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| Policy Type: LOAN | USE this policy | DO NOT use this policy |
| *2008 ExpandedShort Form Loan*  *2008 Expanded Long Form Loan*  Expanded Charge: 120% | * 1-4 Family Residential * Residential Refinance * Newly Completed Construction * First Mortgage * Manufactured Homes (with proper retirement of title) * Institutional Lender | * Commercial Transaction * Over 25 Acres * Leasehold * 2nd Mortgage * Borrower is a Corporation, LLC or Partnership * Lender is an Individual * Vacant Lot * Unfinished Construction |
| *2007 Short Form Residential Loan* | * 1-4 Family Residential * Residential Vacant Lot * Manufactured Homes (with proper retirement of title) * Residential Refinance * Construction with pending Disbursement on Addendum (see 1PDM exception) | * Commercial Transaction * Over 25 Acres * Leasehold |
| *2006 Long Form Loan*  Does NOT incorporate endorsements on Schedule A unless they are checked off | * 1-4 Family Residential * Commercial * Manufactured Homes (with proper retirement of title) * Construction with Proper Exceptions on Addendum or Schedule B (see 1PDM exception) * Leasehold with ALTA 13.1 Endorsement * Over 25 Acres with Survey |  |

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**1PDM Pending disbursement of the full proceeds of the loan secured by the mortgage insured, the Company only insures the amount actually disbursed, but increases as proceeds are disbursed in good faith and without knowledge of any intervening lien or interest to or for the account of the mortgagor up to the amount of the policy.**

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| Policy Type: OWNERS | USE this policy | DO NOT use this policy |
| *2008 ALTA Homeowners*  Expanded Charge: 120% | * Single Family Residential * Newly Completed Construction * Residential Refinance * Manufactured Homes (with proper retirement of title) | * Commercial Transaction * Over 25 Acres * Leasehold * Owner is a Corporation, LLC or Partnership * Vacant Lot * Unfinished Construction |
| *2006 Long Form Owners* | * Single Family Residential * Newly Completed Construction * Residential Refinance * Manufactured Homes (with proper retirement of title) * Commercial Transaction * Construction with proper Exceptions on Schedule B (see 1PDO) * Vacant Lot * Leasehold with ALTA 13 Endorsement * Investment Property * Over 25 Acres |  |

**1PDO Pending completion of the construction of contemplated improvements on the land being insured, coverage under this Policy is limited to the purchase price paid for the land. As improvements are completed, coverage shall increase in an amount equal to the cost of said improvements, but in no event shall liability exceed the insured amount of the Policy.**