

- 100:** This endorsement offers an explicit extension of coverage to an ALTA Extended Coverage Loan Policy by adding Insurance for certain recorded and "off-record" matters. The coverage is extended for Covenants, Conditions and Restrictions (CC&R's): encroachments and the rights to use the land surface for mineral developments. This endorsement is not issued in conjunction with policies covering raw land or construction loans.
- 100.12:** Also used with ALTA policies. Form 100.12 assures a lender or owner that existing CC&R's do not contain any enforceable reverter, right of re-entry or power of termination.
- 100.13:** Assessment lien pursuant to CC&R will be subordinate to lien of insured mortgage.
- 100.18:** Provides insured ALTA lender or owner with coverage against loss by reason of the exercise or attempt to exercise reverter rights in CC&R's.
- 100.2:** ALTA endorsement covering restrictions, easements and minerals.
- 100.23:** Provides Insured ALTA lender with coverage against loss by reason of the exercise of rights for the extraction or development of minerals leased under and oil or gas lease.
- 100.29:** Provides insured owner or lender with coverage against loss by reason of exercise of surface rights for the extraction or development of minerals excepted from the description of the land or shown as a reservation in Schedule B.
- 102.5:** Foundations with boundary lines; location of foundation does not violate CC&R's: foundations do not encroach upon specified easements. (Construction loan)
- 103.1:** Provides Insured lender with coverage against loss by reason of the exercise of the right of use or maintenance or a particular easement by the easement holder.
- 103.3:** Provides insured lender with coverage against loss by reason of the forced removal of improvements which encroach upon a particular easement.
- 103.5:** Damage to existing improvements resulting from exercise of specified right to extract water.
- 103.7:** Provides insured owner or lender with assurance that the land described in Schedule A abuts upon specific, physically open public street.
- 104.1:** Provides assignee of the insured mortgage with assurance concerning; (a) validity of a recorded assignment transferring the beneficial interest to the name assured assignee; and (b) full or partial reconveyance's, modification or subordination of the Insured mortgage.
- 110.5:** Provides insured ALTA lender with assurance concerning proper modification of the insured mortgage, including express priority coverage.
- 110.9:** Provides Insured ALTA residential lender with coverage against loss by reason of lack of priority over; (a) any federal or state environmental protection lien which is recorded in the public records, except as set forth in Schedule B, and (b) any state environmental protection lien provided for by any state statute in effect at Date of Policy, except as provided for by state statutes specified in the endorsement.
- 8.1:** Insures an insured lender on land used for residential purposes as to lack of priority over recorded environmental liens and as to a listing of any state environmental "superlien" statutes.
- 110.10:** Assured lender that future advances made under a "revolving line of credit" shall have the same priority as to advances made as of Date of Policy.
- 111.14:** Reverse mortgage endorsement. Future advance-priority.
- 111.5:** Provides insured ALTA variable rate mortgage lender with coverage against loss by reason of (a) invalidity or enforceability of the insured mortgage resulting from terms therein providing for changes in the rate of interest, or (b) loss of priority of the insured mortgage lien caused by the changes in the rate of interest, unpaid interest added to principal and/or interest on interest.
- 111.8:** Variable rate mortgage endorsement for mortgages with negative amortization.
- 115:** Provides insured lender with assurance that the estate or interest covered by the policy is a condominium, in fee, and as such is entitled to be assessed and taxed as a separate parcel.
- 115.1:** ALTA Condominium Endorsement, with assurances as to violations of CC&R's, entitlement to separate taxation, encroachments and right of first refusal.
- 115.2:** ALTA Planned Unit Development Endorsement, with assurances as to violations of CC&R's, priority of assessments, encroachments and right of first refusal.
- 116:** An Address Endorsement used with ALTA policies, designating the street address of the land insured and specifying the type of improvement on said land.
- 116.2:** Assurances that the dimensions of the exterior boundary of the referenced common area are correctly shown on the specified map, and as to the type of improvements located within said boundaries, as shown on the specified map.
- 122:** Assurances as to title and as to priority of obligatory advances by insured lender with no additional liability. (Construction loan)

