

ENDORSEMENT	DESCRIPTION OF COVERAGE	POLICY	PREMIUM	RULE
Access T-23	Insures that the property has actual physical access to a specified public street or highway. A survey is required to show that the property abuts the street. Rule states that the property must contain "improvements". <b>NOTE: Policy insures the legal right to access.</b>	Owner's Policy and Loan Policy	\$100 for each Policy	Procedural Rule P-54; Rate Rule R-30
Additional Insured T-26	If the insured in the original OP is a natural person, additional insureds may be named to include post-policy transferees: (i) the Trustee and/or beneficiaries of the insured's Living Trust; (ii) partner, member or stockholder that acquires the interests of the insured pursuant to terms and provisions of a written agreement in effect at Date of Policy; or (iii) a family partnership or family corporation composed of the insured and insured's family members.	Owner's Policy	10% of the Basic Rate with a minimum of \$25	Procedural Rule P-57; Rate Rule R-33
Aggregation T-16	Issued when Lender has one loan secured by simultaneously-issued Policies for multiple properties in Texas and/or other states. The Policies are tied together, so the aggregate amount may be used to pay a loss.	Loan Policy	\$25	Procedural Rule P-9b(13); Rate Rule R-11j
Assignment of Lien T-3	If an insured loan is assigned, the assignee may be named as the new insured. Date of LP is changed to recording date of Assignment of Lien. Requires updated title/tax info and addition of any new exception matters.	Loan Policy	Minimum Basic Rate	Procedural Rule P-9b(1) & P-9b(2); Rate Rule R-11a
Assignment of Rents/Leases T-27	Issued to a contemporaneously-issued Loan Policy to insure there are no defects in the execution of the Assignment and there are no prior recorded Assignments of Rents. Assignment of Rents is shown in Schedule B.	Loan Policy	No charge	Procedural Rule P-60; Rate Rule R-34
Balloon Mortgage T-39	Issued to protect Lender against loss from any "conditional right to refinance" contained in the insured Mortgage. It protects the priority of the insured Mortgage if "conditional right" is exercised.	Loan Policy	\$25. Premium is \$50 if issued after Policy is issued.	Procedural Rule P-9b(10); Rate Rule R-11h
Completion of Improvements T-3	Issued with an "as built" survey to (i) remove P-8(a) liability limitation in OP and P-8(b) pending disbursement in LP, (ii) remove P-8 involuntary lien exception in OP and LP, (iii) provide A&B amendment in OP and LP for first time or reaffirm the A&B amendment in OP or LP and (iv) issue T-19 with LP or T-19.1 with OP for first time or reaffirm T-19 with LP or T-19.1 with OP.	Owner's Policy and Loan Policy	No charge, unless purchasing either A&B or T-19/T-19.1 for first time. Premium per R-29 is charged for new A&B and/or T-19/T-19.1.	Procedural Rule P-2, P-8(a), P-8(b) & P-50; Rate Rule R-16 & R-29
Contiguity T-25	Issued with OP and LP for 2 or more insured tracts and with an acceptable survey. It insures against loss if the specified boundary lines are not contiguous.	Owner's Policy and Loan Policy	\$100 for each Policy	Procedural Rule P-56; Rate Rule R-32
Contiguity T-25.1	Same coverage as above, except issued when either there are 4 or more tracts or 2 or more irregular-shaped tracts.	Owner's Policy and Loan Policy	\$100 for each Policy	Procedural Rule P-56; Rate Rule R-32
Down Date T-3	Issued with OP or LP to advance title when construction draws are funded. Requires updated title.	Owner's Policy and Loan Policy	\$50 per Endorsement	Procedural Rule P-9a (3) & P-9b(4); Rate Rule R-11c & R-15
Environmental Protection Lien T-36	Issued on multi-family and mixed-use properties where "residential" is predominant use. Insures that the insured mortgage is superior lien against any notice of environmental lien recorded as of Date of Policy and any future state environmental lien not shown in Sch B.	Loan Policy	\$25	P-9b (9), Rate Rule R-11g
First Loss T-14	Issued to allow the insured to be paid under the LP without first foreclosing its lien or pursuing remedies against other collateral. There must be other property (property may be non-real estate) that is collateral for the lien which is not covered under the Loan Policy	Loan Policy	\$25	P-9b(11); R-11i
General T-3	Issued to correct a typographical error, omission or addition of materials relating to facts that existed at date of issue that do not change the Policy as to facts existing after date of issue.	Owner's Policy and Loan Policy	No charge	Section II, Subsection IV of Endorsement Instructions in Basic Manual

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Increased Value T-34	Issued to insure increased value of property as a result of market-value appreciation ( <i>and not addition of improvements</i> ).	Owner's Policy	greater of Minimum Basic Rate or difference in premium for the increased value	Procedural Rule P-9a(2); Rate Rule R-15(a)
Leasehold Policy T-4 and T-5	Insures a leasehold interest in property. It is attached to OP or LP and redefines the terms in the policies.	Owner's Policy and Loan Policy	No charge	Procedural Rules P-9a(1) & P-9b(5)
Minerals and Surface Damage T-19.2	Issued on real property improved or intended to be improved for office, industrial, retail, condominiums, mixed use or multifamily purposes. Insures for loss or damage to present or future "improvements" as a result of mineral production.	Owner's Policy and Loan Policy	\$50 ( <i>There is "no charge" for Loan Policy</i> )	P-50.1, Rate Rule R-29.1
Minerals and Surface Damage T-19.3	Issued on real property other than as stated above for T-19.2, including vacant land with no intent to improve, farms, roadways and easement tracts. Insures for loss or damage to present or future "permanent structures" as a result of mineral production.	Owner's Policy and Loan Policy	\$50 ( <i>There is "no charge" for Loan Policy</i> )	P-50.1, Rate Rule R-29.1
Modification T-38	Issued to insure that coverage will not be denied after a Partial Release of Lien or Modification Agreement is recorded. It is not available if there is "new money", a new Note, a new lien or new collateral.	Loan Policy	\$100 for first year plus \$10 for each year/partial year thereafter	Procedural Rule P-9b(3); Rate Rule R-11b
Non-Imputation T-24	Issued to protect a person or entity acquiring an ownership interest in the property (for value and without actual knowledge) from denial of a claim based on imputed knowledge of facts known by the other owners and not disclosed to the insurer.	Owner's Policy	5% of the Basic Rate	P-55, Rate Rule R-31
Non-Imputation ( <i>Mezzanine Financing</i> ) T-24.1	Issued to give non-imputation assurance to a Lender (" <i>Mezzanine Lender</i> ") who acquires an ownership interest in the Borrower.	Owner's Policy	5% of the Basic Rate for the OP with a minimum of \$25	P-55, Rate Rule R-31
Restrictions, Encroachments, Minerals T-19	Insures against loss by reason of present or future violations of any covenants, conditions and restrictions. Also, it protects against the encroachment of improvements or for future damage to improvements as a result of surface entry or mineral development. Any insuring provision may be deleted if the title insurer does not consider the risk acceptable.	Loan Policy	10% of the Basic Rate	Procedural Rule P-50; Rate Rule R-29B
Restrictions, Encroachments, Minerals T-19.1	Any insuring provision may be deleted if the title insurer does not consider the risk acceptable.	Owner's Policy	15% of the Basic Rate or 10% if the survey exception is also amended	Procedural Rule P-50; Rate Rule R-29D
Revolving Credit T-35	Insures the priority of future advances under a revolving credit loan secured by the insured Deed of Trust. Amount of insurance should include the amount of future advances.	Loan Policy	\$50	Procedural Rule P-9b(8); Rate Rule R-11f
Tax Deletion T-30	Issued to amend the standard exception relating to taxes so as to insure against rollback taxes.	Loan Policy	\$20	Procedural Rule P-20; Rate Rule R-19
Variable Rate Mortgage T-33	Insures against mortgage enforceability or loss of priority as a result of interest-rate changes in the Note.	Loan Policy	\$20	Procedural Rule P-9b(6); Rate Rule R-11d
Variable Rate Mortgage - Negative Amortization T-33.1	Same coverage as above but also insures against mortgage enforceability or loss of priority as a result of negative amortization provisions in a Note.	Loan Policy	\$20	P-9b(6), Rate Rule R-11d