

**6. ENDORSEMENTS AND RATES**

The Charge for an endorsement set forth in this Manual shall be made each time an endorsement is attached to a policy regardless of the number of policies issued in a particular transaction; provided, however, a Charge for endorsements priced as a percentage shall only be made once in transactions where multiple loan policies are issued in accordance with Manual Rule 5.5(E) or (F). All Charges for endorsements priced as a percentage shall be calculated by applying the specified percentage to the Charge under the Company or Agent Procedure notwithstanding the fact that a particular policy is issued under the Approved Attorney Procedure.

**6.1 TIRBOP - ENDORSEMENT PA 100 - WHERE THERE IS NO APPARENT VIOLATION OF RESTRICTIONS BY EXISTING CONSTRUCTION (Rev'd 03/01/00)**

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 \$50.00.

**6.2 TIRBOP - ENDORSEMENT PA 101 - WHERE RESTRICTIONS APPEAR TO BE VIOLATED BY EXISTING CONSTRUCTION (Rev'd 03/01/00)**

Owner's and/or Loan Policy

This endorsement insures against loss or damage (loss of income or profit excluded) occasioned by the enforcement or attempted enforcement of said restrictions to remove the whole or any portion of the improvements now on the premises and/or to collect money damages in lieu thereof. The Charge for this endorsement is 10% of the applicable basic or reissue rate with a minimum Charge of \$75.00.

**6.3 TIRBOP - ENDORSEMENT PA 102 - WHERE PROPOSED NEW CONSTRUCTION DOES NOT INDICATE THAT RESTRICTIONS WILL BE VIOLATED (Rev'd 03/01/00)**

Owner's and/or Loan Policy

This endorsement insures that existing and/or presently contemplated construction on the described real estate will not violate the covenants, conditions and restrictions referred to in Schedule "B" of the title insurance policy. The Charge for this endorsement is 10% of the applicable basic or reissue rate with a minimum Charge of \$75.00.

6.4 TIRBOP - ENDORSEMENT PA 103 - WHERE PROPOSED CONSTRUCTION WILL APPARENTLY VIOLATE RESTRICTIONS (Rev'd 03/01/00)

Owner's and/or Loan Policy

This endorsement insures that the proposed new construction completed in strict accordance with plans and specifications filed with the Insurer will not violate the restrictions set forth in Schedule "B" of the policy, except to the extent set out on the endorsement. Thereafter, the policy will insure against loss or damage (loss of income or profit excluded) occasioned by the enforcement or attempted enforcement of said restrictions to require the removal of the whole or any portion of the improvements, then on the premises or proposed to be constructed in accordance with the said plans and specifications and/or collect money damages in lieu thereof. The Charge for this endorsement shall be as follows:

\$10.00 per	\$1,000 for the initial \$500,000 of coverage
\$5.00 per	\$1,000 for the next \$500,000 of coverage
\$2.50 per	\$1,000 for the next \$1,000,000 of coverage
\$1.25 per	\$1,000 for the excess over \$2,000,000 to \$30,000,000

6.5 TIRBOP - ENDORSEMENT PA 104 - WHERE THERE IS NO APPARENT VIOLATION OF RESTRICTIONS BY EXISTING CONSTRUCTION (Rev'd 03/01/00)

Owner's Policy Only

This endorsement offers the same coverage to an owner or lessee as TIRBOP Endorsement PA 100 offers to a mortgagee. The Charge for this endorsement is 10% of the applicable basic or reissue rate with a minimum Charge of \$75.00.

6.6 TIRBOP - ENDORSEMENT PA 300 - SURVEY EXCEPTION (03/01/95)

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 by 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 \$50.00.

6.7 TIRBOP - ENDORSEMENT PA 301 - SURVEY EXCEPTION (03/01/95)

Owner's 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.

6.8 TIRBOP - ENDORSEMENT PA 400 - (ALTA ENDORSEMENT 7) - MANUFACTURED HOUSING UNIT (10/1/99)

Owner's 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 \$50.00.

6.9 TIRBOP - ENDORSEMENT PA 500 - (ALTA ENDORSEMENT 11 as modified by TIRBOP) - MORTGAGE MODIFICATION (Rev'd 01/01/05)

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. The Charge for this endorsement is set forth in Section 5.9 of this Manual.

6.10 TIRBOP - ENDORSEMENT PA 600 - FEDERAL HOME LOAN BANK ENDORSEMENT (03/01/95)

Loan Policy Only

Where required by an office of the Federal Home Loan Bank, this endorsement may be issued. The Charge for this endorsement is \$25.00.

6.11 TIRBOP - ENDORSEMENT PA 710 (ALTA ENDORSEMENT 6) - RENEGOTIATED INTEREST (03/01/95)

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 \$50.00.

6.12 TIRBOP - ENDORSEMENT PA 710-6.2 (ALTA ENDORSEMENT 6.2) RENEGOTIATED INTEREST - NEGATIVE AMORTIZATION (03/01/95)

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 \$50.00.

6.13 TIRBOP - ENDORSEMENT PA 810 (ALTA ENDORSEMENT 4.1) - CONDOMINIUM  
ENDORSEMENT UNDER PA UNIFORM CONDOMINIUM ACT (03/01/95)

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 \$50.00.

6.14 TIRBOP - ENDORSEMENT PA 820 (ALTA ENDORSEMENT 5.1) - PLANNED UNIT  
DEVELOPMENT ENDORSEMENT (Rev'd 10/01/99)

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 \$50.00.

6.15 TIRBOP - ENDORSEMENT PA 900 (ALTA ENDORSEMENT 8.1) - ENVIRONMENTAL  
PROTECTION LIEN ENDORSEMENT (03/01/95)

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 \$50.00.

6.16 TIRBOP - ENDORSEMENT PA 1000 - MANDATORY ADVANCE ENDORSEMENT  
(Rev'd 01/01/02)

Loan Policy Only

This endorsement provides limited insurance for loan advances, such as in a construction mortgage disbursement made subsequent to the date of the policy. Such advances must be made pursuant to the terms of the Loan Agreement and at all times during which the "Vestee" (person who is vested with title ownership of the land secured by the mortgage at the date of the policy) is the owner of the property. The endorsement insures the lien priority of such advances. The Charge for this endorsement is \$50.00.

6.17 TIRBOP - ENDORSEMENT PA 1010 - REVOLVING LINE OF CREDIT/OPEN END MORTGAGE ENDORSEMENT (Rev'd 01/01/02)

Loan Policy Only

This endorsement provides limited insurance for mandatory loan advances made pursuant to a mortgage that qualifies as an "Open End Mortgage" by statute. Such advances must be made pursuant to the loan agreement and subject to the requirements of the statute and at all times during which the "Vestee" (person who is vested with title ownership of the land secured by the mortgage at the date of the policy) is the owner of the property. The endorsement insures the lien priority of such advances. The Charge for this endorsement is \$50.00 when issued in connection with a policy on a 1 to 4 family residential property; when issued in connection with other property, the Charge is 10% of the applicable basic or reissue rate with a minimum Charge of \$50.00.

6.18 TIRBOP - ENDORSEMENT PA 1015 - OPEN END MORTGAGE/CONSTRUCTION ENDORSEMENT (Rev'd 01/01/02)

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% of the applicable basic or reissue rate with a minimum Charge of \$50.00

6.19 TIRBOP - ENDORSEMENT PA 1020 - FNMA BALLOON ENDORSEMENT (03/01/95)

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 \$50.00.

- 6.20 TIRBOP - ENDORSEMENT PA 1030 (ALTA ENDORSEMENT 9) - SPECIAL RISKS (RESTRICTIONS, ENCROACHMENTS, MINERALS) (Rev'd 10/01/99)

Loan Policy Only

This endorsement offers the lender a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage resulting from the right to use the surface of the land for the extraction of minerals. The Charge for this endorsement is 10% of the applicable basic or reissue rate with a minimum Charge of \$75.00.

- 6.21 TIRBOP - ENDORSEMENT PA 1031 - (ALTA ENDORSEMENT 9.1) UNIMPROVED LAND (RESTRICTIONS, ENCROACHMENTS, MINERALS) (10/01/99)

Owner's Policy Only

This endorsement offers the Insured a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the land from adjoining land; insurance that there are no notices of environmental violation recorded; and insurance against damage to buildings constructed on the land after the date of the policy from the exercise of the right to extract or develop minerals. The Charge for the endorsement is 20% of the applicable basic or reissue rate unless it is issued with TIRBOP Endorsement PA 301 in which case it will be priced at 10% of the applicable basic or reissue rate; the minimum Charge is \$75.00.

- 6.22 TIRBOP - ENDORSEMENT PA 1032 - (ALTA ENDORSEMENT 9.2) IMPROVED LAND (RESTRICTIONS, ENCROACHMENTS, MINERALS) (10/01/99)

Owner's Policy Only

This endorsement offers the Insured a variety of additional affirmative coverages including but not limited to, insurance that there are no present violations on the land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the land from adjoining land; insurance that there are no notices of environmental violation recorded; and insurance against damage to existing buildings resulting from the exercise of a right of easement or a right to extract or develop minerals. The Charge for this endorsement is 20% of the applicable basic or reissue rate unless it is issued with TIRBOP Endorsement PA 301 in which case it will be priced at 10% of the applicable basic or reissue rate; the minimum Charge is \$75.00.

- 6.23 TIRBOP - ENDORSEMENT PA 1040 - FAIRWAY PARTNERSHIP (Rev'd 03/01/00)

Owner's Policy Only

This endorsement insures that the Insurer will not deny liability under the policy by reason of partners changing in a partnership. The Charge for this endorsement is \$500.00.

6.24 TIRBOP - Endorsement PA 1041 - Fairway LLC (03/01/00)

Owner's Policy Only

This endorsement insures that the Insurer will not deny liability under the policy by reason of members changing in a limited liability company. The Charge for this endorsement is \$500.00.

6.25 RESERVED FOR FUTURE USE

6.26 TIRBOP - ENDORSEMENT PA 1070 - GENERAL ENDORSEMENT (03/01/95)

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.

6.27 TIRBOP - ENDORSEMENT PA 1080 - ABBREVIATED FORM ENDORSEMENT(S) - RESIDENTIAL MORTGAGE (03/01/00)

Loan Policy Only

This endorsement incorporates by reference nine (9) other endorsements contained in this Manual. 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.

6.28 TIRBOP - ENDORSEMENT PA 1090 - INTER VIVOS TRUST (03/01/00)

Owner's Policy Only

This endorsement expands the definition of "Insured" in the Policy to include trustees under an inter vivos trust subject to certain conditions identified in the endorsement. The Charge for this endorsement is \$125.00.

6.29 TIRBOP - ENDORSEMENT PA 1100 - WAIVER OF ARBITRATION (03/01/00)

Loan Policy Only

This endorsement amends the 1992 ALTA Loan Policy by deleting Paragraph 13 of the Conditions and Stipulations Section of the policy, relating to arbitration. The Charge for this endorsement is \$100.00

6.30 TIRBOP - ENDORSEMENT PA 1110 - FIRST LOSS (03/01/00)

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% of the applicable basic or reissue rate with a minimum Charge of \$500.00.

6.31 TIRBOP - ENDORSEMENT PA 1120 - LAST DOLLAR (03/01/00)

Loan Policy Only

This endorsement provides that if the insured lender applies all payments by the mortgages to the release of security other than the land insured under the policy (as shown on Schedule A), until such time as the aggregate principal indebtedness is reduced to the amount of the policy, coverage under the policy will not be reduced by such payment. The Charge for this endorsement shall be 10% of the applicable basic or reissue rate with a minimum Charge of \$500.00.

6.32 TIRBOP - ENDORSEMENT PA 1130 - (ALTA ENDORSEMENT 13)  
LEASEHOLD OWNERS ENDORSEMENT (07/01/02)

Owner Policy Only

This endorsement may only be issued at the time of the issuance of the ALTA Owner's Policy (10/17/92). 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 the issuance of the endorsement, together with the ALTA Owner's Policy (10/17/92), is set forth in Section 5.2 of this Manual.

6.33 TIRBOP - ENDORSEMENT PA 1140 - (ALTA ENDORSEMENT 13.1)  
LEASEHOLD LOAN ENDORSEMENT (07/01/02)

Loan Policy Only

This endorsement may only be issued at the time of the issuance of the ALTA Loan Policy (10/17/92). 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 the issuance of the endorsement, together with the ALTA Loan Policy (10/17/92), is set forth in Section 5.2 of this Manual.

- 6.34 TIRBOP - ENDORSEMENT PA 1150 - (ALTA ENDORSEMENT 14.2)  
FUTURE ADVANCE - LETTER OF CREDIT (01/01/05)

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 the issuance of the endorsement shall be 10% of the applicable basic or reissue rate. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.35 TIRBOP - ENDORSEMENT 1160 (ALTA ENDORSEMENT 15)  
NONIMPUTATION - FULL EQUITY TRANSFER (01/01/05)

Owner's 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 the issuance of the endorsement shall be 20% of the applicable basic or reissue rate. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

- 6.36 TIRBOP - ENDORSEMENT 1170 - (ALTA ENDORSEMENT 15.1)  
NONIMPUTATION - ADDITIONAL INSURED (01/01/05)

Owner's 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 the issuance of the endorsement shall be 20% of the applicable basic or reissue rate. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

6.37 TIRBOP - ENDORSEMENT 1180 - (ALTA ENDORSEMENT 15.2)  
NONIMPUTATION - PARTIAL EQUITY TRANSFER (01/01/05)

Owner's 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 the issuance of the endorsement shall be 20% of the applicable basic or reissue rate. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

6.38 TIRBOP - ENDORSEMENT 1190 - (ALTA ENDORSEMENT 16)  
MEZZANINE FINANCING (01/01/05)

Owner's Policy Only

This endorsement provides certain coverages to a mezzanine lender under an Owner's policy. The Charge for the issuance of the endorsement shall be 20% of the applicable basic or reissue rate. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

6.39 TIRBOP - ENDORSEMENT 1200 - (ALTA ENDORSEMENT 17)  
ACCESS AND ENTRY (01/01/05)

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 \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

6.40 TIRBOP - ENDORSEMENT 1201 - (ALTA ENDORSEMENT 17)  
ACCESS AND ENTRY (01/01/05)

Owner's Policy Only

This endorsement provides coverage to an owner with regard to vehicular and pedestrian access to the insured property. The Charge for the issuance of the endorsement shall be 10% of the applicable basic or reissue rate. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

6.41 TIRBOP - ENDORSEMENT PA 1210 - (ALTA ENDORSEMENT 17.1)  
INDIRECT ACCESS AND ENTRY (01/01/05)

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 \$250.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

6.42 TIRBOP - ENDORSEMENT PA 1211 - (ALTA ENDORSEMENT 17.1)  
INDIRECT ACCESS AND ENTRY (01/01/05)

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 the issuance of the endorsement shall be 10% of the applicable basic or reissue rate. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

6.43 TIRBOP - ENDORSEMENT PA 1220  
REVERSE ANNUITY MORTGAGE (01/01/05)

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 \$50.00.

6.44 TIRBOP - ENDORSEMENT PA 1230 - (ALTA ENDORSEMENT 18)  
SINGLE TAX PARCEL (01/01/05)

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 \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of owner's and/or loan policies insuring 1-4 family residential property.

- 6.45 TIRBOP - ENDORSEMENT PA 1240 - (ALTA ENDORSEMENT 18.1 as modified by TIRBOP) MULTIPLE TAX PARCEL (01/01/05)

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 \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of owner's and/or loan policies insuring 1-4 family residential property.

- 6.46 TIRBOP - ENDORSEMENT PA 1250 - (ALTA ENDORSEMENT 19 as modified by TIRBOP) CONTIGUITY (01/01/05)

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 \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of owner's and/or loan policies insuring 1-4 family residential property.