

Policies				
Commitment	T-7			
Owner's Policy of Title Insurance	T-1			
Owner's Policy- Residential	T-1R			
Mortgagee Policy of Title Insurance	T-2			
Texas Short Form Residential Mortgagee Policy One-to-Four Family & Addendum	T-2R			
	Endorsement of Owner's Policies			
Endorsement	Procedural Rule	Form Number	Rate Rule	Notes
Amendment of Exception to Area and Boundary	P-2	No form, see P-2(a) to amend the policy. Or, T-3, with General Instruction VI	R-16 15%, commercial OTP	
Increased Value	P-9 (a)(2)	T-34	R-3(c)	
Construction Increased Value	P-9 (a)(3)	T-3, use General Instruction VIII	R-15 \$50	
Restrictions, Encroachments, Minerals	P-50C	T-19.1	R-29B 15% of the Basic Rate	

Access Endorsement	P-54	T-23	R-30 \$100.00	OTP/MTP - Commercial only Land must have improvements
Contiguity Endorsement	P-56	T-23	R-32 \$100.00	T-23 Commercial Only OTP/ MTP
Non-Imputation Endorsement	P-55	T-24	R-31 5%	T-1 OTP only commercial only
Additional Insured Endorsement	P-57	T-26	R-33 10% of basic rate	OTP only
Leasehold policy	P-9 (a)(1)	T-4	No Rate Rule; no additional charge.	
	Endorsement of Lender's Policies			
Endorsement	Procedural Rule	Form Number	Rate Rule	Notes
Assignment of Lien to Others	P-9(b)(2)	T-3 [General Instruction III]	R-11(a) Minimum Basic Rate	Not available for 1-to-4 homes

Amendment of Exception to Area and Boundary	P-2	No form, see P-2(a) to amend the policy. Or, T-3, with General Instruction VI	R-16	
Partial Release, Release of Additional Collateral, Modification Agreement, Reinstatement Agreement, or Release From Personal Liability Endorsement	P-9(b)(3)	T-38	R-11(b) \$100	Note, restrictions on the use in a refinance.
Amendment of Standard Exception in Mortgagee Policy or Mortgagee Title Policy Binder on Interim Construction Loan (Interim Binder) Relating to Taxes	P-20	Amend the MTP; or use T-30; or T-3 [with the P-20 language]	R-19 \$20	deletes “and subsequent taxes” Lender’s Policy or Binder
Amendment to Tax Exception	P-29	Amend the MTP; or use T-3 [with the P-29 language]	R-24 \$5	Adds the “not yet due and payable coverage.” Lender’s Policy or Binder
Down Date [Increased Value]	P-9 (b)(4)	T-3, use General Instruction V	R-11 C \$50	MTP
Down Date [Increased Value]	P-9 (b)(4)	T-3, use General Instruction VII	R-11 C \$50	IC Binder

Restrictions, Encroachments, Minerals	P-50A	T-19 IV-39	R-29B 10%, commercial	Mortgagee Policy only.
Leasehold Lender Policy	P-9(b)(5)	T-5	No Rate Rule; no additional charge	Leasehold Mortgagee Policy Endorsement
Variable Rate Adjustable Loan	P-9(b)(6)	T-33 T-33.1	R-11(d) \$20 But, R-4 provides for coverage...	
Contiguity Endorsement	P-56	T-23	R-32 \$100.00	T-23 Commercial Only OTP/ MTP
Revolving Credit Loan	P-9(b)(8)	T-35	R-11(f) \$50	Revolving Credit Endorsement [II-71]
Environmental	P-9(b)(9)	T-36	R-11(g) \$50	residential only; but used for hotels?
Balloon	P-9(b)(10)	T-39	R-11(h) \$25, with policy \$50, endorsed later	

First Loss	P-9(b)(11)	T-14	R-11 I \$25	not residential; requires other collateral for the loan
Last Dollar	P-9(b)(12)	T-15	R-11J \$25	not residential; requires other collateral for the loan
Aggregation	P-9(b)(13)	T-16	R-11 K \$25	Requires several policies on separate tracts for the same loan
Access Endorsement	P-54	T-23	R-30 \$100.00	OTP/MTP - Commercial only Land must have improvements
Assignment of Rents/ Leases Endorsement	P-60	T-27	R-34 \$0.00	MTP Commercial only
Planned Unit Development	P-9(b)(14)	T-17	R-11 L	
Condominium Endorsement	P-9(b)(15)	T-28	R-11 M \$0.00	
Pending Disbursements	P-19			Requires the “pending disbursements” clause of P-8(b)(1).
	Express Insurance			Both.

Encroachments	P-39(a)	IV-28		Must delete survey exception, then list the specific survey problem and add promulgated form sentence
Possible Defects	P-39(b)	IV-29		List the specific problem and add promulgated form sentence
Liens	P-39(c)	IV-29		Specific requirements for liens, see rule.
OTHER PROVISIONS				
Issuance of Policies Prior to Completion	P-8	IV-6		Rules for the “pending disbursement” clause in owner’s and lender’s policies
Down Date	P-9 (b)(4)	IV-9 T-3 [II-65];	R-11(c) \$50	note used for construction draws on pending disbursements
Prohibition on Other Guaranties	P-35	IV-27		Limits statements a title closer may make or give
Arbitration	P-36	IV-27		
Pro Forma Policies	P-52	IV-39		May issue a pro forma policy on \$500K or more, non-residential
Lack of Right of Access	P-37	IV-28		Company may add lack of access if necessary

P-30	Recoupment Charge	IV-25		
Good Funds				
Rate Rules				
Schedule of Basic Premium Rates	R-1			
Simultaneous Issue	R-5			
Additional Chain of Title	R-9			

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