



TITLE INSURANCE ENDORSEMENTS

Coverage Descriptions & Fees



Lawyers Title[®]



Title Insurance Endorsements

This Booklet has been prepared by Lawyers Title to assist you in understanding endorsements issued in conjunction with a title insurance policy. Use this information as a guide. It does not contain a complete list of all available endorsements.

Endorsements may be defined as additions to a title insurance policy. They are most often used to expand the coverage provided under the policy. Occasionally, however, they are used to limit the policy coverage. Endorsements may be issued with either a Standard or Extended Coverage Policy. Also, they may be issued in favor of an owner, lender or both, depending on the nature of the coverage. Endorsements are negotiable and therefore should be requested early in the transaction.

In order to easily find one of the CLTA Endorsements, they have been grouped under the same number series. For example, the 100 series cover Restriction (CC&Rs), the 101 and 102 series cover Construction and Mechanics Lien problems, the 103 series cover Easement and the 104 series cover Deed of Trust and Assignment.

The following pages list the endorsements which have been filed with the California Department of Insurance and are available to our customers. Questions regarding price, endorsements forms and coverages should be directed to the Title Department or your Escrow Officer.

GENERAL RULES

1. Unless otherwise stated herein, the percentage figures shown following each endorsement are to be interpreted to mean, in all cases, the percentage of the same insurance rate schedule that was used to price the policy to which the endorsement is to be attached.
2. If standard coverage is requested, with one or more endorsements expanding its coverage, the maximum charge of said policy affording coverage comparable to an extended coverage owner's policy shall not exceed the charge for an extended coverage owner's policy. Both coverages shall be priced using the same insurance rate tables.
3. If an extended coverage owner's policy is requested, with one or more endorsements expanding its coverage, the maximum charge for said policy and the endorsements shall not exceed the cost of an extended coverage policy affording comparable coverage. Both coverages shall be priced using the same insurance rate table.
4. Underwriting approval is required prior to issuing any endorsement shown herein with the ALTA Homeowners Policy of Title Insurance or the ALTA Expanded Coverage Residential Loan Policy - Assessments Priority.
5. When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however if it is specifically requested, approval and charge must be obtained from State or Regional Counsel.

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-----------------------------------|---|--------------------------------------|--|
| 100-06 | Restrictions, Encroachments & Minerals (Lender) | Lender: Extended | N/C <i>(Issued only at dates of policy)</i> |
| 100.1 | Restrictions, Encroachments & Minerals (Lender) | Lender: Standard | 20% |
| 100.1 Modified | Cal Vet | Lender: Standard | 20% |
| 100.2-06 (ALTA 9-06) | Restrictions, Encroachments & Minerals – Loan Policy | Lender: Extended | N/C |
| 100.2.1-06 (ALTA 9.3-06) | Restrictions, Encroachments & Minerals – Loan Policy | Lender: Extended | N/C |
| 100.2.6-06 (ALTA 9.6-06) | Private Rights – Loan Policy | Lender: Standard Lender: Extended | Min. \$100 / Max. \$500 10% |
| 100.2.7-06 (ALTA 9.7-06) | Restrictions, Encroachments, Minerals Land Under Development – Loan Policy | Lender: Extended | 10%, Min. \$100 / Max. \$500 |
| 100.2.8-06 (ALTA 9.8-06) | CC&R's – Land Under Development – Owner's Policy | Owner: Extended | 10%, Min. \$100 / Max. \$500 |
| 100.2.9-06 (ALTA 9.9-06) | Private Rights – Owner's Policy | Owner: Extended | 10%, Min. \$100 / Max. \$500 |
| 100.2.10-06 (ALTA 9.10-06) | Restrictions, Encroachments, Minerals Current Violations – Loan Policy | Lender Extended | 10%, Min. \$100 / Max. \$500 |
| 100.4-06 | Violation -Loan Policy | Lender: Extended Lender: Standard | \$25 10% |
| 100.5-06 | Violation (Owner) | Owner: Extended Owner: Standard | \$25 20% |
| 100.6-06 | Including Future Violations – (Owner) | Owner: Extended Owner: Standard | \$25 20% |
| 100.7-06 | Violation (Owner) | Owner: Extended Owner: Standard | \$25 20% |
| 100.8-06 | CC&R's Violations (Owner) | Owner: Extended Owner: Standard | \$25 20% |
| 100.9-06 (ALTA 9.1-06) | CC&R's Unimproved Land – Owner's Policy | Owner's Extended | 10%, Min. \$100 / Max. \$500 |



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| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|------------------------------------|--|--|--|
| 100.10-06 (ALTA 9.2-06) | CC&R's-Improved land – Owner's Policy | Owner's Extended | 10%, Min. \$100 / Max. \$500 |
| 100.12-06 | CC&R's , Right of Reversion (ALTA Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 10% 10% N/C 10% |
| 100.13-06 | CC&R's Assessment Liens (Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 10% 10% N/C 10% |
| 100.17-06 | CC&R's, Proper Modification (Owner or Lender) | Owner: All Policies Lender: All Policies | 20% 10% |
| 100.18-06 | CC&R's, Right of Reversion (Owner or Lender) | Lender: All Policies Owner: All Policies | \$50 10% |
| 100.19-06 | CC&R's, Violations (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | \$25 20% \$25 10% |
| 100.20-06 | CC&R's, Violations (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | \$25 20% \$25 20% |
| 100.21-06 | CC&R's, Plans and Specifications (Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | N/C 20% N/C 10% |
| 100.23-06 | Minerals, Surface Damage (Lender) | Lender: Extended | \$25 |
| 100.24-06 | Minerals, Surface Entry by Lessee (Lender) | Lender: Extended | 10% |
| 100.25-06 | Minerals, Surface Use (Lender) | Lender: Extended | 20% |

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-----------|---|----------------------|--|
| 100.26-06 | Minerals, Present – Future Improvements (Lender) | Lender: Extended | 10% |
| | | Lender: Standard | 20% |
| 100.27-06 | CC&R's, Violation | Lender: Extended | 10% |
| 100.28-06 | CC&R's, Violation – Future Improvements (Owner or Lender) | Owner: Extended | 20% |
| | | Owner: Standard | 20% |
| | | Lender: Extended | 10% |
| | | Lender: Standard | 10% |
| 100.29-06 | Mineral Surface Damage (Owner or Lender) | Owner: Standard | 20% Max. \$500 |
| | | Owner: Extended | 20% Max. \$500 |
| | | Lender: Standard | 10% Max. \$500 |
| | | Lender: Extended | \$25 |
| 101 | Mechanics' Liens – CLTA (Lender) | Lender: Standard | 10% |
| 101.1-06 | Mechanics' Liens (Owner) | Owner: Extended | 20% |
| | | Owner: Standard | (D.V.A. - 10%) |
| 101.2-06 | Mechanics' Liens, Notice of Completion (Lender) | Lender: All Policies | 10% |
| 101.3-06 | Mechanic's Lien, Notice of Completion (Lender) | Lender: Extended | 10% |
| 101.4 | Mechanics' Lien, No Notice of Completion (Owner) | Owner: Standard | 20% |
| 101.5-06 | Mechanics' Lien, Notice of Completion (Lender) | Lender: Extended | 10% |
| 101.6-06 | Mechanics' Lien, Notice of Completion – ALTA (Lender) | Lender: Extended | 20% |
| | | Lender: Standard | 20% |
| 101.8 | Mechanics' Liens (Lender) | Lender: Standard | 15% |



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| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--------------------------|--|--|--|
| 101.9-06 | Mechanic's Lien, Notice of Completion (Owner) | Owner: All Policies | 20% based on the proportionate amount of the liability under the original policy applicable to the land under the Notice of Completion |
| 101.10-06 | Mechanics' Lien, Notice of Completion (Lender) | Lender: All Policies | 10% based on the proportionate amount of the liability under the original policy applicable to the land under the Notice of Completion |
| 101.11-06 | Mechanics' Liens, No Notice of Completion (Lender) | Lender: All Policies | 10% based on the proportionate amount of the loan applicable to the land to be covered by the Mechanics' Lien insurance |
| 101.12-06 | Mechanics' Liens, No Notice of Completion (Owner) | Owner: Extended | 20% based on the proportionate amount of the loan applicable to the land under to be covered by the Mechanics' Lien insurance |
| 101.13-06 | Mechanics' Lien, Notice of Completion (Lender) | Lender: Extended | 10% |
| 102.4-06 | Foundation (Lender) | Lender: All Policies | 10%, Min. \$50 / Max. \$750 |
| 102.5-06 | Foundation (Lender) | Lender: All Policies | 15%, Min. \$100 / Max. \$1,000 |
| 102.6-06 | Foundation, Portion of Premises (Lender) | Lender: All Policies | 15%, Min. \$50 / Max. \$1,000 |
| 102.7-06 | Foundation, Portion of Premises (Lender) | Lender: All Policies | 15%, Min. \$50 / Max. \$1,000 |
| 103.1-06 (ALTA 28-06) | Easement, Damage or Enforced Removal (Owner or Lender) | Lender: Extended Lender: Standard Owner: Extended Owner: Standard | N/C 20% 20% 20% |

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-------------------------------------|--|----------------------|--|
| 103.2-06 | Easement Damages – Use or Maintenance (Lender) | Lender: Extended | \$25 |
| | | Lender: Standard | 10% |
| 103.3-06 | Easement, Existing Encroachment, Enforced Removal (Lender) | Lender: Extended | N/C |
| | | Lender: Standard | 10% |
| 103.4-06 | Easement, Access to Public Street (Owner's or Lenders) | Owner: All Policies | 20%, Max. \$300 |
| | | Lender: All Policies | 10%, Max. \$250 |
| 103.5-06 | Water Rights, Surface Damage (Owner or Lender) | Owner: Extended | 10% |
| | | Owner: Standard | 20% |
| | | Lender: Extended | \$25 |
| | | Lender: Standard | 20% |
| 103.6-06 | Encroachments, None Exist (Lender) | Lender: Extended | 10% |
| 103.7-06 | Land abuts Street (Owner or Lender) | Owner: Extended | \$25 |
| | | Owner: Standard | 20% |
| | | Lender: Extended | \$25 |
| | | Lender: Standard | 10% |
| 103.8-06 | Water Rights, Future Improvements (Lender) | Lender: All Policies | 10% |
| 103.9-06 | Encroachment, Future Improvements (Lender) | Lender: All Policies | 10% |
| 103.10-06 | Surface Use, Horizontal Subdivision (Owner or Lender) | Owner: Standard | 20% |
| | | Owner: Extended | 20% |
| | | Lender: Standard | 20% |
| | | Lender: Extended | 20% |
| 103.11-06 (ALTA 17-06) | Access and Entry (Owner or Lender) | Owner: Standard | 25% |
| | | Owner: Extended | \$75 |
| | | Lender: Standard | 15% |
| | | Lender: Extended | \$75 |
| 103.12-06 (ALTA 17.1-06) | Indirect Access and Entry (Owner or Lender) | Owners: All | 25%, Max \$350 |
| | | Lender: All | 15%, Max \$300 |



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| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-------------------------------------|--|--|--|
| 103.13-06 (ALTA 17.2-06) | Utility Access (Owner or Lender) | Owners: All Lender: All | 20% 20% |
| 103.14-06 (ALTA 28.1-06) | Encroachment's, Boundaries and Easements (Owner and Lender) | Owners: Extended Owners: Standard Lenders: Extended Lenders: Standard | 20% 20% \$25 20% |
| 103.15-06 (ALTA 28.2-06) | Encroachments, Boundaries & Easements, Described Improvements (Owner and Lender) | Owners: Extended Owners: Standard Lenders: Extended Lenders: Standard | 20% 20% \$100 20% |
| 104-06 | Assignment of Mortgage (Lender) | Lender: All Policy | 40% |
| 104A | Assignment of Mortgage (Lender) | Lender: Standard | 20% |
| 104.1-06 | Assignment of Mortgage (Lender) | Lender: All Policies | 10% |
| 104.4-06 | Collateral Assignment of Mortgage (Lender) | Lender: All Policies | 10% |
| 104.6-06 (ALTA 37-06) | Assignment of Rents OR Leases (Lender) | Lender: All Policies | 10% |
| 104.7-06 | Assignment of Rents/Leases (Lender) | Lender: All Policies | \$100 |
| 104.8-06 | Assignment of Mortgage (Lender) | Lender: All Policies | 30% |
| 104.9 | Assignment of Mortgage (Lender) | Lender: Standard | 20% |
| 104.10-06 | Assignment of Mortgage (Lender) | Lender: Extended Lender: Standard | \$100 \$100 |
| 104.11-06 | Collateral Assignment of Mortgage (Lender) | Lender: Extended Lender: Standard | \$100 \$100 |

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| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|---|--|---------------------------------|--|
| 104.12-06 (ALTA 10-06) | Assignment (Lender) | Lender: Extended | \$100 |
| | | Lender: Standard | \$100 |
| 104.13-06 (ALTA 10.1-06) | Assignment and Date Down (Lender) | Lender: Extended | 30% |
| 105-06 | Multiple Mortgages in One Policy (Lender) | Lender: Extended | N/C |
| 105.1 | Multiple Mortgages in One Policy (Lender) | Lender: Standard | N/C |
| 106-06 | State of Calif. (Owner) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |
| 106C-06 | State of Calif. (Owners) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |
| 106.1-06 | State of Calif. (Owners) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |
| 106.1C-06 | State of Calif. (Owners) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |
| 106.2-06 | State of Calif. (Owners) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |
| 106.2C-06 | State of Calif. (Owners) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |
| 107.1-06 | Allocation of Liability of Parcels (Owner or Lender) | All Policies | N/C |
| 107.2-06 | Increased Liability, Amount of Insurance, Increase (Owner or Lender) | All Policies | Difference in premium between the new and old liability amounts. |
| 107.5-06 | Leasehold Improvements (Lessee or Lender) | Lender: Extended Loan Leasehold | 10%, Min \$100 |
| | | Lender: Standard Loan Leasehold | 10%, Min \$100 |
| | | Lender: Extended Loan | 10%, Min \$100 |
| 107.9-06 | Additional Insured (Owners or Lender) | All Policies | \$100 |



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| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-----------|---|---|---|
| 107.10-06 | Additional Insured (Owner or Lender) | All Policies | \$150 |
| 107.11-06 | Non-Merger after Lender Acquires Title (Lender) | Lender: Extended | 20% |
| 108.7 | Additional Advance (Lender) | Lender: Standard | 65%, Min \$250 based on amount of advance, plus 10% to include priority insurance over M/L. When issued in conjunction with Modification endorsement, the charge for both endorsements shall be the above charge or the charge for the Modification endorsement, whichever is higher. |
| 108.8-06 | Additional Advance (Lender) | Lender: Extended | 75% based on amount of advance Min \$300 When issued in conjunction with Modification endorsement, the charge for both endorsements shall be the above charge or the charge for the Modification endorsement, whichever is higher. |
| 108.9 | Additional advance - D.V.A. (Owner) | Owners | Applicable Owner's Premium – based on type of policy at amount of advance. DVA Owners applicable rate base upon type of policy and amount of advance. |
| 108.10-06 | Revolving Credit Loan, Increase (Lender) | Lender: All Policies | 80% of basic rate based on the amount of the advance. |
| 109 | Oil and Gas Lease, No Assignments (Owner or Lender) | Owner: Standard Lender: Standard | 20% 20% |
| 110.1-06 | Deletion of Item From Policy (Owner or Lender) | Owner: All Policies Lender: All Policies | \$100 \$100 |

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-------------------------------------|---|--|--|
| 110.3-06 | Minerals, Conveyance of Surface Rights (Owner or Lender) | Owner: Extended | 10% |
| | | Owner: Standard | 20% |
| | | Lender: Extended | 10% |
| | | Lender: Standard | 10% |
| 110.4-06 | Modification Mortgage (Lender) | Lender: Extended | 20% based upon loan balance, Minimum \$150 |
| 110.5-06 | Modification Mortgage (Lender) | Lender: Extended | 45% based upon loan balance Minimum \$300. If issued within 18 months of the original policy, maximum charge of \$750. |
| SE 56-06 | 110.5A (non-CLTA Form) (Lender) | Lender: Extended | \$300 |
| SE-57-06 | 110.5B (Lender) | Lender: Extended | Lender 35% on unpaid balance, Min \$415 |
| 110.6 | Modification of Mortgage (Lender) | Lender: Standard | 35% on unpaid balance, Min \$300. If issued within 18 months of the original policy, max. charge of \$750. |
| 110.7-06 | Insurance Against Enforceability of Items (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | All: Pricing commensurate with risk involved, \$100 Min. |
| 110.9-06 (ALTA 8.1-06) | Environmental Protection Lien | Lender: All Policies (residential only) | \$25 |
| 110.9.1-06 (ALTA 8.2-06) | Commercial Environmental Protection Lien | All Policies | \$100 |
| 110.10-06 | Mortgage Modification & Additional Advance | Lender: Extended | The greater of: (a) The applicable rate for a 108.8-06 Endorsement; or (b) The applicable rate for a 110.5-06 Endorsement. Minimum \$300 |



Title Insurance Endorsements

| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|---------------------------------------|--|--------------------------------------|--|
| 110.11-06 (ALTA 11-06) | Modification Mortgage (Lender) | Lender: Extended | 35% based on unpaid balance including additional advance, if any. |
| 110.11.1-06 (ALTA 11.1-06) | Mortgage Modification with Subordination (Owner or Lender) | Lender: Extended | 35% based on unpaid balance including additional advance, if any. |
| 110.11.2-06 (ALTA 11.2-06) | Mortgage Modification w- Additional Amount of Insurance | Lender: Extended | 35% of Basic Rate for existing balance of loan; 100% of Basic Rate for additional advance. |
| 111-06 | Mortgage Priority, Partial Reconveyance (Lender) | Lender: All Policies | 15% based on unpaid balance |
| 111.1-06 | Mortgage Priority, Partial Reconveyance (Lender) | Lender: All Policies | 10% based on unpaid balance |
| 111.2-06 | Mortgage Priority, Subordination (Lender) | Lender: Extended Lender: Standard | 10% when issued with policy; 30% if attached subsequent to issue of policy. |
| 111.3-06 | Mortgage Priority, Encroachment, address (Lender) | Lender: All Policies | 30% based on unpaid balance. |
| 111.4-06 | Mortgage Impairment After Reconveyance (Lender) | Lender: All Policies | 10% based upon loan balance. |
| 111.5-06 (ALTA 6-06) | Variable Rate Mortgage (Lender) | Lender: All Policies | N/C |
| 111.7-06 | Variable Rate Renewal (Lender) | Lender: All Policies | N/C |
| 111.8-06 (ALTA 6.2-06) | Variable Rate Mortgage, Negative Amortization (Lender) | Lender: All Policies | N/C |
| 111.9-06 | Variable Rate, FNMA 7 Year Balloon, FNMA Balloon Mortgage | Lender: Extended | N/C |
| 111.10-06 | Revolving Credit Loan, Optional Advance (Lender) | Lender: All Policies | \$25 |
| 111.11-06 | Revolving Credit Loan, Obligatory Advance (Lender) | Lender: All Policies | \$25 |

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|---|--|--|---|
| 111.14-06 (ALTA 14-06) | Future Advance, Priority (Lender) | ALTA Loan Policy Only, Lender: Extended Lender: Standard | N/C N/C |
| 111.14.1-06 (ALTA 14.1-06) | Future Advance, Knowledge (Lender) | Lender: Extended | N/C |
| 111.14.2-06 (ALTA 14.2-06) | Future Advance, Letter of Credit (Lender) | Lender: Extended | N/C |
| 111.14.3-06 (ALTA 14.3-06) | Future Advance, Reverse Mortgage (Lender) | Lender: Extended | N/C |
| 112 | Bondholders Policy (Bondholder) | Lender: Standard | \$25 |
| 112.1-06 | Bondholders Policy (Bondholder or Lender) | Lender: Standard | \$25 |
| 112.2 | Bondholder, Joint Powers Transactions (Bondholder or Lender) | Lender: Standard | \$25 |
| 114-06 | Co-Insurance (Lender) | Lender: Extended Lender: Standard | Division of fees between title companies agreement. Rate applicable for the amount of liability assumed |
| 114.1-06 | Co-Insurance, Joint and Several Liability (Lender) | Lender: Extended Lender: Standard | Division of fees between title companies agreement. Rate applicable for the amount of liability assumed |
| 114.2-06 | Co-Insurance, Joint and Several Liability (Lender) | Lender: Extended Lender: Standard | Division of fees between title companies agreement. Rate applicable for the amount of liability assumed |
| 114.3-06 | Co-Insurance, Single Policy (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | Division of fees between title companies agreement. Rate applicable for the amount of liability assumed |



Title Insurance Endorsements

| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-----------------------------|---|--|--|
| 114.4-06 | Co-Insurance - Multi Policies | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | Division of fees between title companies agreement. Rate applicable for the amount of liability assumed |
| 115-06 | Condominium (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | N/C N/C N/C N/C |
| 115.1-06 (ALTA 4-06) | Condominium (Lender) | Lender: Extended Lender: Standard | N/C N/C |
| 115.2-06 (ALTA 5-06) | Planned Unit Development - Assessments Priority | Lender: Extended | N/C |
| 115.3-06 (ALTA 4.1-06) | Condominium (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | N/C N/C N/C N/C |
| 115.4-06 (ALTA 5.1-06) | Planned Unit Development - Current Assessments | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | N/C N/C N/C N/C |
| 116-06 | Designation of Improvements, Address (Lender) | Lender: Extended | N/C |
| 116.01-06 (ALTA 22-06) | Location (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | N/C N/C N/C N/C |
| 116.02-06 (ALTA 22.1-06) | Location and Map (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | N/C N/C N/C N/C |

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| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--|--|----------------------|--|
| 116.1-06 (ALTA 25-06) | Same as Survey (Owner or Lender) | Owner: Extended | N/C |
| | | Lender: Extended | N/C |
| 116.1.2-06 (ALTA 25.1-06) | Same as Portion of Survey (Owner or Lender) | Owner: Extended | N/C |
| | | Lender: Extended | N/C |
| 116.2-06 | Designation of Improvements, Condo (Owner or Lender) | Owner: Extended | N/C |
| | | Owner: Standard | N/C |
| | | Lender: Extended | N/C |
| | | Lender: Standard | N/C |
| 116.3-06 | Legal Description, New Subdivision (Owner or Lender) | Owner: All Policies | 20% |
| | | Lender: All Policies | 10% |
| 116.4-06 (ALTA 19.1-06) | Contiguity – Single Parcel (Owner or Lender) | Owner: Extended | 20% |
| | | Owner: Standard | 20% |
| | | Lender: Extended | 10% |
| | | Lender: Standard | 20% |
| 116.4.1-06 (ALTA 19-06) | Contiguity – Multiple Parcels (Owner or Lender) | Owner: Extended | N/C |
| | | Owner: Standard | 20% |
| | | Lender: Extended | N/C |
| | | Lender: Standard | 10% |
| 116.5-06 (ALTA 7-06) | Manufactured Housing Unit (Owner or Lender) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |
| | | Lender: Extended | \$50 |
| | | Lender: Standard | \$50 |
| 116.5A (not CLTA End) (SE-18) | Unconverted Mobile home | Lender: Extended | N/C |
| 116.5.1-06 (ALTA 7.1-06) | Manufactured Housing, Conversion, Loan (Lender) | Lender: Extended | \$50 |
| | | Lender: Standard | \$50 |
| 116.5.2-06 (ALTA 7.2-06) | Manufactured Housing, Conversion, Owner (Owner) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |



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| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|----------------------------|--|-------------------|--|
| 116.6-06 | Manufactured Housing Unit Owner or Lender) | Owner: Extended | \$50 |
| | | Owner: Standard | \$50 |
| | | Lender: Extended | \$50 |
| | | Lender: Standard | \$50 |
| 116.7-06 | Subdivision Map Act Compliance (Owner or Lender) | Owner: Extended | 10% |
| | | Owner: Standard | 10% |
| | | Lender: Extended | 10% (N/C if issued concurrently with Owner's Policy) |
| | | Lender: Standard | 10% |
| 116.8-06 (ALTA 26-06) | Subdivision (Owner or Lender) | Owner: Extended | 10% |
| | | Owner: Standard | 10% |
| | | Lender: Extended | 10% (N/C if issued concurrently with Owner's Policy) |
| | | Lender: Standard | 10% |
| 117-06 (ALTA 12-06) | Aggregation (Lender) | Lenders: Extended | 10% |
| | | Lenders: Standard | 10% |
| 117.1-06 (ALTA 12.1-06) | Aggregation, State Limits (Lender) | Lenders: Extended | 10% |
| | | Lenders: Standard | 10% |
| 119-06 | Validity of Lease in Schedule B (Lender) | Lenders: Extended | 20% |
| | | Lenders: Standard | 20% |
| 119.1 | Leasehold Policy, Additional Exceptions (Owner or Lender, Leasehold) | Owner: Standard | N/C |
| | | Lender: Standard | N/C |
| 119.2-06 | Validity and Priority of Lease (Lender) | Lender: Extended | 20% |
| 119.3-06 | Priority of Lease (Lender) | Lender: Extended | 10% |
| 119.4 | Validity of Sublease, Joint Powers (Bondholder's Policy) | Lender: Standard | 10% |
| 119.5-06 (ALTA 13-06) | Leasehold Owner's (Owner's) | Owner: Extended | N/C |
| | | Owner: Standard | N/C |
| 119.6-06 (ALTA 13.1-06) | Leasehold Loan (Lender) | Lender: Extended | N/C |
| | | Lender: Standard | N/C |

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-----------|--|--|--|
| 120.2 | Subordination of Prior Mortgage Lease (Owner or Lender-Leasehold Policies, only) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 20% 20% 20% 20% |
| 122-06 | Construction Advance (Lender) Lender | Lender: Extended | Full disbursement at time policy is issued: 15%, Min \$300, No Max; separate advances 15% based on amount of advance with Min \$100 and Max \$300. |
| 122.1A-06 | Construction Loan Advance, Initial Advance 2006 Loan Policy (Lender) | Lender: Extended | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. (Note: This endorsement requires a general ML exception and a special Schedule B exception regarding Definition of Mechanics' Lien Coverage Liability Limit in the preliminary report, title commitment and policy) |
| 122.1B-06 | Construction Loan Advance, Subsequent Disbursement 2006 Loan Policy (Lender) | Lender: Extended | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. (Note: This endorsement requires a general ML exception and a special Schedule B exception regarding Definition of Mechanics' Lien Coverage Liability Limit in the preliminary report, title commitment and policy) |



Title Insurance Endorsements

| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|---------------------------|---|--|--|
| 122.2-06 | Construction Advance (Lender) Lender | Lender: Extended | 80% based upon amount of advance, Min \$250 |
| 123.1-06 (ALTA 3-06) | Zoning, Unimproved Land (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 15% 15% 15% 15% |
| 123.2-06 (ALTA 3.1-06) | Zoning, Completed Structure (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender Standard | 25% 25% 20% 20% |
| 123.3-06 (ALTA 3.2-06) | Zoning, Land Under Development (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 25% 25% 20% 20% |
| 124.1-06 | Covenants are Binding (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 20% 20% 15% 15% |
| 124.2-06 | Covenants in Lease are Binding (Lessee or Lender) | Owner Lessee, only: Extended Standard | 20% 20% |
| | | Lender all policies: Extended Standard | 15% (only one charge applies when both endorsements 124.2-06 and 124.3-06 are issued on one policy) 15% (only one charge applies when both endorsements 124.2-06 and 124.3-06 are issued on one policy) |

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|----------------------------|---|------------------------------------|--|
| 124.3-06 | Covenants in Lease are Binding (Lessee or Lender) | Owner Lessee, only: | |
| | | Extended | 20% |
| | | Standard | 20% |
| | | Lender: All policies | 10% (only one charge applies when both endorsements 124.2-06 and 124.3-06 are issued on one policy) |
| 125-06 (ALTA 2-06) | Truth in Lending (Lender) | Lender: Extended | 10%, Min \$25, Max \$100 |
| 127-06 (ALTA 15-06) | Nonimputation – Full Equity Transfer (Owner) | Owner: Extended | 10% |
| | | Owner: Standard | 10% |
| 127.1-06 (ALTA 15.1-06) | Nonimputation – Additional Insured (Owner) | Owner: Extended Owner: Standard | 10% based on percentage interest acquired by Additional Insured 10% based on percentage interest acquired by Additional Insured |
| 127.2-06 (ALTA 15.2-06) | Nonimputation – Partial Equity Transfer (Owner) | Owner: Extended | 10% |
| | | Owner: Standard | 10% |
| 128-06 (ALTA 16-06) | Mezzanine Financing (Owner) | Owner: Extended | 20% based on amount of Mezzanine Loan |
| | | Owner: Standard | 20% based on amount of Mezzanine Loan |
| 129-06 (ALTA 18-06) | Single Tax Parcel (Owner or Lender) | Owner: Extended | \$100 |
| | | Owner: Standard | \$100 |
| | | Lender: Extended | \$100 |
| | | Lender: Standard | \$100 |
| 129.1-06 (ALTA 18.1-06) | Multiple Tax Parcels (Owner or Lender) | Owner: Extended | \$100 |
| | | Owner: Standard | \$100 |
| | | Lender: Extended | \$100 |
| | | Lender: Standard | \$100 |
| 130-06 (ALTA 20-06) | First Loss, Multiple Parcel Transactions (Lender) | Lender: Extended | 10% |
| | | Lender: Standard | 10% |



Title Insurance Endorsements

| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--|--|------------------|--|
| 132-06 (ALTA 27-06) | Usury (Lender) | Lender: Extended | \$150 |
| | | Lender: Standard | \$150 |
| 133-06 (ALTA 24-06) | Doing Business As (Lender) | Lender: Extended | \$100 |
| | | Lender: Standard | \$100 |
| 134-06 (ALTA 29-06) | SWAP Interest Rate Swap, Direct Obligation (Lender) | Lender: Extended | 10% |
| | | Lender: Standard | 10% |
| 134.1-06 (ALT 29.1-06) | SWAP Interest Rate Swap, Additional Interest (Lender) | Lender: Extended | 10% |
| | | Lender: Standard | 10% |
| 134.2-06 (ALTA 29.2-06) | SWAP Interest Rate Swap, Direct Obligation – Defined Amount (Lender) | Lender: Extended | 10%, plus 100% of Basic Rate for Additional Liability shown in Endorsement. |
| | | Lender: Standard | 10%, plus 100% of Basic Rate for Additional Liability shown in Endorsement. |
| 134.3-06 (ALT 29.3-06) | SWAP Interest Rate Swap, Additional Interest – Defined Amount (Lender) | Lender: Extended | 10%, plus 100% of Basic Rate for Additional Liability shown in Endorsement. |
| | | Lender: Standard | 10%, plus 100% of Basic Rate for Additional Liability shown in Endorsement. |
| 135-06 (ALTA 30-06) | One to Four Family Shared Appreciation (Lender, Residential, only) | Lender: Extended | N/C |
| | | Lender: Standard | N/C |
| 135.1-06 (ALTA 30.1-06) | Commercial Participation Interest (Lender) | Lender: Extended | N/C |
| 136-06 (ALTA 31-06) | Severable Improvements (Lender) | Owner: Extended | N/C |
| | | Lender: Extended | N/C |
| 137-06 (ALTA 32-06) | Construction Loan - Pending Disbursement (Lender) | Lender: Extended | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--|---|---|--|
| 137.1-06 (ALTA 32.1-06) | Construction Loan - Loss of Priority - Direct Payment (Lender) | Lender: Extended | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 137.2-06 (ALTA 32.2-06) | Construction Loan, Loss of Priority, Insured's Direct Payment (Lender) | Lender: Extended | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 138-06 (ALTA 33-06) | Disbursement (Lender) | Lender: Extended | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 139-06 (ALTA 34-06) | Identified Risk Coverage (Lender) | Owner: Extended Lender: Extended Lender: Standard | 10%, Min \$100 and Max \$500 N/C N/C |
| 140-06 (ALTA 35-06) | Minerals & Other Subsurface Substances, Buildings (Owner or Lender) | Owner: Extended Lender: Extended Lender: Standard | 10%, Min \$100 and Max \$500 N/C N/C |
| 140.1-06 (ALTA 35.1-06) | Minerals & Other Subsurface Substances - Improvements (Owner or Lender) | Owner: Extended Lender: Extended Lender: Standard | 10%, Min \$100 and Max \$500 N/C N/C |
| 140.2-06 (ALTA 35.2-06) | Minerals & Other Subsurface Substances - Described Improvements (Owner or Lender) | Owner: Extended Lender: Extended Lender: Standard | 10%, Min \$100 and Max \$500 N/C N/C |



Title Insurance Endorsements

| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--|--|---|--|
| 140.3-06 (ALTA 35.3-06) | Minerals & Other Subsurface Substances, Land Under Development (Owner or Lender) | Owner: Extended Lender: Extended Lender: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 141-06 (ALTA 36-06) | Energy Project, Leasehold/Easement (Owner's) | Owner: Extended Owner: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 141.1-06 (ALTA 36.1-06) | Energy Project, Leasehold/Easement (Lender) | Lender: Extended Lender: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 141.2-06 (ALTA 36.2-06) | Energy Project, Leasehold (Owner) | Owner: Extended Owner: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 141.3-06 (ALTA 36.3-06) | Energy Project, Leasehold (Lender) | Lender: Extended Lender: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |

Coverage, Descriptions, and Fees



| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--|---|--|--|
| 141.4-06 (ALTA 36.4-06) | Energy Project, CC&R's, Land Under Development (Owner) | Owner: Extended Owner: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 141.5-06 (ALTA 36.5-06) | Energy Project, CC&R's, Land Under Development (Lender) | Lender: Extended Lender: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 141.6-06 (ALTA 36.6-06) | Energy Project, Encroachments (Owner or Lender) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |
| 142-06 (ALTA 39-06) | Policy Authentication (Owner or Loan) | All Policies | N/C |
| 143-06 (ALTA 41-06) | Water – Buildings | Owner: Extended Lender: Extended | 10% Basic Rate \$25 |
| 143.1-06 (ALTA 41.1-06) | Water - Improvements | Owner: Extended Lender: Extended | 10% Basic Rate \$25 |
| 143.2-06 (ALTA 41.2-06) | Water – Described Improvements | Owner: Extended Lender: Extended | 10% Basic Rate \$25 |
| 143.3-06 (ALTA 41.3-06) | Water – Land Under Development | Owner: Extended Lender: Extended | 10% Basic Rate \$25 |
| 144-06 (ALTA 42-06) | Commercial Lender Group | Lender: Extended | \$250 |



Title Insurance Endorsements

| CLTA NO. | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--|-----------------------------------|--------------------------------------|--|
| 145-06 (ALTA 43-06) | Anti-Taint | Lender: Extended | \$150 |
| 146-06 (ALTA 44-06) | Insured Mortgage Recording – Loan | Lender: Extended Lender: Standard | No Charge No Charge |
| 147-06 (ALTA 40-06) | Tax Credit – OP | Owner: Extended Owner: Standard | 10% Basic Rate 10% Basic Rate |
| 147.1-06 (ALTA 41.1-06) | Tax Credit – Defined Amount – OP | Owner: Extended Owner: Standard | 10% Basic Rate 10% Basic Rate |

| SPECIAL ENDS | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|-----------------|---|--|--|
| SE-1-06 | Additional Insured Shared Liability (Owner) | Owner: Extended Owner: Standard | \$50 \$50 |
| SE-11-06 | Fairway – Partnership (also see SE-76-06 thru SE-78-06) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 10%, Min \$500, Max \$1,000 10%, Min \$500, Max \$1,000 10%, Min \$500, Max \$1,000 10%, Min \$500, Max \$1,000 |
| SE-16-06 | Foreign Currency | Lender: Extended Lender: Standard | N/C N/C |
| SE-21-06 | Optionee's Endorsement | Owner: Extended Owner: Standard | N/C N/C |
| SE-28-06 | Date Down | Lender: Extended Lender: Standard | 10% based upon unpaid balance of loan. 10% based upon unpaid balance of loan. |
| SE-76-06 | Fairway (LLP) (Owner or Loan) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 |

Coverage, Descriptions, and Fees



| SPECIAL ENDS | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--------------|---|--|--|
| SE-77-06 | Fairway (LLC) (Owner or Loan) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 |
| SE-78-06 | Fairway (LP) (Owner or Loan) | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 10% Min \$500, Max \$1,000 |
| SE-91 | Deletion of Arbitration 2006 Owner's Policy | Owner: Extended Owner: Standard | N/C N/C |
| SE-93 | Deletion of Arbitration 2006 Loan Policy | Lender: Extended Lender: Standard | N/C N/C |
| SE-132-06 | Insured Successor Owner's Policy | Owner: Extended Owner: Standard | 20% 20% |
| SE-137 | Insured Successor Loan Policy | Lender: Extended Lender: Standard | 10% 10% |
| SE-138 | CLTA Litigation Guarantee Endorsement | CLTA Litigation Guarantee, Only | 10%, Min \$100 |
| SE-169-06 | Optional Advance (ALTA 2006 Loan Residential) | Lender: Extended Lender: Standard | \$25 \$25 |
| SE-170-06 | Revolving Credit Loan Obligatory Advance (ALTA 2006 Loan Non-Residential) | Lender: Extended Lender: Standard | \$25 \$25 |
| SE-172-06 | Re-characterization (Lender) | Lender: Extended Lender: Standard | 10% Min \$100, Max \$500 10% Min \$100, Max \$500 |
| SE-186 | Blank Endorsement | Owner: Extended Owner: Standard Lender: Extended Lender: Standard | Pricing is commensurate with the loss of priority risk and the issuance of these forms must be authorized in writing by State or Regional Underwriting Counsel or higher per Company's underwriting requirements prior to closing. |



Title Insurance Endorsements

| SPECIAL ENDS | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|--------------|---|--------------------------------------|---|
| SE-187 | Lack of Signatures (Loan) | Loan: Extended | N/C |
| | | Loan: Standard | N/C |
| SE-188 | Lack of Signatures (Owner's) | Owner: Extended | N/C |
| | | Owner: Standard | N/C |
| SE-247-06 | Last Dollar (Loan) | Lender: Extended | 20%, Min \$250, Max \$2,000 |
| | | Lender: Standard | 20%, Min \$250, Max \$2,000 |
| SE-249 | ALTA U.S. Policy Date Down | ALTA US Policy, only | 10%, Min \$50 |
| SE-250-06 | Bringdown | Lender: Extended Lender: Standard | 40% based upon unpaid balance of Loan and additional 10% if paragraph 1(f)* correction added. 40% based upon unpaid balance of Loan and additional 10% if paragraph 1(f)* correction added. |
| SE-251-06 | Extension of Due Date of Promissory Note (110.5E-06) | Lender: Extended | \$300 |
| SE-252-06 | Extension of Due Date and Other Matters (110.5EL- 06) | Lender: Extended | \$300 |
| SE-318-06 | TSG, Taxes and Assessment Endorsement | Ltd TSG #259 | \$10 |
| SE-319-06 | TSG Publication Endorsement (F/F is for Freddie Mac/Fannie Mae) | F/F TSG #260 | \$15 |
| SE-320-06 | TSG Additional Information (F/F is for Freddie Mac/Fannie Mae) | F/F TSG #261 | \$200 |
| SE-321-06 | TSG Special Assessments Endorsement (F/F is for Freddie Mac/Fannie Mae) | F/F TSG #262 | \$75 |
| SE-322-06 | Courtesy Endorsement (when issued with the Limited TSG) | Limited TSG | \$25 |
| SE-323-06 | Publication Endorsement (when issued with the Limited TSG) | Limited TSG | \$25 |
| SE-324-06 | Sale Endorsement (when issued with the Limited TSG) | Limited TSG | \$25 |

Coverage, Descriptions, and Fees



| SPECIAL ENDS | DESCRIPTION | POLICY FORM | CHARGE (% of applicable Base Rate unless otherwise indicated) |
|---------------------|--------------------|--------------------------------------|---|
| SE-360-06 | Solar Endorsement | Lender: Extended Lender: Standard | \$100 \$100 |



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Title Insurance Endorsements

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