Endorsement 100

WHERE THERE IS NO APPARENT VIOLATION OF RESTRICTIONS BY EXISITING CONSTRUCTION (Revised 4/1/07 and 10/1/19) - 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 $100.00.

Endorsement 300

SURVEY EXCEPTION (Revised 10/1/08) - 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 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 $100.00.

Endorsement 301

SURVEY EXCEPTION (Revised 10/1/08) - Owners 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% of the applicable basic or reissue rate, with a minimum Charge of $150.

Endorsement 400 (ALTA 7-06)

MANUFACTURED HOUSING UNIT (4/1/07) - Owners 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 $100.00.

Endorsement 500 (ALTA 11-06 as modified by TIRBOP)

MORTGAGE MODIFICATION (4/1/07) - Loan Policy Only

This endorsement insures against loss arising from the invalidity of a lien of the insured mortgage resulting from modification to the insured mortgage. It changes the Date of Policy. The Charge for this endorsement is set forth in Section 5.6 of this Manual.

Endorsement 501 (ALTA 11-06 Mortgage Modification)

MORTGAGE MODIFICATION (7/1/14) - 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.

Endorsement 710 (ALTA 6-06)

VARIABLE RATE (4/1/07) - 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 $100.00.

Endorsement 710 (ALTA 6.2-06)

VARIABLE RATE, NEGATIVE AMORTIZATION (4/1/07) - 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 $100.00.

Endorsement 810 (ALTA 4.1-06)

CONDOMINIUM ENDORSEMENT UNDER PA UNIFORM CONDOMINIUM ACT (4/1/07) - 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 $100.00.

Endorsement 820 (ALTA 5.1-06)

PLANNED UNIT DEVELOPMENT (4/1/07) - 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 $100.00.

Endorsement 859

CLOSING SERVICE LETTER (12/1/15) - Loan Policy

This letter, which is limited to a specific transaction, when requested provides (i) a lender secured by a mortgage of an interest, in land, its assignees or a warehouse lender, (ii) a purchaser of an interest in land, or (iii) a lessee of an interest in land with certain protection against fraud, misapplication of funds or failure to follow written closing instructions by the Agent or Approved Attorney, subject to the provisions contained herein. The Charge for the issuance of the letter(s) shall be $250.00 per transaction, regardless of the number of letters issued for a specific transaction. The Charge shall be remitted in its entirety to the Insurer (which for this Section does not include Agent or Approved Attorney). (See Supplemental Form Closing Service Letter - TIRBOP PA CSL (12/1/15))

Endorsement 900 (ALTA 8.1-06)

ENVIRONMENTAL PROTECTION LIEN (4/1/07) - 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 $100.00.

Endorsement 910

ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT (4/1/07) - 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 $200.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1015

OPEN END MORTGAGE/CONSTRUCTION (Revised 4/1/07) - 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 $100.00.

Endorsement 1020

FNMA BALLOON (Revised 4/1/07) - 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 $100.00.

Endorsement 1030 (ALTA 9-06) (Revised 4/2/12)

SPECIAL RISKS (RESTRICTIONS, ENCROACHMENTS, MINERALS) (4/1/13) - 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 $150.00.

Endorsement 1031 (ALTA 9.1-06) (Revised 4/2/12)

COVENANTS, CONDITIONS AND RESTRICTIONS - UNIMPROVED LAND (4/1/13) - 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 is $150.00.

Endorsement 1032 (ALTA 9.2-06) (Revised 4/2/12)

COVENANTS, CONDITIONS AND RESTRICTIONS - IMPROVED LAND (4/1/13) - 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 is $150.00.

Endorsement 1033 (ALTA 9.6-06 as modified by TIRBOP (revised 04/02/13) - Private Rights)

ALTA 9.6-06 as modified by TIRBOP (revised 04/02/13) - Private Rights - 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. The Charge for this endorsement is $700.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

This endorsement was modified to make paragraph 4d\*\* of the endorsement mandatory, rather than optional, language.

Endorsement 1034 (ALTA 9.7-06) (Revised 4/2/12)

RESTRICTIONS, ENCROACHMENTS, MINERALS - LAND UNDER DEVELOPMENT (4/1/13) - 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 $150.00.

Endorsement 1035 (ALTA 9.8-06) (Revised 4/2/12)

COVENANTS, CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT (4/1/13) - 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 is $150.00.

Endorsement 1070

GENERAL ENDORSEMENT (Revised 4/1/07)

This endorsement is to be used only for purposes of correcting and/or amending previously issued policies or for granting affirmative 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.

Endorsement 1080

ABBREVIATED FORM ENDORSEMENT(S) (Revised 10/1/08) - 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.

Endorsement 1100

WAIVER OF ARBITRATION (Revised 4/1/07) - Owner's and/or Loan Policy

This endorsement amends the ALTA Owner’s or Loan Policy by deleting the CONDITIONS paragraph entitled ARBITRATION. The Charge for this endorsement is $200.00.

Endorsement 1110 (ALTA 20-06)

FIRST LOSS - MULTIPLE PARCEL TRANSACTIONS (Revised 4/1/13) - 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.

Endorsement 1130 (ALTA 13-06)(Revised 4/2/12)

LEASEHOLD OWNERS (4/1/13) - Owner 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.

Endorsement 1140 (ALTA 13.1-06) (Revised 4/2/12)

LEASEHOLD LOAN (4/1/07) - 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.

Endorsement 1150 (ALTA 14.2-06)

FUTURE ADVANCE - LETTER OF CREDIT (10/1/08) - 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.

Endorsement 1160 (ALTA 15-06)

NONIMPUTATION - FULL EQUITY TRANSFER (10/1/08) - Owners 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.

Endorsement 1170 (ALTA 15.1-06)

NONIMPUTATION - ADDITIONAL INSURED (10/1/08) - Owners 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.

Endorsement 1180 (ALTA 15.2-06)

NONIMPUTATION - PARTIAL EQUITY TRANSFER (10/1/08) - Owners 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.

Endorsement 1190 (ALTA 16-06)

MEZZANINE FINANCING (4/1/07) - Owners 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.

Endorsement 1200 (ALTA 17-06)

ACCESS AND ENTRY (4/1/07) - Loan Policy Only

This endorsement provides coverage to a lender with regard to vehicular and pedestrian access to the insured property. The Charge for the issuance of the endorsement shall be $200.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1201 (ALTA 17-06)

ACCESS AND ENTRY (4/1/07) - Owners 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.

Endorsement 1210 (ALTA 17.1-06)

INDIRECT ACCESS AND ENTRY (4/1/07) - 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 the issuance of the endorsement shall be $450.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1211 (ALTA 17.1-06)

INDIRECT ACCESS AND ENTRY (4/1/07) - 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.

Endorsement 1220 (ALTA 14.3-06)

FUTURE ADVANCE - REVERSE MORTGAGE (10/1/08) - Loan Policy Only

This endorsement provides coverage to a lender in conjunction with a reverse annuity mortgage. The Charge for the issuance of the endorsement shall be $100.00.

Endorsement 1230 (ALTA 18-06)

SINGLE TAX PARCEL (10/1/08) - Owner's and/or Loan Policy

This endorsement provides coverage with regard to assessment as a single tax parcel. The Charge for the issuance of the endorsement shall be $200.00. Use of this endorsement is prohibited in conjunction with the issuance of owners and/or loan policies insuring 1-4 family residential property.

Endorsement 1240 (ALTA 18.1-06)

MULTIPLE TAX PARCEL (10/1/08) - Owner's and/or Loan Policy

This endorsement provides coverage with regard to assessment as multiple tax parcels. The Charge for the issuance of the endorsement shall be $200.00. Use of this endorsement is prohibited in conjunction with the issuance of owners and/or loan policies insuring 1-4 family residential property.

Endorsement 1250 (ALTA 19-06 as modified by TIRBOP)

CONTIGUITY (4/1/07 and 10/1/19) - Owners and/or Loan Policy

This endorsement provides coverage with regard to contiguity of the insured premises. The Charge for the issuance of the endorsement shall be $200.00. Use of this endorsement is prohibited in conjunction with the issuance of owners and/or loan policies insuring 1-4 family residential property.

Endorsement 1251 (ALTA 19.1-06 as modified by TIRBOP)

CONTIGUITY-SINGLE PARCEL (05/01/16) - Owners and/or Loan Policy

This endorsement insures against loss or damage in the event that the insured Land is not contiguous to other identified land not insured under the policy. The Charge for this endorsement is $700.00. Use of this endorsement is prohibited in conjunction with the issuance of owner’s and/or loan policies insuring 1-4 family residential property.

Endorsement 1252 (ALTA 19.2-06 as modified by TIRBOP)

CONTIGUITY-SPECIFIED PARCELS (10/1/19) - Owners and/or Loan Policy

This endorsement provides coverage with regard to contiguity of specified parcels within the insured premises. The Charge for this endorsement is $200.00. Use of this endorsement is prohibited in conjunction with the issuance of owner’s and/or loan policies insuring 1-4 family residential property.

Endorsement 1260 (ALTA 12-06 as modified by TIRBOP (revised 04/02/13) - Aggregation/Tie-in/Intrastate Only)

ALTA 12-06 as modified by TIRBOP (revised 04/02/13) - Aggregation/Tie-in/Intrastate Only - Loan Policy Only

This endorsement aggregates the coverage of two or more policies insuring premises in Pennsylvania. The Charge for this endorsement is $200.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property. 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.

This endorsement was modified to designate the state in paragraph 1 as PA and changing the title of the endorsement to include the phrase "Intrastate Only" to make clear that this endorsement is to be used for properties within Pennsylvania borders.

Endorsement 1270

SAME AS SURVEY (4/1/07 and 10/1/19) - 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 $200.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1271

SAME AS SURVEY (4/1/07 and 10/1/19) - 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 $200.00, unless it is issued with TIRBOP Endorsement PA 301, in which case it will be priced as $200.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

Endorsement 1280 (ALTA 22-06, as modified by TIRBOP)

LOCATION (4/1/07) - 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 $200.00. 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.

Endorsement 1290

MORTGAGE RELEASE (4/1/07) - 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 $450.00. 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.

Endorsement 1310 (ALTA 28-06)

DAMAGE OR ENFORCED REMOVAL (3/1/11) - 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.

Endorsement 1311 (ALTA 28-06)

DAMAGE OR ENFORCED REMOVAL (3/1/11) - 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.

Endorsement 1312 (ALTA 28.1-06)

ENCROACHMENTS - BOUNDARIES AND EASEMENTS (4/1/13) - 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 $700.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1313 (ALTA 28.1-06)

ENCROACHMENTS - BOUNDARIES AND EASEMENTS (4/1/13) - 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 is $150.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

Endorsement 1314 (ALTA 28.3-06)

ENCROACHMENTS-BOUNDARIES AND EASEMENTS - DESCRIBED IMPROVEMENTS AND LAND UNDER DEVELOPMENT (05/01/16) - Loan Policy Only

This endorsement insures against loss or damage by reason of an encroachment of any Improvement or Future 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 or Future 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 or Future Improvement and enforced removal of any Improvement or Future 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 1034, in which case the Charge is $700.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1315 (ALTA 28.3-06)

ENCROACHMENTS-BOUNDARIES AND EASEMENTS - DESCRIBED IMPROVEMENTS AND LAND UNDER DEVELOPMENT (05/01/16) - Owner's Policy Only

This endorsement insures against loss or damage by reason of an encroachment of any Improvement or Future 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 or Future 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 or Future Improvement and enforced removal of any Improvement or Future 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 Endorsement PA 1035, in which case the Charge is 5%, calculated in accordance with Section 5.2, with a minimum Charge of $150.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner’s policy insuring 1-4 family residential property.

Endorsement 1316 (ALTA 28.2-06 as modified by TIRBOP)

ENCROACHMENTS-BOUNDARIES AND EASEMENTS - DESCRIBED IMPROVEMENTS (10/1/19) - Loan Policy Only

This endorsement insures against loss or damage by reason of an encroachment of a specified Improvement located on the Land onto adjoining land or onto that portion of the Land subject to an easement; an encroachment of a specified Improvement located on adjoining land onto the Land; enforced removal of a specified 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 specified Improvement; or enforced removal of a specified 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 $700.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1317 (ALTA 28.2-06 as modified by TIRBOP)

ENCROACHMENTS-BOUNDARIES AND EASEMENTS - DESCRIBED IMPROVEMENTS (10/1/19) - Owner's Policy Only

This endorsement insures against loss or damage by reason of an encroachment of a specified Improvement located on the Land onto adjoining land or onto that portion of the Land subject to an easement; an encroachment of a specified Improvement located on adjoining land onto the Land; enforced removal of a specified 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 specified Improvement; or enforced removal of a specified 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 $150.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

Endorsement 1320 (ALTA 29-06)

INTEREST RATE SWAP ENDORSEMENT - DIRECT OBLIGATION (3/1/11) - 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.

Endorsement 1330 (ALTA 29-06)

INTEREST RATE SWAP ENDORSEMENT - ADDITIONAL INTEREST (3/1/11) - 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.

Endorsement 1331 (ALTA 29.2-06)

INTEREST RATE SWAP – DIRECT OBLIGATION – DEFINED AMOUNT (10/01/17) - Loan Policy Only

This endorsement provides the same coverage as TIRBOP Endorsement PA 1320, except that it establishes an Additional Amount of Insurance designated solely for losses addressed in the endorsement. The Charge for this endorsement is the difference between the Charge for the Amount of Insurance on Schedule A and the Charge when adding the Additional Amount of Insurance. Use of this endorsement is prohibited in conjunction with issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1332 (ALTA 29.3-06)

INTEREST RATE SWAP – ADDITIONAL INTEREST – DEFINED AMOUNT (10/01/17) - Loan Policy Only

This endorsement provides the same coverage as TIRBOP Endorsement PA 1330, except that it establishes an Additional Amount of Insurance designated solely for losses addressed in the endorsement. The Charge for this endorsement is the difference between the Charge for the Amount of Insurance on Schedule A and the Charge when adding the Additional Amount of Insurance. Use of this endorsement is prohibited in conjunction with issuance of a loan policy insuring 1- 4 family residential property.

Endorsement 1340 (ALTA 35-06)

MINERALS AND OTHER SUBSURFACE SUBSTANCES - BUILDINGS (4/1/13) - 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 $700.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

Endorsement 1341 (ALTA 35-06 - Minerals and Other Subsurface Substances-Buildings)

MINERALS AND OTHER SUBSURFACE SUBSTANCES - BUILDINGS (7/1/14) - 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 $700.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1350 (ALTA 35.1-06)

MINERALS AND OTHER SUBSURFACE SUBSTANCES - IMPROVEMENTS (4/1/13) - 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 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.

Endorsement 1351 (ALTA 35.1-06 - Minerals and Other Subsurface Substances-Improvements)

MINERALS AND OTHER SUBSURFACE SUBSTANCES - IMPROVEMENTS (7/1/14) - 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.

Endorsement 1360 (ALTA 35.3-06)

MINERALS AND OTHER SUBSURFACE SUBSTANCES - LAND UNDER DEVELOPMENT (4/1/13) - 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 TTRBOP Endorsement PA 301 in which case it will be priced at 10%, calculated in accordance with Section 5.2, with a minimum Charge 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.

Endorsement 1361 (ALTA 35.3-06 - Minerals and Other Subsurface Substances-Land Under Development)

Minerals and Other Subsurface Substances-Land Under Development (7/1/14) - 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.

Endorsement 1400 (ALTA 31-06)

SEVERABLE IMPROVEMENTS (4/1/13) - 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 $700.00. 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.

Endorsement 1410 (ALTA 36-06)

ENERGY PROJECT - LEASEHOLD/EASEMENT (4/1/13) - 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 $700.00. 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.

Endorsement 1420 (ALTA 36.1-06)

ENERGY PROJECT - LEASEHOLD/EASEMENT (4/1/13) - 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 $700.00. 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.

Endorsement 1430 (ALTA 36.2-06)

ENERGY PROJECT - LEASEHOLD (4/1/13) - 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 $700.00. 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.

Endorsement 1440 (ALTA 36.3-06)

ENERGY PROJECT - LEASEHOLD (4/1/13) - 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 $700.00. 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.

Endorsement 1450 (ALTA 36.4-06)

ENERGY PROJECT - COVENANTS, CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT (4/1/13) - 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 is $150.00. 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.

Endorsement 1460 (ALTA 36.5-06)

ENERGY PROJECT - COVENANTS, CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT (4/1/13) - 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 is $150.00. 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.

Endorsement 1470 (ALTA 36.6-06)

ENERGY PROJECT - ENCROACHMENTS (4/1/13) - 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 is $150.00. 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.

Endorsement 1471 (ALTA 36.6-06)   [](https://www.titleinnovations.com/paendor.html#top)

ENERGY PROJECT - ENCROACHMENTS (4/1/13) - 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 is $150.00. 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.

Endorsement 1480 (ALTA 9.3-06 - Covenants, Conditions and Restrictions)

Covenants, Conditions and Restrictions (7/1/14) - 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 $150.00.

Endorsement 1490 (ALTA 9.9-06 - Private Rights)

Private Rights (7/1/14) - 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.

Endorsement 1500 (ALTA 32-06 - Construction Loan-Loss of Priority)

Construction Loan-Loss of Priority (7/1/14) - 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.

Endorsement 1510 (ALTA 32.1-06 - Construction Loan-Loss of Priority-Direct Payment)

Construction Loan-Loss of Priority-Direct Payment (7/1/14) - 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.

Endorsement 1520 (ALTA 33-06 - Disbursement)

Disbursement (7/1/14) - 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.

Endorsement 1530 (ALTA 14-06 - Future Advances - Priority)

(4/1/15 and 10/1/19) - Loan Policy Only

This endorsement insures against loss or damage sustained by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage (1) as security for Advances and re-Advances made after the Date of Policy and (2) resulting from any provisions of the note or loan agreement that provide for (i) interest on interest, (ii) changes in the rate of interest, or (iii) the addition of unpaid interest to the Indebtedness. It also includes coverage for the failure of the Insured Mortgage to comply with the requirements of state law to secure Advances. The Charge for this endorsement is $200.00 when issued with a loan policy insuring 1-4 family residential property. When a policy is issued insuring other property, the Charge is 10%, calculated in accordance with Section 5.2, with a minimum Charge of $500.00.

Endorsement 1540 (ALTA 14.1-06 - Future Advances - Knowledge)

(4/1/15 and 10/1/19) - Loan Policy Only

This endorsement provides the same coverage as TIRBOP Endorsement PA 1530, except that there is an additional exclusion from coverage for loss or damage resulting from the lack of priority of any Advance made after the Insured has Knowledge of the existence of liens, encumbrances, or other matters affecting the Land intervening between Date of Policy and the Advance. The Charge for this endorsement is $200.00 when issued with a loan policy insuring 1-4 family residential property. When a policy is issued insuring other property, the Charge is 10%, calculated in accordance with Section 5.2, with a minimum Charge of $500.00.

Endorsement 1550 (ALTA 17.2-06 - Utility Access)

(4/1/15) - Owner Policy Only

This endorsement provides coverage for loss or damage sustained by the Insured by reason of the lack of a right of access to specifically selected utilities or services, either over, under or upon rights of way or easements for the benefit of the Land. The Charge when issued with an owner’s policy 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 a loan policy insuring 1-4 family residential property.

Endorsement 1551 (ALTA 17.2-06 - Utility Access)

(4/1/15) - Loan Policy Only

This endorsement provides coverage for loss or damage sustained by the Insured by reason of the lack of a right of access to specifically selected utilities or services, either over, under or upon rights of way or easements for the benefit of the Land. The Charge for this endorsement when issued with a loan policy is $700.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1560 (ALTA 37-06 - Assignment of Rents or Leases)

(4/1/15) - Loan Policy Only

This endorsement provides coverage for loss or damage sustained by the Insured by reason of (1) a defect in the execution of the Assignment of Rents or Leases or (2) any recorded Assignment of Rents or Leases at Date of Policy other than as shown in the Policy. The Charge for this endorsement is $200.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1570 (ALTA 40-06 - Tax Credit - Owner's Policy)

(4/1/15) - Owner Policy Only

This endorsement provides coverage for loss or damage, not exceeding the Amount of Insurance, sustained by the Tax Credit Investor by a reduction in a Tax Credit caused solely by a defect, lien or encumbrance insured against by the policy, and subject to certain limitations set forth in the endorsement. By the endorsement, the Insured assigns to the Tax Credit Investor the right to receive payment of a loss under the policy to the extent of the reduction in the amount of the Tax Credit. The Tax Credit itself is not insured, but the endorsement allows consideration of the reduction of the Tax Credit as an element of loss. The Charge for this endorsement is $700.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner’s policy insuring 1-4 family residential property.

Endorsement 1580  
(ALTA 40.1-06 - Tax Credit - Defined Amount - Owner's Policy)

(4/1/15) - Owner Policy Only

This endorsement provides the same coverage as TIRBOP Endorsement PA 1570, except that (1) it establishes an Additional Amount of Insurance designated solely for losses addressed in the endorsement (2) it does not require the Insured to assign its rights to receive loss payments under the policy to the Tax Credit Investor, as the Additional Amount of Insurance is applicable only to the payment of a loss to the Tax Credit Investor and (3) the Amount of Insurance in Schedule A is not available for loss payment to the Tax Credit Investor and a payment of any loss pursuant to the terms of the endorsement to the Tax Credit Investor does not reduce the Amount of Insurance available to the Insured. The Charge for this endorsement is the difference between the Charge for the Amount of Insurance on Schedule A and the Charge when adding the Additional Amount of Insurance. Example: The Amount of Insurance on Schedule A is $30,000,000.00. The Additional Amount of Insurance is $5,000,000.00. The Charge for the endorsement is $6,250.00, being the difference between the Charge for a $30,000,000.00 policy and the Charge for a $35,000,000.00 policy. Use of this endorsement is prohibited in conjunction with the issuance of an owner’s policy insuring 1-4 family residential property.

Endorsement 1590  
(ALTA 9.10-06 - Restrictions, Encroachments, Minerals - Current Violations)

(5/1/16) - LoanPolicy Only

This endorsement provides coverage similar to that in TIRBOP Endorsement PA 1030 but limits coverage to a violation of a Covenant on or before Date of Policy. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of $150.00.

Endorsement 1600  
(ALTA 10-06 - Assignment)

(5/1/16) - Loan Policy Only

This endorsement insures against loss or damage from (i) the failure of the post-policy assignment of the Insured Mortgage to vest title to the Insured Mortgage in the assignee and from (ii) any recorded modification, release or satisfaction of the Insured Mortgage prior to the date of endorsement. This endorsement does not change the Date of Policy. The Charge for this endorsement is $700.00.

Endorsement 1610  
(ALTA 23-06 - Co-Insurance - Single Policy)

(5/1/16) - Owner’s and/or Loan Policy

This endorsement allows the lead insurer to issue a single policy with other co-insurers adopting the policy as their own to the extent of their proportionate liability set forth in the endorsement. While there is no Charge for the issuance of the endorsement, Section 5.12 describes the manner by which the Charge for the liability assumed by each Insurer is calculated. Use of this endorsement is prohibited in conjunction with the issuance of a policy insuring 1-4 family residential property.

Endorsement 1611  
(ALTA 23-06 - Co-Insurance - Multiple Policy) as modified by TIRBOP)

ENCROACHMENTS-BOUNDARIES AND EASEMENTS - DESCRIBED IMPROVEMENTS (10/1/19) - Owner's and/or Loan Policy

There is no Charge for this endorsement. Use of this endorsement is prohibited in conjunction with the issuance of owner’s and/or loan policies insuring 1-4 family residential property.

Endorsement 1620  
(ALTA 39-06 - Policy authentication)

(5/1/16) - Owner’s and/or Loan Policy

This endorsement authenticates a policy or endorsements issued electronically or lacking signatures. If this endorsement is issued simultaneously with a policy, there is no Charge. If issued subsequent to Date of Policy, the Charge for the endorsement is $200.00.

Endorsement 1630  
(ALTA 42-06 - Commercial Lender Group Endorsement)

(5/1/16) - Loan Policy Only

This endorsement (i) insures against loss or damage by reason of the invalidity, unenforceability, or loss of priority of the lien of the Insured Mortgage caused by transfers after the Date of Policy of portions of the Indebtedness by the Participants, (ii) provides that the Participant is an Insured, as long as it continues to own a portion of the Indebtedness, whether acquired on or after the Date of Policy and (iii) under certain conditions, protects Participants against imputation of Knowledge from other Participants. The Charge for this endorsement is $700.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

Endorsement 1640  
(ALTA 43-06 - Anti-Taint Endorsement)

(5/1/16) - Loan Policy Only

This endorsement insures against loss or damage by reason of a loss of priority of the lien of the Insured Mortgage as security for the Term Loan by reason of reductions and subsequent increases of the outstanding principal amount of the Indebtedness payable as the Revolving Credit Loan. The Charge for this endorsement is $700.00. Use of this endorsement is prohibited in conjunction with the issuance of an loan policy insuring 1-4 family residential property.

Endorsement 1650  
(ALTA 45-06 - Pari Passu Mortgage)

(5/1/16) - Loan Policy Only

This endorsement insures against loss or damage by reason of (i) the invalidity or unenforceability of the lien of the Insured Mortgage resulting solely from the provisions of the Pari Passu Mortgage or Intercreditor Agreement establishing lien priority or (ii) the lack of equal lien priority of the Insured Mortgage to the other Pari Passu Mortgages. The Charge for this endorsement is 10%, calculated in accordance with Section 5.2, with a minimum Charge of $150.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.