**ENDORSEMENTS – QUICK GUIDE SUMMARY**

The table below summarizes for each endorsement whether:

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

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| **ENDORSEMENT** | **OWNER’S****OR****LOAN** | **RESI.****OR****COMM’L.** | **COST** | **STATE OFFICE APPROVAL** |
| ALTA 1-06 | Street Assessment | L | R/C | No charge |  |
| ALTA 3-06 | Zoning | O/L | R/C | 15% of Standard - $150 minimum | Yes |
| ALTA 3.1-06 | Zoning – Completed Structure | O/L | R/C | 20% of Standard - $150 minimum | Yes |
| ALTA 3.2-06 | Zoning – Land Under Development | O/L | R/C | 20% of Standard - $150 minimum | Yes |
| ALTA 4.1-06 | Condominium | O/L | R/C | $25.00 |  |
| ALTA 5.1-05 | Planned Unit Development | O/L | R/C | $25.00 |  |
| ALTA 6-06 | Variable Rate Mortgage | L | R/C | $25.00 |  |
| ALTA 6.1-06 | Variable Rate – Regulations | L | R/C | $25.00 |  |
| ALTA 6.2-06 | Variable Rate – Neg. Amort. | L | R/C | $25.00 |  |
| ALTA 7-06 | Manufactured Housing Unit | O/L | R | $50.00 |  |
| ALTA 8.1-06 | Environmental Protection Liens | L | R | $25.00 |  |
| ALTA 8.2-06 | Environmental Protection Liens – Commercial | L | C | $100.00 |  |
| ALTA 9.1-06 | Covenants, Conditions, Restrictions (“CCR”) - Owner – Unimproved Land | O | C | 10% of Premium - $100 minimum |  |
| ALTA 9.2-06 | CCR – Owner – Improved Land | O | R/C | 10% of Premium - $100 minimum |  |
| ALTA 9.3-06 | CCR – Loan | L | R/C | $25.00 - 1-4 family residential; otherwise 10% of premium - $100 minimum |  |
| ALTA 9.6.1-06 | Private Rights – Current Assessments - Loan | L | R/C | $25.00 - 1-4 family residential; otherwise 10% of premium - $100 minimum |  |
| ALTA 9.7-06 | REM – Land Under Development – Loan | L | R/C | $25.00 - 1-4 family residential; otherwise 10% of premium - $100 minimum |  |
| ALTA 9.8-06 | REM – Land Under Development - Owner |  |  | 10% of Premium - $100 minimum |  |
| ALTA 9.9-06 | Private Rights – Owner | O | R/C | 10% of Premium - $100 minimum |  |
| ALTA 9.10-06 | REM – Current Violations – Loan | L | R/C | $25.00 - 1-4 family residential; otherwise 10% of premium - $100 minimum |  |
| ALTA 10-06 | Assignment of Mortgage | L | R/C | $50 + $50 exam + pass-through |  |
| ALTA 10.1-06 | Assignment and Date Down | L | R/C | $75 + $90 exam + pass-through |  |
| ALTA 11-06 | Mortgage Modification | L | R/C | Modification Rate |  |
| ALTA 12-06 | Aggregation (“Tie-in”) | L | C | 10% of Premium | Yes |
| ALTA 12.1-06 | Aggregation – State Limits | L | C | 10% of Premium | Yes |
| ALTA 13-06 | Leasehold Owners | O | R/C | Applicable Rate |  |
| ALTA 13.1-06 | Leasehold Loan | L | R/C | Applicable Rate |  |
| ALTA 14-06 | Future Advance – Priority | L | R/C | $50.00 |  |
| ALTA 14.1-06 | Future Advance – Knowledge | L | R/C | $50.00 |  |
| ALTA 14.2-06 | Future Advance – Letter of Credit | L | R/C | $50.00 |  |
| ALTA 14.3-06 | Future Advance – Reverse Mortgage | L | R | $25.00 |  |
| ALTA 15-06 | Non-Imputation – Full Equity Transfer | O | C | 20% | Yes |
| ALTA 15.1-06 | Non-Imputation – Additional Insured | O | C | 20% | Yes |
| ALTA 15.2-06 | Non-Imputation – Partial Equity Transfer | O | C | 20% or Regular Premium | Yes |
| ALTA 16-06 | Mezzanine Financing | O | C | 30% of Premium - $500 Minimum | Yes |
| ALTA 17-06 | Access and Entry | O/L | R/C | $50.00 |  |
| ALTA 17.1-06 | Indirect Access and Entry | O/L | R/C | $50.00 |  |
| ALTA 17.2-06 | Utility Access | L | R/C | $50.00 |  |
| ALTA 18-06 | Single Tax Parcel | O/L | R/C | $50.00 |  |
| ALTA 18.1-06 | Multiple Tax Parcel | O/L | R/C | $50.00 |  |
| ALTA 19-06 | Contiguity – Multiple Parcels | O/L | R/C | $50.00 |  |
| ALTA 19.1-06 | Contiguity – Single Parcel | O/L | R/C | $50.00 |  |
| ALTA 19.2-06 | Contiguity - Specified Parcels | O/L | R/C | $50.00 |  |
| ALTA 20-06 | “First Loss” – Multiple Parcel Transaction | L | C | 10% of Premium - $500 minimum | Yes |
| ALTA 22-06 | Location | L | R/C | $25.00 |  |
| ALTA 23-06 | Co-Insurance-Single Policy | O/L | C | n/a | Yes |
| ALTA 25-06 | Same as Survey | L | R/C | $25.00 |  |
| ALTA 25.1-06 | Same as Portion of Survey | L | R/C | $25.00 |  |
| ALTA 28-06 | Easement – Damage or Enforced Removal | L | R/C | $25.00 |  |
| ALTA 28.1-06 | Encroachments – Boundaries and Easements | L | R/C | $25.00 |  |
| ALTA 28.2-06 | Encroachments – Boundaries and Easements – Described Improvements | L | C | $25.00 |  |
| ALTA 28.3-06 | Encroachments - Boundaries and Improvements - Described Improvements and Land Under Development | L | R/C | $25.00 |  |
| ALTA 29-06 | Interest Rate Swap Endorsement – Direct Obligation | L | C | 5% with policy; 10% subsequent; $100 minimum | Yes |
| ALTA 29.1-06 | Interest Rate Swap Endorsement – Additional Interest | L | C | 5% with policy; 10% subsequent; $100 minimum | Yes |
| ALTA 29.2-06 | Interest Rate Swap Endorsement – Direct Obligation – Defined Amount | L | C | 5% with policy; 10% subsequent; $100 minimum | Yes |
| ALTA 29.3-06 | Interest Rate Swap Endorsement – Additional Interest – Defined Amount | L | C | 5% with policy; 10% subsequent; $100 minimum | Yes |
| ALTA 30-06 | One to Four Family Shared Appreciation Mortgage Endorsement | L | R | 5% of premium, $100 minimum | Yes |
| ALTA 30.1-06 | Commercial Participation Interest | L | C | 10% of premium, $100 minimum | Yes |
| ALTA 31-06 | Severable Improvements | O/L | C | 20% of premium, $500 minimum | Yes |
| ALTA 33-06 | Disbursement Endorsement | L | R/C | $150 + $45 rundown + pass throughs |  |
| ALTA 34-06 | Identified Risk Coverage | O/L | R/C | $25.00 or commensurate with risk | Yes |
| ALTA 35-06 | Minerals and Other Subsurface Substances – Buildings | O/L | R/C | $25.00 – 1-4 family residential; otherwise 10% of premium - $100 minimum |  |
| ALTA 35.1-06 | Minerals and Other Subsurface Substances – Improvements | O/L | R/C | $25.00 – 1-4 family residential; otherwise 10% of premium - $100 minimum |  |
| ALTA 35.2-06 | Minerals and Other Subsurface Substances – Defined Improvements | O/L | R/C | $25.00 – 1-4 family residential; otherwise 10% of premium - $100 minimum |  |

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