

TITLE INSURANCE ENDORSEMENTS COVERAGE DESCRIPTIONS & FEES



Lawyers Title

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.

Endorsement coverages and forms are designed and used by the various land title associations. Lawyers Title Insurance Corporation, issues endorsements created by the American Land Title Association (ALTA) and the California Land Title Association (CLTA).

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.

Title Insurance Endorsements

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
100	Comprehensive-Improved Land	ALTA LOAN	No charge-issued only at date of policy
100.1	Comprehensive	STANDARD LOAN	20%
100.2	Comprehensive - ALTA 9	ALTA LOAN	No charge-issued only at date of policy
100.2.1	Restrictions/Loan - ALTA 9.3	ALTA LOAN	No charge-issued only at date of policy
100.2.2	Restrictions-Unimproved/Owner's - ALTA 9.4	ALTA OWNER'S	\$100.00
100.2.3	Restrictions-Improved/Owner's - ALTA 9.5	ALTA OWNER'S	\$100.00
100.4	Present violation of particular restrictions	ALTA LOAN STANDARD LOAN	No charge 10%
100.5	Present violation of particular restrictions	OWNER'S	20%
100.6	Present & future violation of restrictions	OWNER'S	20%
100.7	Present violation of particular restrictions	ALTA OWNER'S STANDARD OWNER'S	No charge 20%
100.8	Present & future violation of restrictions	OWNER'S	20%
100.9	Restrictions, Encroachments, Minerals-Unimproved Land ALTA 9.1	ALTA OWNER'S	\$100.00
100.10	Restrictions, Encroachments, Minerals-Improved Land ALTA 9.2	ALTA OWNER'S	\$100.00
100.12	Right of Enforcement under CC&R is ineffective	OWNER'S LOAN	\$25.00
100.13	Upkeep assessments subordinate	ALTA LOAN	\$25.00
100.17	Modification of restrictions	OWNER'S LOAN	20% 10%

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
100.18	Right of re-entry ineffective and unmarketability of title because of right of entry	LOAN	\$25.00
100.19	No present violations of CC&R	ALTA OWNER'S STANDARD OWNER'S ALTA LOAN STANDARD LOAN	No charge 20% No charge 10%
100.20	Present violations of CC&R attempted enforcement	ALTA OWNER'S STANDARD OWNER'S ALTA LOAN STANDARD LOAN	No charge 20% No charge 10%
100.21	Approval of plans required by CC&R	ALTA OWNER'S STANDARD OWNER'S ALTA LOAN STANDARD LOAN	No charge 20% No charge 10%
100.23	Right of Surface Entry under oil lease	ALTA LOAN	10%
100.24	No Right of Surface Entry-under oil lease	ALTA LOAN	\$25.00
100.25	Subsurface Oil Lease does not violate CC&R	ALTA LOAN	20%
100.26	Surface entry top 500 feet F.H.A.	STANDARD OWNER'S LOAN	20% 10%
100.27	Present violation of particular restriction	ALTA LOAN	No charge
100.28	Violation of particular provisions of CC&R by future construction	OWNER'S LOAN	20% 10%
100.29	Mineral rights damage to improvements	OWNER'S LOAN	20% maximum:\$500.00 \$25.00
101	Priority Insurance M/L	STANDARD LOAN	10%
101.1	M/L Insurance after Notice of Completion	OWNER'S	20%

Title Insurance Endorsements

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
101.2	M/L Insurance after Notice of Completion	LOAN	10%
101.3	M/L Insurance- No Notice of Completion	LOAN	10%
101.4	M/L Insurance- No Notice of Completion	CLTA OWNER'S	20%
101.5	M/L Insurance- Notice regular and no record liens, limited liability	LOAN	10% based on amount of endorsement, plus \$5.00 for each lien, plus \$5.00 for each parcel
101.6	M/L Insurance-Notice regular and no record liens, liability same as policy	LOAN	10% plus \$5.00 for each lien, plus \$5.00 for each parcel
101.8	M/L Insurance-Priority over M/Ls arising out of off-site work, financing by separate loan	STANDARD LOAN	15%
101.9	M/L arising out of work referred to in Notice of Completion	ALTA OWNER'S	10% based upon the amount of the endorsement
101.10	Priority over M/L arising out of work referred to in Notice of Completion	ALTA LOAN	10% based upon the amount of the endorsement
101.11	Priority over M/L arising out of work under construction or completed	ALTA LOAN	10% based upon the amount of the endorsement
101.12	M/L arising out of work under construction or completed	OWNER'S	10% based upon the amount of the endorsement
101.13	M/L Insurance-after Notice of Completion	LOAN	10%
101.14	M/L Insurance-after Notice of Completion	ALTA LOAN Construction	Not authorized to be issued

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
101.15	M/L Insurance -No Notice of Completion	ALTA LOAN Construction	Not authorized to be issued
101.16	M/L Insurance-Notice of Completion recorded on a portion of the land	ALTA LOAN Construction	Not authorized to be issued
101.17	M/L Insurance -No Notice of Completion	ALTA LOAN Construction	Not authorized to be issued
101.18	M/L Insurance-Notice of Completion recorded	ALTA LOAN Construction	Not authorized to be issued
102.4	Foundations-no violation, CC&R, no encroachments	LOAN	10% (minimum \$100.00, maximum \$750.00)
102.5	Foundations-no violation CC&R, no encroachments onto easements or adjoining land	LOAN	1-4 Family Residential Property: 15%, Max \$150.00; Other Property 15%, Max \$750.00
102.6	Foundations-no violation, CC&R, no encroachments on portion of land described in policy	LOAN	10% (minimum \$100.00, maximum \$750.00)
102.7	Foundations-no violation, CC&R, no encroachment on portion of land described in policy or easements	LOAN	10% (minimum \$100.00, maximum \$750.00)
103.1	Easements, damages from use or maintenance	LOAN	1-4 Family Property: \$25.00; Other Property: Min. \$100.00
103.3	Easement, removal of improvements	LOAN	1-4 Family Property: \$25.00; Other Property: Min. \$100.00
103.4	Easements, providing ingress & egress	OWNER'S or LOAN	\$50.00 if issued with original Policy, \$250.00 if issued subsequent to policy

Title Insurance Endorsements

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
103.5	Surface rights to extract water	OWNER'S or LOAN	1-4 Family Property: \$25.00; Other Property: Min. \$100.00
103.6	No encroachments on specific easements	ALTA LOAN	10%
103.7	Land abuts on existing street	OWNER'S or LOAN	\$50.00 if issued with original Policy, \$250.00 if issued subsequent to policy
103.8	Damage to present or future improvements	ALTA LOAN	10% (minimum \$100.00)
103.9	Encroachment on public street	ALTA LOAN	10% (minimum \$100.00)
103.10	Surface owner insured against use of surface by owner of land below the horizontal division of land	ALTA OWNER'S or LOAN	20%
103.11	Access & Entry ALTA Form 17	OWNER'S or LOAN	\$50.00 if issued with original Policy, \$250.00 if issued subsequent to policy
103.12	Indirect Access & Entry ALTA Form 17.1	OWNER'S or LOAN	\$50.00 if issued with original Policy, \$250.00 if issued subsequent to policy
104	Assignment of beneficial interest	ALTA LOAN	40%, but not less than Standard Minimum Charge. Maximum \$750.00
104A	Assignment of beneficial interest	STANDARD LOAN	30%, but not less than Standard Minimum Charge. Maximum \$750.00
104.1	Assignment of beneficial interest	LOAN	\$150.00

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
104.4	Collateral Assignment of beneficial interest	LOAN	\$150.00
104.6	Assignment of Lessor's interest	LOAN	\$150.00
104.7	Assignment of Rents	LOAN	\$150.00
104.8	Limited Assignment of beneficial interest	ALTA LOAN	30%, but not less than Standard Minimum Charge. Maximum \$750.00
104.9	Limited Assignment of beneficial interest	STANDARD LOAN	20%, but not less than Standard Minimum Charge. Maximum \$750.00
104.10	Limited Assignment of beneficial interest	ALTA LOAN	\$150.00
104.11	Limited Collateral Assignment of beneficial interest	ALTA LOAN	\$150.00
105	Insuring two or more deeds of trust	ALTA LOAN	No charge
105.1	Insuring two or more deeds of trust	STANDARD LOAN	No charge
106	Highway policy	State of California	\$50.00
106C	Highway policy	State of California	\$50.00
106.1	Highway policy	State of California	\$50.00
106.1C	Highway policy	State of California	\$50.00
106.2	Highway policy	State of California	\$50.00

Title Insurance Endorsements

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
106.2C	Highway policy	State of California	\$50.00
107.1	Allocation of Liability	OWNER'S or LOAN	No charge
107.2	Increased liability	OWNER'S or LOAN	The insurance rate applicable for additional amount of insurance.
107.5	Leasehold Improvements	ALTA OWNER'S or LOAN	10%, minimum \$100.00
107.9	Naming an additional insured	OWNER'S or LOAN	No charge if attached at original issue, \$100.00 per subsequent issue.
107.10	Naming an additional insured	OWNER'S or LOAN	No Charge
107.11	Non-Merger	ALTA LOAN	10%, Maximum \$500.00
108.7	Additional advance	STANDARD LOAN	See Section 3.6
108.8	Additional advance	ALTA LOAN	See Section 3.6
108.9	Additional advance DVA	DVA-OWNER	Applicable rate based upon type of policy and amount of advance
108.10	Revolving Credit increased limit	ALTA LOAN	Applicable rate based on type of policy and amount of increased limit
109	No transfer of lessor's benefits in community lease	STANDARD OWNER'S or LOAN	20%
110.1	Encumbrance deleted	OWNER'S or LOAN	Charge dependent upon coverage to be given. Minimum \$100.00

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
110.3	Release of mineral interest to owner surface	ALTA OWNER STANDARD OWNER ALTA LOAN STANDARD LOAN	No charge 20% No charge 10%
110.4	Validity of Modification	ALTA LOAN	See Section 3.6
110.5	Modification of Deed of Trust	ALTA LOAN	See Section 3.6
110.6	Modification of Deed of Trust	STANDARD LOAN	See Section 3.6
110.7	Enforcement of lien or encumbrance	OWNER'S or LOAN	Charge dependent upon coverage to be given. Minimum \$100.00
110.9	Environmental Lien	LOAN	No charge
110.10	Modification and additional advance	ALTA LOAN	See Section 3.6
110.11	Modification of Deed of Trust	ALTA LOAN	See Section 3.6
111	Partial Reconveyance-No Impairments	LOAN	15% based on unpaid balance of encumbrances (minimum \$100.00, maximum \$250.00)
111.1	Partial Reconveyance-No Impairments	LOAN	15% based on unpaid balance of encumbrances (minimum \$100.00, maximum \$250.00)
111.2	Subordination Agreement-No Impairments	LOAN	10% if attached concurrent with issuance of policy. 30% if attached subsequent to the issuance of policy.

Title Insurance Endorsements

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
111.3	Partial Reconveyance, no impairments of lien no-encroachment designation of improvements	LOAN	20%, minimum \$250.00
111.4	Housing and Urban Development Endorsement	LOAN	10% based on the unpaid balance of the loan, (minimum \$100.00, maximum \$250.00)
111.5	Renegotiable Rate	LOAN	No charge
111.6	Renegotiable Rate	LOAN	No charge
111.7	Renegotiable Rate	LOAN	No charge
111.8	Negative Amortization	ALTA LOAN	No charge
111.9	FNMA Balloon	LOAN	No charge
111.10	Revolving Credit (Optional Advances)	LOAN	No charge
111.11	Revolving Credit (Obligatory Advances)	LOAN	\$25.00
111.14	Future Advance - Priority ALTA Form 14	ALTA LOAN	\$50.00
111.14.1	Future Advance – Knowledge ALTA Form 14.1	ALTA LOAN	\$50.00
111.14.2	Future Advance - Letter of Credit ALTA Form 14.2	ALTA LOAN	\$50.00
111.14.3	Future Advance - Reverse Mortgage ALTA 14.3	ALTA LOAN	\$50.00
112	Bondholder's Policy	STANDARD LOAN	No charge
112.1	Bondholder's Policy	ALTA LOAN	No charge

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
112.2	Bondholder's Policy	STANDARD LOAN	No charge
114	Coinsurance	OWNER'S or LOAN	Division of fees between title companies by agreement
114.1	Coinsurance, joint and several liability	OWNER'S or LOAN	Division of fees between title companies by agreement
114.2	Coinsurance-Combination several, and joint and several	OWNER'S or LOAN	Division of fees between title companies by agreement
114.3	Coinsurance-Single Policy ALTA Form 23-06	OWNER'S or LOAN	Division of fees between title companies by agreement
115	Condominium Assessment	OWNER'S or LOAN	\$25.00
115.1	Condominium Endorsement	ALTA LOAN	No charge if attached concurrently with issuance of policy.
115.2	P.U.D. Endorsement	ALTA LOAN	No charge if attached concurrently with issuance of policy.
116	Designation of improvements, land locations	ALTA LOAN	No charge if attached concurrently with issuance of policy. If attached subsequent to issuance of policy, 15% on single policies.
116.1	Location ALTA Form 22	OWNER'S or LOAN	No Charge if attached concurrently with policy
116.2	Location and Map ALTA Form 22.1	OWNER'S or LOAN	No Charge if attached concurrently with policy

Title Insurance Endorsements

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
116.3	Description after map	OWNER'S LOAN	20% 10%
116.4	Contiguity - Other Land ALTA 19.1	OWNER'S or LOAN	\$100.00
116.4.1	Contiguity - Multiple Parcels ALTA 19	OWNER'S or LOAN	No Additional Charge
116.5	Manufactured Housing ALTA Form 7	OWNER'S or LOAN	\$50.00 if issued concurrently with policy.
116.5.1	Manufactured Housing/Conversion ALTA Form 7.1	LOAN	\$50.00 if issued concurrently with policy.
116.5.2	Manufactured Housing/Conversion ALTA Form 7.2	OWNER'S	\$50.00 if issued concurrently with policy.
116.6	Manufactured Housing	OWNER'S or LOAN	\$50.00 if issued concurrently with policy.
116.7	Subdivision Map Endorsement	OWNER'S or LOAN	10% , Maximum: \$1,000.00
117	Aggregation	ALTA LOAN	No Charge
119	Lease and Trust Deed insurance on both	LOAN	20%, maximum \$500.00
119.1	Leasehold	OWNER'S or LOAN	No Charge
119.2	Validity of Lease	ALTA LOAN	20%, minimum \$250.00
119.3	Circuitry of Lien makes priority doubtful	ALTA LOAN	No Charge
119.4	Bondholders-Valid Sublease	ALTA LOAN	10%
119.5	Leasehold Owner's ALTA 13	ALTA OWNER'S	No Charge
119.6	Leasehold Loan ALTA 13.1	ALTA LOAN	No Charge

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
120.2	"Oil Co." Endorsement. Trust Deed subordinate to lease and note not examined	OWNER'S or LOAN	20%
122	Priority of Advance over intervening matters	LOAN	\$50.00 per endorsement if billed concurrently with issuance of policy. If billed subsequent to issuance of policy: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue. Max. \$250.00
122.2	Priority of Advance over intervening matters-limitation of liability	LOAN	Base policy is in the amount of initial advance only, requiring an increase in liability, 70% based upon amount advanced, minimum \$300.00.
122.3	Priority of obligatory advances over other matters - base policy written for full amount of indebtedness secured by insured mortgage.	ALTA LOAN	\$100 per issue
122.4	Priority of obligatory advances over other matters - liability increased by amount of advance.	ALTA LOAN	60% based upon amount of advance, minimum \$200.00
123.1	Zoning-improved or unimproved property	OWNER'S or LOAN	10% - Minimum \$100.00
123.2	Zoning-Improved property	OWNER'S or LOAN	15% - Minimum \$150.00
124.1	Affirmative and Negative Covenants in Deeds or Agreements, except Leases (Civil Code 1468)	OWNER'S LOAN	20% 10%
124.2	Lessor's Affirmative Covenants (Civil Code 1469)	OWNER'S LOAN	20% 10% Note: Will include the 124.3 if issued concurrently at no additional charge.

Title Insurance Endorsements

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
124.3	Lessor's Negative Covenants (Civil Code 1470)	OWNER'S LOAN	20% 10% Note: Includes 124.2 if issued concurrently at no additional charge.
125	Truth-in-Lending Right of Rescission	LOAN	10% based on amount of loan, minimum \$100.00, maximum \$250.00
126	Additional protection for homeowners - single family residence	STANDARD OWNER'S	Not authorized to be issued
126.2	Additional protection for homeowners - condominium	STANDARD OWNER'S	Not authorized to be issued
126.3	Any type of residential structure, whether or not occupied by the insured owner	STANDARD OWNER'S	Not authorized to be issued
127	Non-imputation - Full Equity Transfer ALTA Form 15	ALTA OWNER'S	\$750.00
127.1	Non-imputation - Additional Insured ALTA Form 15.1	ALTA OWNER'S	\$750.00
127.2	Non-imputation - Partial Equity Transfer ALTA Form 15.2	ALTA OWNER'S	\$750.00
128	Mezzanine Financing ALTA Form 16	ALTA OWNER'S	\$1,500.00
129	Single Tax Parcel ALTA Form 18	OWNER'S	\$100.00
129.1	Multiple Tax Parcels ALTA Form 18.1	OWNER'S or LOAN	\$100.00
130	First Loss - Multiple Parcels ALTA Form 20	ALTA LOAN	\$500.00
131	Creditor's Rights ALTA Form 21	OWNER'S or LOAN	No Additional Charge
132	Usury	LOAN	\$500.00

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
JR1	ALTA Residential Limited Coverage Junior Loan Policy Supplemental Coverage	LIMITED LOAN	See Section 3.9
JR2	ALTA Residential Limited Coverage Junior Loan Policy Supplemental Coverage	LIMITED LOAN	See Section 3.9
209	Construction Loan Compliance	ALTA LOAN	10%
212	Date-Down	LOAN or OWNER'S	See Sections 2.2 or 3.7
213	Extension of Due Date (110.5 modified)	ALTA LOAN	\$300
215	Foreign Currency	ALTA LOAN	No charge
217	Inflation	LOAN or OWNER'S	50% based upon increased amount of insurance
218	Recharacterization	LOAN	10%, maximum \$5,000.00
219	Shared Appreciation	LOAN	No charge
221	Interest Rate Swap	LOAN	10%, maximum \$5,000.00
227	Mobile Home Land and Unit	LOAN	No charge
230	Partnership-Excess Insurance	OWNER'S	No charge
233	Partnership-Insuring interest of Incoming partner	OWNER'S	No charge
242	Eliminates Access Coverage	OWNER'S or LOAN	No charge
243	Eliminates "Doing Business" Exclusion	ALTA LOAN	10%, minimum \$100 maximum \$500

Title Insurance Endorsements

CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
245	Optionee	ALTA OWNER'S	No charge
247	Comprehensive lender's coverage-mobile home	ALTA LOAN	No charge. Issued only at date of policy. Policy to be issued for entire loan amount.
248	Fairway	OWNER'S	10% , maximum \$2,500.00
249	Last Dollar	ALTA & STANDARD LOAN	\$500.00
250	Concurrent lender added as additional insured under ALTA Residential Owner's policy	ALTA Residential LOAN	No charge
251	Priority coverage for mortgages securing letters of credit, surety bonds or other unconditional obligations	ALTA LOAN	10% , minimum \$500.00
252	Variable rate mortgage with option to convert to fixed rate	ALTA LOAN	No charge
255	First Loss	ALTA & STANDARD LOAN	10%, minimum \$500.00
257	Vesting - Credit Unions	LIMITED LOAN	\$100.00
258	Secondary Insurance Endorsement (Rev. 10-1-94)	LOAN	35%, Standard Minimum Charge Applies
259	LTSG Taxes & Assessments Endorsement	LTD TSG	\$10.00
260	LTSG Publication Endorsement	LTD TSG	\$15.00
261	F/F TSG Additional Information	F/F TSG	\$200.00
262	F/F TSG Special Assessments Endorsement	F/F TSG	\$75.00

