NJLTIRB – APPROVED ENDORSEMENTS, &c. (April 15, 2010)

<u>Name</u>	<u>Charge</u>	Rate <u>Manual §</u>
ALTA 1-06 (Modified for use in NJ)	None 1	10.14
ALTA 3-06 (Zoning)	15% surcharge	10.20
ALTA 3.1-06 (Zoning Completed Structure)	20% "	10.21
ALTA 4.1-06 (Condominium)	\$25.00	10.7
ALTA 5.1-06 (P.U.D.)	\$25.00	10.8
ALTA 6-06 (V.R.M.)	\$25.00	10.2
ALTA 6.1(V.R.M.) ²	\$25.00	10.1
ALTA 6.2-06 (V.R. MNeg. Amort.)	\$25.00	10.3
ALTA 7-06 (Manufactured Housing)	\$50.00	10.39
ALTA 8.1-06 (Environmental)	\$25.00	10.6
ALTA 9-06 (Restrictions, etc Loan Policy)	\$25.00 / 10% surcharge ³	10.10
ALTA 9.1-06 (Unimproved Land – Owner's)	10% surcharge	10.22
ALTA 9.2-06 (Improved Land – Owner's)	10% surcharge	10.22
ALTA 9.3-06 (Loan Policy; cf. ALTA 9-06)	\$25.00 / 10% surcharge ⁴	10.10
ALTA 9.4-06 (Unimproved Land – Owner's)	10% surcharge	10.22
ALTA 9.5-06 (Improved Land – Owner's)	10% surcharge	10.22

Coverage is incorporated into text of ALTA Loan Policy (2006). Thus, charge has been

reduced to zero.

No corresponding -06 version exists.

Effective Mar. 1, 2010, the charge is \$25.00 for 1-to-4 family residential properties; otherwise, the 10% premium surcharge applies.

⁴ See preceding Note.

<u>Name</u>	<u>Charge</u>	Rate <u>Manual §</u>
ALTA 10-06 (Mtge. Ass't)	\$50.00	10.16
ALTA 10.1-06 (Mtge. Ass't)	\$75.00	10.17
ALTA 11-06 (Mtge. Mod.)	[per §4.6.2]	10.37
ALTA 12-06 (Aggregation)	10% surcharge	10.31
ALTA 13-06 (Leasehold Owner's)	[per §3.2]	10.43
ALTA 13.1-06 (Leasehold Loan)	[per §3.2]	10.43
ALTA 14-06 (Future Advance - Priority)	\$50.00	10.46
ALTA 14.1-06 (Future Advance - Knowledge)	\$50.00	10.47
ALTA 14.2-06 (Future Advance - Letter of Credit)	\$50.00	10.48
ALTA 14.3-06 (Reverse Annuity – Federal) ⁵	\$25.00	10.49
ALTA 15-06 (Non-Imputation – Full Equity Transfer)	20% surcharge	10.50
ALTA 15.1-06 (Non-Imputation – Additional Insured)	20% surcharge	10.51
ALTA 15.2-06 (Non-Imputation Partial Equity Transfer)	20% surcharge	10.52
ALTA 16-06 (Mezzanine Financing)	30% surcharge	10.53
ALTA 17-06 (Access and Entry)	\$50.00	10.54
ALTA 17.1-06 (Indirect Access & Entry)	\$50.00	10.59

⁵Local version [Reverse Annuity Endorsement] has **not** been withdrawn.

FNTG U.B. No. 23 - Exh. C.

<u>Name</u>	<u>Charge</u>	Rate <u>Manual §</u>
ALTA 17.02-06 (Utility Access)	\$50.00	10.63
ALTA 18-06 (Single Tax Parcel)	\$50.00	10.55
ALTA 18.1-06 (Multiple Tax Parcel)	\$50.00	10.56
ALTA 19-06 (Contiguity – Multiple Parcels)	\$50.00	10.57
ALTA 19.1-06 (Contiguity – Single Parcel)	\$50.00	10.58
ALTA 20-06 (First Loss – Multiple Parcel Transactions)	10%	10.60
ALTA 21-06 (Creditors' Rights) ⁶	20%	10.61
ALTA 22-06 (Location - Loan Policy)	\$25.00	10.62
ALTA 25-06 (Same as Survey)	\$25.00	10.64
ALTA 25.1-06 (Same as Portion of Survey)	\$25.00	10.65
ALTA 28-06 (Easement – Damage or Enforced Removal)	\$25.00	10.66
Application of Mtge. Payments – see "Last Dollar"	,	
Arbitration Endorsement ⁷	-0-	10.42
Ass't of Mtge Updated Policy	\$150.00	10.25
Balloon Loan Mod. Ltd. Policy8	[per § 4.9]	10.30
Closing Service Letter ⁹	\$25.00	6.5

⁶ Withdrawn by NJLTIRB as of Feb. 18, 2010. Withdrawn by FNTG ca. Feb. 4, 2010.

⁷ Withdrawn by NJLTIRB as of Apr. 15, 2010. Replaced by Waiver of Arbitration End't (§

⁸Although not an endorsement, this form is included here for ease of reference.
9See preceding Note.

FNTG U.B. No. 23 -- Exh. C.

<u>Name</u>	<u>Charge</u>	Rate <u>Manual §</u>
Construction Loan Special Policy End't	[per § 4.5]	10.38
Contingent Loss – see "First Loss"		
Convertible Adjustable Rate	\$25.00	10.9
Creditors' Rights Exclusion - Owner's 10	\$50.00	10.23
Creditors' Rights Exclusion -Loan 11	\$50.00	10.24
Enhanced Coverage Conversion – Loan 12	20% surcharge	10.29
Enhanced Coverage Conversion – Owner's 13	20% "	10.29
Fairway (Partnership)	\$50.00	10.27
Fairway (L.L.C.)	\$50.00	10.28

¹⁰ Withdrawn by NJLTIRB as of Feb. 18, 2010. Withdrawn by FNTG ca. Feb. 4, 2010.

¹¹See preceding Note.

¹²Although withdrawn by NJLTIRB, preserved by some companies as a deviation filing.

¹³See preceding Note.