

# New York

## Title Policy Endorsements



Endorsement	Owner's Policy	Lender's Policy	Cost
Access Endorsement	X	X	\$50.00
Additional Interest Endorsement		X	Amount of additional interest coverage, as set forth in endorsement, is in addition to the policy amount and charged at the regular Loan policy rate.
Cluster Endorsement		X	\$50.00
Co-Insurance Endorsement	X	X	No charge
Contract Vendee Endorsement	X		Consult your sales representative.
Comprehensive Endorsement (TIRSA 9)		X	10% of the unreduced (straight) loan policy premium.
Condominium 4 Endorsement	X	X	\$50.00
Construction Loan Endorsement		X	No charge Initial 5 continuations included in premium; \$200.00 for each subsequent title continuation thereafter.
Contiguity Endorsement	X	X	\$50.00
Cooperative Endorsement	X	X	No charge
Environmental Protection Lien - Govt Agencies		X	\$50.00
Environmental Protection Lien - NYC		X	\$50.00
Environmental Protection Lien		X	\$50.00
Fannie Mae Balloon Mortgage Endorsement		X	\$50.00
First Loss Endorsement		X	10% of the unreduced mortgage premium.



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Endorsement	Owner's Policy	Lender's Policy	Cost
IDA Endorsement	X		\$50.00
Increase in Amount of Insurance Endorsement	X		The amount of additional coverage, as set forth in the endorsement, is in addition to the policy amount and is charged at the regular owner's policy rate per thousand.
Joint and Several Liability Endorsement	X	X	\$1.00 per \$1,000.00 of the joint and several coverage per coinsurer.
Jr Loan Endorsement 1		X	\$50.00
Jr Loan Endorsement 2		X	No charge
Land Same As Survey Endorsement	X	X	\$50.00
Leasehold Endorsement	X	X	No charge
Manufactured Housing Unit Endorsement	X	X	\$50.00
Market Value Policy Rider Endorsement	X		10% of ALTA Owner's policy premium or 5% of policy premium for Owner's Extended Protection Policy.
Mezzanine Financing Endorsement	X		20% of the premium paid for the related Owner's policy.
Mortgage Tax Endorsement		X	\$50.00
New York City Development Rights Endorsement	X	X	\$25.00
Non Imputation – Additional Insured	X		20% of the premium paid for the related Owner's policy.
Non Imputation – Full Equity Transfer	X		20% of the premium paid for the related Owner's policy.
Non Imputation – Partial Equity Transfer	X		20% of the premium paid for the related Owner's policy.
Option Endorsement	X		Consult your sales representative.
Partial Release of Mortgaged Premises Endorsement		X	\$150.00



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Endorsement	Owner's Policy	Lender's Policy	Cost
Planned Unit Development Endorsement	X	X	\$50.00
Policy Authentication Endorsement	X	X	Appended to the ALTA policy without additional charge.
RCE-1 Endorsement		X	10% of unreduced mortgage premium.
RCE-2 Endorsement		X	10% of unreduced mortgage premium.
RCE-3 Endorsement		X	20% of unreduced mortgage premium.
RCE-4 Endorsement		X	10% of unreduced mortgage premium.
Residential Mortgage Endorsement		X	\$50.00
Reverse Mortgage Endorsement		X	No charge
Standard New York Endorsement	X	X	Appended to ALTA policy without charge.
Successor in Ownership of Indebtedness Endorsement		X	\$50.00
Swap Agreement Endorsement		X	The amount of additional coverage, as set forth in the endorsement, is in addition to the policy amount and is charged at the regular owner's policy rate per thousand.
Tax Parcel Endorsement (Single Tax Lot)	X	X	\$50.00
Tax Parcel Endorsement (More than one tax lot)	X	X	\$50.00
Variable Rate - Fixed Rate Conversion		X	\$50.00
Variable Rate - Negative Amortization		X	\$50.00 For negative amortization, policy premium is computed on an amount inclusive of secured, capitalized interest.
Variable Rate		X	\$50.00
Waiver of Arbitration Endorsement	X	X	\$50.00



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