

**MANUAL OF
TITLE INSURANCE RATING
BUREAU OF PENNSYLVANIA**

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NOTICE

**THIS RATE MANUAL HAS BEEN APPROVED BY THE
PENNSYLVANIA INSURANCE DEPARTMENT
AS AMENDED THROUGH 03/01/2011**

**TITLE INSURANCE RATE MANUAL
COMMONWEALTH OF PENNSYLVANIA**

This Manual sets forth the definitions, general rules, rating systems, coverages, schedule of rates and Charges, and approved policy forms, endorsements and other forms for use by members of and subscribers to the Title Insurance Rating Bureau of Pennsylvania ("TIRBOP").

TIRBOP is licensed by the Pennsylvania Insurance Department pursuant to Section 741 of The Insurance Company Law of 1921, Act of May 17, 1921, P.L. 682, 40 P.S. § 910-41 ("The Insurance Company Law of 1921").

This Manual and its contents have been filed with and approved by the Pennsylvania Insurance Department in accordance with The Insurance Company Law of 1921. The provisions of this Manual are binding upon all members and subscribers of TIRBOP and their agents and must be used on and after the effective date hereof unless a specific deviation from this Manual has been filed by an individual member or subscriber company with, and approved by, the Pennsylvania Insurance Department.

MEMBERS OF TIRBOP AS OF THE MOST RECENT AMENDMENT DATE ARE:

American Guaranty Title Insurance Company
Chicago Title Insurance Company
Commerce Title Insurance Company
Commonwealth Land Title Insurance Company
Fidelity National Title Insurance Company
First American Title Insurance Company
Investors Title Insurance Company
Lawyers Title Insurance Corporation
Manito Title Insurance Company
National Land Title Insurance Company
New Jersey Title Insurance Company
North American Title Insurance Company
Old Republic National Title Insurance Company
Southern Title Insurance Corporation
Stewart Title Guaranty Company
The Security Title Guarantee Corporation of Baltimore
Ticor Title Insurance Company
Ticor Title Insurance Company of Florida
Title Resources Guaranty Company
Westcor Land Title Insurance Company

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- 10. SUPPLEMENTAL FORMS**
CLOSING SERVICE LETTER - TIRBOP PA CSL (09/14/09)
TIRBOP - 31 PA Code § 126.1 Waiver of Owner's Title Insurance (01/01/02)

1. DEFINITIONS

- 1.1 “Insured” is the party to whom coverage is extended by the terms of the policy.
- 1.2 “Insurer” is a title insurance company which is a member or subscriber of the Title Insurance Rating Bureau of Pennsylvania. Unless otherwise indicated, “Insurer” includes all who are expressly authorized to act on behalf of the Insurer, including its employees and Agents.
- 1.3 “Agent” is a person, firm, association, corporation, partnership, cooperative or joint stock company expressly authorized by written contract with an Insurer to solicit risks, collect fees, and prepare Commitments and/or title insurance policies on its behalf and certified by the Insurance Department of the Commonwealth of Pennsylvania (“Department”).
- 1.4 “Approved Attorney” is an attorney admitted to practice in Pennsylvania who because of experience and knowledge of real estate law in Pennsylvania is approved by an Insurer and upon whose examination of title and report the Insurer or Agent may issue a policy of title insurance. Such Approved Attorney must take financial responsibility for the search, examination, closing, and the final certification of title to the Insurer or Agent in a real estate transaction. Such Approved Attorney may not also act as an employee of an Insurer, an Agent, or an employee or affiliate of an Agent in a transaction in which he or she acts as an Approved Attorney.
- 1.5 “Commitment”, as used herein, is the agreement of an Insurer to issue its policy or policies of title insurance to a proposed Insured, as owner or mortgagee of an estate or interest in the land described therein, all subject to the provisions set forth in the Schedules and Conditions and Stipulations of said Commitment. The Commitment sets forth the requirements including payment of premium and Charges, that must be complied with prior to the issuance of the policy or policies.
- 1.6 “Charge(s)” used herein means “fee” as defined in Section 701 of The Insurance Company Law of 1921 and includes “premium, examination and settlement or closing fee and every other Charge” provided for in this Manual made by an Insurer, Agent or by Approved Attorney.

2. GENERAL RULES

- 2.1 All Charges for title insurance coverage provided by the approved policies and endorsements must be made as set forth in this Manual.

The Charge(s) set forth in this Manual include transmittal of documents and/or funds by first class U.S. mail, transfer of funds by the issuance of checks, the delivery of documents and checks for recording, and the delivery of documents and checks to the lender, purchaser, creditor and/or other person with an interest in the insured transaction (collectively "Interested Party") by first class U.S. mail and other means chosen by the Insurer or Agent.

The Charge(s) set forth in this Manual do not include the following:

- (a) document preparation, other than the commitment, closing statement and title insurance policy with endorsements;
 - (b) government charges for recording documents;
 - (c) overnight delivery requested by an Interested Party;
 - (d) bank wire transfer of funds requested by an Interested Party; or
 - (e) receipt and printing of documents (other than the commitment, closing statement and title insurance policy with endorsements) transmitted electronically by an Interested Party.
- 2.2 Insurer, upon notification to its applicant, may decline to search, examine, issue its Commitment or insure any title, or to issue any endorsement to a policy. Insurer may, at any time, in its sole discretion, refuse an application or cancel any unclosed application of the applicant, without liability on the part of Insurer.
- 2.3 Insurer may impose additional Charges in especially difficult title matters. Insurer may impose additional Charges for examination of title which may involve multiple chains of title, land under water, coal, oil, gas or mineral searches, railroad property searches, land in beds of streets, rights-of-way, driveways, foreclosures, tax sales, proceedings under federal bankruptcy or state insolvency related statutes, or which involve other unusual difficulties or unusual expenditures. There shall be a reasonable relationship between the services performed, expenses incurred and the amount charged by the Insurer or Agent.

These Charges will be filed with the Department each quarter by Insurer. Agents are responsible for the filing of this information with Insurer for inclusion in Insurer's quarterly report which will report on Charges collected both by Insurer and by the Agent under this Section of the Manual.

- 2.4 Nothing herein shall prohibit Insurer from charging an additional special fee for affirmative risk coverage(s) not contained in this Manual. These fees will be filed with the Department each quarter by Insurer. Agents are responsible for the filing of this information with Insurer for inclusion in the Insurer's quarterly report which will report on Charges collected both by Insurer and the Agent under this Section.
- 2.5 Insurer may withhold delivery of the policy of title insurance and have no liability until all applicable Charges, set forth in this Manual, have been paid in full and all conditions of the Insurer's Commitment satisfied.
- 2.6 All Charges made pursuant to this Manual must be paid at the time of closing, unless otherwise agreed to by Insurer or as otherwise set forth in this Manual.
- 2.7 No policy, endorsement or other coverage may be issued which varies the terms, conditions, stipulations or exclusions of a policy unless first approved by the Department. Approved policies and endorsements are for use by members and subscribers of TIRBOP as set forth in Sections 8 and 9 of this Manual.
- 2.8 Sections 5.3, 5.4 and 5.6 of this Manual provide that reduced rates are applicable when evidence of previous insurance is provided within a specified period of time. As evidence of previous insurance, an Insurer shall rely upon:
- (a) the recording (within the period of time specified within the applicable Section of the Manual) of either:
 - (1) a deed to a bona fide purchaser for value, or
 - (2) an unsatisfied mortgage to an institutional lender; or in the alternative,
 - (b) any of the following documents produced by or on behalf of the purchaser of the title insurance policy:
 - (1) a copy of the prior policy;
 - (2) a copy of the marked-up commitment;
 - (3) a settlement sheet showing payment of a title insurance premium; or
 - (4) other written evidence acceptable to the Insurer that title insurance coverage was purchased for the property.
- 2.9 A written notice must be provided to every purchaser of a title insurance policy at or prior to closing, which shall be signed by or on behalf of the purchaser of the title insurance policy, and shall include language substantially in the following form:

IF THIS CONVEYANCE OR REFINANCE OCCURS WITHIN
TEN YEARS OF A PREVIOUS INSURANCE OF THE SAME
PROPERTY, YOU MAY BE ENTITLED TO A REDUCED RATE.

- 2.10 (a) When a Commitment has been issued by an Insurer or Agent that is dated prior to April 1, 2007 ("Effective Date"), any policy or endorsement forms available to be issued to an Insured immediately before the Effective Date may be issued at the Insured's request. The Charge for the issuance of a policy or endorsement form no longer available as of the Effective Date shall be the Charge as set forth in the Manual as of the Effective Date, unless the endorsement form is not available as of the Effective Date, in which event the Charge shall be the amount last set forth in the Manual immediately prior to the Effective Date.
- (b) Any policy issued prior to the Effective Date may be endorsed by an Insurer or Agent at the request of the Insured with an endorsement available as of the Effective Date or, if no longer available as of the Effective Date, with an endorsement available immediately prior to the Effective Date. The Charge for the issuance of an endorsement shall be as set forth in the Manual as of the Effective Date, unless said endorsement is not available as of the Effective Date, in which event the Charge shall be the amount last set forth in the Manual immediately prior to the Effective Date

3. SUPPLEMENTAL CHARGES

3.1 CANCELLATION CHARGE

If application is canceled after the Commitment is issued under Company or Agent Procedure, a minimum Charge of \$100.00 is to be made for such cancellation.

3.2 ESCROW SERVICE CHARGE

All escrows and escrow services shall be the subject of a written agreement when the Insurer or its Agent holds funds from a settlement or closing for disbursement at some later date. A minimum service Charge of \$25.00 shall be made for the first 6 months and a minimum Charge of \$25.00 shall be made for each year beyond the initial 6 month period for which the funds are held.

3.3 COMMITMENT ISSUED UNDER THE APPROVED ATTORNEY PROCEDURE

When under the Approved Attorney Procedure an Insurer issues a Commitment, the Charge for same shall be a minimum of \$25.00. The Charge may be applied as a credit toward the applicable rate for title insurance.

3.4 PASS-THROUGH CHARGES

Search and examination services are included in the basic and reissue rates for policies issued under the Company or Agent Procedure. Additional Searches and Certifications may be required in a particular closing. If so, they must comply with the following rules:

(a) The actual fee charged the appropriate party will not exceed the charge made by the issuing governmental agency for the Searches and Certifications shown below. When a HUD-1 Settlement Statement is used, these charges must be reported in the 1300 Section.

- (1) Real Estate Tax Searches and/or Certifications.
- (2) Water and Sewer Searches and/or Certifications.
- (3) Municipal Lien Searches and/or Certifications.
- (4) Domestic Relations and Support Lien Searches and/or Certifications.

(b) The actual cost of obtaining certain other Searches and Certifications shown below may be passed on to an Interested Party.

- (1) Corporate Lien Searches.
- (2) Corporate Good Standing Certificates.
- (3) Uniform Commercial Code Searches.
- (4) Condominium, Cooperative and Planned Community Certifications.

3.5 CLOSING SERVICE LETTER - TRANSACTION SPECIFIC

This letter, which is limited to a specific transaction, when requested provides (i) a lender secured by a mortgage of an interest in land, its assignees or a warehouse lender, (ii) a purchaser of an interest in land, or (iii) a lessee of an interest in land with certain protection against fraud, misapplication of funds or failure to follow written closing instructions by the Agent or Approved Attorney, subject to the provisions contained herein. The Charge for the issuance of the letter(s) shall be \$75.00 per transaction, regardless of the number of letters issued for a specific transaction. The Charge shall be remitted in its entirety to the Insurer (which for purposes of this Section does not include Agent or Approved Attorney). (See Supplemental Form Closing Service Letter - TIRBOP PA CSL (09/14/09))

4. RESERVED FOR FUTURE USE

5. POLICIES AND RATES

5.0 METHODS OF OPERATION

- A. "Company or Agent Procedure". Under this procedure, the Insurer or Agent examines title and handles settlement and issues a Commitment and/or policy. The Charges for policies issued under this procedure are set forth in Section 5.50 of this Manual.
- B. "Approved Attorney Procedure". Under this procedure, the Approved Attorney certifies the title to the Insurer or Agent on a preliminary report of title based upon the Approved Attorney's examination of title. "Examination" for the purpose of this section is the process of abstracting or searching or causing an abstract or search to be made of the appropriate public records for those matters affecting title to a specific parcel of land, examining the results thereof, and reporting such results and conclusions to the Insurer or its Agent in a preliminary report of title. The Insurer or its Agent, in reliance upon such report, may issue a Commitment and the Approved Attorney may conduct a settlement or closing based upon such report and Commitment. Subsequently, the title insurance policy shall be issued by the Insurer or Agent based upon the Approved Attorney's final certificate of title. In certain cases an Approved Attorney may submit only a final certificate of title to the Insurer or Agent, and based upon such certificate the Insurer or Agent may issue the title insurance policy. The Charge by the Insurer for policies issued under this procedure are set forth in Section 5.51 of this Manual.
- C. The charge for the search, examination of title and the settlement by the Approved Attorney is not governed by this Manual.

5.1 OWNER'S TITLE INSURANCE

- A. An owner's policy issued at the time of the purchase of the property shall be based on the full consideration, including the aggregate unpaid principal sum of any mortgage(s) or other liens, claims, taxes and any other municipal charge not being paid. A policy may be issued in an amount in excess of the full consideration where agreed to by the Insurer and the Insured. In a transaction involving the sale of real estate, an owner's policy must be issued unless the new owner has waived, in writing, the purchase of an owner's policy in accordance with 31 Title Pa. Code § 126.1. (See Supplemental Form TIRBOP - 31 PA Code § 126.1 Waiver of Owner's Title Insurance (01/01/02))
- B. Where an owner desires that an owner's policy be issued after acquisition of title, the rate shall be based upon any amount the owner may request but not less than the present fair market value of the property as of the time the owner's policy is issued.
- C. When the lender insured under a loan policy acquires title to the land by foreclosure or by voluntary conveyance in extinguishment of the debt and requests owner's title insurance, such lender may be issued an owner's policy and the applicable Charge shall be based upon the fair market value of the property at the time the owner's policy is issued.

5.2 LEASEHOLD TITLE INSURANCE

When title insurance is issued for a leasehold estate by the issuance of an owner's policy and/or loan policy with Endorsement PA 1130 and/or Endorsement PA 1140 attached, the amount of insurance shall be equal to:

- (a) the aggregate of the total rentals payable under the lease; or
- (b) the aggregate of the total rents for the 6 years immediately following the settlement or closing of the lease transaction; or
- (c) a reasonable statement of estimated rents on percentage leases; or
- (d) the appraised value at the time of insuring the premises as established by an appraiser acceptable to the Insurer; or
- (e) the land and total projected costs of such proposed improvements in the case of proposed construction; or
- (f) the purchase price of the estate when insuring an assignment of a leasehold estate, including all obligations assumed.

The Charge for the issuance of an owner's policy with Endorsement PA 1130 attached or the issuance of a loan policy with Endorsement PA 1140 attached shall be the same Charge for the issuance of a policy insuring a fee simple estate under this Manual. Where an owner's policy and loan policy are issued simultaneously on the same property with Endorsements PA 1130 and PA 1140 respectively attached, they shall be treated as a single policy and the Charge shall be based on the policy with the highest limits.

Where a leasehold interest is to be insured simultaneously with the interest of an owner and/or mortgagee of the fee simple estate, the Charge shall be the applicable rate for owner and/or mortgagee plus 30% of the applicable Charge for the leasehold interest. The Charge for any insurance in excess of the face amount of such owner's and/or loan policy shall be determined under the applicable Schedule of Rates.

5.3 REISSUE RATE

A purchaser of a title insurance policy shall be entitled to the reissue rate if the real property to be insured is identical to, or is part of, real property insured 10 years immediately prior to the date the insured transaction closes. Evidence of previous insurance in accordance with the provisions of Section 2.8 of this Manual must be considered in order to apply the reissue rate. Insurer shall comply with the written notice provisions of Section 2.9.

The Reissue Rate is set forth in Section 5.50 of this Manual.

The provisions of this Section are not applicable to the Approved Attorney Procedure.

5.4 SUBDIVISION OR CONDOMINIUM REGIMES

When title insurance has been issued to an operative builder and within 10 years of the issuance of the title insurance policy, the operative builder sells completed units out of the subdivision, planned unit development, cooperative or condominium, the Charge shall be 90% of the reissue rate. Evidence of previous insurance in accordance with the provisions of Section 2.8 of this Manual must be considered in order to apply this Charge. Insurer shall comply with the written notice provisions of Section 2.9.

For the purpose of this Section, an “operative builder” shall mean one who assembles and sells:

- (a) group of at least five units on a single tract or series of contiguous tracts;
- (b) or a group of at least five units developed pursuant to the Pennsylvania Uniform Condominium Act or pursuant to a cooperative regime.

The provisions of this Section are not applicable to the Approved Attorney Procedure.

5.5 MORTGAGE TITLE INSURANCE

- A. A loan policy cannot be issued in an amount less than the full principal debt secured by real property unless it is issued in an amount equal to the fair market value of the real property securing the debt. A policy may be issued in an amount in excess of the debt where agreed to by the Insurer and the Insured.
- B. A loan policy insuring a mortgage on a loan which provides for negative amortization may not be issued in an amount less than the maximum principal amount (including interest which may be added to principal) which may be secured by such mortgage.
- C. When a loan policy insures a mortgage of real property, personal property and personal property affixed to the realty, the Charge shall be based on the amount of the mortgage loan attributable to real property and personal property affixed to the realty as certified by the mortgagee.
- D. Where a loan policy and owner’s policy are issued simultaneously on the same property, they shall be treated as a single policy and the Charge shall be based on the policy with the highest limits.
- E. When separate loan policies are issued simultaneously, insuring two or more mortgages on the same property, there shall be one Charge for all policies which shall be determined by the aggregate liability of the policies.
- F. When more than one loan policy is issued simultaneously to insure multiple properties securing a single loan, the Charge for these policies shall be aggregated and based upon the amount of the loan.

5.6 MORTGAGE LOANS

A. When a loan policy is to be issued within four years of the date of the previously insured mortgage or fee interest, and the premises to be insured are identical to, or part of, the real property previously insured, and there has been no change in the fee simple ownership, the Charge for the loan policy shall be calculated in accordance with subparagraph B below. Evidence of previous insurance in accordance with the provisions of Section 2.8 of this Manual must be considered in order to apply this Charge. Insurer shall comply with the written notice provisions of Section 2.9.

The provisions of this Section are not applicable to the Approved Attorney Procedure.

B. The Charge for the loan policy shall be calculated in accordance with the following applicable rates:

- Up to 2 years 70% of reissue rate
- Over 2 years to 4 years..... 80% of reissue rate

5.7 PERMANENT LOAN FOLLOWING A CONSTRUCTION LOAN

When a policy has been issued on a construction loan mortgage, and within 6 months from completion of the building, the same mortgagor executes a new mortgage, the Charge shall be 50% of the reissue rate provided that the new policy is being issued by the same Insurer which issued the previous construction loan policy.

The provisions of this Section are not applicable to the Approved Attorney Procedure.

5.8 ASSIGNMENT OF MORTGAGE

- A. When the mortgage being assigned was not previously insured, the Charge for a policy shall be based on the amount of the unpaid principal balance. There is no additional Charge when the mortgage or the assignment of mortgage is part of a single transaction being insured.
- B. When an assignee desires an endorsement to an existing policy changing the name of the Insured only and does not require a change in the effective date of the policy nor require that the assignment be included as an insured instrument, the Charge shall be \$25.00.
- C. Where the Insurer is being asked to insure an assignment of a previously insured mortgage and the assignment of mortgage is being made within 10 years from the date of the execution of the mortgage, the title must be certified down from the date of the recording of the mortgage, through the date of the recording of the assignment. A new policy or endorsement to the existing policy furnishing coverage up to and including the date of recording of the assignment shall be issued for 60% of the reissue rate provided that it is being issued by the same Insurer which issued the original policy.

The provisions of Paragraph C of this Section are not applicable to the Approved Attorney Procedure.

5.9 EXTENSION OR MODIFICATION OF AN INSURED LOAN

A. Where a mortgage which was previously insured is still in effect, and that mortgage is to be amended by an extension or modification agreement, an endorsement to the existing policy or a new policy may be issued by the same Insurer which covers the extension or modification agreement, after continuation searches have been obtained covering the period from the recording date of the mortgage through the recording date of the extension or modification agreement. The Charge for the issuance of an endorsement to an existing policy or the issuance of a new policy to provide coverage to insure the mortgage as amended by the extension or modification agreement shall be made in accordance with subparagraphs B through D below.

B. The Charge for a new policy or endorsement to an existing policy issued in conjunction with an extension or modification agreement, that does not increase the unpaid principal balance, shall be calculated on the basis of the unpaid principal balance in accordance with the following applicable rates:

- Up to 5 years 50% of reissue rate
- Over 5 years to 10 years..... 70% of reissue rate
- Over 10 years 100% of basic rate

C. The Charge for a new policy or endorsement to an existing policy issued less than 10 years ago in conjunction with an extension or modification agreement that increases the unpaid principal balance shall be calculated in two steps. First, the Charge for the new policy or endorsement that relates to the unpaid principal balance of the loan immediately prior to the increase shall be calculated as set forth above in paragraph B. Second, the Charge for the new policy or endorsement which relates to the increase in coverage amount, i.e., the difference between the unpaid balance of the loan immediately prior to its increase and the new coverage amount, shall be 80% of the reissue rate.

Example: On January 1, 1997, owner modifies his mortgage loan (originally created in the amount of \$100,000 on January 1, 1991) by increasing the amount of the loan to \$150,000. The unpaid balance immediately prior to the modification is \$80,000. The Charge for the new policy or endorsement is calculated as follows: 70% of the reissue rate for \$80,000 of coverage to which is added the difference between (i) 80% of the reissue rate on an \$80,000 policy and (ii) 80% of the reissue rate on a \$150,000 policy.

D. If under a modification agreement, new property(ties) are added, 80% of the reissue rate shall be charged from dollar one based upon the value of the new property(ties), together with charging the applicable rate under paragraph B of this Section, based upon the unpaid principal balance of the loan. Any increases in the unpaid principal balance of the loan shall be charged the applicable rate under Paragraph C of this Section.

Example No. 1: On January 1, 1997, the owner and lender modify the mortgage loan (mortgage originally created in the amount of \$900,000 on January 1, 1993) by adding new property(ties) to the mortgage as collateral, pursuant to a mortgage modification agreement. The new property(ties) have a fair market value of \$200,000. The current unpaid principal balance of the loan secured by the mortgage is \$700,000. The Charge for the new policy or endorsement to the existing policy is calculated as follows:

(i)	80% of reissue rate on \$200,000.....	\$ 978.30; to which is added
(ii)	50% of reissue rate on \$700,000.....	<u>\$1,623.94</u>
	Total Charge:	\$2,602.24

Example No. 2: Same facts as Example #1 above and in addition, new monies are loaned in the amount of \$300,000, thereby increasing the unpaid principal balance of the loan to \$1,000,000. The Charge for the new policy or endorsement to the existing policy is calculated in the same manner as Example #1, to which is added \$810 (being the difference between (i) 80% of the reissue rate on a \$1,000,000 policy and (ii) 80% of the reissue rate on a \$700,000 policy); thus making for a total Charge of \$3,412.24.

- E. When a new policy is issued in connection with an extension or modification of a previously insured mortgage loan, the original policy must be returned for cancellation.

The provisions of this Section shall not be applicable to the Approved Attorney Procedure.

5.10 POSTPONEMENT OF ISSUANCE OF OWNER'S POLICIES

When an Owner acquires a premises and purchases title insurance and the Owner does not grant a mortgage on the premises at the time of the acquisition, at the written request of the Insured Owner, the issuance of an owner's policy may be postponed for a period not to exceed 12 months after the date of recording the deed. If during the 12 month period, the Insured Owner places a mortgage on the premises, no separate charge other than an additional Charge due for a loan policy in an amount in excess of the owner's policy, if any, shall be charged for the issuance of the owner's and loan policies. However, a work Charge for conducting the loan closing and issuance of an updated title Commitment, if required, may be made which shall not exceed 25% of the reissue rate for such increased loan policy. In no event shall the provisions of this Section apply beyond the 12 month period.

5.11 MECHANICS' LIEN INSURANCE

If it can be shown by reason of construction which has or is to occur that a statutory lien for labor or material may gain priority over the instrument being insured, an additional Charge shall be made as follows:

A. New Construction.

The minimum Charge for insurance covering unfiled mechanics' and materialmen's liens when improvements have been completed or new construction commenced within the statutory period prior to issuance of the policy shall be as follows:

1/2 of 1% of the amount of the policy up to and including \$50,000

1/4 of 1% of the amount of the policy on the excess over \$50,000 up to and including \$2,000,000

1/8 of 1% of the amount of the policy on the excess over \$2,000,000.

B. Alterations and Repairs.

The Charge for insurance covering mechanics' liens based on alterations and repairs shall be computed on the basis referred to in Paragraph A above on the cost of repairs or the amount of insurance, whichever shall be less.

C. Waiver of Charge.

The Insurer reserves the right to waive such additional Charge when, in its opinion, based upon the protective devices and procedures used in the transaction, the risk involved does not warrant payment thereof.

5.12 CHARGES FOR PROPERTIES COVERED BY THE COMMUNITY REINVESTMENT ACT

When title insurance is issued on a property that has been registered and identified by the insured lender as one participating in a program under the Community Reinvestment Act or under the Pennsylvania Housing Finance Agency Law and that program is designed either: (i) assist low and moderate income borrowers, or (ii) to assist economically distressed neighborhoods, a Charge of 75% of the basic rate will apply. This Charge is applicable only where a policy is issued in the amount of \$200,000 or less. If an owner's and loan policy are issued simultaneously, then the higher policy amount must be \$200,000 or less in order to qualify for this discount.

The provisions of this Section are not applicable to the Approved Attorney Procedure.

5.13 CO-INSURANCE - BASIS FOR CALCULATING CHARGE

In a transaction where the total liability is assumed by two or more Insurers with the liability being divided between the Insurers from the first dollar, the Charge for the liability assumed by each Insurer shall be calculated as though each Insurer was the primary insurer from the first dollar of its liability based upon the amount of liability assumed.

5.14 SHERIFF'S DISTRIBUTION POLICY

The Charge for Insurance under this Section shall be:

A. Fund Created at a Judicial Sale Other Than a Tax Sale

For distribution in amounts up to \$2,000.....	\$125.00
For amounts over \$2,000:	
\$2,001 to \$15,000 inclusive	add \$5.00 per\$1,000
\$15,001 to \$30,000 inclusive	add \$4.50 per\$1,000
\$30,001 to \$50,000 inclusive	add \$4.00 per\$1,000
\$50,001 to \$100,000 inclusive	add \$3.50 per\$1,000
\$100,001 to \$500,000 inclusive.....	add \$3.00 per\$1,000
\$500,001 to \$1,000,000 inclusive	add \$2.50 per\$1,000
\$1,000,001 to \$2,000,000 inclusive	add \$2.00 per\$1,000
\$2,000,001 and over.....	add \$1.25 per\$1,000
For each distribution endorsement.....	\$25.00

B. Fund created at a tax sale for distribution of the entire fund\$200.00

5.15 ALTA SHORT FORM RESIDENTIAL LOAN POLICY

The Charge for the ALTA Short Form Residential Loan Policy shall be \$100.00 in addition to the otherwise applicable Charge. This policy insures the lender making a mortgage loan on a 1 to 4 family residence or condominium unit. This policy is an abbreviated short form version of the current ALTA Loan Policy, incorporating all of the terms and provisions of the ALTA Loan Policy, which is designed to be delivered to the lender at closing. This policy contains blanket exceptions to taxes, covenants and restrictions, easements, reservations of minerals or mineral rights, and offers certain affirmative assurances with respect to these exceptions desired by lenders, including certain affirmative assurances with respect to survey matters. This policy also includes an Addendum, which can be used to set forth additional exceptions or to limit the affirmative assurances. This policy is designed so that certain ALTA endorsement forms may be specified, and thus incorporated, by checking appropriate boxes, and making the appropriate endorsement Charge(s) in accordance with this Manual. When this policy form is used, there can be no separate Charge for TIRBOP Endorsements PA 100 and PA 300.

5.16 RECORD OWNER AND LIEN CERTIFICATE

The basic liability hereunder shall be \$2,000.00. The Charge for the certificate which gives information about the state of title of the record owner shall be \$250.00 per chain of title. Insurer in its discretion may increase the basic liability limits, applying the basic rates for the amount of increased liability. When insurance is requested from the same Insurer upon the same property within 6 months from the date the certificate is issued, credit will be given against the Charge for the amount paid.

5.17 ENHANCED COVERAGE RESIDENTIAL POLICIES

- A. ALTA Homeowner's Policy of Title Insurance (For a One-to-Four Family Residence) (hereinafter the "Homeowner's Policy") provides coverage beyond that included in the current ALTA Owner's Policy and is often referred to as the "Enhanced Coverage Homeowner's Policy". The Homeowner's Policy may only be issued to a homeowner who will reside in premises improved by a one-to-four family residence. The Charge for the Homeowner's Policy is the Charge under the applicable Schedule of Rates for the stated amount of insurance in Schedule A, together with an additional 10% Charge which is to be calculated by applying that percentage to the Schedule of Rates - Company or Agent Procedure, and not the Schedule of Rates - Approved Attorney Procedure.
- B. ALTA Expanded Coverage Residential Loan Policy (For a One-to- Four Family Residence) (hereinafter the "Expanded Coverage Loan Policy") is the companion loan policy to the Homeowner's Policy. The Expanded Coverage Loan Policy incorporates the following endorsement coverages within its body by reference without the need to issue endorsements: ALTA Form 4.1-06 (Endorsement PA 810), ALTA Form 5.1-06 (Endorsement PA 820), ALTA Endorsement Form 6-06 (Endorsement PA 710), ALTA Endorsement Form 6.2-06 (Endorsement PA 710-6.2), ALTA Form 8.1-06 (Endorsement PA 900), and ALTA Form 9-06 (Endorsement PA 1030). The Charge for the Expanded Coverage Loan Policy is the Charge under the applicable Schedule of Rates for the stated amount of insurance in Schedule A, together with an additional 10% Charge, which is to be calculated by applying that percentage to the Schedule of Rates - Company or Agent Procedure and not the Schedule of Rates - Approved Attorney Procedure, and a flat endorsement fee of \$200. When this policy form is used, there can be no separate Charge for the endorsements described above or for Endorsement PA 100 and Endorsement PA 300.
- C. When the Homeowners Policy and the Expanded Coverage Loan Policy (collectively, hereinafter the "Enhanced Coverage Residential Policies") are simultaneously issued on the same property, they shall be treated as a single policy and the Charge shall be based on the applicable Schedule of Rates for the policy with the highest limits, together with an additional 10% Charge and a flat endorsement fee of \$200.00. This additional 10% Charge shall be calculated by applying that percentage to the Schedule of Rates - Company or Agent Procedure and not the Schedule of Rates - Approved Attorney Procedure.
- D. When an Expanded Coverage Loan Policy is issued simultaneously with the current ALTA Owners Policy, the Charge shall be based on the applicable Schedule of Rates

for the policy with the highest limits, together with an additional 10% Charge and a flat endorsement fee of \$200.00. This additional 10% Charge shall be calculated by applying that percentage to the rate for the loan policy limit, based upon the Schedule of Rates - Company or Agent Procedure and not the Schedule of Rates - Approved Attorney Procedure. In the event that the calculated Charge for the Expanded Coverage Loan Policy exceeds the Charge for the issuance of the current ALTA Owner's Policy, the Charge shall be based upon the Expanded Coverage Loan Policy, together with the flat endorsement fee of \$200.00 (see Example No. 2 below).

Example No. 1:

Simultaneous Reissue Policies	Insurance	Charge	+10%
Current ALTA Owner's Policy -	\$200,000.00	\$1,222.88	
Enhanced Coverage Loan Policy -	-\$150,000.00	\$ 997.88	\$1,097.67 + \$200.00

Since the \$1,222.88 is greater than the \$1,097.67, the Charge for this transaction is \$1,222.88, plus the flat endorsement fee of \$200.00.

Example No. 2:

Simultaneous Reissue Policies	Insurance	Charge	+10%
Current ALTA Owner's Policy -	\$200,000.00	\$1,222.88	
Enhanced Coverage Loan Policy -	-\$190,000.00	\$1,177.88	\$1,295.67 + \$200.00

Since the \$1,295.67 is greater than the \$1,222.88, the Charge for this transaction is \$1,295.67, plus the flat endorsement fee of \$200.00.

- E. When the Homeowner's Policy and the Current ALTA Loan Policy are simultaneously issued on the same property, they shall be treated as a single policy and the Charge shall be based on the applicable Schedule of Rates for the policy with the highest limits, together with an additional 10% Charge and any endorsement fees for the loan policy shall be charged in accordance with Section 6 of this Manual. The additional 10% Charge shall be calculated by applying that percentage to the Schedule of Rates - Company or Agent Procedure applicable to the amount of the Owner's policy and not the Schedule of Rates - Approved Attorney Procedure.

Example No. 1:

Simultaneous Reissue Policies	Insurance	Charge	+10%
Homeowner's Policy -	\$200,000.00	\$1,222.88	\$1,345.17
Current ALTA Loan Policy -	\$190,000.00	\$1,177.88	

The Charge for this transaction is \$1,345.17, plus the Charge for any endorsements issued in connection with the loan policy.

- F. Whenever an Enhanced Coverage Residential Policy is issued under the Approved Attorney Procedure, the additional 10% charge shall be calculated by applying the

specified percentage to the Charge under the Company or Agent Procedure, notwithstanding that the Charge made is under the Approved Attorney Procedure.

- G. Whenever Section 5.4, 5.6, 5.7, 5.8, 5.9, or 5.12 is applicable in conjunction with the issuance of an Enhanced Coverage Residential Policy(s), the Charge shall be calculated first in accordance with such Section, and then 10% of this amount will be added, together with the \$200 flat endorsement fee for the Expanded Coverage Loan Policy, if applicable.
- H. ALTA Short Form Expanded Coverage Residential Loan Policy is an abbreviated short form version of the current Expanded Coverage Loan Policy, incorporating all of the terms and provisions of said policy, which is designed to be delivered to the lender at closing. The Charge for the issuance of this policy shall be the same as the Expanded Coverage Loan Policy as described in this Section.

5.50 SCHEDULE OF RATES - COMPANY OR AGENT PROCEDURE

The Charge for Owners, Leasehold and Mortgage Insurance shall be:

UNIT OF INSURANCE
OR
FRACTION THEREOF

BASIC RATE

REISSUE RATE

\$ 0 to \$30,000	\$420.00	Reissue Rate shall be 90% of the Basic Rate for all units of insurance or fraction thereof up to and including \$2,000,000. (See Addendum A for detailed schedule of rates.)
\$30,001 to \$45,000 Add per 1,000	\$7.25	
\$45,001 to \$100,000 Add per 1,000	\$6.00	
\$100,001 to \$500,000 Add per 1,000	\$5.00	
\$500,001 to \$1,000,000 Add per 1,000	\$3.75	
\$1,000,001 to \$2,000,000 Add per 1,000	\$2.75	
\$2,000,001 to \$7,000,000 Add per 1,000	\$2.00	\$2.00
\$7,000,001 to \$30,000,000 Add per 1,000	\$1.50	\$1.50

5.51 SCHEDULE OF RATES - APPROVED ATTORNEY PROCEDURE

The Charge for Owners, Leasehold and Mortgage Insurance shall be:

UNIT OF INSURANCE
OR
FRACTION THEREOF

\$ 0 to \$30,000.....	\$125.00
\$30,001 to \$100,000.....	add \$3.25 per \$1,000 or fraction thereof
\$100,001 to \$500,000.....	add \$2.75 per \$1,000 or fraction thereof
\$500,001 to \$1,000,000.....	add \$2.50 per \$1,000 or fraction thereof
\$1,000,001 to \$2,000,000.....	add \$2.25 per \$1,000 or fraction thereof
\$2,000,001 to \$7,000,000.....	add \$2.00 per \$1,000 or fraction thereof
\$7,000,001 to \$30,000,000.....	add \$1.50 per \$1,000 or fraction thereof

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 04/01/07)

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 04/01/07)

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 04/01/07)

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 04/01/07)

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 04/01/07)

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 (Rev'd 10/01/08)

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 (Rev'd 10/01/08)

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 7-06) - MANUFACTURED HOUSING UNIT (04/01/07)

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 11-06 as modified by TIRBOP) - MORTGAGE MODIFICATION (04/01/07)

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 RESERVED FOR FUTURE USE

- 6.11 TIRBOP - ENDORSEMENT PA 710 (ALTA ENDORSEMENT 6-06) - VARIABLE RATE (04/01/07)

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 6.2-06) VARIABLE RATE, NEGATIVE AMORTIZATION (04/01/07)

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 4.1-06) - CONDOMINIUM ENDORSEMENT UNDER PA UNIFORM CONDOMINIUM ACT (04/01/07)

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 5.1-06) - PLANNED UNIT DEVELOPMENT (04/01/07)

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 8.1-06) - ENVIRONMENTAL PROTECTION LIEN (04/01/07)

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 910 - ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT (04/01/07)

Loan Policy Only (Non-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. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

- 6.17 TIRBOP - ENDORSEMENT PA 1000 - MANDATORY ADVANCE (Rev'd 04/01/07)

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.

- 6.18 TIRBOP - ENDORSEMENT PA 1010 - REVOLVING LINE OF CREDIT/OPEN END MORTGAGE (Rev'd 04/01/07)

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.

6.19 TIRBOP - ENDORSEMENT PA 1015 - OPEN END MORTGAGE/CONSTRUCTION
(Rev'd 04/01/07)

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.

6.20 TIRBOP - ENDORSEMENT PA 1020 - FNMA BALLOON (Rev'd 04/01/07)

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.

6.21 TIRBOP - ENDORSEMENT PA 1030 (ALTA ENDORSEMENT 9-06) - SPECIAL RISKS
(RESTRICTIONS, ENCROACHMENTS, MINERALS) (04/01/07)

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.

6.22 TIRBOP - ENDORSEMENT PA 1031 - (ALTA ENDORSEMENT 9.1-06)
UNIMPROVED LAND (RESTRICTIONS, ENCROACHMENTS, MINERALS) (04/01/07)

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.

- 6.23 TIRBOP - ENDORSEMENT PA 1032 - (ALTA ENDORSEMENT 9.2-06)
IMPROVED LAND (RESTRICTIONS, ENCROACHMENTS, MINERALS) (04/01/07)

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.

- 6.24 RESERVED FOR FUTURE USE

- 6.25 RESERVED FOR FUTURE USE

- 6.26 TIRBOP - ENDORSEMENT PA 1070 - GENERAL ENDORSEMENT (Rev'd
04/01/07)

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)
(Rev'd 10/01/08)

Loan Policy Only

This endorsement incorporates by reference nine (9) other endorsements, and one (1) optional additional endorsement, contained in this Manual. The sequence for listing these endorsements is at the discretion of the companies. 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 RESERVED FOR FUTURE USE

- 6.29 TIRBOP - ENDORSEMENT PA 1100 - WAIVER OF ARBITRATION (Rev'd 04/01/07)

Loan Policy Only

This endorsement amends the 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 (ALTA ENDORSEMENT 20-06 - FIRST LOSS - MULTIPLE PARCEL TRANSACTIONS (04/01/07)

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 RESERVED FOR FUTURE USE

- 6.32 TIRBOP - ENDORSEMENT PA 1130 - (ALTA ENDORSEMENT 13-06)
LEASEHOLD OWNERS (04/01/07)

Owner Policy Only

This endorsement may only be issued at the time of the issuance of the ALTA Owner's Policy. 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, is set forth in Section 5.2 of this Manual.

- 6.33 TIRBOP - ENDORSEMENT PA 1140 - (ALTA ENDORSEMENT 13.1-06)
LEASEHOLD LOAN (04/01/07)

Loan Policy Only

This endorsement may only be issued at the time of the issuance of the ALTA Loan Policy. 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, is set forth in Section 5.2 of this Manual.

- 6.34 TIRBOP - ENDORSEMENT PA 1150 - (ALTA ENDORSEMENT 14.2-06)
FUTURE ADVANCE - LETTER OF CREDIT (10/01/08)

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 15-06)
NONIMPUTATION - FULL EQUITY TRANSFER (10/01/08)

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 15.1-06)
NONIMPUTATION - ADDITIONAL INSURED (10/01/08)

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 15.2-06)
NONIMPUTATION - PARTIAL EQUITY TRANSFER (10/01/08)

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 16-06)
MEZZANINE FINANCING (04/01/07)

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 17-06)
ACCESS AND ENTRY (04/01/07)

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 17-06)
ACCESS AND ENTRY (04/01/07)

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 17.1-06)
INDIRECT ACCESS AND ENTRY (04/01/07)

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 17.1-06)
INDIRECT ACCESS AND ENTRY (04/01/07)

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 - (ALTA ENDORSEMENT 14.3-06)
FUTURE ADVANCE - REVERSE MORTGAGE (10/01/08)

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 18-06)
SINGLE TAX PARCEL (04/01/07)

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 18.1-06) MULTIPLE
TAX PARCEL (10/01/08)

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 19-06 as modified by
TIRBOP) - CONTIGUITY (04/01/07)

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.

- 6.47 TIRBOP - ENDORSEMENT PA 1260 (ALTA ENDORSEMENT 12-06, as modified by
TIRBOP) - INTRASTATE AGGREGATION (04/01/07)

Loan Policy Only

This endorsement aggregates the coverage of two or more policies insuring premises in Pennsylvania. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property. Use of this endorsement shall also be prohibited to aggregate the liability of any policies issued for Pennsylvania properties with properties situate outside the Commonwealth of Pennsylvania.

6.48 TIRBOP - ENDORSEMENT PA 1270 - SAME AS SURVEY (04/01/07)

Loan Policy Only

This endorsement insures that the land described in the policy is the same as depicted on the survey referenced in the endorsement. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

6.49 TIRBOP - ENDORSEMENT PA 1271 - SAME AS SURVEY (04/01/07)

Owner's Policy Only

This endorsement insures that the land described in the policy is the same as depicted on the survey referenced in the endorsement. The Charge for this endorsement is 20% of the applicable basic or reissue rate (with a minimum charge of \$100.00), unless it is issued with TIRBOP Endorsement PA 301, in which case it will be priced as \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of an owner's policy insuring 1-4 family residential property.

6.50 TIRBOP - ENDORSEMENT PA 1280 (ALTA ENDORSEMENT 22-06, as modified by TIRBOP) - LOCATION (04/01/07)

Loan Policy Only

This endorsement provides coverage to a lender with regard to the physical improvements of the insured premises. The Charge for this endorsement is \$100.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property, and shall only be issued for land that has been improved.

6.51 TIRBOP - ENDORSEMENT PA 1290
MORTGAGE RELEASE (04/01/07)

Loan Policy Only

This endorsement provides assurances, in conjunction with the release of a portion of the mortgaged lands from the lien of the insured mortgage, as to the validity and priority of the lien of the insured mortgage on the remaining portion of the mortgaged lands not released. The Charge for this endorsement is \$250.00. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property, and shall only be issued for land that has been improved.

6.52 TIRBOP - ENDORSEMENT PA 1310 - (ALTA ENDORSEMENT 28-06)
EASEMENT – DAMAGE OR ENFORCED REMOVAL (03/01/11)

Loan Policy Only

This endorsement insures against loss or damage sustained by reason of damage to an existing building located on the land from the exercise of the granted or reserved rights of

use or maintenance of an easement excepted in Schedule B of the policy. The Charge for this endorsement is 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.

6.53 TIRBOP - ENDORSEMENT PA 1311 - (ALTA ENDORSEMENT 28-06)
EASEMENT – DAMAGE OR ENFORCED REMOVAL (03/01/11)
Owner's Policy Only

This endorsement insures against loss or damage sustained by reason of damage to an existing building located on the land as a result of the exercise of the right of use or maintenance of an easement excepted in Schedule B of the policy. The Charge for this 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.

6.54 TIRBOP - ENDORSEMENT PA 1320 - (ALTA ENDORSEMENT 29-06)
INTEREST RATE SWAP ENDORSEMENT - DIRECT OBLIGATION (03/01/11)
Loan Policy Only

This endorsement insures against loss by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage as security for the repayment of the Swap Obligation at Date of Endorsement. The Charge for this endorsement shall be 10% of the applicable basic or reissue rate if issued at Date of Policy; and 20% if issued subsequent to Date of Policy. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

6.55 TIRBOP - ENDORSEMENT PA 1330 - (ALTA ENDORSEMENT 29.1-06)
INTEREST RATE SWAP ENDORSEMENT ADDITIONAL INTEREST (03/01/11)
Loan Policy Only

This endorsement insures against loss by reason of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage as security for the Additional Interest calculated pursuant to the formula provided in the loan documents secured by the Insured Mortgage at Date of Endorsement for repayment of the Swap Obligation. The Charge for this endorsement shall be 10% of the applicable basic or reissue rate if issued at Date of Policy; and 20% if issued subsequent to Date of Policy. Use of this endorsement is prohibited in conjunction with the issuance of a loan policy insuring 1-4 family residential property.

7. RESERVED FOR FUTURE USE