

ENDORSEMENT CROSS-REFERENCE

ALTA - CLTA

ALTA	CLTA	TITLE
3	123.1	Zoning - Unimproved Land
<p>Designed for use with CLTA or ALTA policies for owners or lenders for land that is not improved at the date of the policy. This endorsement may also be used on improved land. An examination of the applicable zoning ordinance and amendments thereto is made to determine the particular zone and permitted use of improvements to be located on the insured land.</p>		
3.1	123.2	Zoning - Improved Land
<p>Designed for use with CLTA or ALTA policies for owners or lenders for land that is improved at the date of the policy. An examination of the applicable zoning ordinances and amendments thereto is made to determine the character, use, size and location of the structure or structures permitted on the land; the area width or depth of the land as a building site for a structure or structures; the floor space area of a permitted structure; the setback of the structure from the property lines of the land; and the height of the structure.</p>		
3.2	123.3	Zoning - Land Under Development
<p>For owner's and loan policies insuring unimproved property where improvements are contemplated. Plans and specifications are submitted for consideration of the coverage.</p>		
5	115.2	Planned Unit Development <i>(all assessment liens)</i>
<p>Designed for policies on individual residences located in planned unit developments, it may be used in any situation in which a homeowner's association or other type of master agreement has been recorded. This endorsement provides affirmative coverage against loss caused by a present violation of certain restrictions; insures against loss arising from lack of priority of the insured mortgage lien over the lien for homeowner's association assessments; covers losses due to the enforced removal of an existing structure because of an encroachment; and covers losses from the failure of title caused by the exercise of rights of first refusal.</p>		
5.1	115.3	Planned Unit Development
<p>Designed for owner's and loan policies. This endorsement contains the same basic insurance (all assessment liens) coverages as detailed in the ALTA 5 endorsement. The only difference is that ALTA Endorsement 5.1 does not insure the priority of the lien of the insured mortgage over future homeowner's assessments. Rather, it insures against loss or damage by reason of any homeowner's charges or assessments which are due and unpaid at date of policy.</p>		

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6	111.5	Variable Rate
<p>Designed to insure lenders as to the validity and priority of their mortgage liens when the mortgage provides for variable interest rates.</p>		
8.1	110.9	Environmental Lien
<p>Designed for use with all ALTA Loan Policy Forms. Ensures the priority of the insured mortgage over any environmental protection lien that has been duly and properly recorded in the county recorder's office, or filed with the clerk of the U. S. District Court for the district in which the land subject to the lien is located, as of the Date of Policy and that is not shown in Schedule B.</p>		
8.2	110.9.1	Commercial Environmental Lien
<p>For owner's or loan policies, specifically commercial property. Insures for loss due to recorded environmental liens except those listed in Schedule B. Plans and specifications are submitted for consideration of the coverage.</p>		
9	100.2	Restrictions, Encroachments, Minerals - Loan Policy
<p>This endorsement is designed for use with ALTA Loan policies that cover improved property. Consolidates into a single endorsement many of the various coverages often requested or required by institutional lenders, including existing violations of any covenant, condition or restriction, other than as disclosed, and existing encroachments from adjoining property onto the land, other than as disclosed.</p>		
9.1	100.9	Covenants, Conditions & Restrictions - Owner's Policy - Unimproved Land
<p>Unimproved property; owner's coverage designed to consolidate into a single endorsement many of the various coverages often requested or required by real estate purchasers, including existing violations of any covenant, condition or restriction, other than as disclosed, and existing encroachments from adjoining property onto the land, other than as disclosed.</p>		



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9.2	100.1	Covenants, Conditions and Restrictions - Owner's Policy - Improved Land
Improved property; owner's coverage designed to consolidate into a single endorsement many of the various coverages often requested or required by real estate purchasers, including existing violations of any covenant, condition or restriction, other than as disclosed, and existing encroachments from adjoining property onto the land, other than as disclosed.		
9.3	100.2.1	Covenants, Conditions and Restrictions - Loan Policy
Loan policies only; nearly the same coverage as in the ALTA 9, except does not insure over encroachments or damage resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals.		
9.6	100.2.6	Private Rights - Loan Policy
For loan policies. Insures against loss due to enforcement of a private right resulting in invalidity, unenforceability or lack of priority of the lien of the insured mortgage, such as an option to purchase, a right of first refusal, a private assessment or a right of prior approval under a covenant by a future purchaser or occupant.		
9.7	100.2.7	Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy
Loan policies only, where property is not yet improved; similar coverage as in the ALTA 9, except coverage for future structures is given according to plans and specifications provided.		
9.8	100.2.8	Covenants Conditions and Restrictions - Land Under Development - Owner's Policy
Owner's policies only; insures against violations of and notices of violations of covenants with respect to future improvements based on plans and specifications provided.		
10	104.12	Assignment of Mortgage
For loan policies; insures the effectiveness of a post-policy assignment of the insured mortgage. It does not cover matters recorded after the effective date of the original policy except to ensure that no release or reconveyance has been placed of record. The coverage provided by this endorsement is conditioned upon the proper endorsement and delivery of the underlying notes. This endorsement does not extend the Date of Policy and does not bring forward coverages of any other endorsements that are a part of the Policy.		

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10.1	104.13	Assignment of Mortgage with priority coverage (date down)
For loan policies. Insures the effectiveness of a post-policy assignment of the insured mortgage and ensures that no release or reconveyance has been placed of record (other than as may be noted in the endorsement). Provides coverage over certain matters occurring after the effective date of the policy and before the Date of Endorsement, including real estate taxes or assessments; priority over intervening defects, liens or encumbrances; and recorded federal tax liens and notices of bankruptcy proceedings. Any such matters that have arisen since the date of the policy and prior to the Date of Endorsement are raised specifically in the endorsement. The coverage provided by this endorsement is conditioned upon the proper endorsement and delivery of the underlying Notes. This endorsement does not extend the Date of Policy for purposes other than as stated, that is, the endorsement does not bring forward coverages of any other endorsements that are a part of the Policy.		
11	110.11	Modification of Mortgage
For loan policies. 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 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. Any such matters which have arisen since the date of the policy and prior to the Date of Endorsement are raised specifically in the endorsement. This endorsement does not extend the Date of Policy for purposes other than as stated. The endorsement does not bring forward coverages of any other endorsements that are a part of the policy.		
12	117	Aggregation / Tie-in
For loan policies. Allows the issue of several policies for lesser amounts so that the insured can take advantage of any increases in the value of a particular parcel or property should a loss occur.		
13	119.5	Leasehold - Owner's
Attached to an owner's policy to insure a leasehold estate.		
13.1	119.6	Leasehold - Loan
Attached to a loan policy to insure a leasehold estate.		
14	111.14	Future Advance - Priority
For loan policies. Covers the insured lender for loss or damage caused by the loss of priority (with certain exceptions) of future advances made pursuant to the loan agreement or note secured by the insured mortgage. This endorsement also provides variable interest rate coverage.		
14.1	111.14.1	Future Advance - Knowledge
For loan policies. Differs from the ALTA 14 in that it excepts from coverage those advances made after the insured had knowledge of liens or encumbrances affecting the insured land subsequent to the policy date.		

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14.2	111.14.2	Future Advance - Letter of Credit
For loan policies. Covers the insured lender for loss or damage caused by the loss of priority (with certain exceptions) of future advances made pursuant to a letter of credit, surety agreements, or reimbursement agreements secured by the insured mortgage.		
15	127	Nonimputation - Full Equity Transfer
For owner's policies. Designed to provide protection to the insured from a title company's ability to deny liability on the basis of imputed knowledge. The Transfer knowledge of one party who has an interest in an insured entity may be imputed by law both to the insured entity and to other parties having an interest in the insured entity.		
15.1	127	Nonimputation - Additional Insured
Designed to insure the named "additional insured," for example, the incoming partner of an insured partnership, that the title company will not deny its liability to the additional insured on the basis of any matter that was not known to it on the date of policy but that was known to the insured or to other parties named in the endorsement. This endorsement does not protect the entity that is named as the insured in the policy, only the additional insureds.		
15.2	127.2	Nonimputation - Partial Equity Transfer
Designed for situations where an incoming partner, member or party is purchasing an interest of the record entity and said partner/member/party is named as the insured in Schedule A of the policy.		
16	128	Mezzanine Financing
For owner's policies. Offers coverage to a lender in mezzanine loan transactions. Coverages included within this endorsement include the identification of the mezzanine lender, non-imputation and Fairway coverages.		
17	103.11	Access and Entry
For owner's and loan policies. The endorsement provides coverage for loss or damage suffered by the insured land not being contiguous to a public right-of-way, not having physical access to a public right-of-way, or the limitation of the right of access via existing curb cuts or entries to a public right-of-way.		
17.1	103.12	Indirect Access and Entry
For owner's and loan policies. The endorsement provides coverage for loss or damage caused by the insured land not having physical access to a public right-of-way via an access easement shown in the policy as an insured interest or by the limitation of the right of access via existing curb cuts or entries to a public right-of-way.		
17.2	103.13	Utility Access
For owner's and loan policies. Insures against loss by the insured due to lack of access to the utilities specified in the endorsement.		

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18	129	Single Tax Parcel
For owner's and loan policies. Provides insurance in the event that the land described in Schedule A does not constitute a single parcel for real estate tax purposes, separate and apart from other property, or in the event that the permanent tax number identified in the endorsement affects other land in addition to the insured land.		
18.1	129.1	Multiple Tax Parcel
For owner's and loan policies. Used where multiple parcels with multiple tax identification numbers are the subject of the policy. Gives further coverage from loss incurred by the insured should any failure of tax payment result in the termination of any insured easement rights.		
19	116.4.1	Contiguity - Multiple Parcels
For owner's and loan policies. Insures the owner or lender against loss in the event the parcels of land referenced in the endorsement are not contiguous to each other. Provides insurance that there are no intervening parcels which separate the referenced parcels.		
19.1	116.4	Contiguity - Single Parcel
For owner's and loan policies. Insures the owner or lender against loss in the event the land described in Schedule A is not contiguous to other identified, adjoining land not insured under the policy.		
20	130	First Loss - Multiple Parcels
For loan policies. It is designed to alter the established definition and measurement of actual loss under a loan policy. This endorsement, which may be issued only when there is more than one parcel, allows for recognition of a "loss" if a substantial impairment of security against one parcel is shown, without requiring acceleration of the debt and foreclosure against all of the parcels.		
22	116.01	Location
Designed for loan policies but also used with owner's policies. Provides a brief description of the type of improvement(s) located on the property and the property's street address.		
22.1	116.02	Location and Map
Designed for loan policies but also used with owner's policies. Provides a brief description of the type of improvement(s) located on the property and the property's street address. This endorsement also includes reference to map attached to the policy.		
24	133	Doing Business
Loan policies only. Insures lender against loss from the invalidity or unenforceability of their lien due to the failure of the lender to have properly qualified to conduct business in the state were the subject property is located.		

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25	116.1	Same as Survey
For owner's or loan policies. Affords assurance that the land described in the policy is the same as that delineated on the survey attached to and made a part of the policy.		
25.1	116.12	Same as Portion of Survey
For owner's or loan policies. Affords assurance that the land described in the policy is the same as a portion of the land delineated on the survey attached to and made a part of the policy.		
26	116.8	Subdivision
For owner's and loan policies. Insures losses resulting from the failure in the creation of a separate tract or tracts through local, county and state land division requirements.		
27	132	Usury
For loan policies. Insures the validity and enforceability of the lien of the insured mortgage in the event of a violation of state usury law.		
28	103.3	Easement - Damage or Enforced Removal
For loan policies. Its coverage is broader than that afforded by CLTA Form 100, which is limited to loss resulting from damage to existing improvements located or encroaching upon the easement.		
28.1	103.14	Encroachments - Boundaries and Easements
For owner's or loan policies. Provides coverage against loss due to the encroachment of any improvement on the land onto adjoining land, also onto that portion of the land subject to an easement, as well as coverage for enforced removal of encroachments. Also provides coverage against loss due to the encroachment onto the land by improvements located on adjoining land.		
29	134	Interest Rate Swap Endorsement-Direct Obligation
Loan policies only. Provides coverage to the lender for the invalidity or unenforceability of the insured mortgage and for a lack of priority of the lien as security for the repayment of an identified swap obligation.		
31	136	Severable Improvements
For owner's or loan policies. Specifies the calculation of loss under the policy when improvements are severed from the land.		

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32	137	Construction Loan - Loss of Priority
For loan policies - priority, invalidity and enforceability coverage as to mechanics' liens with limitations. Used with construction loans in states where construction loan mortgages will generally not realize priority over mechanic's liens. Insures only to the extent that the charges for the services, labor, materials or equipment were designated for payment in the documents supporting a construction loan disbursement by or on behalf of the insured on or before the date of coverage.		
32.1	137.1	Construction Loan - Loss of Priority - Direct Payment
For loan policies. Similar to ALTA 32 but provides for the periodic construction disbursement payments for work during the construction process being made directly to subcontractors and materialmen.		
33	138	Construction Loan - Disbursement
For loan policies; used together with ALTA 32 construction loan endorsements. The endorsement brings forward the date of coverage of the policy and increases the insurance amount based upon periodic construction disbursements.		
35	140	Minerals and Other Subsurface Substances - Buildings
For owner's or loan policies. Insures against loss or damage to the existing building resulting from the use of the surface of the land for the extraction or development of minerals excepted from the legal description or excepted in Schedule B of the policy.		
35.1	140.1	Minerals and Other Subsurface Substances - Improvements
For owner's and loan policies. Provides coverage for forced removal or alteration of improvements located on the land at the date of policy due to exercise of existing rights to use the surface of the land in the policy for extraction or development of minerals or other mined, underground materials.		
35.2	140.2	Minerals and Other Subsurface Substances - Described Improvement
For owner's and loan policies. Coverage similar to ALTA 35, but covered improvements are specified in the endorsement.		
35.3	140.3	Minerals and Other Subsurface Substances - Land Under Development
For owner's and loan policies. Coverage similar to ALTA 35, but for future improvements. Plans and specifications are provided for review.		