



RATE AND RULES

FOR THE STATE OF

PENNSYLVANIA

EFFECTIVE: July 1, 2014

WFG National Title Insurance Company
2711 Middleburg Drive, Suite 312
Columbia, SC 29204
Ph: (803) 799-4747
Fax: (803) 799-4443

MANUAL OF THE TITLE INSURANCE RATING BUREAU OF PENNSYLVANIA

**150 Strafford Avenue, Suite 215
P.O. Box 395
Wayne, Pennsylvania 19087-0395
Phone: (610) 995-9995
E-mail: TIRBOP@titlebureaus.com**

NOTICE

**THIS RATE MANUAL HAS BEEN APPROVED BY THE
PENNSYLVANIA INSURANCE DEPARTMENT
AS AMENDED THROUGH JULY 1, 2014**

This Manual includes the rates and forms that the Pennsylvania Insurance Department has approved for members to use to provide title insurance in Pennsylvania. Any descriptions or summaries of coverage in the Manual are purely informational to the members and their agents, and such descriptions or summaries do not amend, alter, or expand the coverage as set forth in the approved rates, rules, and/or forms. The Manual does not contain legal advice. Any member or agent seeking legal advice regarding approved rates, rules, and/or forms should consult with their own counsel.

	PAGE
5.4. Owner's Title Insurance - Determination of Amount of Insurance.....	9
5.5 Mortgage Lender's Title Insurance - Determination of Amount of Insurance.....	10
5.6 Extension or Modification of an Insured Mortgage and Charge for TIRBOP Endorsement PA 500.....	10
5.65 Extension or Modification of an Insured Mortgage and Charge for TIRBOP Endorsement PA 501.....	12
5.7 Assignment of Mortgage.....	12
5.8 ALTA Short Form Residential Loan Policy.....	12
5.9 Enhanced Coverage Residential Policies – Application of Rates for both the Company or Agent Procedure and the Approved Attorney Procedure	13
A. Homeowner's Policy of Title Insurance.....	13
B. Expanded Coverage Residential Loan Policy	13
C. Simultaneous Issuance - Enhanced Coverage Residential Policies	14
D. Simultaneous Issuance - Expanded Coverage Residential Loan Policy Issued with 2006 ALTA Owner' Policy	15
E. Simultaneous Issuance - Homeowner's Policy Issued with 2006 ALTA Loan Policy	16
F. Waiver of Owner's Policy	17
G. Approved Attorney Procedure - Calculation of Additional 10% Charge	18
H. Short Form Expanded Coverage Residential Loan Policy	18
I. Postponement of Owner's Policy Not Allowed	18
5.10 Leasehold Title Insurance	18
5.11 Mechanics' Lien Insurance	19
5.12 Co-Insurance - Basis for Calculating Charge	20
5.13 Sheriff's Distribution Policy	21
5.14 Record Owner and Lien Certificate	21
5.50 Schedule of Rates - Company or Agent Procedure.....	22
A. Sale Rate Charge	22
B. Non-Sale Rate Charge	22
5.51 Schedule of Rates - Approved Attorney Procedure	23

6. ENDORSEMENTS AND RATES

6.1 TIRBOP - ENDORSEMENT PA 100 (Rev'd 04/01/07) Where There is No Apparent Violation of Restrictions by Existing Construction.....	24
6.2 TIRBOP - ENDORSEMENT PA 101 (Rev'd 04/01/07) Where Restrictions Appear to Be Violated By Existing Construction.....	24

6.3	TIRBOP - ENDORSEMENT PA 102 (Rev'd 04/01/07) Where Proposed New Construction Does Not Indicate that Restrictions Will be Violated.....	24
6.4	TIRBOP - ENDORSEMENT PA 103 (Rev'd 04/01/07) Where Proposed Construction Will Apparently Violate Restrictions	24
6.5	TIRBOP - ENDORSEMENT PA 104 (Rev'd 04/01/07) Where There Is No Apparent Violation of Restrictions by Existing Construction.....	25
6.6	TIRBOP - ENDORSEMENT PA 300 (Rev'd 10/01/08) Survey Exception	25
6.7	TIRBOP - ENDORSEMENT PA 301 (Rev'd 10/01/08) Survey Exception	25
6.8	TIRBOP - ENDORSEMENT PA 400 (04/01/07) (ALTA Endorsement 7-06) - Manufactured Housing Unit	25
6.9	TIRBOP - ENDORSEMENT PA 500 (04/01/07) (ALTA Endorsement 11-06, as modified by TIRBOP) - Mortgage Modification	25
6.10	TIRBOP - ENDORSEMENT PA 501(07/01/14) (ALTA Endorsement 11-06) - Mortgage Modification.....	25
6.11	TIRBOP - ENDORSEMENT PA 710 (04/01/07) (ALTA Endorsement 6-06) - Variable Rate	26
6.12	TIRBOP ENDORSEMENT PA 710-6.2 (04/01/07) (ALTA Endorsement 6.2-06) - Variable Rate - Negative Amortization	26
6.13	TIRBOP - ENDORSEMENT PA 810 (04/01/07) (ALTA Endorsement 4.1-06) - Condominium Endorsement Under PA Uniform Condominium Act.....	26
6.14	TIRBOP - ENDORSEMENT PA 820 (04/01/07) (ALTA Endorsement 5.1-06) - Planned Unit Development	26
6.15	TIRBOP - ENDORSEMENT PA 900 (04/01/07) (ALTA Endorsement 8.1-06) - Environmental Protection Lien	26
6.16	TIRBOP - ENDORSEMENT PA 910 (04/01/07) Environmental Protection Lien	27
6.17	TIRBOP - ENDORSEMENT PA 1000 (Rev'd 04/01/07) Mandatory Advance.....	27
6.18	TIRBOP - ENDORSEMENT PA 1010 (Rev'd 04/01/07) Revolving Line of Credit/Open End Mortgage	27
6.19	TIRBOP - ENDORSEMENT PA 1015 (Rev'd 04/01/07) Open End Mortgage/Construction	27
6.20	TIRBOP - ENDORSEMENT PA 1020 (Rev'd 04/01/07) FNMA Balloon.....	28
6.21	TIRBOP - ENDORSEMENT PA 1030 (04/01/13) (ALTA Endorsement 9-06 (revised 04-02-12)) - Restrictions, Encroachments, Minerals.....	28

	PAGE
6.22 TIRBOP - ENDORSEMENT PA 1031 (04/01/13) (ALTA Endorsement 9.1-06 (revised 04-02-12)) - Covenants, Conditions and Restrictions - Unimproved Land	28
6.23 TIRBOP - ENDORSEMENT PA 1032 (04/01/13) (ALTA Endorsement 9.2-06 (revised 04-02-12)) - Covenants, Conditions and Restrictions - Improved Land	28
6.24 TIRBOP - ENDORSEMENT PA 1033 (07/01/14) (ALTA Endorsement 9.6-06, as modified by TIRBOP (revised 04/02/13)) - Private Rights	29
6.25 TIRBOP - ENDORSEMENT PA 1034 (04/01/13) (ALTA Endorsement 9.7-06) - Restrictions, Encroachments, Minerals - Land Under Development	29
6.26 TIRBOP - ENDORSEMENT PA 1035 (04/01/13) (ALTA Endorsement 9.8-06) - Covenants, Conditions and Restrictions - Land Under Development	29
6.27 TIRBOP - ENDORSEMENT PA 1070 (Rev'd 04/01/07) General Endorsement	30
6.28 TIRBOP - ENDORSEMENT PA 1080 (Rev'd 10/01/08) Abbreviated Endorsement Form	30
6.29 TIRBOP - ENDORSEMENT PA 1100 (Rev'd 04/01/07) Waiver of Arbitration	30
6.30 TIRBOP - ENDORSEMENT PA 1110 (04/01/13) (ALTA Endorsement 20-06) - First Loss - Multiple Parcel Transactions	30
6.31 RESERVED FOR FUTURE USE	30
6.32 TIRBOP - ENDORSEMENT PA 1130 (04/01/13) (ALTA Endorsement 13-06 (revised 04-02-12)) - Leasehold Owner's	30
6.33 TIRBOP - ENDORSEMENT PA 1140 (04/01/13) (ALTA Endorsement 13.1-06 (revised 04-02-12)) - Leasehold Loan	31
6.34 TIRBOP - ENDORSEMENT PA 1150 (10/01/08) (ALTA Endorsement 14.2-06) - Future Advance - Letter of Credit	31
6.35 TIRBOP - ENDORSEMENT PA 1160 (10/01/08) (ALTA Endorsement 15-06) - Nonimputation - Full Equity Transfer	31
6.36 TIRBOP - ENDORSEMENT PA 1170 (10/01/08) (ALTA Endorsement 15.1-06) - Nonimputation - Additional Insured	31
6.37 TIRBOP - ENDORSEMENT PA 1180 (10/01/08) (ALTA Endorsement 15.2-06) - Nonimputation - Partial Equity Transfer	31
6.38 TIRBOP - ENDORSEMENT PA 1190 (04/01/07) (ALTA Endorsement 16-06) - Mezzanine Financing	32
6.39 TIRBOP - ENDORSEMENT PA 1200 (04/01/07) (ALTA Endorsement 17-06) - Access and Entry	32
6.40 TIRBOP - ENDORSEMENT PA 1201 (04/01/07) (ALTA Endorsement 17-06) - Access and Entry	32
6.41 TIRBOP - ENDORSEMENT PA 1210 (04/01/07) (ALTA Endorsement 17.1-06) - Indirect Access and Entry	32
6.42 TIRBOP - ENDORSEMENT PA 1211 (04/01/07) (ALTA Endorsement 17.1-06) - Indirect Access and Entry	32

	PAGE
6.43 TIRBOP - ENDORSEMENT PA 1220 (10/01/08) (ALTA Endorsement 14.3-06) - Future Advance - Reverse Mortgage	33
6.44 TIRBOP - ENDORSEMENT PA 1230 (04/01/07) (ALTA Endorsement 18-06) - Single Tax Parcel	33
6.45 TIRBOP - ENDORSEMENT PA 1240 (10/01/08) (ALTA Endorsement 18.1-06) - Multiple Tax Parcels	33
6.46 TIRBOP - ENDORSEMENT PA 1250 (04/01/07) (ALTA Endorsement 19-06, as modified by TIRBOP) - Contiguity	33
6.47 TIRBOP - ENDORSEMENT PA 1260 (07/01/14) (ALTA Endorsement 12-06, as modified by TIRBOP (revised 04/02/13)) - Aggregation/Tie-In/Intrastate Only.....	33
6.48 TIRBOP - ENDORSEMENT PA 1270 (04/01/07) Same As Survey	34
6.49 TIRBOP - ENDORSEMENT PA 1271(04/01/07) Same As Survey	34
6.50 TIRBOP - ENDORSEMENT PA 1280 (04/01/07) (ALTA Endorsement 22-06, as modified by TIRBOP) - Location	
6.51 TIRBOP - ENDORSEMENT PA 1290 (04/01/07) Mortgage Release	34
6.52 TIRBOP - ENDORSEMENT PA 1310 (03/01/11) (ALTA Endorsement 28-06) - Easement – Damage or Enforced Removal	34
6.53 TIRBOP - ENDORSEMENT PA 1311 (03/01/11) (ALTA Endorsement 28-06) – Easement – Damage or Enforced Removal	35
6.54 TIRBOP - ENDORSEMENT PA 1312 (04/01/13) (ALTA Endorsement 28.1-06) - Encroachments – Boundaries and Easements.....	35
6.55 TIRBOP - ENDORSEMENT PA 1313 (04/01/13) (ALTA Endorsement 28.1-06) - Encroachments – Boundaries and Easements.....	35
6.56 TIRBOP – ENDORSEMENT PA 1320 (03/01/11) (ALTA Endorsement 29-06)–Interest Rate Swap – Direct Obligation	35
6.57 TIRBOP – ENDORSEMENT PA 1330 (03/01/11) (ALTA Endorsement 29.1-06) – Interest Rate Swap –Additional Interest	36
6.58 TIRBOP – ENDORSEMENT PA 1340 (04/01/13) (ALTA Endorsement 35-06) – Minerals and other Subsurface Substances –Buildings	36
6.59 TIRBOP – ENDORSEMENT PA 1341 (07/01/14) (ALTA Endorsement 35-06) – Minerals and other Subsurface Substances – Buildings	36
6.60 TIRBOP – ENDORSEMENT PA 1350 (04/01/13) (ALTA Endorsement 35.1-06) – Minerals and Other Subsurface Substances – Improvements.....	36

	PAGE
6.61 TIRBOP – ENDORSEMENT PA 1351 (07/01/14) (ALTA Endorsement 35.1-06) – Minerals and Other Subsurface Substances – Improvements.....	37
6.62 TIRBOP – ENDORSEMENT PA 1360 (04/01/13) (ALTA Endorsement 35.3-06) – Minerals and Other Subsurface Substances – Land Under Development.....	37
6.63 TIRBOP – ENDORSEMENT PA 1361 (07/01/14) (ALTA Endorsement 35.3-06) – Minerals and Other Subsurface Substances – Land Under Development.....	37
6.64 TIRBOP – ENDORSEMENT PA 1400 (04/01/13) (ALTA Endorsement 31-06) – Severable Improvements.....	38
6.65 TIRBOP – ENDORSEMENT PA 1410 (04/01/13) (ALTA Endorsement 36-06) – Energy Project - Leasehold/Easement.....	38
6.66 TIRBOP – ENDORSEMENT PA 1420 (04/01/13) (ALTA Endorsement 36.1-06) – Energy Project – Leasehold/Easement.....	38
6.67 TIRBOP - ENDORSEMENT PA 1430 (04/01/13) (ALTA Endorsement 36.2-06) – Energy Project – Leasehold.....	39
6.68 TIRBOP – ENDORSEMENT PA 1440 (04/01/13) (ALTA Endorsement 36.3-06) – Energy Project – Leasehold.....	40
6.69 TIRBOP – ENDORSEMENT PA 1450 (04/01/13) (ALTA Endorsement 36.4-06) – Energy Project – Covenants, Conditions and Restrictions – Land Under Development.....	40
6.70 TIRBOP – ENDORSEMENT PA 1460 (04/01/13) (ALTA Endorsement 36.5-06) – Energy Project – Covenants, Conditions and Restrictions – Land Under Development.....	41
6.71 TIRBOP – ENDORSEMENT PA 1470 (04/01/13) (ALTA Endorsement 36.6-06) – Energy Project – Encroachments.....	41
6.72 TIRBOP – ENDORSEMENT PA 1471 (04/01/13) (ALTA Endorsement 36.6-06) – Energy Project – Encroachments.....	42
6.73 TIRBOP – ENDORSEMENT PA 1480 (07/01/14) (ALTA Endorsement 9.3-06 (revised 04/02/13)) – Covenants, Conditions and Restrictions.....	42
6.74 TIRBOP – ENDORSEMENT PA 1490 (07/01/14) (ALTA Endorsement 9.9-06 (revised 04/02/13) –Private Rights.....	42
6.75 TIRBOP – ENDORSEMENT PA 1500 (07/01/14) (ALTA Endorsement 32-06) – Construction Loan – Loss of Priority.....	43
6.76 TIRBOP – ENDORSEMENT PA 1510 (07/01/14) (ALTA Endorsement 32.1-06 (revised 04/02/13) – Construction Loan – Loss of Priority – Direct Payment.....	43
6.77 TIRBOP – ENDORSEMENT PA 1520 (07/01/14) (ALTA Endorsement 33-06) – Disbursement.....	43

7. RESERVED FOR FUTURE USE

8. APPROVED POLICY FORMS

ALTA Loan Policy of Title Insurance, as modified by TIRBOP (06/17/06)
ALTA Owner's Policy of Title Insurance, as modified by TIRBOP (06/17/06)
ALTA U.S. Policy (12/03/12)
ALTA Short-Form Residential Loan Policy, as modified by TIRBOP (06/16/07)
Sheriff's Distribution Policy (03/01/95)
Record Owner and Lien Certificate (03/01/95)
ALTA Homeowners Policy of Title Insurance (For a One-to-Four Family Residence)
(Revised 02/03/10)
ALTA Expanded Coverage Residential Loan Policy (For a One-to-Four Family Residence),
as modified by TIRBOP (Revised 07/26/10)
ALTA Short Form Expanded Coverage Residential Loan Policy (For a One-to-Four Family
Residence), as modified by TIRBOP (Revised 07/26/10)

9. APPROVED ENDORSEMENT FORMS

TIRBOP - ENDORSEMENT PA 100 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 101 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 102 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 103 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 104 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 300 (Rev'd 10/01/08)
TIRBOP - ENDORSEMENT PA 301 (Rev'd 10/01/08)
TIRBOP - ENDORSEMENT PA 400 (ALTA ENDORSEMENT 7-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 500 (ALTA ENDORSEMENT 11-06, as modified
by TIRBOP) (04/01/07)
TIRBOP - ENDORSEMENT PA 501 (ALTA ENDORSEMENT 11-06) (07/01/14)
TIRBOP - ENDORSEMENT PA 710 (ALTA ENDORSEMENT 6-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 710-6.2 (ALTA ENDORSEMENT 6.2-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 810 (ALTA ENDORSEMENT 4.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 820 (ALTA ENDORSEMENT 5.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 900 (ALTA ENDORSEMENT 8.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 910 (04/01/07)
TIRBOP - ENDORSEMENT PA 1000 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1010 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1015 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1020 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1030 (ALTA ENDORSEMENT 9-06 (revised 04-02-12))
(04/01/13)
TIRBOP - ENDORSEMENT PA 1031 (ALTA ENDORSEMENT 9.1-06 (revised 04-02-12))
(04/01/13)
TIRBOP - ENDORSEMENT PA 1032 (ALTA ENDORSEMENT 9.2-06 (revised 04-02-12))
(04/01/13)
TIRBOP - ENDORSEMENT PA 1033 (ALTA ENDORSEMENT 9.6-06, as modified by
TIRBOP) (revised 04/02/13) (07/01/14)
TIRBOP - ENDORSEMENT PA 1034 (ALTA ENDORSEMENT 9.7-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1035 (ALTA ENDORSEMENT 9.8-06) (04/01/13)

TIRBOP - ENDORSEMENT PA 1070 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1080 (Rev'd 10/01/08)
TIRBOP - ENDORSEMENT PA 1100 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1110 (ALTA ENDORSEMENT 20-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1130 (ALTA ENDORSEMENT 13-06 (revised 04-02-12))
(04/01/13)
TIRBOP - ENDORSEMENT PA 1140 (ALTA ENDORSEMENT 13.1-06
(revised 04-02-12)) (04/01/13)
TIRBOP - ENDORSEMENT PA 1150 (ALTA ENDORSEMENT 14.2-06) (10/01/08)
TIRBOP - ENDORSEMENT PA 1160 (ALTA ENDORSEMENT 15-06) (10/01/08)
TIRBOP - ENDORSEMENT PA 1170 (ALTA ENDORSEMENT 15.1-06) (10/01/08)
TIRBOP - ENDORSEMENT PA 1180 (ALTA ENDORSEMENT 15.2-06) (10/01/08)
TIRBOP - ENDORSEMENT PA 1190 (ALTA ENDORSEMENT 16-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1200 (ALTA ENDORSEMENT 17-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1201 (ALTA ENDORSEMENT 17-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1210 (ALTA ENDORSEMENT 17.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1211 (ALTA ENDORSEMENT 17.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1220 (ALTA ENDORSEMENT 14.3-06) (10/01/08)
TIRBOP - ENDORSEMENT PA 1230 (ALTA ENDORSEMENT 18-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1240 (ALTA ENDORSEMENT 18.1-06) (10/01/08)
TIRBOP - ENDORSEMENT PA 1250 (ALTA ENDORSEMENT 19-06, as modified by
TIRBOP) (04/01/07)
TIRBOP - ENDORSEMENT PA 1260 (ALTA ENDORSEMENT 12-06, as modified by
TIRBOP, (revised 04/02/13)) (07/01/14)
TIRBOP - ENDORSEMENT PA 1270 (04/01/07)
TIRBOP - ENDORSEMENT PA 1271 (04/01/07)
TIRBOP - ENDORSEMENT PA 1280 (ALTA ENDORSEMENT 22-06, as modified by
TIRBOP) (04/01/07)
TIRBOP - ENDORSEMENT PA 1290 (ALTA ENDORSEMENT 18-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1310 (ALTA ENDORSEMENT 28-06) (03/01/11)
TIRBOP - ENDORSEMENT PA 1311 (ALTA ENDORSEMENT 28-06) (03/01/11)
TIRBOP - ENDORSEMENT PA 1312 (ALTA ENDORSEMENT 28.1-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1313 (ALTA ENDORSEMENT 28.1-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1320 (ALTA ENDORSEMENT 29-06) (03/01/11)
TIRBOP - ENDORSEMENT PA 1330 (ALTA ENDORSEMENT 29.1-06) (03/01/11)
TIRBOP - ENDORSEMENT PA 1340 (ALTA ENDORSEMENT 35-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1341 (ALTA ENDORSEMENT 35-06) (07/01/14)
TIRBOP - ENDORSEMENT PA 1350 (ALTA ENDORSEMENT 35.1-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1351 (ALTA ENDORSEMENT 35.1-06) (07/01/14)
TIRBOP - ENDORSEMENT PA 1360 (ALTA ENDORSEMENT 35.3-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1361 (ALTA ENDORSEMENT 35.3-06) (07/01/14)
TIRBOP - ENDORSEMENT PA 1400 (ALTA ENDORSEMENT 31-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1410 (ALTA ENDORSEMENT 36-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1420 (ALTA ENDORSEMENT 36.1-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1430 (ALTA ENDORSEMENT 36.2-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1440 (ALTA ENDORSEMENT 36.3-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1450 (ALTA ENDORSEMENT 36.4-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1460 (ALTA ENDORSEMENT 36.5-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1470 (ALTA ENDORSEMENT 36.6-06) (04/01/13)

TIRBOP - ENDORSEMENT PA 1471 (ALTA ENDORSEMENT 36.6-06) (04/01/13)
TIRBOP - ENDORSEMENT PA 1480 (ALTA ENDORSEMENT 9.3-06 (revised 04/02/13))
(07/01/14)
TIRBOP - ENDORSEMENT PA 1490 (ALTA ENDORSEMENT 9.9-06 (revised 04/02/13))
(07/01/14)
TIRBOP - ENDORSEMENT PA 1500 (ALTA ENDORSEMENT 32-06) (07/01/14)
TIRBOP - ENDORSEMENT PA 1510 (ALTA ENDORSEMENT 32.1-06 (revised 04/02/13))
(07/01/14)
TIRBOP - ENDORSEMENT PA 1520 (ALTA ENDORSEMENT 33-06) (07/01/14)

10. SUPPLEMENTAL FORMS

CLOSING SERVICE LETTER - TIRBOP PA CSL (09/14/09)
TIRBOP - 31 PA Code § 126.1 Waiver of Owner's Title Insurance (01/01/02)

5.5 MORTGAGE LENDER’S TITLE INSURANCE – DETERMINATION OF AMOUNT OF INSURANCE

- A. A loan policy cannot be issued in an amount less than the full principal debt secured by real property unless it is issued in an amount equal to the fair market value of the real property securing the debt. A policy may be issued in an amount in excess of the debt where agreed to by the Insurer and the Insured.
- B. A loan policy insuring a mortgage on a loan which provides for negative amortization may not be issued in an amount less than the maximum principal amount (including interest which may be added to principal) which may be secured by such mortgage.
- C. When a loan policy insures a mortgage of real property, personal property and personal property affixed to the realty, the Charge shall be based on the amount of the mortgage loan attributable to real property and personal property affixed to the realty as certified by the mortgagee.
- D. When separate loan policies are issued simultaneously, insuring two or more mortgages on the same property, there shall be one Charge for all policies which shall be determined by the aggregate liability of the policies.
- E. When more than one loan policy is issued simultaneously to insure multiple properties securing a single loan, the Charge for these policies shall be aggregated and based upon the amount of the loan.

5.6 EXTENSION OR MODIFICATION OF AN INSURED MORTGAGE AND CHARGE FOR TIRBOP - ENDORSEMENT PA 500

- A. Where a mortgage which was previously insured is still in effect, and that mortgage is to be amended by an extension or modification agreement, an endorsement to the existing policy or a new policy may be issued by the same Insurer which covers the extension or modification agreement, after continuation searches have been obtained covering the period from the recording date of the mortgage through the recording date of the extension or modification agreement. The Charge for the issuance of an endorsement to an existing policy or the issuance of a new policy to provide coverage to insure the mortgage as amended by the extension or modification agreement shall be made in accordance with subparagraphs B through D below.
- B. The Charge for a new policy or endorsement to an existing policy issued in conjunction with an extension or modification agreement, that does not increase the unpaid principal balance, shall be calculated on the basis of the unpaid principal balance in accordance with the following rates:

Up to 5 years 50% of Non-Sale Rate
Over 5 years to 10 years..... 70% of Non-Sale Rate
Over 10 years 100% of Non-Sale Rate
- C. The Charge for a new policy or endorsement to an existing policy issued less than 10 years ago in conjunction with an extension or modification agreement that increases

the unpaid principal balance shall be calculated in two steps. First, the Charge for the new policy or endorsement that relates to the unpaid principal balance of the loan immediately prior to the increase shall be calculated as set forth above in paragraph B. Second, the Charge for the new policy or endorsement which relates to the increase in coverage amount, i.e., the difference between the unpaid balance of the loan immediately prior to its increase and the new coverage amount, shall be 80% of the Non-Sale Rate.

Example: On January 1, 2009, owner modifies his mortgage loan (originally created in the amount of \$100,000 on January 1, 2003) by increasing the amount of the loan to \$150,000. The unpaid balance immediately prior to the modification is \$80,000. The Charge for the new policy or endorsement is calculated as follows: 70% of the Non-Sale Rate for \$80,000 of coverage to which is added the difference between (i) 80% of the Non-Sale Rate on an \$80,000 policy and (ii) 80% of the Non-Sale Rate on a \$150,000 policy.

- D. If under a modification agreement, new property(ties) are added, 80% of the Non-Sale Rate shall be charged from dollar one based upon the value of the new property(ties), together with charging the applicable rate under paragraph B of this Section, based upon the unpaid principal balance of the loan. Any increases in the unpaid principal balance of the loan shall be charged the applicable rate under Paragraph C of this Section.

Example No. 1: On January 1, 2009, the owner and lender modify the mortgage loan (mortgage originally created in the amount of \$900,000 on January 1, 2005) by adding new property(ties) to the mortgage as collateral, pursuant to a mortgage modification agreement. The new property(ties) have a fair market value of \$200,000. The current unpaid principal balance of the loan secured by the mortgage is \$700,000. The Charge for the new policy or endorsement to the existing policy is calculated as follows:

(i)	80% of Non-Sale Rate on \$200,000.....	\$972.00;	to which is added
(ii)	50% of Non-Sale Rate on \$700,000.....	<u>\$1,620.00</u>	
	Total Charge:		\$2,592.00

Example No. 2: Same facts as Example #1 above and in addition, new monies are loaned in the amount of \$300,000, thereby increasing the unpaid principal balance of the loan to \$1,000,000. The Charge for the new policy or endorsement to the existing policy is calculated in the same manner as Example #1, to which is added \$900 (being the difference between (i) 80% of the Non-Sale Rate on a \$1,000,000 policy and (ii) 80% of the Non-Sale Rate on a \$700,000 policy); thus making for a total Charge of \$3,492.00.

- E. When a new policy is issued in connection with an extension or modification of a previously insured mortgage loan, the original policy must be returned for cancellation.

5.65 EXTENSION OR MODIFICATION OF AN INSURED MORTGAGE AND CHARGE FOR TIRBOP - ENDORSEMENT PA 501

- A. Where a mortgage which was previously insured is still in effect, and that mortgage is to be amended by an extension or modification agreement, an endorsement to the existing policy may be issued by the same Insurer which covers the extension or modification agreement, after continuation searches have been obtained. The Charge for the issuance of this endorsement shall be made in accordance with subparagraph B below.
- B. The Charge for this endorsement shall be 25% of the Non-Sale Rate calculated on the basis of the unpaid principal balance.

5.7 ASSIGNMENT OF MORTGAGE

- A. When the mortgage being assigned was not previously insured, the Charge for a policy shall be based on the amount of the unpaid principal balance. There is no additional Charge when the mortgage or the assignment of mortgage is part of a single transaction being insured.
- B. When an assignee desires an endorsement to an existing policy changing the name of the Insured only and does not require a change in the effective date of the policy nor require that the assignment be included as an insured instrument, the Charge shall be \$25.00.
- C. Where the Insurer is being asked to insure an assignment of a previously insured mortgage and the assignment of mortgage is being made within 10 years from the date of the execution of the mortgage, the title must be certified down from the date of the recording of the mortgage, through the date of the recording of the assignment. A new policy or endorsement to the existing policy furnishing coverage up to and including the date of recording of the assignment shall be issued for 60% of the Non-Sale Rate provided that it is being issued by the same Insurer which issued the original policy.

5.8 ALTA SHORT FORM RESIDENTIAL LOAN POLICY

- A. This policy insures the lender making a mortgage loan on a 1 to 4 family residence or condominium unit. This policy is an abbreviated short form version of the current ALTA Loan Policy, incorporating all of the terms and provisions of the ALTA Loan Policy, which is designed to be delivered to the lender at closing. This policy contains blanket exceptions to taxes, covenants and restrictions, easements, reservations of minerals or mineral rights, and offers certain affirmative assurances with respect to these exceptions desired by lenders, including certain affirmative assurances with respect to survey matters. This policy also includes an Addendum, which can be used to set forth additional exceptions or to limit the affirmative assurances. This policy is designed so that certain ALTA endorsement forms may be specified, and thus incorporated, by checking appropriate boxes, and making the appropriate endorsement Charge(s) in accordance with this Manual.

- B. The Charge for the ALTA Short Form Residential Loan Policy shall be \$100.00 in addition to the otherwise applicable Charge. When this policy form is used, there can be no separate Charge for TIRBOP Endorsements PA 100 and PA 300.

5.9 ENHANCED COVERAGE RESIDENTIAL POLICIES - Application of Rates for both the Company or Agent Procedure and the Approved Attorney Procedure

A. HOMEOWNER’S POLICY OF TITLE INSURANCE

The ALTA Homeowner’s Policy of Title Insurance (For a One-to-Four Family Residence) (hereinafter the “Homeowner’s Policy”) provides coverage beyond that included in the current ALTA Owner’s Policy. The Homeowner’s Policy may only be issued to a homeowner who will reside in premises improved by a one-to-four family residence.

The Charge for the Homeowner’s Policy is the Charge under the applicable Schedule of Rates in Sections 5.50 and 5.51 for the stated amount of insurance in Schedule A, plus an additional 10% Charge. The additional 10% Charge shall be calculated by applying that percentage to the Sale Rate under Section 5.50 A, notwithstanding that the Charge for the Homeowner’s Policy may have been made under Section 5.51.

Example under Company or Agent Procedure:

	Amount of Insurance	Charge	+10%	Charge*
Homeowner’s Policy	\$200,000	\$1,400.00	+ \$140.00 =	\$1,540.00

*The Charge for this transaction is \$1,540.00, plus the Charge for any endorsements issued with the Homeowner’s Policy.

Example under the Approved Attorney Procedure:

	Amount of Insurance	Charge	+10%	Charge*
Homeowner’s Policy	\$200,000	\$627.50	+ \$140.00 =	\$767.75

*The Charge for this transaction is \$767.75, plus the Charge for any endorsements issued with the Homeowner’s Policy.

B. EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

The ALTA Expanded Coverage Residential Loan Policy (For a One-to- Four Family Residence) (hereinafter the “Expanded Coverage Residential Loan Policy”) is the companion loan policy to the Homeowner’s Policy. This policy may only be issued when the homeowner/borrower resides in premises improved by a one-to-four family residence.

The Charge for the Expanded Coverage Residential Loan Policy is the Charge under the applicable Schedule of Rates in Sections 5.50 B and 5.51 for the stated amount of insurance in Schedule A, plus an additional 10% Charge and a flat endorsement fee of \$200. The additional 10% Charge shall be calculated by applying that percentage

to the Non-Sale Rate under Section 5.50 B, notwithstanding that the Charge for the Expanded Coverage Residential Loan Policy may have been made under Section 5.51.

For the above flat endorsement fee of \$200, the Expanded Coverage Residential Loan Policy incorporates the following endorsement coverages within its body by reference without the need to issue endorsements: ALTA Form 4.1-06 (Endorsement PA 810), ALTA Form 5.1-06 (Endorsement PA 820), ALTA Form 6-06 (Endorsement PA 710), ALTA Form 6.2-06 (Endorsement PA 710-6.2), ALTA Form 8.1-06 (Endorsement PA 900), and ALTA Form 9-06 (Endorsement PA 1030).

When this policy form is used, there can be no separate Charge for the endorsements described above or for Endorsement PA 100 and Endorsement PA 300.

Example under Company or Agent Procedure:

	Amount of Insurance	Charge	+10%(on Non-Sale Rate)	Charge*
Expanded Coverage Residential Loan Policy	\$200,000	\$1,215.00	+ \$121.50 =	\$1,336.50
			+ \$200.00 endorsement fee	<u>200.00</u>
				\$1,536.50

*The Charge for this transaction is \$1,536.50, plus the Charge for any endorsement issued with the Expanded Coverage Residential Loan Policy not already included in the policy as described above.

Example under Approved Attorney Procedure:

	Amount of Insurance	Charge	+10%(on Non-Sale Rate)	Charge*
Expanded Coverage Residential Loan Policy	\$200,000	\$627.50	+ \$121.50 =	\$749.00
			+ \$200.00 endorsement fee	<u>200.00</u>
				\$949.00

*The Charge for this transaction is \$949.00, plus the Charge for any endorsements issued with the Expanded Coverage Residential Loan Policy not already included in the policy as described above.

C. SIMULTANEOUS ISSUANCE – Enhanced Coverage Residential Policies

When a Homeowner’s Policy is being issued, the Enhanced Coverage Residential Loan Policy shall be issued absent contrary instructions from the lender. When the Homeowner’s Policy and the Expanded Coverage Residential Loan Policy (collectively, hereinafter the “Enhanced Coverage Residential Policies”) are simultaneously issued on the same property, they shall be treated as a single policy.

The Charge is the Charge under the applicable Schedule of Rates in Section 5.50 A or 5.51 for the policy with the highest limits, plus an additional 10% Charge and a flat endorsement fee of \$200.00. This additional 10% Charge is calculated by applying that percentage to the Sale Rate under Section 5.50 A, notwithstanding that the

Charge for the Enhanced Coverage Residential Policies may have been made under Section 5.51.

Example under Company or Agent Procedure:

	Amount of Insurance	Charge	+10% (on Sale Rate)	Charge*
Homeowner's Policy	\$200,000	\$1,400.00	+ \$140.00 =	\$1,540.00
Expanded Coverage Residential Loan Policy	\$175,000		+\$200 (endorsement fee)	<u>200.00</u>
				\$1,740.00

*The Charge for this transaction is \$1,740.00, plus the Charge for any endorsements issued with the Homeowner's Policy or with the Expanded Coverage Residential Loan Policy that are not already included in the policy per Section 5.9 B above.

Example under Approved Attorney Procedure:

	Amount of Insurance	Charge	+10% (on Sale Rate)	Charge*
Homeowner's Policy	\$200,000	\$627.50	+ \$140.00 =	\$767.50
Expanded Coverage Residential Loan Policy	\$175,000		+\$200 (endorsement fee)	<u>200.00</u>
				\$967.50

*The Charge for this transaction is \$967.50, plus the Charge for any endorsements issued with the Homeowner's Policy and for any endorsements issued with the Expanded Coverage Residential Loan Policy that are not already included in the policy(ies) per Section 5.9 B above.

D. SIMULTANEOUS ISSUANCE – Expanded Coverage Residential Loan Policy issued with 2006 ALTA Owner's Policy

When an Expanded Coverage Residential Loan Policy is issued simultaneously with the 2006 ALTA Owner's Policy, they shall be treated as a single policy. The Charge is the Charge under the applicable Schedule of Rates in Section 5.50 A or 5.51 and shall be based on for the policy with the highest limits, plus an additional 10% Charge and any endorsement Charges for the owner's Policy calculated in accordance with Section 5.2. This additional 10% Charge shall be calculated by applying that percentage to the Sale Rate for the owner's policy limit under Section 5.50 A. In the event that the calculated Charge for the Expanded Coverage Residential Loan Policy exceeds the Charge for the issuance of the current ALTA Owner's Policy, the Charge shall be based upon the Expanded Coverage Residential Loan Policy, together with the flat endorsement fee of \$200.00 (see Example No. 2 below).

Example No. 1:

	Amount of Insurance	Charge	+10% (On Sale Rate)	Charge*
2006 ALTA Owner's Policy -	\$200,000	\$1,400.00	+ \$140.00	= \$1,540.00
Enhanced Coverage Residential Loan Policy-	\$150,000	\$1,002.50		

*Since the \$1,540.00 is greater than the \$1,002.50, the Charge for this transaction is \$1,540.00, plus the Charges for any endorsements issued with the Expanded Coverage Residential Loan Policy and the ALTA Owner's Policy.

Example No. 2:

	Amount of Insurance	Charge	+10% (On Sale Rate)	Charge*
2006 ALTA Owner's Policy -	\$200,000	\$1,400.00	+ \$140.00	= \$1,540.00
Enhanced Coverage Residential Loan Policy -	\$190,000	\$1,172.50		

*Since the \$1,540.00 is greater than the \$1,172.50, the Charge for this transaction is \$1,540.00, plus the Charges for any endorsements issued with the Expanded Coverage Residential Loan Policy and the ALTA Owner's Policy.

E. SIMULTANEOUS ISSUANCE – Homeowner's Policy Issued with 2006 ALTA Loan Policy

When a Homeowner's Policy is being issued, the Enhanced Coverage Residential Loan Policy shall be issued absent contrary instructions from the lender.

When the Homeowner's Policy and the 2006 ALTA Loan Policy are simultaneously issued on the same property on the instructions from the lender, they shall be treated as a single policy. The Charge is the Charge under the applicable Schedule of Rates in Section 5.50 A or 5.51 and shall be based on the policy with the highest limits, plus an additional 10% Charge and any endorsement Charges for the 2006 ALTA Loan Policy to be calculated in accordance with Section 5.2. The additional 10% Charge is calculated by applying that percentage to the Sale Rate under Section 5.50 A to the amount of the Homeowner's Policy, notwithstanding that the Charge for the Homeowner's Policy may have been made under Section 5.51.

Example under Company or Agent Procedure:

	Amount of Insurance	Charge	+10% (on Sale Rate)	Charge*
Homeowner's Policy	\$200,000	\$1,400.00	+ \$140.00	= \$1,540.00
2006 ALTA Loan Policy	\$175,000			

*The Charge for this transaction is \$1,540.00, plus the Charge for any endorsements issued with the Homeowner's Policy or with the 2006 ALTA Loan Policy.

Example under Approved Attorney Procedure:

	Amount of Insurance	Charge	+10% (on Sale Rate)	Charge*
Homeowner's Policy	\$200,000	\$627.50	+140.00	= \$767.50
2006 ALTA Loan Policy	\$175,000			

*The Charge for this transaction is \$767.50, plus the Charge for any endorsements issued with the Homeowner's Policy or with the 2006 ALTA Loan Policy.

F. WAIVER OF OWNER'S POLICY

In a transaction involving the purchase of all or part of the real estate securing a mortgage with said mortgage, and the lender requires the Enhanced Coverage Residential Loan Policy, the Homeowner's Policy shall be issued unless the new owner has waived, in writing, the purchase of an owner's policy in accordance with 31 Pa. Code §126.1. (See Supplemental Form TIRBOP - 31 Pa. Code §126.1 Waiver of Owner's Title Insurance (01/01/02)).

When owner's insurance has been waived in accordance with this Section, the Charge for the loan policy under the Company or Agent Procedure shall be based on the Sale Rate being applied to the amount of insurance for the loan policy. The Charge for the loan policy under the Approved Attorney Procedure shall be based on the Approved Attorney Rate being applied to the amount of insurance for the loan policy.

In addition, under either the Company or Agent Procedure or the Approved Attorney Procedure, whichever is applicable, there shall be an additional 10% Charge, calculated by applying that percentage to the Sale Rate under Section 5.50 A, notwithstanding that the Charge for the loan policy may have been calculated under Section 5.51.

Example under Company or Agent Procedure:

Facts: The purchaser has waived, in writing, owner's title insurance as set forth above. The purchase price is \$200,000 and the purchaser is simultaneously creating a mortgage in the amount of \$175,000.

	Amount of Insurance	Charge	+10%(on Sale Rate)	Charge*
Expanded Coverage Residential Loan Policy	\$175,000	\$1,275.00	+ \$127.50	= \$1,402.50

*The Charge for this transaction is \$1,402.50, plus the Charge for any endorsements issued with the Enhanced Coverage Residential Loan Policy.

Example under the Approved Attorney Procedure

Facts: The purchaser has waived, in writing, owner's title insurance as set forth above. The purchase price is \$200,000 and the purchaser is simultaneously creating a mortgage in the amount of \$175,000.

	Amount of Insurance	Charge	+10% (on Sale Rate)	Charge*
Expanded Coverage Residential Loan Policy	\$175,000	\$558.75	+ \$127.50	= \$686.25

*The Charge for this transaction is \$686.25, plus the Charge for any endorsements issued with the Enhanced Coverage Residential Loan Policy.

G. APPROVED ATTORNEY PROCEDURE - Calculation of Additional 10% Charge

Whenever an Enhanced Coverage Residential Policy is issued under the Approved Attorney Procedure, the additional 10% charge is calculated in accordance with Sections 5.9 A through F above, notwithstanding the fact that the Charge for the Enhanced Coverage Residential Loan Policy is made under the Approved Attorney Procedure.

H. SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

The ALTA Short Form Expanded Coverage Residential Loan Policy is an abbreviated short form version of the current Expanded Coverage Residential Loan Policy, incorporating all of the terms and provisions of said policy, which is designed to be delivered to the lender at closing. The Charge for the issuance of this policy shall be the same as the Expanded Coverage Residential Loan Policy as described in this Section.

I. POSTPONEMENT OF OWNER'S POLICY NOT ALLOWED

The provisions contained in Sections 5.2 E and 5.3 E, relating to the postponement of an owner's policy do not apply to the Enhanced Coverage Residential Policies.

5.10 LEASEHOLD TITLE INSURANCE

- A. Leasehold title insurance is provided by attaching Endorsement PA 1130 to the ALTA Owner's Policy of Title Insurance, as modified by TIRBOP (06/17/06) or by attaching Endorsement PA 1140 to the ALTA Loan Policy of Title Insurance, as modified by TIRBOP (6/17/16). There is no charge for these endorsements.
- B. The Charge for the issuance of an owner's policy with Endorsement PA 1130 attached or the issuance of a loan policy with Endorsement PA 1140 attached shall be the same Charge for the issuance of a policy insuring a fee simple estate under this Manual.
- C. Where an owner's policy and loan policy are issued simultaneously on the same property with Endorsements PA 1130 and PA 1140 respectively attached, they shall

be treated as a single policy and the Charge shall be based on the policy with the highest limits.

- D. Where a leasehold interest is to be insured simultaneously with the interest of an owner and/or mortgagee of the fee simple estate, the Charge shall be the applicable rate for owner and/or mortgagee plus 30% of the applicable Charge for the leasehold interest. Where a leasehold interest is to be insured simultaneously with the interest of an owner and/or mortgagee of the fee simple estate, the Charge for an endorsement priced as a percentage shall be 30% of the Charge for an endorsement priced as a percentage if issued with a policy insuring the interest of an owner and/or a mortgagee.

The Charge for any insurance in excess of the face amount of such owner's and/or loan policy shall be determined under the applicable Schedule of Rates in Sections 5.50 and 5.51.

E. DETERMINATION OF AMOUNT

When title insurance is issued for a leasehold estate by the issuance of an owner's policy and/or loan policy with Endorsement PA 1130 and/or Endorsement PA 1140 attached, the amount of insurance shall be equal to:

- (1) the aggregate of the total rentals payable under the lease; or
- (2) the aggregate of the total rents for the 6 years immediately following the settlement or closing of the lease transaction; or
- (3) a reasonable statement of estimated rents on percentage leases; or
- (4) the appraised value at the time of insuring the premises as established by an appraiser acceptable to the Insurer; or
- (5) the land and total projected costs of such proposed improvements in the case of proposed construction; or
- (6) the purchase price of the estate when insuring an assignment of a leasehold estate, including all obligations assumed.

5.11 MECHANICS' LIEN INSURANCE

If, by reason of the visible commencement of erection or construction of an improvement, a statutory lien for labor or material may gain priority over the instrument being insured, an additional Charge for insurance covering unfiled mechanics' and materialmen's liens shall be made as follows:

A. Non Construction Mortgage

When a Loan Policy is to be issued insuring a mortgage, other than a purchase money mortgage or a construction mortgage as provided in Section 5.11B, the additional Charge shall be 20%, calculated in accordance with Section 5.2.

B. Construction Mortgage

When a Loan Policy is to be issued insuring a construction mortgage, the additional Charge shall be 20% calculated in accordance with Section 5.2, unless it is issued with either TIRBOP Endorsement PA 1500 or PA 1510 and with TIRBOP Endorsement PA 1520. In that event, the additional Charge shall be 10% calculated in accordance with Section 5.2 for either TIRBOP Endorsement PA 1500 or 1510 and \$100.00 for TIRBOP Endorsement PA 1520. The Charge for the TIRBOP Endorsement PA 1520 shall be made each time it is issued.

C. Owners Policy

When insurance covering unfiled mechanics' and materialmen's liens is provided in an Owner's Policy, the additional Charge shall be 25% calculated in accordance with Section 5.2.

D. Waiver of Additional Charge

The Insurer reserves the right to waive the additional Charge, as set forth in Sections 5.11A or C above, when, in its opinion, based upon the protective devices and procedures used in the transaction, the risk involved does not warrant payment thereof. The additional Charge, when insuring a construction mortgage as set forth in Section 5.11 B above, shall not be waived.

5.12 CO-INSURANCE - BASIS FOR CALCULATING CHARGE

In a transaction where the total liability is assumed by two or more Insurers with the liability being divided between the Insurers from the first dollar, the Charge for the liability assumed by each Insurer shall be calculated as though each Insurer was the primary insurer from the first dollar of its liability based upon the amount of liability assumed.

5.13 SHERIFF'S DISTRIBUTION POLICY

The Charge for Insurance under this Section shall be:

A. Fund Created at a Judicial Sale Other Than a Tax Sale

For distribution in amounts up to \$2,000.....\$125.00

For amounts over \$2,000:

\$2,001 to \$15,000 inclusive add \$5.00 per.....\$1,000

\$15,001 to \$30,000 inclusive add \$4.50 per.....\$1,000

\$30,001 to \$50,000 inclusive add \$4.00 per\$1,000

\$50,001 to \$100,000 inclusive add \$3.50 per\$1,000

\$100,001 to \$500,000 inclusive..... add \$3.00 per\$1,000

\$500,001 to \$1,000,000 inclusive add \$2.50 per\$1,000

\$1,000,001 to \$2,000,000 inclusive add \$2.00 per\$1,000

\$2,000,001 and over..... add \$1.25 per\$1,000

For each distribution endorsement.....\$25.00

B. Fund created at a tax sale for distribution of the entire fund.....\$200.00

5.14 RECORD OWNER AND LIEN CERTIFICATE

The basic liability hereunder shall be \$2,000.00. The Charge for the certificate which gives information about the state of title of the record owner shall be \$250.00 per chain of title. Insurer in its discretion may increase the liability limit, applying the Sale Rate for the amount of increased liability.

5.50 SCHEDULE OF RATES - COMPANY OR AGENT PROCEDURE

A. The Sale Rate Charge shall be:		B. The Non-Sale Rate Charge shall be:	
<u>UNIT OF INSURANCE OR FRACTION THEREOF</u>	<u>SALE RATE</u>	<u>UNIT OF INSURANCE OR FRACTION THEREOF</u>	<u>NON-SALE RATE</u>
\$ 0 to \$30,000	\$500.00	\$ 0 to \$30,000	\$450.00
\$30,001 to \$45,000 Add per 1,000	\$6.50	\$30,001 to \$45,000 Add per 1,000	\$5.25
\$45,001 to \$100,000 Add per 1,000	\$5.50	\$45,001 to \$100,000 Add per 1,000	\$4.75
\$100,001 to \$500,000 Add per 1,000	\$5.00	\$100,001 to \$500,000 Add per 1,000	\$4.25
\$500,001 to \$1,000,000 Add per 1,000	\$4.00	\$500,001 to \$1,000,000 Add per 1,000	\$3.75
\$1,000,001 to \$2,000,000 Add per 1,000	\$3.00	\$1,000,001 to \$2,000,000 Add per 1,000	\$2.75
\$2,000,001 to \$7,000,000 Add per 1,000	\$2.00	\$2,000,001 to \$7,000,000 Add per 1,000	\$1.75
\$7,000,001 to \$30,000,000 Add per 1,000	\$1.50	\$7,000,001 to \$30,000,000 Add per 1,000	\$1.50
\$30,000,000 and above	\$1.25	\$30,000,000 and above	\$1.25

5.51 SCHEDULE OF RATES - APPROVED ATTORNEY PROCEDURE

The Approved Attorney Rate Charge shall be:

UNIT OF INSURANCE
OR
FRACTION THEREOF

\$ 0 to \$30,000.....	\$125.00
\$30,001 to \$100,000.....	add \$3.25 per \$1,000 or fraction thereof
\$100,001 to \$500,000.....	add \$2.75 per \$1,000 or fraction thereof
\$500,001 to \$1,000,000.....	add \$2.50 per \$1,000 or fraction thereof
\$1,000,001 to \$2,000,000.....	add \$2.25 per \$1,000 or fraction thereof
\$2,000,001 to \$7,000,000.....	add \$2.00 per \$1,000 or fraction thereof
\$7,000,001 and above.....	add \$1.50 per \$1,000 or fraction thereof

6. ENDORSEMENTS AND RATES

- 6.1 TIRBOP - ENDORSEMENT PA 100 - WHERE THERE IS NO APPARENT VIOLATION OF RESTRICTIONS BY EXISTING CONSTRUCTION (Revised 04/01/07)

Loan Policy Only

This endorsement insures that the restrictions have not been violated and that a future violation thereof will not cause a forfeiture or reversion of title. The Charge for this endorsement is \$50.00.

- 6.2 TIRBOP - ENDORSEMENT PA 101 - WHERE RESTRICTIONS APPEAR TO BE VIOLATED BY EXISTING CONSTRUCTION (Revised 04/01/07)

Owner's and/or Loan Policy

This endorsement insures against loss or damage (loss of income or profit excluded) occasioned by the enforcement or attempted enforcement of said restrictions to remove the whole or any portion of the improvements now on the premises and/or to collect money damages in lieu thereof. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

- 6.3 TIRBOP - ENDORSEMENT PA 102 - WHERE PROPOSED NEW CONSTRUCTION DOES NOT INDICATE THAT RESTRICTIONS WILL BE VIOLATED (Rev'd 04/01/07)

Owner's and/or Loan Policy

This endorsement insures that existing and/or presently contemplated construction on the described real estate will not violate the covenants, conditions and restrictions referred to in Schedule "B" of the title insurance policy. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

- 6.4 TIRBOP - ENDORSEMENT PA 103 - WHERE PROPOSED CONSTRUCTION WILL APPARENTLY VIOLATE RESTRICTIONS (Revised 04/01/07)

Owner's and/or Loan Policy

This endorsement insures that the proposed new construction completed in strict accordance with plans and specifications filed with the Insurer will not violate the restrictions set forth in Schedule "B" of the policy, except to the extent set out on the endorsement. Thereafter, the policy will insure against loss or damage (loss of income or profit excluded) occasioned by the enforcement or attempted enforcement of said restrictions to require the removal of the whole or any portion of the improvements, then on the premises or proposed to be constructed in accordance with the said plans and specifications and/or collect money damages in lieu thereof.

The Charge for this endorsement shall be as follows:

- \$10.00 per \$1,000 for the initial \$500,000 of coverage
- \$5.00 per \$1,000 for the next \$500,000 of coverage
- \$2.50 per \$1,000 for the next \$1,000,000 of coverage
- \$1.25 per \$1,000 for the excess over \$2,000,000

- 6.5 TIRBOP - ENDORSEMENT PA 104 - WHERE THERE IS NO APPARENT VIOLATION OF RESTRICTIONS BY EXISTING CONSTRUCTION
(Revised 04/01/07)

Owner's Policy Only

This endorsement offers the same coverage to an owner or lessee as TIRBOP Endorsement PA 100 offers to a mortgagee. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

- 6.6 TIRBOP - ENDORSEMENT PA 300 - SURVEY EXCEPTION (Revised 10/01/08)

Loan Policy Only

This endorsement has the effect of insuring without exception for matters discoverable by survey (except as might be specifically noted) and will further insure against loss or damage by reason of encroachment (other than by party walls), whether by the building on the mortgaged premises encroaching upon adjacent property, or by any building on adjacent property encroaching on the mortgaged premises. The Charge for this endorsement is \$50.00.

- 6.7 TIRBOP - ENDORSEMENT PA 301 - SURVEY EXCEPTION (Revised 10/01/08)

Owner's Policy Only

This endorsement offers the same coverage to an owner or lessee as TIRBOP Endorsement PA 300 offers to a mortgagee. The Charge for this endorsement is 20%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

- 6.8 TIRBOP - ENDORSEMENT PA 400 - (ALTA ENDORSEMENT 7-06) -
MANUFACTURED HOUSING UNIT (04/01/07)

Owner's Policy and/or Loan Policy

This endorsement amends the definition of "land" in the policy to include a manufactured housing unit located on the land on the date of the policy. The Charge for this endorsement is \$50.00.

- 6.9 TIRBOP - ENDORSEMENT PA 500 - (ALTA ENDORSEMENT 11-06 as modified by
TIRBOP) - MORTGAGE MODIFICATION (04/01/07)

Loan Policy Only

This endorsement insures against loss sustained by reason of the invalidity or unenforceability of the Insured Mortgage as a result of a post-policy modification of the Insured Mortgage. It changes the Date of Policy. The Charge for this endorsement is set forth in Section 5.6 of this Manual.

- 6.10 TIRBOP - ENDORSEMENT PA 501 - (ALTA ENDORSEMENT 11-06) - MORTGAGE
MODIFICATION (07/01/14)

Loan Policy Only

This endorsement insures against loss sustained by reason of the invalidity or unenforceability of the Insured Mortgage as a result of a post-policy modification of the Insured Mortgage. It also insures against loss or damage resulting from the failure of the priority of the Insured Mortgage over defects, liens or encumbrances occurring after the

effective date of the policy and before the date of endorsement, except as to any specified exceptions. This endorsement does not change the Date of Policy. This endorsement is only available within one year from the date of the Insured Mortgage. Use of this endorsement is prohibited in conjunction with the issuance of a policy insuring 1-4 family residential property. The Charge for this endorsement is set forth in Section 5.65 of this Manual.

- 6.11 TIRBOP - ENDORSEMENT PA 710 (ALTA ENDORSEMENT 6-06) - VARIABLE RATE (04/01/07)

Loan Policy Only

Where required by a mortgagee, an Insurer may provide coverage under this endorsement to insure the priority of the lien of a mortgage that can by its terms be renegotiated as to its rate of interest. This coverage insures the priority of the lien through any number of renegotiated interest terms. The Charge for this endorsement is \$50.00.

- 6.12 TIRBOP - ENDORSEMENT PA 710-6.2 (ALTA ENDORSEMENT 6.2-06) - VARIABLE RATE, NEGATIVE AMORTIZATION (04/01/07)

Loan Policy Only

Where required by a mortgagee, an Insurer may provide coverage under this endorsement to insure the priority of the lien of a mortgage that can by its terms be renegotiated as to its rate of interest. This coverage insures the priority of the lien through any number of renegotiated interest terms, including negative amortization. The Charge for this endorsement is \$50.00.

- 6.13 TIRBOP - ENDORSEMENT PA 810 (ALTA ENDORSEMENT 4.1-06) - CONDOMINIUM ENDORSEMENT UNDER PA UNIFORM CONDOMINIUM ACT (04/01/07)

Owner's and/or Loan Policy

This endorsement affords multiple forms of coverage with respect to the Condominium Regime and Documentation, when affixed to a policy in which the insured land is a condominium unit together with its percentage interest in the common elements. The Charge for this endorsement is \$50.00.

- 6.14 TIRBOP - ENDORSEMENT PA 820 (ALTA ENDORSEMENT 5.1-06) - PLANNED UNIT DEVELOPMENT (04/01/07)

Owner's and/or Loan Policy

This endorsement affords multiple forms of coverage with respect to the Planned Unit Development Regime and Documentation, when affixed to a policy in which the insured land is a Planned Unit Development. The Charge for this endorsement is \$50.00.

- 6.15 TIRBOP - ENDORSEMENT PA 900 (ALTA ENDORSEMENT 8.1-06) - ENVIRONMENTAL PROTECTION LIEN (04/01/07)

Loan Policy Only (Primarily Residential Property)

This endorsement provides coverage to a lender by insuring the lien priority of the insured mortgage over those environmental protection liens recorded in the land records except with respect to environmental protection liens provided for by certain statutes identified in the endorsement. The Charge for this endorsement is \$50.00.

6.16 TIRBOP - ENDORSEMENT PA 910 - ENVIRONMENTAL PROTECTION LIEN
ENDORSEMENT (04/01/07)

Loan Policy Only (Non-Residential Property)

This endorsement provides coverage to a lender by insuring the lien priority of the insured mortgage over those environmental protection liens recorded in the land records. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

6.17 TIRBOP - ENDORSEMENT PA 1000 - MANDATORY ADVANCE (Revised 04/01/07)

Loan Policy Only

This endorsement provides limited insurance for loan advances, such as in a construction mortgage disbursement made subsequent to the date of the policy. Such advances must be made pursuant to the terms of the Loan Agreement and at all times during which the "Vestee" (person who is vested with title ownership of the land secured by the mortgage at the date of the policy) is the owner of the property. The endorsement insures the lien priority of such advances. The Charge for this endorsement is \$50.00.

6.18 TIRBOP - ENDORSEMENT PA 1010 - REVOLVING LINE OF CREDIT/OPEN END
MORTGAGE (Revised 04/01/07)

Loan Policy Only

This endorsement provides limited insurance for mandatory loan advances made pursuant to a mortgage that qualifies as an "Open End Mortgage" by statute. Such advances must be made pursuant to the loan agreement and subject to the requirements of the statute and at all times during which the "Vestee" (person who is vested with title ownership of the land secured by the mortgage at the date of the policy) is the owner of the property. The endorsement insures the lien priority of such advances. The Charge for this endorsement is \$50.00 when issued in connection with a policy on a 1 to 4 family residential property; when issued in connection with other property, the Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$50.00.

6.19 TIRBOP - ENDORSEMENT PA 1015 - OPEN END MORTGAGE/CONSTRUCTION
(Revised 04/01/07)

Loan Policy Only

This endorsement provides limited insurance for construction loan advances made pursuant to a mortgage that qualifies as an "Open End Mortgage" by statute. Such advances must be made to pay toward or to provide funds to the mortgagor to pay toward all or part of the costs of completing any erection, construction, alteration, or repair of any part of the mortgaged premises which is the statutory requirement and made at all times during which the mortgagor of the insured mortgage is still the owner of the estate or interest covered by the policy. The endorsement insures the lien priority of such advances. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$50.00.

6.20 TIRBOP - ENDORSEMENT PA 1020 - FNMA BALLOON (Revised 04/01/07)

Loan Policy Only

This endorsement insures a lender against the invalidity or unenforceability or loss of priority of the insured mortgage resulting from provisions which provide for a conditional right to refinance and a change in the rate of interest as set forth in the mortgage. The Charge for this endorsement is \$50.00.

6.21 TIRBOP - ENDORSEMENT PA 1030 (ALTA ENDORSEMENT 9-06 (Revised 04-02-12)) - RESTRICTIONS, ENCROACHMENTS, MINERALS (04/01/13)

Loan Policy Only

This endorsement insures against loss or damage by reason of a violation of a Covenant that divests, subordinates or extinguishes the lien of the Insured Mortgage or that results in the invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage; violation of an enforceable Covenant by an Improvement on the Land; enforced removal of an Improvement as a result of a violation of a building setback line shown on a recorded subdivision plan, notice of a violation recorded in the Public Records of an enforceable Covenant relating to environmental protection; encroachment of an Improvement; damage to an Improvement that encroaches upon an easement area or that results from the exercise of an easement and insurance against damage to an Improvement resulting from the right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

6.22 TIRBOP - ENDORSEMENT PA 1031 (ALTA ENDORSEMENT 9.1-06 (Revised 04-02-12)) - COVENANTS, CONDITIONS AND RESTRICTIONS - UNIMPROVED LAND (04/01/13)

Owner's Policy Only

This endorsement insures against loss or damage by reason of a violation on the Land of an enforceable Covenant and of a notice of a violation recorded in the Public Records of an enforceable Covenant relating to environmental protection describing any part of the Land. The Charge for the endorsement is 10%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsement PA 301 in which case it will be priced at 5%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

6.23 TIRBOP - ENDORSEMENT PA 1032 - (ALTA ENDORSEMENT 9.2-06 (Revised 04-02-12)) - COVENANTS, CONDITIONS AND RESTRICTIONS - IMPROVED LAND (04/01/13)

Owner's Policy Only

This endorsement insures against loss or damage by reason of a violation on the Land of an enforceable Covenant, enforced removal of an Improvement as a result of a violation of a building setback line shown on a recorded subdivision plan and notice of a violation recorded in the Public Records of an enforceable Covenant relating to environmental protection describing any part of the Land. The Charge for the endorsement is 10%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsement PA 301 in which

case it will be priced at 5%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

- 6.24 TIRBOP – ENDORSEMENT PA 1033 (ALTA ENDORSEMENT 9.6-06, as modified by TIRBOP) - PRIVATE RIGHTS (Revised 04/2/13) (07/01/14)

Loan Policy Only

This endorsement insures against loss or damage due to the enforcement of a Private Right contained in a Covenant that (a) results in the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage, or (b) causes a loss of the Insured's Title acquired in satisfaction or partial satisfaction of the indebtedness. Private Right 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. This endorsement permits a specific Private Right to be excluded from coverage. The Charge for this endorsement is \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.25 TIRBOP – ENDORSEMENT PA 1034 (ALTA ENDORSMENT 9.7-06) - RESTRICTIONS, ENCROACHMENTS, MINERALS – LAND UNDER DEVELOPMENT (04/01/13)

Loan Policy Only

This endorsement insures against loss or damage by reason of a violation of a Covenant that divests, subordinates or extinguishes the lien of the Insured Mortgage or that results in the invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage; violation of an enforceable Covenant by an Improvement or a Future Improvement; enforced removal of an Improvement or a Future Improvement as a result of a violation of a building setback line shown on a recorded subdivision plan, notice of a violation recorded in the Public Records of an enforceable Covenant relating to environmental protection; encroachment of an Improvement or a Future Improvement; damage to an Improvement or a Future Improvement that encroaches upon an easement area or that results from the exercise of an easement and insurance against damage to an Improvement or a Future Improvement resulting from the right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances. The Charge for this endorsement is 15%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

- 6.26 TIRBOP – ENDORSEMENT PA 1035 (ALTA ENDORSEMENT 9.8-06) - COVENANTS, CONDITIONS AND RESTRICTIONS – LAND UNDER DEVELOPMENT (04/01/13)

Owner's Policy Only

This endorsement insures against loss or damage by reason of a violation of an enforceable Covenant by an Improvement or a Future Improvement, enforced removal of an Improvement or a Future Improvement as a result of a violation of a building setback line shown on a recorded subdivision plan and a notice of a violation recorded in the Public Records of an enforceable Covenant relating to environmental protection describing any part of the Land. The Charge for the endorsement is 15%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsement PA 301 in which case it will be priced at 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

6.27 TIRBOP - ENDORSEMENT PA 1070 - GENERAL ENDORSEMENT
(Revised 04/01/07)

This endorsement is to be used only for purposes of correcting and/or amending previously issued policies or for granting coverage not otherwise covered by the other endorsements set forth in this Manual.

This endorsement may not be used to provide the following coverages: Truth-in-Lending; Zoning; Creditors Rights; Doing Business; Usury; Tie-In Interstate; or Subdivision.

6.28 TIRBOP - ENDORSEMENT PA 1080 - ABBREVIATED FORM ENDORSEMENT(S)
(Revised 10/01/08)

Loan Policy Only

This endorsement incorporates by reference nine (9) other endorsements, and one (1) optional additional endorsement, contained in this Manual. The sequence for listing these endorsements is at the discretion of the Insurer. Each of the referenced endorsements, as requested by the lender, can be checked in the appropriate block. The Charge for each endorsement so checked shall be made in accordance with this Manual. There is no other Charge to be made for the use of this endorsement.

6.29 TIRBOP - ENDORSEMENT PA 1100 - WAIVER OF ARBITRATION (Revised 04/01/07)

Loan Policy Only

This endorsement amends the ALTA Loan Policy by deleting Paragraph 13 of the Conditions and Stipulations Section of the policy, relating to arbitration. The Charge for this endorsement is \$100.00.

6.30 TIRBOP - ENDORSEMENT PA 1110 (ALTA ENDORSEMENT 20-06) - FIRST LOSS -
MULTIPLE PARCEL TRANSACTIONS (04/01/13)

Loan Policy Only

This endorsement provides, under certain conditions, that the amount which the insurer shall be liable to pay under the policy shall be determined without requiring maturity of the indebtedness by acceleration or otherwise. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$500.00.

6.31 RESERVED FOR FUTURE USE

6.32 TIRBOP - ENDORSEMENT PA 1130 - (ALTA ENDORSEMENT 13-06)
(Revised 04-02-12)
LEASEHOLD OWNER'S (04/01/13)

Owner's Policy Only

This endorsement may only be issued at the time of the issuance of the ALTA Owner's Policy. The endorsement sets forth how the leasehold estate is valued for purposes of a loss under the policy and the items covered by the issuance of the endorsement. The Charge for this endorsement, together with the ALTA Owner's Policy, is set forth in Section 5.10.

- 6.33 TIRBOP - ENDORSEMENT PA 1140 - (ALTA ENDORSEMENT 13.1-06)
(Revised 04-02-12)
LEASEHOLD LOAN (04/01/13)

Loan Policy Only

This endorsement may only be issued at the time of the issuance of the ALTA Loan Policy. The endorsement sets forth how the leasehold estate is valued for purposes of a loss under the policy and the items covered by the issuance of the endorsement. The Charge for this endorsement, together with the ALTA Loan Policy, is set forth in Section 5.10.

- 6.34 TIRBOP - ENDORSEMENT PA 1150 - (ALTA ENDORSEMENT 14.2-06)
FUTURE ADVANCE - LETTER OF CREDIT (10/01/08)

Loan Policy Only

This endorsement provides limited insurance for loan advances made pursuant to a letter of credit, surety agreement or reimbursement agreement. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.35 TIRBOP - ENDORSEMENT 1160 (ALTA ENDORSEMENT 15-06)
NONIMPUTATION - FULL EQUITY TRANSFER (10/01/08)

Owner's Policy Only

This endorsement insures that the Insurer will not deny liability to certain incoming parties (in a full equity transfer) as a result of the Insured having knowledge imputed to it in partnership, corporate, or limited liability company transactions. This endorsement may only be issued with a simultaneously issued owner's policy. The Charge for this endorsement is 20%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.36 TIRBOP - ENDORSEMENT 1170 - (ALTA ENDORSEMENT 15.1-06)
NONIMPUTATION - ADDITIONAL INSURED (10/01/08)

Owner's Policy Only

This endorsement insures that the Insurer will not deny liability to certain incoming parties (additional insureds) as a result of the Insured having knowledge imputed to it in partnership, corporate, or limited liability company transactions. This endorsement may be issued subsequent to the issuance of the owner's policy. The Charge for this endorsement is 20%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.37 TIRBOP - ENDORSEMENT 1180 - (ALTA ENDORSEMENT 15.2-06)
NONIMPUTATION - PARTIAL EQUITY TRANSFER (10/01/08)

Owner's Policy Only

This endorsement insures that the Insurer will not deny liability to certain incoming parties (in a partial equity transfer) as a result of the Insured having knowledge imputed to it in partnership, corporate, or limited liability company transactions. This endorsement may only be issued with a simultaneously issued owner's policy. The Charge for this endorsement is

20%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.38 TIRBOP - ENDORSEMENT 1190 - (ALTA ENDORSEMENT 16-06)
MEZZANINE FINANCING (04/01/07)

Owner's Policy Only

This endorsement provides certain coverages to a mezzanine lender under an owner's policy. The Charge for this endorsement is 20%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.39 TIRBOP - ENDORSEMENT 1200 - (ALTA ENDORSEMENT 17-06)
ACCESS AND ENTRY (04/01/07)

Loan Policy Only

This endorsement provides coverage to a lender with regard to vehicular and pedestrian access to the insured property. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.40 TIRBOP - ENDORSEMENT 1201 - (ALTA ENDORSEMENT 17-06)
ACCESS AND ENTRY (04/01/07)

Owner's Policy Only

This endorsement provides coverage to an owner with regard to vehicular and pedestrian access to the insured property. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.41 TIRBOP - ENDORSEMENT PA 1210 - (ALTA ENDORSEMENT 17.1-06)
INDIRECT ACCESS AND ENTRY (04/01/07)

Loan Policy Only

This endorsement provides coverage to a lender with regard to vehicular and pedestrian access indirectly to the insured property. The Charge for this endorsement is \$250.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.42 TIRBOP - ENDORSEMENT PA 1211 - (ALTA ENDORSEMENT 17.1-06)
INDIRECT ACCESS AND ENTRY (04/01/07)

Owner's Policy Only

This endorsement provides coverage to an owner with regard to vehicular and pedestrian access indirectly to the insured property. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.43 TIRBOP - ENDORSEMENT PA 1220 - (ALTA ENDORSEMENT 14.3-06)
FUTURE ADVANCE - REVERSE MORTGAGE (10/01/08)

Loan Policy Only

This endorsement provides coverage to a lender in conjunction with a reverse annuity mortgage. The Charge for this endorsement is \$50.00.

- 6.44 TIRBOP - ENDORSEMENT PA 1230 - (ALTA ENDORSEMENT 18-06)
SINGLE TAX PARCEL (04/01/07)

Owner's and/or Loan Policy

This endorsement provides coverage with regard to assessment as a single tax parcel. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of owner's and/or loan policies insuring 1-4 family residential property.

- 6.45 TIRBOP - ENDORSEMENT PA 1240 - (ALTA ENDORSEMENT 18.1-06) - MULTIPLE
TAX PARCELS (10/01/08)

Owner's and/or Loan Policy

This endorsement provides coverage with regard to assessment as multiple tax parcels. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of owner's and/or loan policies insuring 1-4 family residential property.

- 6.46 TIRBOP - ENDORSEMENT PA 1250 - (ALTA ENDORSEMENT 19-06 as modified by
TIRBOP) - CONTIGUITY (04/01/07)

Owner's and/or Loan Policy

This endorsement provides coverage with regard to contiguity of the insured premises. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of owner's and/or loan policies insuring 1-4 family residential property.

- 6.47 TIRBOP - ENDORSEMENT PA 1260 (ALTA ENDORSEMENT 12-06, as modified by
TIRBOP, (revised 04/2/13)) - AGGREGATION/TIE-IN/INTRASTATE ONLY (07/01/14)

Loan Policy Only

This endorsement aggregates the coverage of two or more policies insuring premises in Pennsylvania. Certain Conditions of the policy are amended by this endorsement. The Charge for this endorsement is \$100.00. Use of this endorsement shall also be prohibited to aggregate the liability of any policies issued for Pennsylvania properties with properties situate outside the Commonwealth of Pennsylvania. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

6.48 TIRBOP - ENDORSEMENT PA 1270 - SAME AS SURVEY (04/01/07)

Loan Policy Only

This endorsement insures that the land described in the policy is the same as depicted on the survey referenced in the endorsement. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

6.49 TIRBOP - ENDORSEMENT PA 1271 - SAME AS SURVEY (04/01/07)

Owner's Policy Only

This endorsement insures that the land described in the policy is the same as depicted on the survey referenced in the endorsement. The Charge for this endorsement is 20%, calculated in accordance with Section 5.2, with a minimum charge of \$100.00, unless it is issued with TIRBOP Endorsement PA 301, in which case it will be priced as \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

6.50 TIRBOP - ENDORSEMENT PA 1280 (ALTA ENDORSEMENT 22-06, as modified by TIRBOP) - LOCATION (04/01/07)

Loan Policy Only

This endorsement provides coverage to a lender with regard to the physical improvements of the insured premises. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property, and shall only be issued for land that has been improved.

6.51 TIRBOP - ENDORSEMENT PA 1290 - MORTGAGE RELEASE (04/01/07)

Loan Policy Only

This endorsement provides assurances, in conjunction with the release of a portion of the mortgaged lands from the lien of the insured mortgage, as to the validity and priority of the lien of the insured mortgage on the remaining portion of the mortgaged lands not released. The Charge for this endorsement is \$250.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property, and shall only be issued for land that has been improved.

6.52 TIRBOP - ENDORSEMENT PA 1310 - (ALTA ENDORSEMENT 28-06) EASEMENT – DAMAGE OR ENFORCED REMOVAL (03/01/11)

Loan Policy Only

This endorsement insures against loss or damage sustained by reason of damage to an existing building located on the land from the exercise of the granted or reserved rights of use or maintenance of an easement excepted in Schedule B of the policy. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.53 TIRBOP - ENDORSEMENT PA 1311 - (ALTA ENDORSEMENT 28-06)
EASEMENT – DAMAGE OR ENFORCED REMOVAL (03/01/11)

Owner's Policy Only

This endorsement insures against loss or damage sustained by reason of damage to an existing building located on the land as a result of the exercise of the right of use or maintenance of an easement excepted in Schedule B of the policy. The Charge for this endorsement is 20%, calculated in accordance with Section 5.2. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.54 TIRBOP - ENDORSEMENT PA 1312 - (ALTA ENDORSEMENT 28.1-06)
ENCROACHMENTS - BOUNDARIES AND EASEMENTS (04/01/13)

Loan Policy Only

This endorsement insures against loss or damage 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 in the event that the easement owner, in the exercise of the easement, compels removal or relocation of the encroaching Improvement and enforced removal of any improvement located on the Land that encroaches onto adjoining land. The Charge for the endorsement is 10%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsement PA 1030 or PA 1034 in which case the Charge will be \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.55 TIRBOP - ENDORSEMENT PA 1313 - (ALTA ENDORSEMENT 28.1-06)
ENCROACHMENTS - BOUNDARIES AND EASEMENTS (04/01/13)

Owner's Policy Only

This endorsement insures against loss or damage 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 in the event that the easement owner, in the exercise of the easement, compels removal or relocation of the encroaching Improvement and enforced removal of any improvement located on the Land that encroaches onto adjoining land. The Charge for the endorsement is 20%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsements PA 1031, PA 1032 or PA 1035, in which case it will be priced at 5%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.56 TIRBOP - ENDORSEMENT PA 1320 - (ALTA ENDORSEMENT 29-06)
INTEREST RATE SWAP ENDORSEMENT - DIRECT OBLIGATION (03/01/11)

Loan Policy Only

This 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 repayment of the Swap Obligation at Date of Endorsement. The Charge for this endorsement is 10%, calculated in

accordance with Section 5.2, if issued at Date of Policy; and 20% if issued subsequent to Date of Policy. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.57 TIRBOP - ENDORSEMENT PA 1330 - (ALTA ENDORSEMENT 29.1-06)
INTEREST RATE SWAP ENDORSEMENT - ADDITIONAL INTEREST (03/01/11)

Loan Policy Only

This 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 Additional Interest calculated pursuant to the formula provided in the loan documents secured by the Insured Mortgage at Date of Endorsement for repayment of the Swap Obligation. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, if issued at Date of Policy; and 20% if issued subsequent to Date of Policy. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.58 TIRBOP - ENDORSEMENT PA 1340 - (ALTA ENDORSEMENT 35-06)
MINERALS AND OTHER SUBSURFACE SUBSTANCES - BUILDINGS (04/01/13)

Owner's Policy Only

This endorsement insures against loss or damage by reason of the enforced removal or alteration of any Improvement [buildings] 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 Charge for this endorsement is \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.59 TIRBOP - ENDORSEMENT PA 1341 - (ALTA ENDORSEMENT 35-06)
MINERALS AND OTHER SUBSURFACE SUBSTANCES - BUILDINGS (07/01/14)

Loan Policy Only

This endorsement insures against loss or damage by reason of the enforced removal or alteration of any Improvement [buildings] 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 Charge for this endorsement is \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.60 TIRBOP - ENDORSEMENT PA 1350 - (ALTA ENDORSEMENT 35.1-06)
MINERALS AND OTHER SUBSURFACE SUBSTANCES - IMPROVEMENTS
(04/01/13)

Owner's Policy Only

This endorsement insures against loss or damage by reason of the enforced removal or alteration of any Improvement [including a building, structure located on the surface of the Land and any paved road, walkway, parking area, driveway or curb] 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 Charge for the endorsement is 10%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsement PA 301 in which case it will be priced at 5%, calculated in accordance with Section 5.2, with a minimum Charge of \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.61 TIRBOP - ENDORSEMENT PA 1351 - (ALTA ENDORSEMENT 35.1-06)
MINERALS AND OTHER SUBSURFACE SUBSTANCES - IMPROVEMENTS
(07/01/14)

Loan Policy Only

This endorsement insures against loss or damage by reason of the enforced removal or alteration of any Improvement [including a building, structure located on the surface of the Land and any paved road, walkway, parking area, driveway or curb] 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 Charge for the endorsement is 5%, calculated in accordance with Section 5.2, with a minimum Charge of \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.62 TIRBOP - ENDORSEMENT PA 1360 - (ALTA ENDORSEMENT 35.3-06)
MINERALS AND OTHER SUBSURFACE SUBSTANCES - LAND UNDER
DEVELOPMENT (04/01/13)

Owner's Policy Only

This endorsement insures against loss or damage by reason of the enforced removal or alteration of any Improvement or Future Improvement [including a building, structure located on the surface of the Land and any paved road, walkway, parking area, driveway or curb] 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 Charge for the endorsement is 15%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsement PA 301 in which case it will be priced at 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.63 TIRBOP - ENDORSEMENT PA 1361 - (ALTA ENDORSEMENT 35.3-06)
MINERALS AND OTHER SUBSURFACE SUBSTANCES - LAND UNDER
DEVELOPMENT (07/1/14)

Loan Policy Only

This endorsement insures against loss or damage by reason of the enforced removal or alteration of any Improvement or Future Improvement [including a building, structure located on the surface of the Land and any paved road, walkway, parking area, driveway or curb] 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 Charge for the endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

6.64 TIRBOP - ENDORSEMENT PA 1400 - (ALTA ENDORSEMENT 31-06)
SEVERABLE IMPROVEMENTS (04/01/13)

Owner's and/or Loan Policy

Used in projects where the main costs are in the purchase of improvements which may be severed from the Land, and where the improvements may not be considered real property in the jurisdiction where the Land is located. By the endorsement, the calculation of loss by reason of a covered Policy Defect, includes the diminution in the value of and the removal or relocation cost of the Severable Improvements. The Charge for this endorsement is \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's or loan policy insuring 1-4 family residential property.

This endorsement shall be issued only 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 Improvement.

6.65 TIRBOP - ENDORSEMENT PA 1410 - (ALTA ENDORSEMENT 36-06)
ENERGY PROJECT - LEASEHOLD/EASEMENT (04/01/13)

Owner's Policy Only

This endorsement, issued with a Policy that insures a Leasehold and/or Easement Estate, recognizes the unique characteristics of an Energy Project. By Section 3, "Valuation of Title as an Integrated Project", the endorsement treats the Energy Project as an integrated whole, providing that in computing loss or damage, Valuation of Title as a result of an Eviction from a portion of the Land shall be the value of the affected Leasehold or Easement Estate and any Electrical Facility plus any reduction in the value of another insured Leasehold or Easement Estate; and further provides 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. By Section 4, "Valuation of Severable Improvements", the endorsement includes the diminution of the value of a Severable Improvement in the event of an Eviction. By Section 5, "Additional items of loss covered by this endorsement", the endorsement expands on the items of loss appropriate to an Energy Project. The Charge for this endorsement is \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

The endorsement shall only be issued when the Amount of Insurance in Schedule A includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and/or Easement Estate and Full Value of the Severable Improvements and Full Valuable of the Electricity Facility.

6.66 TIRBOP - ENDORSEMENT PA 1420 - (ALTA ENDORSEMENT 36.1-06)
ENERGY PROJECT - LEASEHOLD/EASEMENT (04/01/13)

Loan Policy Only

This endorsement, issued with a Policy that insures a Leasehold and/or Easement Estate, recognizes the unique characteristics of an Energy Project. By Section 3,

“Valuation of Title as an Integrated Project”, the endorsement treats the Energy Project as an integrated whole, providing that in computing loss or damage, Valuation of Title as a result of an Eviction from a portion of the Land shall be the value of the affected Leasehold or Easement Estate and any Electrical Facility plus any reduction in the value of another insured Leasehold or Easement Estate; and further provides 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. By Section 4, “Valuation of Severable Improvements”, the endorsement includes the diminution of the value of a Severable Improvement in the event of an Eviction. By Section 5, “Additional items of loss covered by this endorsement”, the endorsement expands on the items of loss appropriate to an Energy Project. The Charge for this endorsement is \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

The endorsement shall only be issued when the Amount of Insurance in Schedule A includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and/or Easement Estate and Full Value of the Severable Improvements and Full Valuable of the Electricity Facility.

6.67 TIRBOP - ENDORSEMENT PA 1430 - (ALTA ENDORSEMENT 36.2-06)
ENERGY PROJECT - LEASEHOLD (04/01/13)

Owner’s Policy Only

This endorsement, issued with a Policy that insures a Leasehold Estate, recognizes the unique characteristics of an Energy Project. By Section 3, “Valuation of Title as an Integrated Project” , the endorsement treats the Energy Project as an integrated whole, providing that in computing loss or damage, Valuation of Title as a result of an Eviction from a portion of the Land shall be the value of the affected Leasehold Estate and any Electrical Facility plus any reduction in the value of another insured Leasehold Estate; and further provides 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. By Section 4, “Valuation of Severable Improvements”, the endorsement includes the diminution of the value of a Severable Improvement in the event of an Eviction. By Section 5, “Additional items of loss covered by this endorsement”, the endorsement expands on the items of loss appropriate to an Energy Project. The Charge for this endorsement is \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner’s policy insuring 1-4 family residential property.

The endorsement shall only be issued when the Amount of Insurance in Schedule A includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and Full Value of the Severable Improvements and Full Valuable of the Electricity Facility.

6.68 TIRBOP - ENDORSEMENT PA 1440 - (ALTA ENDORSEMENT 36.3-06)
ENERGY PROJECT - LEASEHOLD (04/01/13)

Loan Policy Only

This endorsement, issued with a Policy that insures a Leasehold Estate, recognizes the unique characteristics of an Energy Project. By Section 3, "Valuation of Title as an Integrated Project", the endorsement treats the Energy Project as an integrated whole, providing that in computing loss or damage, Valuation of Title as a result of an Eviction from a portion of the Land shall be the value of the affected Leasehold Estate and any Electrical Facility plus any reduction in the value of another insured Leasehold Estate; and further provides 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. By Section 4, "Valuation of Severable Improvements", the endorsement includes the diminution of the value of a Severable Improvement in the event of an Eviction. By Section 5, "Additional items of loss covered by this endorsement", the endorsement expands on the items of loss appropriate to an Energy Project. The Charge for this endorsement is \$500.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

The endorsement shall only be issued when the Amount of Insurance in Schedule A includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and Full Value of the Severable Improvements and Full Valuable of the Electricity Facility.

6.69 TIRBOP - ENDORSEMENT PA 1450 - (ALTA ENDORSEMENT 36.4-06)
ENERGY PROJECT - COVENANTS, CONDITIONS AND RESTRICTIONS -
LAND UNDER DEVELOPMENT (04/01/13)

Owner's Policy Only

Patterned after TIRBOP Endorsement PA 1035 (ALTA Endorsement 9.8-06) but tailored to an Energy Project, this endorsement insures against loss or damage by reason of a violation of an enforceable Covenant by any Electrical Facility or Severable Improvement, enforced removal of any Electrical Facility or Severable Improvement as a result of a violation of a building setback line shown on a recorded subdivision plan and a notice of a violation recorded in the Public Records of an enforceable Covenant relating to environmental protection describing any part of the Land. The Charge for the endorsement is 15%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsement PA 301 in which case it will be priced at 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

The endorsement shall only be issued when the Amount of Insurance in Schedule A includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and/or Easement Estate and Full Value of the Severable Improvements and Full Valuable of the Electricity Facility.

6.70 TIRBOP - ENDORSEMENT PA 1460 - (ALTA ENDORSEMENT 36.5-06)
ENERGY PROJECT - COVENANTS, CONDITIONS AND RESTRICTIONS -
LAND UNDER DEVELOPMENT (04/01/13)

Loan Policy Only

Patterned after TIRBOP Endorsement PA 1034 (ALTA Endorsement 9.7-06) but tailored to an Energy Project, this endorsement insures against loss or damage by reason of a violation of an enforceable Covenant by any Electrical Facility or Severable Improvement, enforced removal of any Electrical Facility or Severable Improvement as a result of a violation of a building setback line shown on a recorded subdivision plan and a notice of a violation recorded in the Public Records of an enforceable Covenant relating to environmental protection describing any part of the Land. The Charge for the endorsement is 5%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

The endorsement shall only be issued when the Amount of Insurance in Schedule A includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and/or Easement Estate and Full Value of the Severable Improvements and Full Valuable of the Electricity Facility.

6.71 TIRBOP - ENDORSEMENT PA 1470 - (ALTA ENDORSEMENT 36.6-06)
ENERGY PROJECT - ENCROACHMENTS (04/01/13)

Owner's Policy Only

This endorsement insures against loss or damage by reason of an encroachment of any Electrical Facility or Severable Improvement, 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; enforced removal of any Electrical Facility or Severable Improvement located on the Land in the event that the easement owner, in the exercise of the easement, compels removal or relocation of any Electrical Facility or Severable Improvement, and damage to any Electrical Facility or Severable Improvement located on or encroaching into that portion of the Land subject to an easement which damage results from the exercise of the easement. The Charge for the endorsement is 15%, calculated in accordance with Section 5.2, unless it is issued with TIRBOP Endorsement PA 301 in which case it will be priced at 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

The endorsement shall only be issued when the Amount of Insurance in Schedule A includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and/or Easement Estate and Full Value of the Severable Improvements and Full Valuable of the Electricity Facility.

6.72 TIRBOP - ENDORSEMENT PA 1471 - (ALTA ENDORSEMENT 36.6-06)
ENERGY PROJECT - ENCROACHMENTS (04/01/13)

Loan Policy Only

This endorsement insures against loss or damage by reason of an encroachment of any Electrical Facility or Severable Improvement, 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; enforced removal of any Electrical Facility or Severable Improvement located on the Land in the event that the easement owner, in the exercise of the easement, compels removal or relocation of any Electrical Facility or Severable Improvement, and damage to any Electrical Facility or Severable Improvement located on or encroaching into that portion of the Land subject to an easement which damage results from the exercise of the easement. The Charge for the endorsement is 5%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00. Use of this endorsement is prohibited in conjunction with the issuance of a Loan policy insuring 1-4 family residential property.

The endorsement shall only be issued when the Amount of Insurance in Schedule A includes the aggregate of the Full Value of the Land or Full Value of the Leasehold Estate and/or Easement Estate and Full Value of the Severable Improvements and Full Valuable of the Electricity Facility.

6.73 TIRBOP - ENDORSEMENT PA 1480 - (ALTA ENDORSEMENT 9.3-06 (Revised 4/02/13)) - COVENANTS, CONDITIONS AND RESTRICTIONS (07/01/14)

Loan Policy Only

This endorsement insures against loss or damage by reason of a violation of a Covenant that (a) divests, subordinates or extinguishes the lien of the Insured Mortgage or (b) that results in the invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage. It also insures against loss or damage by reason of (i) a violation of an enforceable Covenant unless an exception in Schedule B identifies the violation, (ii) enforced removal of an Improvement as a result of a violation of a building setback line shown on a recorded subdivision plan, and (iii) notice of a violation recorded in the Public Records of an enforceable Covenant relating to environmental protection. The Charge for this endorsement is 5%, calculated in accordance with Section 5.2, with a minimum Charge of \$75.00.

6.74 TIRBOP - ENDORSEMENT 1490 - (ALTA ENDORSEMENT 9.9-06 (Revised 4/02/13), as modified by TIRBOP) PRIVATE RIGHTS (07/01/14)

Owner's Policy Only

This endorsement insures against loss or damage if enforcement of a Private Right in a Covenant affecting the Title at Date of Policy causes a loss of the Insured's Title. Private Right is defined as (i) an option to purchase; (ii) a right of first refusal; or (iii) a right of prior approval of a future purchaser or occupant. This endorsement permits a specific Private Right to be excluded from coverage. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of \$1,000.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

6.75 TIRBOP - ENDORSEMENT PA 1500 - (ALTA ENDORSEMENT 32-06)
CONSTRUCTION LOAN-LOSS OF PRIORITY (07/01/14)

Loan Policy Only

This endorsement deletes Covered Risk 11(a) of the ALTA Loan Policy of Title Insurance, as modified by TIRBOP, (06/17/06) and provides the coverage set forth in section 3 which insures against (a) loss or damage by reason of the invalidity or unenforceability of the lien of the Insured Mortgage as security for each Construction Loan Advance made on or before the Date of Coverage; (b) the lack of priority of the lien of the Insured Mortgage for each Construction Loan Advance over any recorded lien or encumbrance not shown in Schedule B; and (c) the lack of priority of the lien of the Insured Mortgage over any unrecorded mechanics' liens but only for such mechanic lien claims which were designated for payment in the Construction Loan Advance and disbursed on or before Date of Coverage. The Charge for this endorsement is set forth in Section 5.11B of this Manual.

6.76 TIRBOP - ENDORSEMENT PA - 1510 (ALTA ENDORSEMENT 32.1-06) (Revised
4/02/13) - CONSTRUCTION LOAN-LOSS OF PRIORITY-DIRECT PAYMENT
(07/01/14)

Loan Policy Only

This endorsement deletes Covered Risk 11(a) of the ALTA Loan Policy of Title Insurance, as modified by TIRBOP, (06/17/06) and provides the coverage set forth in section 3 which insures against (a) loss or damage by reason of the invalidity or unenforceability of the lien of the Insured Mortgage as security for each Construction Loan Advance made on or before the Date of Coverage; (b) the lack of priority of the lien of the Insured Mortgage for each Construction Loan Advance over any recorded lien or encumbrance not shown in Schedule B; and (c) the lack of priority of the lien of the Insured Mortgage over any unrecorded mechanics' liens but only for such mechanic lien claims which were designated for payment in the Construction Loan Advance. This endorsement requires direct payment to contractors and materialmen to be made by the Company or by the Insured with the Company's written approval. The Charge for this endorsement is set forth in Section 5.11B of this Manual.

6.77 TIRBOP - ENDORSEMENT PA 1520 – (ALTA ENDORSEMENT 33-06)
DISBURSEMENT (07/01/14)

Loan Policy Only

This endorsement can only be issued in conjunction with TIRBOP Endorsement PA 1500 or 1510 and advances the Date of Coverage for Construction Loan Advances. The endorsement includes an option to state the current disbursement amount and to state the aggregate amount, including the current disbursement amount. The Charge for this endorsement is set forth in Section 5.11B of this Manual.

7. RESERVED FOR FUTURE USE