



Streamlined Refinance Rate–Commonly Used Endorsements

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

CLTA 103.1A Modified – Damage to Improvements due to exercise of right to use or maintain easement.

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

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

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

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

Common Endorsements Included at \$25 each.

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

CLTA 8.1 (A.K.A. the 110.9) – Priority over environmental protection lien Non-Residential CTI 3147

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 (owner or lender).

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

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

CLTA 103.7– Land abuts on physically open street or highway (owner or lender) **CLTA 110.9** – Coverage against loss by reason of lack of priority over any federal or state environmental protection lien.

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 (owner or 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.

