

**CHICAGO TITLE INSURANCE COMPANY**



**COMMONWEALTH LAND TITLE INSURANCE COMPANY**



**FIDELITY NATIONAL TITLE INSURANCE COMPANY**



**TITLE INSURANCE RATES AND CHARGES  
FOR THE DISTRICT OF COLUMBIA**

**EFFECTIVE: April 1, 2011**

# Table of Contents

INTRODUCTION AND GENERAL GUIDELINES .....	1
COMPUTING TITLE POLICY PREMIUMS .....	1
COMMITMENT FOR TITLE INSURANCE.....	1
CLOSING PROTECTION LETTER.....	1
BASIC RATES FOR OWNERS' POLICIES .....	2
REISSUE TITLE INSURANCE RATES FOR OWNERS' POLICIES.....	3
RATES FOR EXTENSION FOR OWNERS' POLICIES.....	4
RATES FOR THE AMERICAN LAND TITLE ASSOCIATION (ALTA) HOMEOWNERS POLICY.....	4
REISSUE RATES FOR ISSUANCE OF ALTA HOMEOWNERS POLICY.....	5
UPGRADES TO ALTA HOMEOWNERS POLICY.....	5
BASIC TITLE INSURANCE RATES FOR LOAN POLICIES .....	6
REISSUE TITLE INSURANCE RATES FOR LOAN POLICIES.....	7
RATES FOR SIMULTANEOUS ISSUE OF POLICIES .....	8
RATES FOR EXTENSIONS, MODIFICATIONS OR ASSIGNMENTS OF MORTGAGES .....	9
RATES FOR THE EXPANDED COVERAGE RESIDENTIAL LOAN POLICY .....	10
REISSUE RATES FOR ISSUANCE OF ALTA EXPANDED COVERAGE LOAN POLICY .....	10
ENDORSEMENTS .....	11
ALTA/CLTA ENDORSEMENTS .....	11
OTHER ENDORSEMENTS .....	14
MISCELLANEOUS .....	15

## **Introduction and General Guidelines:**

In addition to insuring titles to real property, the Company ("the Company" herein, refers to Chicago Title Insurance Company, Commonwealth Land Title Insurance Company or Fidelity National Title Insurance Company, where applicable) offers a wide variety of related services designed to meet the needs of our customers. The basic title insurance rates listed in this booklet do **not** include charges for the following which are charged separately as set forth in this filing:

1. Assumption of extraordinary risks (i.e. for special title policy endorsements, certain affirmative insurances or unusual title coverages);
2. Title searches and abstracts;
3. Judgment reports and lien certificates;
4. Attorney's fees and examination fees;
5. Document preparation;
6. Escrow or closing service; or
7. Commitments for Title Insurance.

## **Computing Title Policy Premiums:**

To compute any insurance charges on a fractional thousand of insurance (except as to minimum charges), multiply the fractional thousand by the applicable rate per thousand, considering any fraction of \$1,000 as a full \$1,000.

## **COMMITMENT FOR TITLE INSURANCE**

The Commitment for Title Insurance (often referred to as a binder) is an offer to insure title, subject to certain exceptions and requirements, including payment of a correct premium, which discloses the insurability of a particular interest in real property. It is not a report of title and should never be relied upon as a representation of the status of title. The Company does not authorize the issuance of its policy or policies until all requirements set forth in the Commitment have been satisfied. Any fee charged for the preparation of a Commitment shall be considered a work charge of the issuing agent or office and not a premium.

## **CLOSING PROTECTION LETTER**

The fee for each closing protection letter issued in a single real estate transaction shall be \$50.00. The closing protection letter fee shall be directly remitted in its entirety to the underwriter -

Chicago Title Insurance Company, Commonwealth Land Title Insurance Company or Fidelity National Title Insurance Company. In the event that a borrower changes lenders in a single real estate transaction after a closing protection letter has been issued to the original lender and a new closing protection letter is issued to the new lender, there will be only one fee of \$50.00. However, in the event a borrower closes on more than one loan in a single real estate transaction and a closing protection letter is issued for each lender, there will be a separate fee for each letter issued. Closing protection letters are available to lenders, borrowers, lessees, and purchasers (provided title insurance is being issued in the transaction).

**BASIC RATES FOR OWNERS' POLICIES**

The term “owner's policy” as used herein shall mean all standard ALTA Owners' Policies. It shall not include the ALTA Homeowners Policy, which is separately addressed on page 4.

**The basic rate premium for original owners' policies shall be calculated as follows:**

	Per Thousand
Up to \$250,000 of insurance written.....	\$5.70
Over \$250,000 and up to \$500,000, add.....	\$5.10
Over \$500,000 and up to \$1,000,000, add.....	\$4.50
Over \$1,000,000 and up to \$5,000,000, add.....	\$3.90
Over \$5,000,000 and up to 15,000,000, add.....	\$1.10
Over \$15,000,000, add.....	\$0.95

The minimum premium for an owner's policy shall be \$300.00.

**Setting the Owner's Policy Amount:**

An owner's title policy insuring a fee simple estate shall be issued in an amount equal to the fair market value of the property described in the policy. Fair market value shall be presumed to be the contract sales price unless the Company is furnished with a current appraisal indicating a different value. Applications to issue an owner’s policy for less than the fair market value must be approved by the Company. A leasehold owner's policy shall not be issued for less than the fair market value of the leasehold estate described in the policy. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of (a) the sum of the rent payments called for under the terms of the lease; (b) the amount of a current appraisal; or (c) the amount determined by any other reasonable method of valuation. Valuation of leasehold estates for 99 years renewable forever shall be the same as for fee simple estates.

**REISSUE TITLE INSURANCE RATES  
FOR OWNERS' POLICIES**

If a new owner's policy is to be issued on real property currently insured by an owner's policy issued by any title insurer, then a reissue rate shall apply up to the face amount of any such owner's policy currently in effect as rounded up to the next thousand; however if the face amount of the new policy is less than \$1,000,000, the owner's policy must have been issued within the last 10 years. If the amount of owner's title insurance then in effect is to be increased, then the premium for insurance coverage for any amount in excess of the insured amount of the current owner's policy must be calculated in accordance with basic title insurance rates for owner's policies in the applicable premium bracket. If the new owner elects the ALTA Homeowners Policy, then the Homeowners Policy rate should be calculated in accordance with the instructions in this manual. In all cases, the burden of proving eligibility for the reissue rate premium shall be on the proposed insured who must produce a current owner's title policy for the same real property at or prior to closing. In no event shall the Company or its agents be required to calculate the premium at the reissue title insurance rate if the insured fails to produce a current owner's policy at or before closing. There shall be no limitation upon the number of times the reissue rate may be applied to a particular property.

**Reissue Rates:**

A purchaser or lessee of the same real property from the current insured owner shall be entitled to the following reissue rates for owner's title insurance in an amount up to the face amount of such prior policy:

<b>The reissue rate for owner's policies shall be calculated as follows:</b>	
	Per Thousand
Up to \$250,000 of insurance written.....	\$3.42
Over \$250,000 and up to \$500,000, add.....	\$3.06
Over \$500,000 and up to \$1,000,000, add.....	\$2.70
Over \$1,000,000 and up to \$5,000,000, add.....	\$2.34
Over \$5,000,000 and up to 15,000,000, add.....	\$1.00
Over \$15,000,000, add.....	\$0.85

The minimum premium for an owner's policy shall be \$300.00.

These reissue rates will also apply if an insured lender under a current loan policy issued by a licensed title insurer (a) acquires title through foreclosure by a Deed in Lieu of Foreclosure, (b) requests the issuance of an owner's policy, and c) produces the current loan policy.

**RATES FOR EXTENSION FOR OWNERS' POLICIES**

If the insured under a current owner's policy requests the endorsement of a policy for the sole purpose of advancing the policy date appearing in Schedule A, then the owner's policy may be so endorsed upon an update of title and the payment of a premium at the following rates:

	Per Thousand
Up to \$250,000 of insurance written.....	\$2.50
Over \$250,000 and up to \$500,000, add.....	\$2.00
Over \$500,000 and up to \$1,000,000, add.....	\$1.50
Over \$1,000,000, add.....	\$0.50

The minimum premium for an owner's policy endorsement shall be \$300.00.

In the event that the insured requests that the endorsement also increase the policy amount, then an additional premium equal to the premium for any additional insurance coverage calculated in accordance with the basic title insurance rate for owners' policies in the applicable premium bracket must be added to the owner's extension rate.

**NOTE: When endorsing owners' policies to advance the Date of Policy appearing in Schedule A, the Company reserves the right to add, as exceptions to Schedule B, matters disclosed by the title update and certain off-record matters including those that would be disclosed by a survey and which, in the sole and absolute discretion of the Company, are deemed to be adverse to the estate of the insured.**

**RATES FOR THE AMERICAN LAND TITLE ASSOCIATION (ALTA)  
HOMEOWNERS POLICY**

The ALTA Homeowners Policy is an owner's policy with enhanced coverage, which is issued only to natural persons (or trustees under inter vivos trusts) on real property improved by an owner-occupied 1-4 family residential dwelling or condominium unit. This policy may also be

issued to the Insured under a current standard owner's policy issued by the Company as an “upgrade” to their current policy coverage, upon the surrender of the current policy and payment of an additional premium (see below).

**ALTA Homeowners Policy Rates:**

The basic rate premium for an original ALTA Homeowners Policy shall be calculated by multiplying the applicable basic title insurance rate premium for an owner’s title insurance policy by 120%.

**REISSUE RATES FOR ISSUANCE OF ALTA HOMEOWNERS  
POLICY**

If title to the real property is insured by an owner’s policy issued by any licensed title insurer, then the reissue rates set forth herein shall apply up to the amount of the current owner’s coverage; however if the face amount of the new policy is less than \$1,000,000, the owner’s policy must have been issued within the last 10 years. Such reissue rate shall include a surcharge. The amount of the surcharge is determined by whether the existing owner’s policy is a standard ALTA owner’s policy or an ALTA Homeowners Policy. If the amount of the owner’s title insurance in force is to be increased in the new ALTA Homeowners Policy, then the premium for the additional insurance shall be calculated at 120% of basic title insurance rates for owners’ policies.

**Existing standard owner’s policy:** If there is an existing standard owner’s policy the reissue rate shall be 80% of the basic title insurance rates. (This represents the sum of a surcharge of 20% of basic rates plus standard owner’s reissue rates.)

**Existing ALTA Homeowners Policy:** If there is an existing ALTA Homeowners Policy, the reissue rate shall be 120% of the reissue rates for owners’ policies. (This represents the sum of a surcharge of 20% of reissue rates plus standard owner’s reissue rates.)

**UPGRADES TO ALTA HOMEOWNERS POLICY**

An existing standard owner's policy may be “upgraded” to an ALTA Homeowners Policy by surrendering the original owner's policy and paying an additional upgrade premium. The

amount of such upgrade premium shall be determined by whether or not the effective date of the policy is to be advanced. The premium for any increase above the face amount of the existing policy shall be 120% of the basic title insurance rate at the appropriate bracket.

**Policy Date Unchanged:** If the original policy date is not advanced, the premium charged for such upgrade shall be equal to 20% of the basic insurance rate charged for the existing policy.

**Policy Date Advanced:** If the original policy date is advanced to a current date, the premium charged for such upgrade shall be 120% of the reissue rates for a standard owner's title insurance policy:

In the event that the insured requests that the ALTA Homeowners Policy be issued in an amount greater than the amount of the existing standard owner's policy, then an additional premium equal to 120% of the basic title insurance rate for owner's policies in the applicable premium bracket for such additional amount must be added to any upgrade premium.

## **BASIC TITLE INSURANCE RATES FOR LOAN POLICIES**

The term "Mortgage" as used herein shall mean any instrument (including a deed of trust), securing a loan or a loan guarantee, which uses real property as collateral. The term "loan policy" shall mean all standard ALTA-promulgated loan policies including the ALTA Short Form Residential Loan Policy and the Loan Policy insuring a leasehold.

Generally, a loan policy cannot be issued for *less* than the full principal debt secured. However, a loan policy may be issued in an amount up to, but not to exceed, 125% of the principal debt to cover unamortized interest, foreclosure expenses and costs incurred by a lender in possession.

Coverage under a loan policy terminates upon the full payment or satisfaction of the debt secured by the Mortgage referred to in the policy, except when satisfied through foreclosure or the acquisition of title by deed to the insured in lieu of foreclosure. Any new Mortgage given to renew a prior debt secured by a Mortgage previously insured is considered a new transaction, creating new liability for the Company and, if insured, carries a premium at the basic title insurance rate for loan policies unless it qualifies for a reduced rate within the classification of "Reissue Title Insurance Rates for Loan Policies." The rate for title insurance on second mortgage transactions shall be the same as the basic rates for original mortgages.

**The basic rate premium for original loan policies shall be calculated as follows:**

	Per Thousand
Up to \$250,000 of insurance written.....	\$4.50
Over \$250,000 and up to \$500,000, add.....	\$3.90
Over \$500,000 and up to \$1,000,000, add.....	\$3.30
Over \$1,000,000 and up to \$5,000,000, add.....	\$2.75
Over \$5,000,000 and up to 15,000,000, add.....	\$0.85
Over \$15,000,000, add.....	\$0.75

The minimum premium for a lender's policy shall be \$200.00.

**REISSUE TITLE INSURANCE RATES FOR LOAN POLICIES**

If the owner of real property on which a loan policy is to be issued is insured under any current owner's policy, and can produce such policy or a copy thereof at or prior to settlement, then such owner shall be entitled to the reissue title insurance premium rate on a loan policy up to the amount of such owner's policy as set forth below as rounded up to the next thousand. However, if the face amount of the new policy is less than \$1,000,000, the owner's policy must have been issued within the last 10 years.

The reissue title insurance rate for loan policies is applicable to all standard and short-form loan policies insuring first mortgages, second mortgages and mortgages securing construction and credit line loans.

In all cases, the burden of proving eligibility for the reissue title insurance premium for loan policies shall be on the borrower(s) who must produce a copy of a current owner's title policy for the same real property at or prior to closing. In no event shall the Company or its agents be required to calculate the premium at the reissue insurance rate for loan policies if the borrower fails to produce a copy of a current owner's policy at or before closing. There shall be no limitation upon the number of times this reissue rate may be applied to a particular property. To the extent that the amount of insurance desired under a loan policy exceeds the amount of the current owner's policy, the premium for the additional insurance coverage shall be computed at the basic title insurance rate for loan policies.

**The reissue rate for lenders policies shall be calculated as follows:**

	Per Thousand
Up to \$250,000 of insurance written.....	\$2.70
Over \$250,000 and up to \$500,000, add.....	\$2.34
Over \$500,000 and up to \$1,000,000, add.....	\$1.98
Over \$1,000,000 and up to \$5,000,000, add.....	\$1.65
Over \$5,000,000 and up to 15,000,000, add.....	\$0.75
Over \$15,000,000, add.....	\$0.65

The minimum premium for a lender's policy shall be \$200.00.

**RATES FOR SIMULTANEOUS ISSUE OF POLICIES**

**Owners' and Loan Policies:**

If an owner's policy and a loan policy or policies covering the same real property are to be issued simultaneously and bear the same date, then the applicable rate shall be the basic title insurance rate for owner's policies or the reissue rate, whichever is applicable, plus \$150.00 for each loan policy simultaneously issued, and in an amount not to exceed, in the aggregate, the amount of the owner's policy.

In the event the ALTA Expanded Coverage Residential Loan Policy is issued in conjunction with a standard owner's policy, there shall be an additional surcharge in the amount of 20% of the basic rate for loan policies calculated on the full amount of such loan policy.

In the event that the aggregate loan policy coverage exceeds the amount of the owner's policy an additional premium, calculated in the appropriate bracket of the basic title insurance rate for standard loan policies or 120% of the basic title insurance rate for expanded coverage loan policies, on the amount of additional loan policy coverage, must also be charged.

In all cases, the owner's policy shall be in an amount equal to the actual purchase price of the property or, in the event that the transfer to the borrowers is unrelated to a sale of real property, in an amount equal to either the full assessed value for tax purposes or the fair market value of the property, whichever is greater.

**Owners' and Leasehold Owners' Policies:**

Whenever an owner's policy and a leasehold owner's policy covering the same real property are to be issued simultaneously and the amount of the leasehold owner's policy does not exceed the amount of the owner's policy, the rate for the leasehold owner's policy shall be **30%** of the rate charged for the owner's policy on the fee simple estate, with a minimum charge of \$175.00.

**RATES FOR EXTENSIONS, MODIFICATIONS OR ASSIGNMENTS OF MORTGAGES**

If the loan secured by a Mortgage which is currently insured by the Company is renewed by an extension or modification agreement, then the current loan policy may be endorsed or a new policy issued to provide coverage up to the recording date of such agreement upon payment of a premium at the following rates. When a new loan policy is issued pursuant to the extension or modification of a loan, the original policy must be surrendered to the Company for cancellation.

Loan policies issued by the Company automatically insure the holder of the indebtedness secured by the insured Mortgage. However, the assignee of an insured Mortgage, by presenting proof of its purchase of the indebtedness and the recording of an assignment, may obtain an endorsement to a current loan policy or, upon the surrender thereof, a new loan policy, insuring title through the date of the recording of the Assignment, at the rates below.

These rates do not apply if additional security is added in Schedule A.

<b>The premium shall be calculated as follows:</b>	
	Per Thousand
Up to \$250,000 of insurance written.....	\$2.50
Over \$250,000 and up to \$500,000, add.....	\$2.00
Over \$500,000 and up to \$ 1,000,000, add.....	\$1.50
Over \$1,000,000, add.....	\$0.50
Minimum premium.....	\$200.00

NOTE: When endorsing lender's policies to advance the Date of Policy appearing in Schedule A, the Company reserves the right to add, as exceptions to Schedule B, matters disclosed by the title update and certain off-record matters including those that would be disclosed by a survey

and which, in the sole and absolute discretion of the Company, are deemed to be adverse to the estate of the insured.

## **RATES FOR THE EXPANDED COVERAGE RESIDENTIAL LOAN POLICY**

The ALTA Expanded Coverage Residential Loan Policy provides substantial additional protection to first lien mortgage lenders beyond those provided by the standard ALTA loan policies. It is designed primarily to be issued simultaneously with the ALTA Homeowners Policy. This policy is authorized for issuance only when insuring purchase money mortgages on real property improved by owner-occupied 1-4 family residential dwellings or mortgages which refinance them. These policies should be issued only upon a lender's request. The premium on this type of policy shall be calculated by multiplying the basic title insurance rate for loan policies by 120%.

## **REISSUE RATES FOR ISSUANCE OF ALTA EXPANDED COVERAGE LOAN POLICY**

If title to the real property is insured by an owner's policy issued by any licensed title insurer, then the reissue rates set forth herein shall apply up to the amount of current owner's coverage; however if the face amount of the new policy is less than \$1,000,000, the owner's policy must have been issued within the last 10 years. Such reissue rate shall include a surcharge. The amount of the surcharge is determined by whether the existing owner's policy is (a) a standard ALTA owner's policy or (b) an ALTA Homeowners Policy.

**Existing standard owner's policy:** Reissue rates are available at 120% of the reissue title insurance rate for standard loan policies when the existing owner's policy is a standard owner's policy.

**Existing ALTA Homeowners Policy:** In the event that the existing owner's policy is an ALTA Homeowners Policy, basic reissue loan rates shall apply up to the amount of such owner's policy plus 120% of the basic title insurance rate for loan policies for any loan amount in excess of the amount of the existing ALTA Homeowners Policy.

## ENDORSEMENTS

### ALTA/CLTA ENDORSEMENTS

ALTA Endorsement Form 1-06 Street Assessments .....	No Charge
ALTA Endorsement Form 2-06 Truth in Lending .....	No Charge
ALTA Endorsement Form 3-06 Zoning Unimproved Land.....	No Charge
ALTA Endorsement Form 3.1-06 Zoning-Completed Structure.....	No Charge
ALTA Endorsement Form 4-06 Condominium .....	No Charge
ALTA Endorsement Form 4.1-06 Condominium .....	No Charge
ALTA Endorsement Form 5-06 Planned Unit Development .....	No Charge
ALTA Endorsement Form 5.1-06 Planned Unit Development .....	No Charge
ALTA Endorsement Form 6-06 Variable Rate Mortgage .....	No Charge
ALTA Endorsement Form 6.1 Variable Rate Mortgage Regulations .....	No Charge
ALTA Endorsement Form 6.2-06 Variable Rate Mortgage - Negative Amortization .....	No Charge
ALTA Endorsement Form 7-06 Manufactured Housing Unit.....	No Charge
ALTA Endorsement Form 7.1-06 Manufactured Housing - Conversion: Loan .....	No Charge
ALTA Endorsement Form 7.2-06 Manufactured Housing - Conversion: Owner's .....	No Charge
ALTA Endorsement Form 8.1-06 Environmental Protection Lien ...	No Charge
ALTA Endorsement Form 8.2-06 Commercial Environmental Protection Lien .....	No Charge
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals.....	No Charge
ALTA Endorsement Form 9.1-06 Restrictions, Encroachments, Minerals - Owner's Policy: Unimproved Land.....	No Charge
ALTA Endorsement Form 9.2-06 Restrictions, Encroachments, Minerals - Owner's Policy: Improved Land.....	No Charge

ALTA Endorsement Form 9.3-06 Restrictions, Encroachments, Minerals - Loan Policy	No Charge
ALTA Endorsement Form 9.4-06 Restrictions, Encroachments, Minerals - Owner's Policy: Unimproved Land	No Charge
ALTA Endorsement Form 9.5-06 Restrictions, Encroachments, Minerals - Owner's Policy: Improved Land	No Charge
ALTA Endorsement Form 10-06 Assignment	See section entitled "Rates for Extensions, Modifications or Assignments or Mortgages"
ALTA Endorsement Form 10.1-06 Assignment and Date Down	See section entitled "Rates for Extensions, Modifications or Assignments or Mortgages"
ALTA Endorsement Form 11-06 Mortgage Modification	See section entitled "Rates for Extensions, Modifications or Assignments or Mortgages"
ALTA Endorsement Form 11.1-06 Mortgage Modification with Subordination	See section entitled "Rates for Extensions, Modifications or Assignments or Mortgages"
ALTA Endorsement Form 12-06 Aggregation	No Charge
ALTA Endorsement Form 13-06 Leasehold - Owner's	No Charge
ALTA Endorsement Form 13.1-06 Leasehold – Loan	No Charge
ALTA Endorsement Form 14-06 Future Advance – Priority	No Charge
ALTA Endorsement Form 14.1-06 Future Advance – Knowledge	No Charge
ALTA Endorsement Form 14.2-06 Future Advance - Letter of Credit	No Charge
ALTA Endorsement Form 14.3-06 Future Advance – Reverse Mortgage	No Charge
ALTA Endorsement Form 15-06 Non-Imputation - Full Equity Transfer	\$0.20 per thousand
ALTA Endorsement Form 15.1-06 Non-Imputation - Additional Insured	\$0.20 per thousand
ALTA Endorsement Form 15.2-06 Non-Imputation - Partial Equity Transfer	\$0.20 per thousand
ALTA Endorsement Form 16-06 Mezzanine Financing	\$0.20 per thousand
ALTA Endorsement Form 17-06 Access and Entry	No Charge

ALTA Endorsement Form 17.1-06 Indirect Access and Entry .....	No Charge
ALTA Endorsement Form 17.2-06 Utility Access .....	No Charge
ALTA Endorsement Form 18-06 Single Tax Parcel .....	No Charge
ALTA Endorsement Form 18.1-06 Multiple Tax Parcel.....	No Charge
ALTA Endorsement Form 19-06 Contiguity - Multiple Parcels .....	No Charge
ALTA Endorsement Form 19.1-06 Contiguity - Single Parcel .....	No Charge
ALTA Endorsement Form 20-06 First Loss - Multiple Parcel.....	Ten Percent (10%)
.....	of base rate
ALTA Endorsement Form 22-06 Location.....	No Charge
ALTA Endorsement Form 22.1-06 Location and Map .....	No Charge
ALTA Endorsement Form 23-06 Coinsurance – Single Policy .....	No Charge
ALTA Endorsement Form 24-06 Doing Business.....	No Charge
ALTA Endorsement Form 25-06 Same as Survey .....	No Charge
ALTA Endorsement Form 25.1-06 Same as Portion of Survey .....	No Charge
ALTA Endorsement Form 26-06 Subdivision.....	No Charge
ALTA Endorsement Form 27-06 Usury.....	No Charge
ALTA Endorsement Form 28-06 Easement - Damage or Enforced Removal .....	
.....	No Charge
ALTA Endorsement Form 29-06 Interest Rate Swap - Direct Obligation .....	
.....	No Charge
ALTA Endorsement Form 29.1-06 Interest Rate Swap - Additional Interest .....	
.....	No Charge
ALTA Endorsement Form 30-06 Shared Appreciation Mortgage ....	No Charge
ALTA Construction Loan Endorsements A .....	No Charge
ALTA Construction Loan Endorsements B.....	No Charge
ALTA Construction Loan Endorsements C.....	No Charge
ALTA Construction Loan Endorsements D .....	No Charge
CLTA 102.5-06 Foundation.....	No Charge
CLTA 103.3-06 Easement, Existing Encroachment, Enforced Removal.....	
.....	No Charge
CLTA 103.5-06 Water Rights, Surface Damage .....	No Charge

CLTA 103.9-06 Encroachment, Future Improvements .....No Charge  
 CLTA 119-06 Validity of Lease in Schedule B.....No Charge

**OTHER ENDORSEMENTS**

SE-220 Combined Lot Development (CLD) Endorsement .....Base Rate upon  
 creation/\$0.15 per  
 thousand where  
 already existing

SE-221 Pending Disbursement Endorsement .....No Charge

SE-222 DOPA Endorsement.....No Charge

SE-223 TOPA Endorsement-Exception .....No Charge

SE 224 Owner’s Tenant Protection Act (TOPA) Endorsement.....\$0.50 per thousand

SE-225 Covenants Endorsement.....No Charge

SE-226 Transferrable Development Rights (TDR) Endorsement .....Base rate upon  
 creation/\$0.15 per  
 thousand where  
 already existing

SE-227 Gap Endorsement.....No Charge

SE-228 Pari Passu Mortgage Endorsement .....No Charge

SE-229 DC Rental Housing Conversion and Sale Endorsement.....No Charge

SE-230 Waiver of Partition (TIC) Endorsement .....No Charge

SE-231 Policy Update Endorsement.....No Charge

SE-232 Title Continuation Endorsement .....No Charge

SE-233 Non-Merger Endorsement .....No Charge

SE-234 Future Advance – Knowledge Endorsement (Residential)...No Charge

SE-235 Future Advance – Reverse Mortgage Endorsement (Residential)....No Charge

## MISCELLANEOUS

Insuring title to certain real property interests or appurtenances may involve extraordinary or extra-hazardous risks and the Company reserves the right in such cases to charge a premium (in addition to any other premiums referred to herein) which, in its sole discretion, is commensurate with the risk assumed.

The Company reserves the right to reject any request to issue title insurance that it deems unsatisfactory, in its sole and absolute discretion.

Agents authorized to issue title insurance policies written by the Company are its agents for this **sole** purpose and no other, do not represent the Company and shall not be deemed to have actual and/or apparent authority to act for or on behalf of the Company in any other matters.

Attorneys may be approved to certify title to land to the Company for purposes of issuance of title commitments and policies. Approved attorneys of the Company are not agents of the Company.