



Residential Endorsements

April 2005

The following endorsements are for owners and/or lenders for residential properties where title insurance is underwritten by Old Republic National Title Insurance Company and Land Title Insurance Corporation. Pricing listed here applies for most Colorado counties; however, some variations exist by county. Pricing differs on some endorsements for counties outside metro Denver, and for commercial properties and policies insured by other underwriters. Please consult your Land Title account manager for current pricing.

Endorsement	Insuring Clause	Insured	Charge
100	Restrictions, etc. 1 to 4 family dwellings	Lender	\$40
100.4	Present violation of particular restrictions (not applicable for other than 1 to 4 family dwellings)	Lender	\$40
100.6	Restrictions—present or future violations	Owner/Lender	\$40
100.11	Violation or restrictions—liquor reverter	Lender	\$40
100.12	Right of enforcement under CC&R ineffective	Owner/Lender	\$40
100.13	Upkeep assessments subordinate	Lender	\$40
100.16	Mortgage exempt from membership in association	Lender	\$40
100.20	Present violation of CC&Rs	Owner/Lender	\$40
100.29	Mineral rights, damage to improvements	Owner/Lender	10% of Basic Rate (minimum \$50)
100.30	Mineral rights, damage to improvements	Lender	10% of Basic Rate (minimum \$50)
100.31	Mineral rights, damage to improvements	Owner	10% of Basic Rate (minimum \$50)
101	Mechanic's Lien Protection during construction	Lender	30% of Basic Rate
101.1	Particular Mechanic's Lien	Owner/Lender	No charge
101.5	Insures against potential mechanic's liens arising from work performed prior to construction Deed of Trust	Lender	15% of Basic Rate (minimum \$150)
102.4	Foundation—no violation, no encroachment onto adjoining land	Lender	10% of Basic Rate (minimum \$50)
102.5	Foundation—no violation, no encroachment onto easements or adjoining land	Lender	10% of Basic Rate
103.1	Easements—damages from use or maintenance	Lender Owner	\$40 \$50
103.2	Encroachment—Adjoining Property— removal of improvements	Lender	10% of Basic Rate (minimum \$50)
103.3	Encroachment—Easements—removal of improvements	Lender	10% of Basic Rate (minimum \$50)
103.7	Property abuts on open street	Owner/Lender	\$50 per issue
104	Assignment of beneficial interest	Lender	\$40
104.1	Assignment of beneficial interest additional	Lender	10% of Basic Rate based upon balance of encumbrance (minimum \$25)
104.2	Assignment of beneficial interest and change effective date (used only where no documents other than assignments affecting the insured Mortgage have been recorded subsequent to the date of the policy)	Lender	10% of Basic Rate (minimum \$40)
104.6	Assignment of Leases	Lender	\$100
107.2	Increased liability	Owner	Applicable rate increase + \$25 (minimum \$40)
107.3	Increased liability and change effective date	Owner/Lender	10% of basic rate of initial policy (minimum \$40, maximum \$250) + basic rate of increase
107.6	Waiver of defense of knowledge imputed from lender to another lender	Lender	10% of Basic Rate

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Please visit our website
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Endorsement	Insuring Clause	Insured	Charge
107.9	Naming additional insured	Owner/Lender	\$100 per issue
107.10	Naming additional insured without limited language	Owner/Lender	10% of Basic Rate (minimum \$50)
107.12	Change effective date—added exceptions	Owner/Lender	10% of Basic Rate (minimum \$40)
107.13	Date Down endorsement—for Title Guarantees only	Lender	\$30
108.8	Additional advance	Lender	\$25 + premium for increased liability
110.1	Deletion of Inapplicable Specific Exception	Owner/Lender	No charge
110.2	Insuring over particular exception for which no other specifically filed endorsement is available	Owner/Lender	Underwriter to determine charge (minimum 10% of Basic Rate)
110.3	For correction of commitments and/or policies and extending commitments—not for affirmative coverage	Owner/Lender	No charge to correct error
110.4	Modification of deed of trust (not applicable for additional advances)	Lender	10% of Basic Rate based upon unpaid balance of encumbrance
110.5	Modification of deed of trust including priority (not applicable for additional advances)	Lender	20% of Basic Rate based upon unpaid balance of encumbrance
111	Partial release, no impairments	Lender	20% of Basic Rate based upon unpaid balance of encumbrance (minimum \$40)
111.3	Partial release, no impairment, no encroachment	Lender	20% of Basic Rate based upon unpaid balance of encumbrance
115	Estate insured as condominium	Lender	\$40 per issue
115.1 (ALTA 4)	ALTA comprehensive condominium	Lender	10% of Basic Rate
115.2 (ALTA 5)	ALTA planned unit development (PUD)	Owner/Lender	10% of Basic Rate (minimum \$40)
116	Designation of improvements, land location	Lender	\$50 inspection charge if attached when policy issued; if attached subsequently, \$100
116.1	Description in policy same property shown in survey	Owner/Lender	10% of Basic Rate
116.4	Contiguous parcels	Owner/Lender	10% of Basic Rate (minimum \$40)
122	Advance under trust deed obligatory advance	Lender	\$250 for the 1st advance; \$50 for subsequent advances
123.1 (ALTA 3.0)	Zoning—no improvements	Owner/Lender	10% of Basic Rate
123.2 (ALTA 3.1)	Zoning—improved property	Owner/Lender	25% of Basic Rate (not to exceed \$5,000)
125	Truth-in-lending; right of rescission	Lender	\$1.00 per \$1,000 (not to exceed \$100)
130	Residential extra protection	Owner	\$50
201.1	Variable rate line of credit	Lender	\$40
300.7 (CLTA)	Line of credit agreement	Lender	\$40
300.8	Revolving line or home equity line of credit	Lender	\$40
ALTA 1	Street Assessment	Lender	\$100
ALTA 6.2	Variable Rate Mortgage—Negative amortization	Lender	\$40
ALTA 8.1	Environmental Lien Protection	Owner/Lender	\$40
ALTA 9	Comprehensive—CCRs, Encroachments, Minerals	Lender	\$40 + 10% of Basic Rate
ALTA 9.1	Comprehensive—CCRs, Encroachments, Minerals— Unimproved Land	Owner	20% of Basic Rate
ALTA 9.2	Comprehensive—CCRs, Encroachments, Minerals— Improved Land	Owner	20% of Basic Rate
ALTA 10	Assignment	Lender	10% of Basic Rate
ALTA 10.1	Assignment and Date Down	Lender	10% of Basic Rate

This information is subject to change. Please contact your Land Title Sales Representative for more information.

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