

**CYPRESS ASCENDANT SERVICES, LLC**

**TITLE, CLOSING AND SETTLEMENT FEES AND CHARGES**

**FOR USE IN THE STATE OF KANSAS**

**WITH AGENTS NATIONAL TITLE INSURANCE COMPANY UNDERWRITING**

Please note that the Closing and Settlement Fees to be used for Kansas are the Cypress Ascendant Services, LLC fees in the pages immediately following this cover page. Any settlement fees included in the Agents National Title Insurance Company Rate Filing are Agents National's closing fees and will not be used by Cypress Ascendant unless otherwise noted.

## Closing Fees – Residential Sale Transactions

Closing Fees are based on the county in which a majority of closing and settlement services will be provided and not in the county where the subject property is located. These fees apply to residential property. Fees are in effect upon the date the order is opened with the company.

### **Refinance Escrow Fee**

**\$495.00**

### Additional Residential Transaction Fees\*

Document Preparation

\$55.00

E-Recording service Fee

\$5 per document



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# MANUAL OF CHARGES & PREMIUMS FOR TITLE INSURANCE IN THE STATE OF KANSAS

This manual is for the use of Agents National Title Insurance Company and title insurance agents authorized to issue commitments and policies on its behalf in the State of Kansas.



**Agents National Title Insurance Company**

**SCHEDULES OF CHARGES AND FORMS FOR TITLE INSURANCE  
IN THE STATE OF KANSAS  
TABLE OF CONTENTS**

<b><u>SECTION</u></b>	<b><u>PAGE</u></b>
<b>DEFINITIONS</b>	<b>3</b>
<b>A APPLICATION OF SCHEDULE OF RATES</b>	<b>4</b>
A-1 Computing Charges	4
<b>B GENERAL RULES – OWNER’S INSURANCE</b>	<b>4</b>
B-1 Computing Charges	4
B-2 Owner’s Policies	4
B-2.1 ALTA Owner’s Policy	4
B-2.2 ALTA Homeowner’s Policy (1-4 Family Residences)	4
B-2.3 ALTA United States Policy	4
B-3 Owner’s Policy Reissue Rate	4
<b>C GENERAL RULES – LENDER’S INSURANCE</b>	<b>5</b>
C-1 Computing Charges	5
C-2 Loan Policies	5
C-2.1 ALTA Loan Policy	5
C-2.2 ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy	5
C-2.3 ALTA Residential Limited Coverage Mortgage Modification Policy	5
C-2.4 ALTA Limited Pre-Foreclosure Policy	5
C-2.5 Master Home Equity Loan Policy	6
C-2.6 Supplemental Mortgage Modification Policy	6
C-3 Loan Policy Reissue Rate	6
C-4 Refinance Rate	6
C-4.1 Simplified Refinance Rate	6
C-4.2 Centralized Refinance Rate	7
<b>D SIMULTANEOUS ISSUANCE OF POLICIES</b>	<b>8</b>
D-1 Concurrent Issuance of Loan Policies	8
D-2 Concurrent Issuance of Owner’s Policy and Leasehold Owner’s Policy	8
D-3 Simultaneous Issuance of Owner’s Policy and One or More Loan Policies	8
D-4 Community Reinvestment Discount Rate	8
<b>E ENDORSEMENTS</b>	<b>8</b>
E-1 Charges	8
<b>Endorsement Fee Schedule</b>	<b>9</b>



## DEFINITIONS

ALTA: American Land Title Association.

CLTA: California Land Title Association.

Commercial Property: Any property that is not Residential Property.

Commitment: A report furnished in connection with an application for title insurance that constitutes an offer to issue a title policy subject to the conditions, requirements and stated exceptions set forth in such report and such other matters as may be incorporated by reference therein. Commitments are not abstracts of title, nor are any of the rights, duties or responsibilities applicable to the preparation and issuance of an abstract of title applicable to the issuance of a Commitment. A Commitment will not be construed as, nor constitute, a representation as to the condition of title to real property.

Company: Agents National Title Insurance Company.

Fair Value: The full value of the property, including all encumbrances of record that specifically affect the property, excluding blanket encumbrances. If no sale is involved, fair value is determined from available information.

Residential Property: Improved 1-4 family residential property.

Standard Endorsements: The Standard Endorsements are the ALTA 4 series, ALTA 5 series, ALTA 6-06, ALTA 6.2-06, ALTA 7-06, ALTA 8.1-06, ALTA 9-06, ALTA 9.10-06, ALTA 14.3-06, ALTA 22-06, and ALTA 28-06. Standard Endorsements may only be issued in compliance with the Company's underwriting guidelines.



## A APPLICATION OF SCHEDULE OF RATES

A-1 Computing Charges. All charges for title insurance will be computed in accordance with this manual. Charges for title insurance set out in this manual do not include charges for abstracting, record searching, certificates regarding record title, escrow services, closing services, or other related services that may be offered or furnished, or the costs or expenses of examinations of title.

If there is an increase in liability, the charge will be the difference between the scheduled charge based on the amount of insurance shown in the initial policy or binder and the scheduled charge based on the amount and type of insurance issued ultimately.

Any reference to “per thousand of liability” or “per one hundred thousand of liability” will be read to mean “per thousand of liability or part thereof” or “per one hundred thousand of liability or part thereof,” respectively. Once calculated in accordance with this manual, premiums and charges are rounded up to the next whole dollar.

## B GENERAL RULES – OWNER’S INSURANCE

B-1 Computing Charges. This section is applicable to title insurance policies insuring an owner of fee title or the owner of a lesser estate or interest such as a leasehold or easement (“Owner’s Policies”). The charge for Owner’s Policies issued under this section is generally based upon the Fair Value of the estate or interest covered, or, in the case of an option, the amount of the option.

B-2 Owner’s Policies.

B-2.1 ALTA Owner’s Policy. This policy is issued to insure the interests of an owner, purchaser, lessee, or other party, other than a lender. The rate for the ALTA Owner’s Policy is:

<b>Policy Amounts From</b>	<b>Rate</b>
Up to \$50,000	\$3.50 per thousand
Over \$50,000 and up to \$100,000	\$3.00 per thousand
Over \$100,000 and up to \$5 million	\$2.00 per thousand
Over \$5 million and up to \$10 million	\$1.75 per thousand
Over \$10 million and up to \$15 million	\$1.50 per thousand
Over \$15 million	\$1.25 per thousand

The minimum premium for an ALTA Owner’s Policy is \$100.

B-2.2 ALTA Homeowner’s Policy (1-4 Family Residences). This policy is issued to insure the interests of an owner, purchaser, lessee, or other party, other than a lender, in Residential Property. The charge for this policy is one hundred ten percent (110%) of the ALTA Owner’s Policy Rate. The minimum premium for an ALTA Homeowner’s Policy is \$100.

B-2.3 ALTA United States Policy. This policy is issued to insure the interests of the United States of America or one of its departments. The charge for this policy is the ALTA Owner’s Policy Rate. An ALTA United States Policy Date-Down Endorsement may be issued for a charge of \$25 which is in addition to the rate charged for the policy as stated in this section.

B-3 Owner’s Policy Reissue Rate. In the event the Company or another title insurer acceptable to the Company has issued an Owner’s Policy or policies insuring the same property, the charge for the new Owner’s Policy is sixty percent (60%) of the otherwise applicable rate under Section B-2 for the



amount of insurance not exceeding the amount of the prior policy. For the amount of insurance of the current policy that exceeds the amount of insurance of the prior policy, the rate will be the otherwise applicable rate under Section B-2.

**C GENERAL RULES – LENDER’S INSURANCE**

C-1 Computing Charges. This section is applicable to title insurance policies insuring a lender (“Loan Policies”).

C-2 Loan Policies. The Loan Policies are as follows:

C-2.1 ALTA Loan Policy, including short form versions of the ALTA Loan Policy, is as follows:

<b>Policy Amounts</b>	<b>Rate</b>
Up to \$50,000	\$2.50 per thousand
Over \$50,000 and up to \$100,000	\$2.00 per thousand
Over \$100,000 and up to \$5 million	\$1.75 per thousand
Over \$5 million and up to \$10 million	\$1.50 per thousand
Over \$10 million and up to \$15 million	\$1.25 per thousand
Over \$15 million	\$1.00 per thousand

The minimum premium for an ALTA Loan Policy is \$100.

C-2.2 ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy. This form may be issued to institutional lenders where the Mortgage is in a junior position. Liability under this policy may not exceed \$500,000.00. The premium is as follows:

<b>Policy Amounts (Up to and Including)</b>	<b>Rate</b>
\$100,000	\$100
\$200,000	\$150
\$300,000	\$200
\$400,000	\$250
\$500,000	\$300

C-2.3 ALTA Residential Limited Coverage Mortgage Modification Policy. The premium for this policy will be:

<b>Policy Amounts From</b>	<b>Rate</b>
Up to \$1,000,000	\$125
\$1,000,001-\$1,500,000	\$250
\$1,500,001-\$2,000,000	\$350
Over \$2,000,000	Additional \$100 per \$500,000 of liability

C-2.4 ALTA Limited Pre-Foreclosure Policy. This form may be issued to institutional lenders in connection with the foreclosure of an existing Mortgage. The premium is \$1.75 per thousand of liability. The minimum premium is \$50.00.



C-2.5 Master Home Equity Loan Policy. The premium for this policy will be:

<b>Policy Amounts (up to and including)</b>	<b>Rate</b>
\$100,000	\$75 flat fee
\$250,000	\$90 flat fee

C-2.6 Supplemental Mortgage Modification Policy of Title Insurance. This form may be issued to institutional lenders in connection with the modification of an existing Mortgage when a) a title insurer acceptable to the Company issued an ALTA Loan Policy or ALTA Short Form Residential Loan Policy insuring the Mortgage, and b) the Modification results in an increase the maximum indebtedness secured by the Mortgage, and c) the institutional lender seeks additional insurance. The premium is the Basic Rate applicable to the amount of insurance of the Supplemental Mortgage Modification Policy of Title Insurance less the Basic Rate applicable to the amount of insurance of the prior policy, in addition to the following:

<b>Policy Amounts</b>	<b>Rate</b>
Up to and Including \$1 Million	\$125
Over \$1 Million and Up to and Including \$1.5 Million	\$250
Over \$1.5 Million and Up to and Including \$2 Million	\$350
Over \$2 Million	\$100 per \$500,000 of Liability

C-3 Loan Policy Reissue Rate. In the event the Company or another title insurer acceptable to the Company has issued a policy or policies insuring the same Property, the charge for the new Loan Policy is sixty percent (60%) of the otherwise applicable rate under Section C-2 for the amount of insurance not exceeding the amount of the prior policy. For the amount of insurance of the current policy that exceeds the amount of insurance of the prior policy, the rate will be the otherwise applicable rate under Section C-2.

C-4 Refinance Rates.

C-4.1 Simplified Refinance Rate. Simplified Refinance Rate. In the event the Company issues an ALTA Loan Policy or a short form version of the ALTA Loan Policy insuring the refinancing of an existing, qualifying loan, the rate will be as follows:

<b>Amount (up to and including)</b>	<b>Rate</b>
\$250,000	\$330
\$500,000	\$450
\$700,000	\$580
\$1,000,000	\$640
\$1,500,000	\$945
\$2,000,000	\$1,260
\$3,000,000	\$1,950
\$4,000,000	\$2,675
\$5,000,000	\$3,575

Standard Endorsements may be issued at no additional charge. The charge set forth above applies only when:

1. The loan is secured by Residential Property; and
2. The loan is not a construction loan; and





3. The loan transaction order is opened electronically, and the Commitment or preliminary report are delivered electronically; and
4. The policy is not issued concurrently with an owner's policy; and
5. The title insurance agent issuing the policy has the express authorization of the Company to use the Simplified Refinance Rate.

C-4.2 Centralized Refinance Rate. In the event the Company issues an ALTA Loan Policy or a short form version of the ALTA Loan Policy insuring the refinancing of an existing, qualifying loan, the rate will be as follows. Volume discounts may be applied if justified by cost savings to the Company or its title insurance agents.

No Monthly Order Minimum

Amount (up to and including)	Rate
\$250,000	\$365
\$500,000	\$555
\$750,000	\$685
\$1,000,000	\$855
\$1,500,000	\$1,305
\$2,000,000	\$1,705
\$3,000,000	\$2,805
\$4,000,000	\$3,405
\$5,000,000	\$4,105

100 or More Orders Per Month

Amount (up to and including)	Rate
\$250,000	\$345
\$500,000	\$495
\$750,000	\$595
\$1,000,000	\$720
\$1,500,000	\$1,020
\$2,000,000	\$1,520
\$3,000,000	\$2,520
\$4,000,000	\$3,060
\$5,000,000	\$3,690

300 or More Orders Per Month

Amount (up to and including)	Rate
\$250,000	\$300
\$500,000	\$450
\$750,000	\$550
\$1,000,000	\$660
\$1,500,000	\$760
\$2,000,000	\$1,050
\$3,000,000	\$1,450

Standard Endorsements may be issued at no additional charge. The charges set forth above apply only when:

1. The loan is secured by Residential Property; and
2. The loan is not a construction loan; and



3. The loan transaction order is opened electronically, and the commitment or preliminary report are delivered electronically; and
4. The policy is not issued concurrently with an owner's policy; and
5. The title insurance agent issuing the policy has the express authorization of the Company to use the Centralized Refinance Rate.

## **D SIMULTANEOUS ISSUANCE OF POLICIES**

D-1 Concurrent Issuance of Loan Policies. When two or more Loan Policies and no Owner's Policy are issued concurrently as part of the same transaction and insuring the same property, the rate is the otherwise applicable rate that would apply to a single policy issued for the aggregate amount of the policies.

D-2 Concurrent Issuance of Owner's Policy and Leasehold Owner's Policy. When an Owner's Policy insuring fee simple title and an Owner's Policy insuring a leasehold are issued concurrently as part of the same transaction and insuring the same property, the rate for the Owner's Policy insuring fee simple title will be the otherwise applicable rate and the rate applicable to the Owner's Policy insuring the leasehold estate will be thirty percent of the rate charged for the Owner's Policy insuring fee simple title. The minimum premium will be \$20.00 for each ALTA Owner's Policy, ALTA United States Policy, or ALTA Homeowner's Policy.

D-3 Simultaneous Issuance of Owner's Policy and One or More Loan Policies. When an Owner's Policy and one or more Loan Policies are issued simultaneously as part of the same transaction, the rate for the Owner's Policy will be the otherwise applicable rate, and the rate for the simultaneously issued Loan Policy or policies will be \$20.00 per Loan Policy for the aggregate amount of the Loan Policy or policies not in excess of the amount of the Owner's Policy. The rate applicable to the aggregate amount of the Loan Policy or policies exceeding the amount of the Owner's Policy is the otherwise applicable rate for such policy or policies.

D-4 Community Reinvestment Discount Rate. If an Owner's Policy and Loan Policy are issued simultaneously in compliance with the below parameters, the rate for the Owner's Policy is eighty percent (80%) of the otherwise applicable rate, and the rate for the Loan Policy is the otherwise applicable simultaneous rate under Section D-3. To qualify for the Community Reinvestment Discount Rate:

- i. The Company must issue an ALTA Owner's Policy or ALTA Homeowner's Policy simultaneously with an ALTA Loan Policy or ALTA Short Form Residential Loan Policy in connection with the acquisition of owner-occupied Residential Property.
- ii. The Mortgage must be financed under a Company-approved low down payment, income-based, or community reinvestment program.
- iii. The originating lender must be party to an active service agreement with the Company or its policy-issuing agent governing title production and/or closing services and describing parameters for centralized order processing.
- iv. The policy-issuing agent must have the express authorization of the Company to offer the Community Reinvestment Discount Rate.

## **E ENDORSEMENTS**

E-1 Charges. Endorsements providing additional or modified coverages or insurance may be issued upon compliance with underwriting requirements for the charges promulgated by the Company.



## Endorsement Fee Schedule

End. No.	Endorsement Name	Commercial	Residential
ALTA 3	Zoning Unimproved Land	\$150	NC
ALTA 3.1	Zoning Improved Land	\$250	NC
ALTA 3.2	Zoning- Land Under Development	\$150	NC
ALTA 3.3	Zoning – Completed Improvement – Non-conforming Use	\$250	NC
ALTA 3.4	Zoning – No Zoning Classification	\$150	NC
ALTA 4	Condominiums	NC	NC
ALTA 4.1	Condominium	NC	NC
ALTA 5	Planned Unit Development	NC	NC
ALTA 5.1	Planned Unit Development	NC	NC
ALTA 6	Variable Rate	NC	NC
ALTA 6.2	Variable Rate, Negative Amortization	NC	NC
ALTA 7	Manufactured Housing Unit	NC	NC
ALTA 7.1	Manufactured Housing Unit	NC	NC
ALTA 7.2	Manufactured Housing Unit	NC	NC
ALTA 8.1	Environmental Liens	NC	NC
ALTA 8.2	Environmental Liens	\$100	NC
ALTA 9	Restrictions, Encroachments & Minerals	\$150	NC
ALTA 9.1	Restrictions, Encroachments & Minerals - Unimproved	\$150	NC
ALTA 9.2	Restrictions, Encroachments & Minerals - Improve	\$150	NC
ALTA 9.3	Restrictions, Encroachments & Minerals - Loan	\$150	NC
ALTA 9.6	Private Rights- Loan Policy	\$150	NC
ALTA 9.6.1	Private Rights – Current Assessments – Loan Policy	\$150	NC
ALTA 9.7	Restrictions, Encroachments- Land Under Development- Loan Policy	\$150	NC
ALTA 9.8	Covenants Conditions and Restrictions- Land Under Development- OP	\$150	NC
ALTA 9.9	Private Rights – Owner’s Policy	NC	NC
ALTA 9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	NC	NC
ALTA 10	Assignment	\$150	NC
ALTA 10.1	Assignment of Mortgage w/Date Down	\$150	NC
ALTA 11	Modification of Mortgage	\$150	NC
ALTA 11.1	Mortgage Modification with Subordination	\$150	NC
ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	\$150	NC
ALTA 12	Aggregation/Tie-In - Lender	\$250	NC
ALTA 12.1	Aggregation – State Limits – Loan Policy	\$250	NC
ALTA 13	Leasehold Owner's	NC	NC
ALTA 13.1	Leasehold Loan	NC	NC
ATLA 14.A	Future Advance- Priority w/ Construction Lien Coverage	\$150	NC
ALTA 14.B	Future Advance- Priority	\$150	NC
ALTA 14.1A	Future Advance- Knowledge w/ Construction Lien Coverage	\$150	NC
ALTA 14.1B	Future Advance- Knowledge	\$150	NC
ALTA 14.2A	Future Advance- Letter of Credit- w/ Construction Lien Coverage	\$150	NC
ALTA 14.2B	Future Advance- Letter of Credit	\$150	NC
ALTA 14.3A	Reverse Mortgage w/ Construction Lien Coverage	\$150	NC
ALTA 14.3B	Future Advance- Reverse Mortgage	\$150	NC
ALTA 15	Non-imputation-Full Equity Transfer	\$500	NC
ALTA 15.1	Non-imputation-Additional Insured	\$500	NC
ALTA 15.2	Non-imputation-Partial Equity Transfer	\$500	NC



ALTA 16	Mezzanine Financing	\$500	NC
ALTA 17	Access and Entry	\$150	NC
ALTA 17.1	Indirect Access and Entry	\$150	NC
ALTA 17.2	Utility Access	\$150	NC
ALTA 18-	Single Tax Parcel	\$150	NC
ALTA 18.	Multiple Tax Parcel	\$150	NC
ALTA 19	Contiguity-Multiple Parcels	\$150	NC
ALTA 19.1	Contiguity-Single Parcel	\$150	NC
ALTA 20	First Loss-Multiple Parcel Transactions	\$150	NC
ALTA 22	Location	\$150	NC
ALTA 22.1	Location and Map	\$150	NC
ALTA 23	Coinsurance	\$150	NC
ALTA 24	Doing Business	\$150	NC
ALTA 25	Same As Survey	\$150	NC
ALTA 25.1	Same As portion of Survey	\$150	NC
ALTA 26	Subdivision	\$150	NC
ALTA 27	Usury	N/A	NC
ALTA 28	Easement Damage or Forced Removal	\$250	NC
ALTA 28.1	Encroachments – Boundaries and Easements	\$250	NC
ALTA 28.2	Encroachments – Boundaries and Easements – Described Improvements	\$250	NC
ALTA 29	Interest Rate Swap Endorsement – Direct Obligation	\$250	NC
ALTA 29.1	Interest Rate Swap – Additional Interest	\$250	NC
ALTA 29.2	Interest Rate Swap – Direct Obligation – Defined Amount	\$250	NC
ALTA 29.3	Interest Rate Swap – Additional Interest – Defined Amount	\$250	NC
ALTA 30	Shared Appreciation Mortgage	\$250	NC
ALTA 30.1	Commercial Participation Interest	\$250	NC
ALTA 31	Severable Improvements Endorsement	\$250	NC
ALTA 32	Construction Loan Pending Disbursement	\$150	NC
ALTA 32.1	Construction Loan – Loss of Priority – Direct Payment	\$150	NC
ALTA 32.2	Construction Loan – Loss of Priority – Insured’s Direct Payment	\$150	NC
ALTA 33	Disbursement Endorsement	NC	NC
ALTA 34	Identified Risks Coverage	\$500	NC
ALTA 34.1	Identified Exception & Identified Risk Coverage		
ALTA 35	Minerals and Other Subsurface Substances – Buildings	\$250	NC
ALTA 35.1	Minerals and Other Subsurface Substances – Improvements	\$250	NC
ALTA 35.2	Minerals and Other Subsurface Substances – Described Improvements	\$250	NC
ALTA 35.3	Minerals and Other Subsurface Substances – Land Under Development	\$250	NC
ALTA 36	Energy Project – Leasehold/Easement – Owner’s	\$150	NC
ALTA 36.1	Energy Project – Leasehold/Easement – Loan	\$150	NC
ALTA 36.2	Energy Project – Leasehold – Owner’s	\$150	NC
ALTA 36.3	Energy Project – Leasehold – Loan	\$150	NC
ALTA 36.4	Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Owner’s	\$150	NC
ALTA 36.5	Energy Project – Covenants, Conditions & Restrictions – Land Under Development – Loan	\$150	NC
ALTA 36.6	Energy Project – Encroachments	\$150	NC
ALTA 37	Assignment of Rents or Leases	NC	NC
ALTA 38	Mortgage Tax	NC	NC
ALTA 39	Policy Authentication	NC	NC
ALTA 41	Water – Buildings	\$150	NC



ALTA 41.1	Water – Improvements	\$150	NC
ALTA 41.2	Water – Described Improvements	\$150	NC
ALTA 41.3	Water – Land Under Development	\$150	NC
ALTA 42	Commercial Lender Group	NC	NC
ALTA 43	Anti-Taint	NC	NC
ALTA 44	Insured Mortgage Recording	NC	NC
ALTA 47A	Operative Law - 2006 Owner's Policy	NC	NC
ALTA 47B	Operative Law - 2006 Owner's Policy - includes Exclusion 6	NC	NC
ALTA 47.1A	Operative Law - 2006 Loan Policy	NC	NC
ALTA 47.1B	Operative Law - 2006 Loan Policy - includes Exclusion 8	NC	NC
ALTA 47.1C	Operative Law - 2006 Loan Policy - includes Exclusion 9	NC	NC
ALTA 47.1D	Operative Law - 2006 Loan Policy - includes Exclusions 8 & 9	NC	NC
ALTA 47.2A	Operative Law - 2013 Homeowner's Policy	NC	NC
ALTA 47.2B	Operative Law - 2013 Homeowner's Policy - includes Exclusion 10	NC	NC
ALTA 47.3A	Operative Law - 2015 Expanded Coverage Residential Loan Policy	NC	NC
ALTA 47.3B	Operative Law - 2015 Expanded Coverage Residential Loan Policy - includes Exclusion 12	NC	NC
ALTA 47.3C	Operative Law - 2015 Expanded Coverage Residential Loan Policy - includes Exclusion 13	NC	NC
ALTA 47.3D	Operative Law - 2015 Expanded Coverage Residential Loan Policy (Assessments Priority/Current Assessments) - includes Exclusions 12 & 13	NC	NC
ALTA 48	Tribal Waivers and Consents Endorsement	NC	NC
ALTA JR1	JR 1 Endorsement	\$0.10/thousand	NC
ALTA JR2	JR 2 Endorsement	\$0.10/thousand	NC
CLTA 150-06	Solar Endorsement	\$50	\$50
LPF DDE	Limited Pre-Foreclosure Policy Date Down Endorsement	\$25	NA
USP DDE	United States Policy Date Down Endorsement	\$25	NA
ANTIC A	Fairway Endorsement	NC	NC
ANTIC B	Interim Mechanic's Lien Endorsement	NC	NC
ANTIC C	Maximum Loss Endorsement	NC	NC
ANTIC D	Nonmerger Endorsement	NC	NC
ANTIC E	Tax Benefit Endorsement	NC	NC
ANTIC F	Validity of Sublease Endorsement	NC	NC
ANTIC G	Balloon Mortgage Endorsement	NC	NC
ANTIC I	Deletion of Arbitration Clause	NC	NC
ANTIC O	Blank Endorsement	NC	NC

