

**T**hese commonly used endorsements generally provide additional coverage for matters which would ordinarily be excluded by the Exclusions from Coverage, or excepted from coverage either by the pre-printed exceptions, if any, or by the specific exceptions shown in Schedule B of the policy.

Because of this, most endorsements are specific to the items for which the insured desires coverage. Some are specifically designed for owner's policies and others for lender's policies.

The issuance of any endorsement is conditioned upon the circumstances surrounding the property involved, and upon the fulfillment of the underwriting criteria established by the Company. For specific coverages, talk to your Chicago Title Representative.

### Common Endorsements Included at No Additional Charge.

Coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance:

**CLTA 100 & 100.2** – CC&Rs do not impair lien of trust deed (ALTA lender).

**CLTA 115.1, 115.2** – No present violations of CC&Rs, no forfeiture or reverted provisions (lender).

**CLTA 116** – Policy plat shows correct location and dimensions of land (ALTA lender).

**CLTA 116.2** – Condominium project correctly shown on recorded map (lender).

### Common Endorsements Included at \$25 each.\*

Chicago Title coverages provided under the following endorsements will be included upon request at **\$25 each**:

**CLTA 100.12** – Enforceability of reverter rights (lender).

**CLTA 100.23** – Surface entry damage - oil and gas lease (ALTA lender).

**CLTA 100.29** – No damage by reason of surface mineral development (lender).

**CLTA 103.1 (A.K.A. 103.2)** – Exercise of rights of use or maintenance of easement (lender).

**CLTA 103.3** – Forced removal of encroaching improvements (lender).

**CLTA 103.7** – Land abuts on physically open street or highway (lender).

**CLTA 110.9 (A.K.A. ALTA 8.1)** – Coverage against loss by reason of lack of priority over any federal or state environmental protection lien.

### Common Endorsements Included at \$50 each.\*

Chicago Title coverages provided under the following endorsements will be included upon request at **\$50 each**:

**CTLA 111.5, 111.6, 111.7, 111.8** – Variable or renegotiable rate - validity, enforceability, priority after interest adjustments (ALTA lender).

Chicago Title coverages provided under the following endorsements will be included at **10% of the Basic Rate, Maximum \$250**:

**CLTA 103.5** – No damage by reason of surface water development (lender).

All other percentage-based endorsements shall be priced based on the Residential Owner's Rate. Talk to your Chicago Title sales representative for a quote.

\* Pricing is applicable for ALTA loan policies with extended coverage.

Call me today to learn more about specific endorsements or to request a quote.



**Chicago Title**  
It's Your Choice!

**Residential Purchase Loans – Commonly Used Endorsements**