsement may be issued to either an existing Owner's Policy or a new Owner's Policy showing title vested in an entity and naming that entity as insured in a transaction in which there is also a mezzanine loan being made to the partners, members, or shareholders (equity holders) of the owning entity secured by a pledge of the equity holder's interest in the entity. This endorsement assigns to the mezzanine lender the right to receive payments otherwise payable to the insured under the policy.

The Rate for this endorsement is 15% of the Original Rate for Owner's Policies, for the policy to which it is attached and is in addition to the policy rate. Minimum premium is \$250.

ER-17 ACCESS AND ENTRY – DIRECT (ALTA FORM 17)

This endorsement to an Owner's or Loan Policy provides coverage for loss or damage if the insured lacks both actual vehicular and pedestrian access to and from a specifically identified street or road, if the street is not physically open and publicly maintained or if the insured has no right to use the existing curb cuts or entries off of the street or road onto the land.

The Rate for this endorsement is \$150.

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ER-17.1 ACCESS AND ENTRY – INDIRECT (ALTA FORM 17.1)

This endorsement provides the same coverages to Owner's or Lenders as the ALTA Form 17 but is intended to be used when access is provided by virtue of a specifically identified appurtenant easement.

The Rate for this endorsement is \$250.

ER-17.2 UTILITY ACCESS (ALTA FORM 17.2)

This endorsement to an Owner's or Loan Policy provides coverage for loss or damage if the insured lacks the right of access to various specifically selected utilities or services either over, under or upon rights of way or easements for the benefit of the Land.

The Rate for this endorsement is \$250.

ER-18 SINGLE TAX PARCEL (ALTA FORM 18)

This endorsement can be issued with an Owner's Policy or Loan Policy and insures that the land specifically identified in the policy is a single and separate tax parcel and not part of a larger parcel of land.

The Rate for this endorsement is \$75.

ER-18.1 MULTIPLE TAX PARCELS (ALTA FORM 18.1)

This endorsement provides similar coverage to the ALTA Form 18 in connection with multiple tax parcels included within the legal description of the land. This endorsement protects the insured against loss if the land specifically identified is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement or if those tax numbers include any other land other than what is identified.

The Rate for this endorsement is \$75.00.

ER-18.2 MULTIPLE TAX PARCELS (ALTA FORM 18.2)

This endorsement is similar to the ALTA 18.1 endorsement except it does not insure against loss or damage by reason of an easement, if any, described in Schedule A being cut off or disturbed by the nonpayment of real estate taxes assessed against the servient estate.

The rate for this endorsement is \$50.

ER-18.3 Single Tax Parcel and ID

This endorsement insures against loss or damage sustained by the Insured by reason of the Land being taxed as part of a larger parcel of land or failing to constitute a separate tax parcel for real estate taxes; or any portion of the Land not being assessed for real estate taxes under an identified tax number.

The rate for this endorsement is \$75.

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ER-19 CONTIGUITY – MULTIPLE PARCELS (ALTA FORM 19)

This endorsement may be issued with an Owner's Policy or Loan Policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous boundaries described in the endorsement.

The Rate for this endorsement is \$100.

ER-19.1 CONTIGUITY – SINGLE PARCEL (ALTA FORM 19.1)

This endorsement is similar to the ALTA Form 19 but it is issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy.

The Rate for this endorsement is \$135.

ER-19.2 Contiguity – Specified Parcels (ALTA FORM 19.2)

This endorsement is similar to the ALTA Form 19 and insures against loss or damage sustained by the Insured by reason of there being any gaps, strips, or gores lying within or between specified parcels as depicted in a referenced survey.

The Rate for this endorsement is \$135.

ER-20 FIRST LOSS (ALTA 20)

This endorsement may be issued in connection with a Loan Policy and provides that, in the event of a loss insured against under the policy, the insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the insured to pursue its remedies against any additional property securing the indebtedness.

The Rate for this endorsement is 15% of the Original Rate with a minimum premium of \$250.

ER-21 CREDITOR'S RIGHTS **WITHDRAWN 08/01/10 (ALTA FORM 21)**

ER-22 LOCATION ENDORSEMENT (ALTA FORM 22)

This endorsement insures the insured against loss or damage sustained by reason of the failure of an improvement identified with a street address to be located on the land described in the policy as of the date of the policy.

The Rate for this endorsement is \$150.

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ER-22.1 LOCATION and MAP ENDORSEMENT (ALTA FORM 22.1)

This endorsement insures the insured against loss or damage sustained by reason of the failure of an improvement identified with a street address to be located on the land described in the policy as of the date of the policy, and as delineated on a survey, as attached to the endorsement.

The Rate for this endorsement is \$250.

ER-23 CO-INSURANCE – SINGLE POLICY (ALTA FORM 23)

This endorsement, at the insured's request, apportions the liability under the policy among multiple insurers.

Each Co-Insurer shall receive its proportional share of the single policy premium of the Issuing Co-Insurer, and shall be liable to the Insured under the Co-Insurance Policy only for the total of the loss and costs multiplied by its Proportion of Liability.

ER-24 DOING BUSINESS (ALTA FORM 24)

This endorsement may be issued in connection with a Loan Policy insuring a Lender against loss or damage sustained by reason of the invalidity or unenforceability of the lien of the Insured Mortgage on the ground that making the loan secured by the Insured Mortgage constituted a violation of the “doing – business” laws of the State of Louisiana because of the failure of the Insured to qualify to do business under those laws.

The Rate for this endorsement is \$250.

ER-25 SAME AS SURVEY (ALTA FORM 25)

This endorsement may be used in connection with an Owner's or Loan Policy and insures the Insured against loss or damage sustained by reason of the failure of the Land described in the policy to be the same as that delineated on the survey identified by reference in the endorsement.

The Rate for this endorsement is \$100.

ER-25.1 SAME AS PORTION OF SURVEY (ALTA FORM 25.1)

This endorsement may be used in connection with an Owner's or Loan Policy and insures the Insured against loss or damage sustained by reason of the failure of the Land described in the policy to be the same as that specified portion of Land delineated on the survey identified by reference in the endorsement.

The Rate for this endorsement is \$100.

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ER-26 SUBDIVISION (ALTA FORM 26)

This endorsement may be used in connection with an Owner's or Loan Policy and insures the Insured that the Land described in the Policy constitutes a lawfully created parcel pursuant to subdivision statutes and local subdivision ordinances applicable to the Land.

The Rate for this endorsement is \$50.

ER-27 USURY (ALTA FORM 27)

This endorsement may be issued in connection with a Loan Policy and provides the Insured with protection against loss or damage by reason of the invalidity or unenforceability of the lien of the Insured Mortgage as a result of a final judicial determination that the loan secured by the insured mortgage is usurious.

The Rate for this endorsement is \$50.

ER-28 EASEMENT – DAMAGE OR ENFORCEMENT (ALTA FORM 28-06)

This endorsement may be issued in connection with a Loan Policy and provides the Insured against loss in the event that a specific easement holder causes damage to an existing building or shall compel the removal of any portion of an improvement on the Land which encroaches upon said easement. This endorsement is usually requested by a Lender when an encroachment over an easement is discovered.

The Rate for this endorsement is \$50 per easement or encroachment endorsed.

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ER-28.1 ENCROACHMENTS – BOUNDARIES AND EASEMENTS (ALTA FORM 28.1-06)

This endorsement to an Owner's Policy or a Loan Policy, subject to its terms and conditions, insures the insured against loss or damage sustained by reason of an encroachment of any improvement located on the Land onto adjoining land or onto that portion of the Land subject to an easement; an encroachment of any improvement located on adjoining land onto the Land; enforced removal of any improvement located on the Land as a result of an encroachment of the improvement into any portion of the Land subject to an easement; and enforced removal of any improvement located on the Land encroaching onto adjoining land.

The Rate for this endorsement is 10% of the Original Rate with a minimum premium of \$150.

ER-28.2 ENCROACHMENTS – BOUNDARIES AND EASEMENTS – DESCRIBED IMPROVEMENTS (ALTA FORM 28.2-06)

This endorsement, subject to its terms and conditions, provides affirmative indemnification to an Insured as to any loss or damage because of encroachments of Improvements located on the Land described in the policy onto adjoining land or from adjoining land onto the Land; and because of the enforced removal of an Improvement located on the Land, which encroaches upon any easement affecting any portion of the Land or encroaches onto adjoining land, unless a Schedule B exception identifies the encroachment. The term "Improvement", as used in the endorsement, refers to those improvements specifically itemized in paragraph number 2. of the endorsement.

The Rate for this endorsement is 15% of the Original Rate with a minimum premium of \$150.

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ER-28.3 ENCROACHMENTS – BOUNDARIES AND EASEMENTS – DESCRIBED IMPROVEMENTS AND LAND UNDER DEVELOPMENT (ALTA Form 28.3)

This endorsement, subject to its terms and conditions, provides coverage to an Insured as to any loss or damage because of encroachment of Improvement or Future Improvement located on the Land onto adjoining land or located on adjoining land onto the Land. Also, it provides coverage for enforced removal of an improvement or Future Improvement as a result of an encroachment onto any portion of the Land subject to an easement or onto adjoining land.

The Rate for this endorsement is 20% of the Original Rate, or any fraction thereof, of the policy amount, with a minimum premium of \$150.

ER-29 INTEREST RATE SWAP ENDORSEMENT-DIRECT OBLIGATION (ALTA FORM 29-06)

This endorsement to a Loan policy, subject to the provisions stated in the endorsement, insures against loss by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage as security for the Swap Obligation at Date of Endorsement.

The Rate for this endorsement, if issued at the Date of Policy, is ten percent (10%) of the Original Rate. If this endorsement is issued subsequent to the Date of Policy, the rate is fifteen percent (15%) of the Original Rate. The minimum premium for this endorsement is \$500.

ER-29.1 INTEREST RATE SWAP ENDORSEMENT ADDITIONAL INTEREST (ALTA FORM 29.1-06)

This endorsement to a Loan policy, subject to the provisions stated in the endorsement, insures against loss by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage as security for the Swap Obligation at Date of Endorsement where the Swap Obligation requires payment of additional interest as defined in said Swap Obligation.

The Rate for this endorsement, if issued at the Date of Policy, is ten percent (10%) of the Original Rate. If this endorsement is issued subsequent to the Date of Policy, the rate is fifteen percent (15%) of the Original Rate. The minimum premium for this endorsement is \$500.

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ER-29.2 INTEREST RATE SWAP ENDORSEMENT–DIRECT OBLIGATIONS – DEFINED AMOUNT (ALTA FORM 29.2)

This endorsement to a Loan policy, subject to the provisions stated in the endorsement, insures against loss by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage as security for the Swap Obligation at Date of Endorsement and includes an Additional Amount of Insurance applicable only to loss or damage under the endorsement.

The Rate for this endorsement, if issued at the Date of Policy, is fifteen percent (15%) of the Original Rate with a minimum premium of \$500.

The Rate for this endorsement, if issued subsequent to the Date of Policy, is twenty percent (20%) of the Original Rate. The minimum premium for this endorsement is \$500.

ER-29.3 INTEREST RATE SWAP ENDORSEMENT – ADDITIONAL INTEREST - DEFINED AMOUNT (ALTA FORM 29.3)

This endorsement to a Loan policy, subject to the provisions stated in the endorsement, insures against loss by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage as security for the Swap Obligation at Date of Endorsement is designed for issuance when insuring the lien of the insured mortgage that secures a Swap Obligation and includes an Additional Amount of Insurance applicable only to loss or damage under the endorsement.

The Rate for this endorsement, if issued at the Date of Policy, is fifteen percent (15%) of the Original Rate with a minimum premium of \$500.

The Rate for this endorsement, if issued subsequent to the Date of Policy, is twenty percent (20%) of the Original Rate. The minimum premium for this endorsement is \$500.

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ER-30 ONE TO FOUR FAMILY SHARED APPRECIATION MORTGAGE (ALTA FORM 30-06)

This endorsement may only be issued with a Loan Policy insuring a mortgage secured by land improved with a one to four family residence. This endorsement insures against loss or damage sustained by the Insured by reason of the invalidity or unenforceability of the lien of the Insured Mortgage as security for the Indebtedness caused by the provisions for Shared Appreciation or loss of priority of the lien of the Insured Mortgage as security for the Indebtedness caused by the provisions for Shared Appreciation contained in the Insured Mortgage.

The Rate for this endorsement, if issued at the Date of Policy, is ten percent (10%) of the Original Rate. If this endorsement is issued subsequent to the Date of Policy, the rate is fifteen percent (15%) of the Original Rate. The minimum premium for this endorsement is \$250.

ER-30.1 COMMERCIAL PARTICIPATION INTEREST (ALTA FORM 30.1-06)

This endorsement, subject to the exclusions contained in the endorsement and the Exclusions, Exceptions and Conditions contained in the Policy, insures against loss or damage sustained by the Insured by reason of: (a) the invalidity or unenforceability of the lien of the Insured Mortgage resulting from the provisions in the Insured Mortgage or the Loan Documents which provide for Participation Interest, and (b) lack of priority of the lien of the Insured Mortgage at Date of Policy as security for the unpaid principal balance of the loan and the interest on the loan, including the Participation Interest, if any, which lack of priority is caused by the provisions in the Loan Documents for payment or allocation to the Insured of any Participation Interest.

The Rate for this endorsement, if issued at the Date of Policy, is ten percent (10%) of the Original Rate. If this endorsement is issued subsequent to the Date of Policy, the rate is fifteen percent (15%) of the Original Rate. The minimum premium for this endorsement is \$250.

ER-31 SEVERABLE IMPROVEMENTS (ALTA FORM 31-06)

This endorsement to an Owner's or Loan Policy includes in the calculation of loss under the policy certain losses and costs related to "Severable Improvements", as set forth and defined therein.

This endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the value of the Land or value of Leasehold Estate and value of the Severable Improvements.

The Rate for this endorsement is \$250.00.

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ER-32 CONSTRUCTION LOAN – LOSS OF PRIORITY (ALTA FORM 32-06)

This endorsement may only be issued with a Loan Policy insuring a mortgage; the proceeds of which are intended to finance the construction of improvements on the Land. The endorsement provides coverage, on an incremental basis, to a lender for loss the lender might sustain, subject to the terms, conditions and exclusions stated therein, due to the invalidity or unenforceability of the lien of the Insured Mortgage; the lack of priority of the lien of the Insured Mortgage, as security for each Construction Loan Advance made on or before the Date of Coverage, over any lien or encumbrance on title in the Public Records and not shown in Schedule B; and the lack of priority of the lien of the Insured Mortgage, as security for each Construction Loan Advance over any mechanics lien, but only to the extent that the charges for which the mechanics lien is claimed were designated for payment in the documents supporting a Construction Loan Advance disbursed by or on behalf of the Insured on or before the Date of Coverage.

The Rate for this endorsement is 25% of the Original Rate for Loan Policies as set forth in Rule PR-2 hereof, for the policy to which it is attached and is in addition to the policy premium. The minimum premium for this endorsement is \$250.

ER-32.1 CONSTRUCTION LOAN – LOSS OF PRIORITY – DIRECT PAYMENT (ALTA FORM 32.1-06)

This endorsement may only be issued with a Loan Policy insuring a mortgage; the proceeds of which are intended to finance the construction of improvements on the Land. The endorsement provides coverage, on an incremental basis, to a lender for loss the lender might sustain, subject to the terms, conditions and exclusions stated therein, due to the invalidity or unenforceability of the lien of the Insured Mortgage; the lack of priority of the lien of the Insured Mortgage, as security for each Construction Loan Advance made on or before the Date of Coverage, over any lien or encumbrance on title in the Public Records and not shown in Schedule B; and the lack of priority of the lien of the Insured Mortgage, as security for each Construction Loan Advance over any mechanics lien, but only to the extent that direct payment to the mechanic's lien claimant has been made by the Company or by the Insured with the Company's written approval.

The Rate for this endorsement is 15% of the Original Rate for Loan Policies as set forth in Rule PR-2 hereof, for the policy to which it is attached and is in addition to the policy premium. The minimum premium for this endorsement is \$250.

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ER-32.2 CONSTRUCTION LOAN - LOSS OF PRIORITY - INSURED'S DIRECT PAYMENT (ALTA FORM 32.2-06)

This endorsement may only be issued with a Loan Policy insuring a mortgage; the proceeds of which are intended to finance the construction of improvements on the Land. The endorsement provides coverage, on an incremental basis, to a lender for loss the lender might sustain, subject to the terms, conditions and exclusions stated therein, due to the invalidity or unenforceability of the lien of the Insured Mortgage; the lack of priority of the lien of the Insured Mortgage, as security for each Construction Loan Advance made on or before the Date of Coverage, over any lien or encumbrance on the Title recorded in the Public Records and not shown in Schedule B; and the lack of priority of the lien of the Insured Mortgage, as security for each Construction Loan Advance over any Mechanics' Lien, if notice of the Mechanics' Lien is not filed or recorded in the Public Records, but only to the extent that direct payment to the Mechanic's Lien claimant has been made by the Insured or on the Insured's behalf on or before the Date of Coverage.

The Rate for this endorsement is twenty percent (20%) of the Original Rate for the Loan Policy as set forth in Rule PR-2 hereof, for the policy to which it is attached and is in addition to the policy premium. The minimum premium for this endorsement is \$250.

ER-33 CONSTRUCTION LOAN DISBURSEMENT (ALTA FORM 33-06)

This endorsement may be issued in connection with a Loan Policy insuring a mortgage; the proceeds of which are intended to finance the construction of improvements to the Land and which Loan Policy has been endorsed with either ALTA Form 32-06 or ALTA Form 32.1-06. This endorsement may be used to extend the Date of Coverage as to mechanic liens on an incremental basis and to amend Schedule A and/or Schedule B of the Loan Policy.

The Rate for this endorsement is \$100.00 per extension of Date of Coverage.

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ER-34 IDENTIFIED RISK COVERAGE (ALTA FORM 34-06)

This endorsement insures against loss or damage sustained by the Insured by reason of (a) of a final order or decree enforcing the Identified Risk, or (b) the release of a prospective purchaser or lessee of the Title or lender on the Title from obligation to purchase, lease, or lend as a result of the Identified Risk, but only if there is a contractual condition requiring the delivery of marketable title, and neither the Company nor any other title insurance company is willing to insure over the Identified Risk with the same conditions as in this endorsement.

Given that the risk associated with a specific exception will vary from negligible exposure, i.e., greater than no exposure, to substantial exposure; the rate applicable to each specific exception must be reviewed and analyzed by the Underwriter.

The Rate varies from a minimum Premium of \$50 per Identified Risk to a maximum Premium of 25% of Original Rate per Identified Risk.

ER-34.1 IDENTIFIED EXCEPTION & IDENTIFIED RISK COVERAGE (ALTA FORM 34.1)

Subject to its terms and conditions, this endorsement insures against loss or damage suffered by the insured, under either a Loan Policy or an Owner's Policy, by reason of:

- a. exercise or enforcement of an Identified Risk specified therein by an adverse party; or,
- b. release of a prospective purchaser or lessee of the Title or a lender on the Title from the obligation to purchase, lease, or lend, as a result of the Identified Risk arising out of the Identified Exception.

This endorsement may only be issued when a coverage and rate for the Identified Risk(s) are not available through any other existing filed forms and rates.

Given that the risk associated with a specific exception will vary from negligible exposure to substantial exposure; the Rate applicable to each specified Identified Exception must be reviewed, analyzed and rated by the Underwriter. The Rate for this endorsement shall be determined by the Underwriter in a manner consistent with the Identified Risk, as determined by the Underwriter, using the general pricing procedures as set forth herein as a guide. Minimum premium is \$500.

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ER-35 MINERALS AND OTHER SUBSURFACE SUBSTANCES – BUILDINGS (ALTA FORM 35-06)

This endorsement to an Owner's Policy or Loan Policy, subject to its terms and conditions, insures the insured against loss or damage by reason of the enforced removal or alteration of any building resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances.

The Rate for this endorsement is ten percent (10%) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$250.

ER-35.1 MINERALS AND OTHER SUBSURFACE SUBSTANCES – IMPROVEMENTS (ATLA FORM 35.1-06)

This endorsement to an Owner's Policy or Loan Policy, subject to its terms and conditions, insures the insured against loss or damage by reason of the enforced removal or alteration of any improvement resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances.

The Rate for this endorsement is ten percent (10%) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$250.

ER-35.2 MINERALS AND OTHER SUBSURFACE SUBSTANCES DESCRIBED IMPROVEMENTS (ALTA FORM 35.2-06)

This endorsement to an Owner's Policy or Loan Policy, subject to its terms and conditions, insures the insured against loss or damage by reason of the enforced removal or alteration of any improvement specifically identified in the endorsement resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances.

The Rate for this endorsement is ten percent (10%) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$250.

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ER-35.3 MINERALS AND OTHER SUBSURFACE SUBSTANCES – LAND UNDER DEVELOPMENT (ALTA FORM 35.3-06)

This endorsement to an Owner's Policy or Loan Policy, subject to its terms and conditions, insures the insured against loss or damage by reason of the enforced removal or alteration of any improvement or future improvement (as long as it is built in accordance with certain identified plans) resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances.

The Rate for this endorsement is fifteen percent (15%) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$250.

ER-36 ENERGY PROJECT – LEASEHOLD / EASEMENT – OWNER'S POLICY (ALTA FORM 36)

This endorsement may only be issued with an Owner's Policy issued in connection with an "energy project", including those designed to harvest wind and solar energy. The endorsement, subject to its terms and conditions, changes certain definitions, terms and conditions of an Owner's Policy to reflect that the interest insured is a leasehold interest; adds some energy project-specific definitions; includes coverage for insured easement interests (as well as for insured leasehold estates) that are often utilized in lieu of or along with leases to create the rights in the land for some or all of the project improvements (as well as other more traditional easement purposes); expands the "Valuation of Title" section to make clear that the computation of loss or damage for a covered defect affecting one parcel (or fewer than all parcels) shall include resulting loss or damage to the "integrated project"; builds in coverage for "Severable Improvements" (as defined); changes the "Additional Items of Loss" section as appropriate to the energy project context; and adds a new exclusion addressing costs of remediation resulting from environmental damage or contamination.

The endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and Full Value of the Severable Improvements, Full Value of the Electricity Facility and the Full Value of the Easements. The Rate for this endorsement is fifteen (15%) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$500.

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ER-36.1 ENERGY PROJECT – LEASEHOLD / EASEMENT – LOAN POLICY (ALTA FORM 36.1)

This endorsement may only be issued with a Loan Policy issued in connection with an “energy project”, including those designed to harvest wind and solar energy. The endorsement, subject to its terms and conditions, changes certain definitions, terms and conditions of a Loan Policy to reflect that the interest insured is a leasehold interest; adds some energy project-specific definitions; includes coverage for insured easement interests (as well as for insured leasehold estates) that are often utilized in lieu of or along with leases to create the rights in the land for some or all of the project improvements (as well as other more traditional easement purposes); expands the “Valuation of Title” section to make clear that the computation of loss or damage for a covered defect affecting one parcel (or fewer than all parcels) shall include resulting loss or damage to the “integrated project”; builds in coverage for “Severable Improvements” (as defined); changes the “Additional Items of Loss” section as appropriate to the energy project context; and adds a new exclusion addressing costs of remediation resulting from environmental damage or contamination.

The endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and Full Value of the Severable Improvements, Full Value of the Electricity Facility and the Full Value of the Easements. The Rate for this endorsement is ten percent (10%) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$500.

ER-36.2 ENERGY PROJECT – LEASEHOLD – OWNER’S POLICY (ALTA FORM 36.2)

This endorsement may only be issued with an Owner’s Policy issued in connection with an “energy project”, including those designed to harvest wind and solar energy. The endorsement, subject to its terms and conditions, changes certain definitions, terms and conditions of an Owner’s Policy to reflect that the interest insured is a leasehold interest; adds some energy project-specific definitions; includes coverage for insured leasehold estates; expands the “Valuation of Title” section to make clear that the computation of loss or damage for a covered defect affecting one parcel (or fewer than all parcels) shall include resulting loss or damage to the “integrated project”; builds in coverage for “Severable Improvements” (as defined); changes the “Additional Items of Loss” section as appropriate to the energy project context; and adds a new exclusion addressing costs of remediation resulting from environmental damage or contamination.

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The endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land or the Full Value of the Leasehold Estate and the Full Value of the Severable Improvements, and the Full Value of the Electricity Facility. The Rate for this endorsement is fifteen (15%) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$500.

ER-36.3 ENERGY PROJECT – LEASEHOLD – LOAN POLICY (ALTA FORM 36.3)

This endorsement may only be issued with a Loan Policy issued in connection with an “energy project”, including those designed to harvest wind and solar energy. The endorsement, subject to its terms and conditions, changes certain definitions, terms and conditions of a Loan Policy to reflect that the interest insured is a leasehold interest; adds some energy project-specific definitions; expands the “Valuation of Title” section to make clear that the computation of loss or damage for a covered defect affecting one parcel (or fewer than all parcels) shall include resulting loss or damage to the “integrated project”; builds in coverage for “Severable Improvements” (as defined); changes the “Additional Items of Loss” section as appropriate to the energy project context; and adds a new exclusion addressing costs of remediation resulting from environmental damage or contamination.

The endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land or the Full Value of the Leasehold Estate and the Full Value of the Severable Improvements, and the Full Value of the Electricity Facility. The Rate for this endorsement is ten percent (10%) of the Original Rate and is in addition to the policy premium. The minimum premium is \$500.

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ER-36.4 ENERGY PROJECT – COVENANTS, CONDITIONS AND RESTRICTIONS – LAND UNDER DEVELOPMENT – OWNER’S POLICY (ALTA FORM 36.4)

This endorsement may only be issued with an Owner’s Policy issued in connection with an “energy project”, including those designed to harvest wind and solar energy. This endorsement, subject to its terms and conditions, patterned after the ALTA 9.8-06 but tailored appropriately to the energy project context, insures the insured against loss or damage by reason of a violation of an enforceable covenant due to an “Energy Facility” or “Severable Improvement” or the enforced removal of any Energy Facility” or “Severable Improvement” (the definitions of which terms include those existing at the Date of Policy and those affixed later in the locations identified on the set of defined Plans, as more particularly expressed in the endorsement) or a notice of a violation of an enforceable covenant relating to environmental protection describing any part of the Land.

This endorsement may only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land and the Full Value of the Electricity Facility and the Full Value of Severable Improvements and the Full Value of any insured easements.

The Rate for this endorsement is twenty percent (20%) of the Original Rate for the Policy premium and is in addition to the policy premium. The minimum premium is \$500.

ER-36.5 ENERGY PROJECT – COVENANTS, CONDITIONS AND RESTRICTIONS – LAND UNDER DEVELOPMENT – LOAN POLICY (ALTA FORM 36.5)

This endorsement may only be issued with a Loan Policy issued in connection with an “energy project”, including those designed to harvest wind and solar energy. This endorsement, subject to its terms and conditions, is patterned after the ALTA 9.7-06 but tailored appropriately to the energy project context, insures the insured against loss or damage by reason of a violation of an enforceable covenant due to an “Electricity Facility” or “Severable Improvement” or the enforced removal of any Electricity Facility” or “Severable Improvement” (the definitions of which terms include those existing at the Date of Policy and those affixed later in the locations identified on the set of defined Plans, as more particularly expressed in the endorsement) or a notice of a violation of an enforceable covenant relating to environmental protection describing any part of the Land.

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This endorsement may only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land and the Full Value of the Electricity Facility and the Full Value of Severable Improvements and the Full Value of any insured easements.

The Rate for this endorsement is twenty percent (20%) of the Original Rate for the Policy and is in addition to the policy premium. The minimum premium is \$500.

ER-36.6 ENERGY PROJECT – ENCROACHMENTS (ALTA FORM 36.6)

This endorsement may only be issued with an Owner's Policy or a Loan Policy issued in connection with an "energy project", including those designed to harvest wind and solar energy. This endorsement, subject to its terms and conditions, insures the insured against loss or damage by reason of an encroachment of any "Electricity Facility" or "Severable Improvement" (the definitions of which terms include those existing at the Date of Policy and those affixed later in locations identified on an identified set of Plans) located on the Land onto adjoining land or onto that portion of the Land subject to an easement; an encroachment of an improvement located on adjoining land onto the Land; and enforced removal of any "Electricity Facility" or "Severable Improvement" as a result of an encroachment by the "Electricity Facility" or "Severable Improvement".

This endorsement may only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land and the Full Value of the Electricity Facility and the Full Value of Severable Improvements and the Full Value of any insured easements.

The Rate for this endorsement when issued with a Loan policy is ten percent (10%) of the Original Rate for the Policy, and is in addition to the premium for the Policy. The minimum premium is \$500. The Rate for this endorsement when issued with an Owner's policy is fifteen percent (15%) of the Original Rate for the Policy. The minimum premium is \$500 and is in addition to the premium for the Policy.

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ER-36.7 ENERGY PROJECT – FEE ESTATE – OWNER’S POLICY (ALTA FORM 36.7)

This endorsement may only be issued with an Owner’s Policy issued in connection with an “energy project”, including those designed to harvest wind and solar energy. The endorsement, subject to its terms and conditions, adds some energy project-specific definitions; expands the “Valuation of Title” section to make clear that the computation of loss or damage for a covered defect affecting one parcel (or fewer than all parcels) shall include resulting loss or damage to the “integrated project”; builds in coverage for “Severable Improvements” (as defined); changes the “Additional Items of Loss” section as appropriate to the energy project context; and adds a new exclusion addressing costs of remediation resulting from environmental damage or contamination.

The endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land or Full Value of the Fee Estate and Full Value of the Severable Improvements, and the Full Value of the Electricity Facility. The rate for this endorsement is fifteen (15%) of the Original Rate and is in addition to the policy Premium. The minimum premium is \$500.

ER-36.8 ENERGY PROJECT – FEE ESTATE – LOAN POLICY (ALTA FORM 36.8)

This endorsement may only be issued with a Loan Policy issued in connection with an “energy project”, including those designed to harvest wind and solar energy. The endorsement, subject to its terms and conditions, adds some energy project-specific definitions; expands the “Valuation of Title” section to make clear that the computation of loss or damage for a covered defect affecting one parcel (or fewer than all parcels) shall include resulting loss or damage to the “integrated project”; builds in coverage for “Severable Improvements” (as defined); changes the “Additional Items of Loss” section as appropriate to the energy project context; and adds a new exclusion addressing costs of remediation resulting from environmental damage or contamination.

The endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land or Full Value of the Fee Estate and Full Value of the Severable Improvements, and the Full Value of the Electricity Facility. The rate for this endorsement is ten percent (10%) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$500.

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ER 36.9 ENERGY PROJECT – MINERALS AND OTHER SUBSURFACES SUBSTANCES – LAND UNDER DEVELOPMENT

The ALTA 36.9 Endorsement, Energy Project – Minerals and Other Subsurface Substances – Land Under Development – may be issued with a Loan or Owner's Policy.

The Rate for the this endorsement is twenty percent (20%) of the Original Rate of the policy and is in addition to policy premium, subject to a minimum Rate of \$500.

ER-37 ASSIGNMENT OF RENTS AND LEASES (ALTA FORM 37-06)

This endorsement, subject to its terms and conditions, insures the Insured against loss or damage sustained by the Insured by reason of: 1) any defect in the execution of an assignment of rents or leases document identified in Part II of Schedule B; or 2) any assignment of a lessor's interest in any lease or leases or any assignment of rents affecting the Title and recorded in the Public Records at Date of Policy other than as set forth in any instrument disclosed in Schedule B.

The Rate for this endorsement is \$300.

ER-38 MORTGAGE TAX (ALTA FORM 38-06)

This endorsement provides coverage against loss or damage by reason of the invalidity or unenforceability of the lien of the Insured Mortgage as security for the Indebtedness resulting from the failure to pay, at the time of recording, any portion of the Mortgage Tax; or the lack of priority of the lien of the Insured Mortgage as security for the Indebtedness resulting from the failure to pay, at the time of recording, any portion of the Mortgage Tax.

The Rate for this endorsement is \$100.

ER-39 RESERVED FOR ALTA ENDORSEMENTS

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ER-40 Tax Credit – Owner’s Policy (ALTA Form 40)

This endorsement to an Owner’s Policy includes in the calculation of loss under the policy certain losses related to a “Tax Credit”, as set forth and defined therein. This endorsement shall only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land or Full Value of Leasehold Estate as benefitted by the Tax Credit.

The rate for this endorsement is \$250.

ER-40.1 Tax Credit – Defined Amount – Owner’s Policy (ALTA 40.1)

This endorsement to an Owner’s Policy includes in the calculation of loss under the policy certain losses related to a “Tax Credit”, and provides for an “Additional Amount of Insurance” payable to the Tax Credit Investor” under the endorsement as set forth and defined therein.

The rate for this endorsement is \$250.

ER-41 WATER – BUILDINGS (ALTA FORM 41-06)

This endorsement, subject to its terms and provisions, insures against loss or damage sustained by the Insured by reason of the enforced removal or alteration of any Improvement resulting from the future exercise of any right existing at Date of Policy to use the surface of the Land for the extraction or development of water excepted from the description of the Land or excepted in Schedule B.

The Rate for this endorsement is 2% (two percent) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$250.

If this endorsement is simultaneously issued in conjunction with an ALTA 35-06 Minerals and Other Subsurface Substances – Buildings (ALTA Form 35-06), the minimum premium remains applicable to the ALTA Form 35-06; however, the minimum premium is not applicable to the ALTA 41-06.

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ER-41.1 WATER – IMPROVEMENTS (ALTA FORM 41.1-06)

This endorsement, subject to its terms and provisions, insures against loss or damage sustained by the Insured by reason of the enforced removal or alteration of any Improvement, resulting from the future exercise of any right existing at Date of Policy to use the surface of the Land for the extraction or development of water excepted from the description of the Land or excepted in Schedule B.

The Rate for this endorsement is 2% (two percent) of the Original Rates for the policy and is in addition to the policy premium. The minimum premium is \$250.

If this endorsement is simultaneously issued in conjunction with an ALTA 35.1-06 Minerals and Other Subsurface Substances – Improvements (ALTA Form 35.1-06), the minimum premium remains applicable to the ALTA Form 35.1-06; however, the minimum premium is not applicable to the ALTA 41.1-06.

ER-41.2 WATER – DESCRIBED IMPROVEMENTS (ALTA FORM 41.2-06)

This endorsement, subject to its terms and provisions, insures against loss or damage sustained by the Insured by reason of the enforced removal or alteration of any Improvement resulting from the future exercise of any right existing at Date of Policy to use the surface of the Land for the extraction or development of water excepted from the description of the Land or excepted in Schedule B.

The Rate for this endorsement is 2% (two percent) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$250.

If this endorsement is simultaneously issued in conjunction with an ALTA 35.2-06 Minerals and Other Subsurface Substances – Described Improvements (ALTA Form 35.2-06), the minimum premium remains applicable to the ALTA Form 35.2-06; however, the minimum premium is not applicable to the ALTA 41.2-06.

ER-41.3 WATER – LAND UNDER DEVELOPMENT (ALTA FORM 41.3-06)

This endorsement, subject to its terms and provisions, insures against loss or damage sustained by the Insured by reason of the enforced removal or alteration of an Improvement or a Future Improvement, resulting from the future exercise of any right existing at Date of Policy to use the surface of the Land for the extraction or development of water excepted from the description of the Land or excepted in Schedule B.

The Rate for this endorsement is 3% (three percent) of the Original Rate for the policy and is in addition to the policy premium. The minimum premium is \$250.

If this endorsement is simultaneously issued in conjunction with an ALTA 35.3-06 Minerals and Other Subsurface Substances – Land Under Development (ALTA Form 35.3-06), the minimum premium remains applicable to the ALTA Form 35.3-06; however, the minimum premium is not applicable to the ALTA 41.3-06.

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ER-42 COMMERCIAL LENDER GROUP (ALTA FORM 42-06)

This endorsement, subject to its terms and provisions, insures the Insured under a Loan Policy against loss or damage by reason of the invalidity or unenforceability, or loss of priority of the lien of the Insured Mortgage caused by transfers after the Date of Policy of portions of the Indebtedness by the Participants and provides that a Participant is an Insured.

The Rate for this endorsement is 5% of the Original Rate subject to a minimum premium of \$100.

ER-43 ANTI-TAINT (ALTA FORM 43-06)

This endorsement, subject to its terms and provisions, insures the Insured under a Loan Policy against loss or damage by reason of the loss of priority of the lien of the Insured Mortgage as security for the amount of the Indebtedness advanced as the Term Loan resulting from reductions and subsequent increases of the outstanding principal amount of the Indebtedness payable as the Revolving Credit Loan.

The Rate for this endorsement is two hundred and fifty dollars (\$250.)

ER-44 INSURED MORTGAGE RECORDING (ALTA FORM 44-06)

This endorsement, subject to its terms and provisions, insures the Insured under a Loan Policy against loss or damage sustained by the Insured by reason of the failure of the Insured Mortgage to have been recorded in the Public Records as set out in the endorsement.

The Rate for this endorsement is fifty dollars (\$50).

ER-45 PARI PASSU MORTGAGE – LOAN POLICY (ALTA 45)

This endorsement, subject to its terms, conditions and exclusions, insures against loss or damage sustained by the Insured by reason of the invalidity or unenforceability of the lien of the Insured Mortgage solely due to the provisions of a Pari Passu Mortgage (as defined in the endorsement) or an Intercreditor Agreement (as defined in the endorsement) establishing lien priority or the lack of equal lien priority of the Insured Mortgage with the other Pari Passu Mortgages.

The rate for this endorsement shall be five percent (5%) of the Original Rate for the Loan Policy as set forth in PR-2 hereof, for the policy to which it is attached and is in addition to the policy premium.

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ER-46 Option ALTA FORM 46

This endorsement, subject to its terms, conditions and exclusions, insures against loss or damage sustained by the Insured by reason of:

- a) any defect in the execution of the Option resulting from:
 - i. forgery, incompetency, incapacity, or impersonation of the Optionor;
 - ii. failure of the Option or to have authorized the Option; or,
 - iii. the Option not being properly signed, witnessed, sealed, acknowledged, notarized, or delivered by the Optionor; and
- b) any right to acquire an estate or interest in the Option Parcel granted to another person in a document recorded in the Public Records at Date of Policy.

Subject to a Minimum Premium of \$300, the rate for this endorsement shall be 5% of the Original Rate of the Policy(ies) to which it is to be attached.

ER-47 to ER-99 RESERVED FOR ALTA ENDORSEMENTS

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ER-100 COLLATERAL MORTGAGE ENDORSEMENT

This endorsement is similar to the Form 14 (Future Advance Endorsement) but is available for collateral Mortgages only. The coverage is identical to the Form 14 except that it requires perfection of the security interest in the mortgage by the pledge of the collateral mortgage note. It is filed to accommodate the unique character of the Collateral Mortgage in Louisiana.

The Rate for this endorsement is \$100.

ER-101 MULTIPLE INDEBTEDNESS ENDORSEMENT

This endorsement is similar to the ALTA 14 (Future Advance Endorsement) but is available for the Multiple Indebtedness Mortgage, which is really just another name used in Louisiana for a Future Advance Mortgage.

The Rate for this endorsement is \$100.

ER-102 INCREASED COVERAGE ENDORSEMENT

This endorsement offers the insured under an existing Owner or Loan Policy the ability to increase the amount of insurance with the same Company.

When an insured under an Owner's Policy shall have satisfied the Company as to the Full Value of the Land, and shall have paid the premium described below, the Company, or its agent, may issue an Increased Coverage Endorsement.

When an insured under a Loan Policy requests an increase, which shall not exceed the maximum amount of the mortgage, insured by such Loan Policy, and shall have paid the premium described below, the Company, or its agent, may issue an Increased Coverage Endorsement.

The Rate for this endorsement shall be the sum of A, B and C below:

- A. Premium shall be the Original Rate computed on the new liability amount less the premium computed for the existing policy liability amount and any Increased Coverage Endorsements previously attached thereto; plus

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- B. Premium for any endorsements issued to the existing policy that are computed based upon the policy premium or policy liability. The Premium for each shall be computed on the new liability amount, then the premium paid for each based on the existing liability amount and any Increased Coverage Endorsements shall be subtracted, plus
- C. Premium for Mechanic and Materialmen Lien Protection, if charged on the existing policy, shall be computed on the new liability amount, then the premium paid for existing liability amount and any Increased Coverage Endorsements shall be subtracted.

When the amount of insurance of an existing Owner's Policy is increased with the simultaneous increase in the amount of insurance of an existing Loan Policy covering identical Land, the premium for the endorsement issued to the existing Owner's Policy shall be the sum of A, B and C above and the premium for the endorsement issued to the existing Loan Policy shall be the sum of D, E and F below:

- D. \$100 for the increased amount of insurance of the Loan Policy, unless it exceeds the simultaneously increased amount of insurance of the Owner's Policy, in which case the premium shall be the Original Rate computed on such excess; plus
- E. Premium for any endorsements issued to the existing Loan Policy that are computed based upon the policy premium or policy liability. The Premium for each shall be computed on the new liability amount, then the premium paid for each based on the existing liability amount and any Increased Coverage Endorsements shall be subtracted, plus
- F. Premium for Mechanic and Materialmen Lien Protection, if charged on the existing Loan Policy, shall be computed on the new liability amount, then the premium paid for existing liability amount and any Increased Coverage Endorsements shall be subtracted.

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PR-103 FOUNDATION

This endorsement to a Loan policy provides coverage for the indebtedness secured by the insured mortgage against loss or damage which the insured shall sustain by reason of:

1. The failure of the foundation of the structure under construction on the land to be within the boundary lines of the land as of the date hereof;
2. The location of the foundation as of the date hereof, being in violation of the covenants, conditions or restrictions referred to in Schedule B as of the date hereof;
3. The foundation encroaching as of the date hereof, onto any of the servitudes or easements referred to in Schedule B.

The Rate for this endorsement is \$100.

ER-104 (CO-INSURANCE – SINGLE POLICY) MODIFIED TO ADD LIMITED JOINT & SEVERAL LIABILITY PROVISIONS RATE RATIONAL:

This endorsement is for commercial accounts. The LATISSO-104 was based on the ALTA 23-06 Coinsurance – Single Policy. This endorsement will be voluntarily requested by sophisticated commercial insureds. Given that each coinsurer will be individually liable to the commercial insured, for a pre-determined, specified limited joint and several liability amount, it seems reasonable to conclude that each coinsurer should receive the premium due and payable on that amount. However, beginning at the dollar amount above the joint and several liability figure, the applicable premium for the remaining liability would be allocated to the participating coinsurers based upon their respective coinsurance percentage.

ER-105 SPECIAL MEASURE OF LOSS – LOAN POLICY ENDORSEMENT

This endorsement may only be issued with a Loan Policy issued in connection with an amendment to Condition 8(a)(iii) whereby Condition 8(a)(iii) is replaced in its entirety for the purpose of determining the extent of liability of the Company for loss or damage by reason of any defect, lien, encumbrance or other matter insured against by the Loan Policy to reflect the difference between (A) the value of the Title as insured without the Defect, taking into consideration, at the time notice of claim is given to the Company, the (1) use or intended use of the Land as a single integrated site for a type of project and (2) income actually generated by that use, and (B) the value of the Title subject to the Defect, taking into consideration the factors set forth in (A)(1) and (2) as referenced.

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This endorsement may only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land for the use or intended use of the Land as a single integrated site for a type of project and income actually generated by that use.

The Rate for this endorsement is fifteen percent (15%) of the Original Rate for the Policy, and is in addition to the premium for the Policy. The minimum premium is \$500.

ER-106 SPECIAL MEASURE OF LOSS – OWNER’S POLICY ENDORSEMENT

This endorsement may only be issued with a Owner’s Policy issued in connection with an amendment to Condition 8(a)(ii) whereby Condition 8(a)(ii) is replaced in its entirety for the purpose of determining the extent of liability of the Company for loss or damage by reason of any defect, lien, encumbrance or other matter insured against by the Owner’s Policy to reflect the difference between (A) the value of the Title as insured without the Defect, taking into consideration, at the time notice of claim is given to the Company, the (1) use or intended use of the Land as a single integrated site for a type of project and (2) income actually generated by that use, and (B) the value of the Title subject to the Defect, taking into consideration the factors set forth in (A)(1) and (2) as referenced.

This endorsement may only be issued when the Amount of Insurance in Schedule A of the Policy includes the aggregate of the Full Value of the Land for the use or intended use of the Land as a single integrated site for a type of project and income actually generated by that use.

The Rate for this endorsement is fifteen percent (15%) of the Original Rate for the Policy, and is in addition to the premium for the Policy. The minimum premium is \$500.

ER-107 LA PREMIUM DISCLOSURE FORM

Refer to PR-4 SIMULTANEOUS ISSUANCE OF OWNER’S AND LOAN POLICIES.

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ER-108 Date Down Endorsement (Loan Policy)

If a Date Down Endorsement, subject to its terms, conditions and exclusions, insures the Insured under the originally issued Title Insurance Policy against loss or damage occurring or discovered subsequent to the date of the policy up to and including the date of the Date Down Endorsement, then the Rate for the Date Down Endorsement shall be fifty cents (\$0.50) per thousand of the total amount of coverage of the Loan Policy.

ER-109 LIMITED CONSTRUCTION ADVANCE ENDORSEMENT (Loan Policy)

This endorsement, may be issued to a Loan Policy insuring a mortgage intended to secure the financing of the construction or renovation of improvements on the Land, where Mechanics' or Materialmen's Lien Protection coverage was provided in said Loan Policy, subject to the satisfaction of such requirements as the Insurer may impose for its protection.

This endorsement, subject to its terms, conditions, and exclusions, may be used to recognize current and aggregate loan disbursements made by or on behalf of the Insured and amend Schedules B-I and B-II of the Loan Policy.

The Rate for this endorsement is \$100 per issuance.

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SECTION 5 SPECIMEN FORMS – 2006 POLICIES

ALTA Owner's Policy, ALTA Adopted 06/17/06 – LA (Adopted 6-17-06) 04/01/2014
(05/22/2007) (**Withdrawn Effective 05/01/2025**)

ALTA Homeowner's Policy - LA Adopted 10-17-98 Revised 10-22-03, 01-01-08, 02-
03-10, 12-02-13 (01/01/2015) (**Withdrawn Effective 05/01/2025**)

ALTA Loan Policy– LA Adopted 06-17-06 (05/22/2007) (**Withdrawn 05/01/2025**)

ALTA Expanded Coverage Residential Loan Policy - LA, Adopted 10-13-01 Revised
01-01-08, 02-03-10, 07-26-10, 12-02-13 (08/04/14 (**Withdrawn Effective
05/01/2025**))

ALTA Short Form Expanded Coverage Residential Loan Policy – LA Revised 7-26-10
(08/04/14) (**Withdrawn Effective 05/01/2025**)

ALTA Commitment – LA Adopted 06-17-06 (06-17-06) (**Withdrawn Effective
05/01/2025**)

ALTA Commitment for Title Insurance – Modified LA Adopted 06/17/2006, Technical
Corrections 08/01/16 (06/01/2017) (**Withdrawn Effective 05/01/2025**)

ALTA Short Commitment for a Short Form Residential Loan Policy – Modified LA
Adopted 12-01-2017 (05/01/2018) 2014 (**Withdrawn Effective 05/01/2025**)

ALTA Short Form Residential Loan Policy – LA Revised 6-16-07 (04/01/2014)
(**Withdrawn Effective 09/01/2025**)

ALTA U.S. Policy Form – LA 09-28-91 Revised 12-03-12 (06/01/13)

ALTA Residential Limited Coverage Mortgage Modification Policy – Modified LA–
Adopted 12-01-14 Technical Correction 08-01-16 (06/01/2017) (**Withdrawn
Effective 05/01/2025**)

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SECTION 6 SPECIMEN FORMS – 2021 POLICIES

ALTA Loan Policy of Title Insurance [2021 v. 01.00 (07-01-2021)] (10/01/2022)
ALTA Owner's Policy of Title Insurance [2021 v. 01.00 (07-01-2021)] (10/01/2022)
ALTA Homeowner's Policy of Title Insurance [2021 v. 01.01 (07-01-2021 TC 09-21-2021)]
(10/01/2022)
ALTA Commitment for Title Insurance [2021 v. 01.00 (07-01-2021)] (10/01/2022)
ALTA Expanded Coverage Residential Loan Policy - Modified LA – Assessments Priority
[2021 v. 01.00 (07-01-2021)] (04/01/23)
ALTA Short Form Expanded Coverage Residential Loan Policy – Modified LA – Assessments
Priority [2021 v.01.00 (07-01-2021)] (04/01/23)
ALTA Short Form Commitment for Title Insurance – Modified LA - for a Short Form
Residential Loan Policy [2021 v. 01.00 (07-01-2021)] (04/01/23)
ALTA Short Form Residential Loan Policy– Modified LA - Assessments Priority [2021 v.01.00
(07-01-2021) (04/01/23)
ALTA Residential Limited Coverage Mortgage Modification Policy – Modified LA [2021
v.01.01 (01-06-2023) (08/01/2023)

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SECTION 7

SPECIMEN FORMS – CLOSING PROTECTION COVERAGE

ALTA Closing Protection Coverage L – Single Transaction – Modified LA [2018 v. 2.00
Adopted 04-02-21, Revised 12-01-2018, Technical Correction 08-01-2019]
(10/01/20)

ALTA Closing Protection Coverage – LA Multiple Transaction – Modified LA [2018
v.2.00 (04-02-2021) Adopted 04-02-2021, (10/01/20)

Acknowledgement of Offer and Informed Decision (08/01/04)

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SECTION 8

1996 Series ALTA Endorsements – (All 1996 Endorsements Withdrawn Effective 10/01/2022)

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SECTION 9 SPECIMEN FORMS – 2006 SERIES ALTA ENDORSEMENTS

- ALTA Endorsement 1-06 (Street Assessments) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 3-06 (Zoning) Adopted 06/17/06 [(For use with 2006 ALTA policy forms)] (10/01/2022)
- ALTA Endorsement 3.1-06 (Zoning-Completed Structure) Revised 10-22-09 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 3.2-06 (Zoning – Land Under Development) Revised 04-02-12 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 3.3-06 Zoning—Completed Improvement—Non-Conforming Use Adopted 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022) ALTA Endorsement 3.4-06 Zoning—No Zoning Classification Adopted 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 3.4-06 Zoning—No Zoning Classification Adopted 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 4-06 (Condominium—Assessments Priority) Adopted 06-17-2006, Revised 10-16-2008, 02-03-2010 Technical Correction 12-01-2016 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 4.1-06 (Condominium—Current Assessments) Adopted 06-17-2006, Revised 10-16-2008 Technical Correction 12-01-2016 [(For Use With ALTA 2006 Policy Forms)] (10/01/2022)
- ALTA Endorsement 5-06 (Planned Unit Development—Assessments Priority) Adopted 06-17-2006 Revised 10-16-2008, 02-03-2010 Technical Correction 12-01-2016, 12-01-2017 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 5.1-06 (Planned Unit Development—Current Assessments) Adopted 06-17-2006 Revised 10-16-2008 Technical Correction 12-01-2016, 12-01-2017 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 6-06 (Variable Rate Mortgage) Revised 10/16/08 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 6.2-06 (Variable Rate Mortgage-Negative Amortization) Revised 10/16/08 [(For Use With 2006 ALTA Policy Forms)]
- ALTA Endorsement 7-06 (Manufactured Housing Unit) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA policy forms)] (10/01/2022)
- ALTA Endorsement 7.1-06 (Manufactured Housing— Conversion; Loan) Adopted 06/17/06 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

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- ALTA Endorsement 7.2-06 (Manufactured Housing— Conversion; Owners) Adopted 06/17/06
[(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 8.1-06 (Environmental Protection Lien) Adopted 6/17/06 [(For Use With
2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 8.2-06 (Commercial Environmental Protection Lien) Adopted 10/16/08
[(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9-06 ALTA Endorsement 9.2-06 (Restrictions, Encroachments, Minerals –
Loan Policy) Revised 04-02-2012 Technical Correction 08-01-2016
12-01-2018 [(For Use With 2006 or 2021 ALTA Policy Forms)]
(10/01/2022)
- ALTA Endorsement 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land –
Owner’s Policy) Revised 04-02-12 [(For Use With 2006 or 2021
ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.2-06 (Covenants, Conditions and Restrictions – Improved Land –
Owner’s Policy) Revised 04-02-12 [(For Use With 2006 or 2021
ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) Revised 04-
02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)]
(10/01/2022)
- ALTA Endorsement 9.6-06 (Private Rights – Loan Policy) Revised 04-02-13 [(For Use With
2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.6.1-06 (Private Rights—Current Assessments—Loan Policy) Adopted
04-02-15 [(For Use With 2006 or 2021 ALTA Policy Forms)]
(10/01/2022)
- ALTA Endorsement 9.7-06 (Restrictions, Encroachments, Minerals – Land Under Development
– Loan Policy) Adopted 04-02-12 Technical Correction 08-01-16
[(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.8-06 (Covenants Conditions and Restrictions – Land Under Development
– Owner’s Policy) Adopted 04-02-12 [(For Use With the 2006 or
2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.9-06 (Private Rights – Owner’s Policy) Adopted 04-02-13 [(For Use With
2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations –
Loan Policy) Adopted 04-02-13 Technical Correction 08-01-16
[(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 10-06 (Assignment) Revised 02-03-10 [(For Use With 2006 ALTA Policy
Forms)] (10/01/2022)
- ALTA Endorsement 10.1-06 (Assignment and Date Down) Revised 02-03-10 Technical
Correction 08-01-16 [(For Use With 2006 ALTA Policy)]
(10/01/2022)

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ALTA Endorsement 11-06 (Mortgage Modification) Adopted 6/17/06 [(For Use With 2006 ALTA Policy Forms)](Forms)] (10/01/2022)

ALTA Endorsement 11.1-06 Mortgage Modification with Subordination) Adopted 10-22-09 [(For Use With 2006 ALTA Policy Forms)](10/01/2022)

ALTA Endorsement 11.2-06 (Mortgage Modification with Additional Amount of Insurance) Adopted 12-02-13 [(For Use With 2006 ALTA Policy Forms)](10/01/2022)

ALTA Endorsement 12-06 (Aggregation – Loan) Revised 04-02-13 [(For Use With 2006 ALTA Policy Forms)] ((10/01/2022)

ALTA Endorsement 12.1-06 (Aggregation – State Limits - Loan) Adopted 04-02-13 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 13-06 (Leasehold – Owner's) Revised 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 13.1-06 (Leasehold – Loan) Revised 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 14-06 (Future Advance – Priority) Revised 2-3-11 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 14.1-06 (Future Advance – Knowledge) Revised 2-3-11 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 14.2-06 (Future Advance — Letter of Credit) Revised 2-3-11 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 14.3-06 (Future Advance – Reverse Mortgage) Revised 2-3-11 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 15-06 (Nonimputation — Full Equity Transfer) Adopted 6-17-06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 15.1-06 (Nonimputation-Additional Insured) Adopted 6-17-06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 15.2-06 (Nonimputation-Partial Equity Transfer) Adopted 6-17-06
Technical Correction 08-01-15 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 16-06 (Mezzanine Financing) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 17-06 (Access and Entry) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 17.1-06 (Indirect Access and Entry) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 17.2-06 (Utility Access) Adopted 10/16/08 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 18-06 (Single Tax Parcel) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

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ALTA Endorsement 18.1-06 (Multiple Tax Parcel – Easements) Adopted 06-17-2006 Technical Correction 12-01-2016 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 18.2-06 (Multiple Tax Parcel) Adopted 08-01-2016 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 18.3-06 Single Tax Parcel and ID Adopted 12-01-2018 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 19-06 (Contiguity – Multiple Parcels) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement Form 19.1-06 (Contiguity-Single Parcel) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 19.2-06 (Contiguity—Specified Parcels) Adopted 04-02-15 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 20-06 (First Loss-Multiple Parcel Transactions) Adopted 6-17-06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 22-06 (Location) Adopted 6/17/06 [(For Use With 2006 or 2021ALTA Policy Forms)] (10/01/2022)

ALTA 22.1-06 (Location and Map) Adopted 6/17/06 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 23-06 (Co-Insurance – Single Policy) Revised 10/16//08 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 24-06 (Doing Business) Adopted 10/16/08 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 25-06 (Same as Survey) Adopted 10/16/08 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 25.1-06 (Same as Portion of Survey) Adopted 10/16/08 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 26-06 (Subdivision) Adopted 10/16/08 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 27-06 (Usury) Adopted 10/16/08 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 28-06 (Easement – Damage or Enforced Removal) Revised 02-03-10 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 28.1-06 (Encroachments – Boundaries and Easements) Adopted 04-02-12 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 28.2-06 (Encroachments – Boundaries and Easements – Described Improvements) Adopted 04-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA Endorsement 28.3-06 (Encroachments—Boundaries and Easements— Land Under Development) Adopted 04-02-2015 Technical Correction 12-01-

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- 2016 [(For Use With 2006 or 2021 ALTA Policy Forms)]
(10/01/2022)
- ALTA Endorsement 29-06 (Interest Rate Swap Endorsement – Direct Obligation) Adopted 02-03-10 Technical Correction 04-02-14 08-01-2016 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 29.1-06 (Interest Rate Swap Endorsement – Additional Interest) Adopted 02-03-10 Technical Correction 04-02-14 08-01-2016 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 29.2-06 (Interest Rate Swap Endorsement – Direct Obligation - Defined Amount) Adopted 08-01-11 Technical Correction 04-02-14 08-01-2016 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 29.3-06 (Interest Rate Swap Endorsement – Additional Interest - Defined Amount) Adopted 08-01-11 Technical Correction 04-02-14 08-01-2016 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 30-06 (One to Four Family Shared Appreciation Mortgage) Adopted 07-26-10 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 30.1-06 (Commercial Participation Interest) Adopted 8-1-12 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 31-06 (Severable Improvements) Adopted 2-3-11 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 32-06 (Construction Loan) Adopted 02-03-2011 Technical Correction 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 32.1-06 (Construction Loan – Direct Payment) Revised 04-02-2013 Technical Correction 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 32.2-06 (Construction Loan – Insured’s Direct Payment) Adopted 08-01-2012 Revised 04-02-2013 Technical Correction 12-01-2018 [(For Use With 2006 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 33-06 (Disbursement) Adopted 2-3-11 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 35-06 (Minerals and Other Subsurface Substances – Buildings) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 35.1-06 (Minerals and Other Subsurface Substances – Improvements) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

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- ALTA Endorsement 35.2-06 (Minerals and Other Subsurface Substances – Described Improvements) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36-06 (Energy Project – Leasehold/Easement – Owner’s) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.1-06 (Energy Project – Leasehold/Easement – Loan) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.2-06 (Energy Project – Leasehold – Owner’s) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.3-06 (Energy Project – Leasehold – Loan) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.4-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.5-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan) Adopted 04-02-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.6-06 (Energy Project – Encroachments) Adopted 04-02-12 Technical Correction 08-01-16 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.7-06 (Energy Project – Fee Estate – Owner’s Policy) Adopted 12-01-14 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.8-06 (Energy Project – Fee Estate – Loan Policy) Adopted 12-01-14 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 36.9 Energy Project – Minerals and Other Subsurface Substances – [2021 v.01.00 (01-02-2025) (09/01/2025)]
- ALTA Endorsement 37-06 (Assignment of Rents or Leases) Adopted 12-03-12 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA 38 Endorsement 38-06 (Mortgage Tax) Adopted 12-03-12 (For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 40-06 (Tax Credit – Owner’s Policy) Adopted 04-02-14 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA Endorsement 40.1-06 (Tax Credit –Defined Amount – Owner’s Policy) Adopted 04-02-14 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)
- ALTA 41-06 Endorsement 41-06 (Water – Buildings) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

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ALTA 41.1-06 Endorsement (Water – Improvements) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA 41.2-06 Endorsement (Water – Described Improvements) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA 41.3-0 Endorsement (Commercial Lender Group Endorsement) Adopted 12-02-13 [(For Use With 2006 or 2021

ALTA 42-06 Endorsement (Commercial Lender Group Endorsement) [2021 v.01.01 (05-02-2024)] (09/01/2025)

ALTA 43-06 Endorsement (Anti-Taint) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA 44-06 Endorsement (Insured Mortgage Recording - Loan) Adopted 12-02-13 [(For Use With 2006 or 2021 ALTA Policy Forms)] (10/01/2022)

ALTA 45-06 Endorsement (Pari Passu Mortgage – Loan Policy) Adopted 12-01-14 [(For Use With 2006 or 2021ALTA Policy Forms)] (10/01/2022)

ALTA 46-06 Endorsement (Option) Adopted 08-01-15 (08/01/2023)

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ALTA Endorsement 3 Zoning [(2021 v. 01.00 (07-01-2021))] [(For Use With 2021 Policies)]
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ALTA Endorsement 3.1 Zoning—Completed Structure [2021 v. 01.00 (07-01-2021)] [(For Use
With 2021 Policies)] (10/01/2022)

ALTA Endorsement 3.2 Zoning—Land Under Development [2021 v. 01.00 (07-01-2021)] [(For
Use With 2021 Policies)] (10/01/2022)

ALTA Endorsement 3.3 Zoning—Completed Improvement-Legal Non-Conforming Use [2021
v. 01.01 (04-02-2024)] (09/01/2025)

ALTA Endorsement 3.4 Zoning – No Zoning Classification [2021 v. 01 00 (07-01-2021)] [(For
Use With 2021 Policy)] (09/01/2025)

ALTA Endorsement 4 Condominium—Assessments Priority [2021 v. 01.00 (07-01-2021)] [(For
Use With 2021 Policies)] 3.4 Zoning—No Zoning Classification
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ALTA Endorsement 4.1 Condominium—Current Assessments [2021 v. 01.00 (07-01-2021)]
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ALTA Endorsement 6 Variable Rate Mortgage [2021 v. 01.00 (07-01-2021)] [(For Use With
2021 Policies)] (10/01/2022)

ALTA Endorsement 6.2 Variable Rate Mortgage—Negative Amortization [2021 v. 01.00 (07-
01-2021)] [(For Use With 2021 Policies)] (10/01/2022)

ALTA Endorsement 7.1 Manufactured Housing—Conversion—Loan Policy [2021 v. 01.00 (07-
01-2021)] [(For Use With 2021 Policies)] (10/01/2022)

ALTA Endorsement 7.2 Manufactured Housing—Conversion—Owner’s Policy [2021 v. 01.00
(07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)

ALTA Endorsement 8.1 Environmental Protection Lien [2021 v. 01.00 (07-01-2021)] [(For Use
With 2021 Policies)] (10/01/2022)

ALTA Endorsement 10 Assignment [2021 v. 01.00 (07-01-2021)] [(For Use With 2021
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ALTA Endorsement 10.1 Assignment and Date Down [2021 v. 01.00 (07-01-2021)] [(For Use
With 2021 Policies)] (10/01/2022)

ALTA Endorsement 11 Mortgage Modification [2021 v. 01.00 (07-01-2021)] [(For Use With
2021 Policies)] (10/01/2022)

ALTA Endorsement 11.1 Mortgage Modification with Subordination [2021 v. 01.00 (07-01-
2021)] [(For Use With 2021 Policies)] (10/01/2022)

ALTA Endorsement 11.2 Mortgage Modification with Additional Amount of Insurance [2021 v.
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ALTA Endorsement 12 Aggregation—Loan Policy [2021 v. 01.00 (07-01-2021)] [(For Use
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ALTA Endorsement 12.1 Aggregation—State Limits—Loan Policy [2021 v. 01.01 (07-01-2021
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ALTA Endorsement 14 Future Advance—Priority [2021 v. 01.00 (07-01-2021)] [(For Use With
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- ALTA Endorsement 14.2 Future Advance—Letter of Credit [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 14.3 Future Advance—Reverse Mortgage [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 26 Subdivision [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 27 Usury [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022)
- ALTA Endorsement 28.1 Encroachments—Boundaries and Easements [2021 v. 01.00 (07-01-2021)] [(For Use With 2021 Policies)] (10/01/2022) ALTA Endorsement 30 One-to-Four Family Shared Appreciation Mortgage [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)] (10/01/2022)
- ALTA Endorsement 30 One-to-Four Family Shared Appreciation Mortgage [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)]
- ALTA Endorsement 30.1 Commercial Participation Interest [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)] (10/01/2022)
- ALTA Endorsement 32 Construction Loan [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)] (10/01/2022)
- ALTA Endorsement 32.1 Construction Loan—Direct Payment [2021 v. 01.01 (07-01-2021 TC 09-27-2021)] [(For Use With the 2021 Policies)] (10/01/2022)
- ALTA Endorsement 32.2 Construction Loan—Insured’s Direct Payment [2021 v. 01.00 (07-01-2021)] [(For Use With the 2021 Policies)] (10/01/2022)
- ALTA Endorsement 34.1 Identified Exception & Identified Risk Coverage [2021 01.00 (07-01-2021)] (08/01/2023)

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