

Endorsement # and Name	Description of Coverage
ALTA 22-06 Series – Location Endorsements	The ALTA 22-06 series of endorsements provides coverage against loss or damage by reason of the failure of certain described improvements to be located on the Land at Date of Policy (22-06) or for the attached map to correctly show the location and dimensions of the Land according to the Public Records (22.1-06).
ALTA 24-06 Doing Business	This endorsement provides coverage to the insured lender if the Insured Mortgage is deemed invalid or unenforceable because the lender failed to qualify to do business under the laws of the state where the property is located.
ALTA 25-06 Series – Same as Survey Endorsements	The ALTA 25-06 series of endorsements provides coverage against loss or damage as a result of the Land not being the same as that identified on a designated survey. The 25-06 is used when the survey describes only the Land shown in Schedule A and the 25.1-06 is used when the survey describes other property in addition to all of the Land included in Schedule A.
ALTA 27-06 Usury	This endorsement provides coverage to the insured lender if the Insured Mortgage is deemed invalid or unenforceable because the loan violates the usury laws of the state where the Land is located.
ALTA 28-06 Series – Easements and Encroachment Endorsements	The ALTA 28-06 series of endorsements provides a range of coverage depending on the endorsement in the series that is issued. The 28-06 provides coverage for damage to, or enforced removal or alteration of, existing buildings, which is caused by the exercise of use or maintenance rights associated with specified easements. The 28.1-06 provides coverage for loss or damage arising out of encroachments of existing buildings on the Insured's parcel onto adjoining parcels, or onto that portion of any easement located on the Insured's parcel, unless an exception in Schedule B identifies the encroachment. The 28.2-06 provides coverage for a transaction-specific definition of "Improvements" which may lead to broader or narrower coverage depending on the itemized list of improvements and the nature of the possible encroachments. The 28.3-06 is modified to provide coverage for "Future Improvements" (as defined in the endorsement) which are based upon "Plans" (as defined in the endorsement).
ALTA 30-06 Shared Appreciation Mortgage*	This endorsement provides coverage for loss or damage if the Insured Mortgage is deemed invalid or unenforceable or if the priority of the Insured Mortgage is lost or affected by shared equity or shared appreciation provisions contained in the documents evidencing and securing the Indebtedness secured by the Insured Mortgage.
ALTA 32-06 Series – Construction Loan Endorsements – Loss of Priority	The ALTA 32-06 series endorsements may be issued on commercial or residential properties, whether improved or unimproved. These endorsements provide construction lenders coverage against mechanics' lien risk arising out of services, labor, material, or equipment performed or supplied in the past. These endorsements are intended to work as combinations – one endorsement from the ALTA 32-06, 32.1-06, or 32.2-06 group (the "ALTA 32 Series") is paired with the ALTA 33-06 endorsement. This combination of endorsements alters the provisions of the loan policy with regard to coverage for mechanics' liens and future advances in construction loans which will contain multiple advances.
ALTA 33-06 Disbursement Endorsement	This endorsement is only available for loan policies where the underlying Indebtedness is a construction loan with "Construction Loan Advances" (as defined in the endorsement) occurring after Date of Policy. It is intended for use with improved or unimproved commercial or residential property. This endorsement is issued in conjunction with one of the ALTA 32 series of endorsements and is issued periodically subsequent to the original policy as Construction Loan Advances are made.
ALTA 35-06 Series – Minerals and Other Subsurface Substances Endorsements	The ALTA 35-06 series of endorsements provides coverage against enforced removal or alteration of certain surface improvements due to the exercise by a mineral or any other "Subsurface Substance" estate owner of the right to use the surface of the Land to extract any Subsurface Substance. The 35-06 defines "Improvement" as only the building(s) located on the Land at Date of Policy. The 35.1-06 expands the definition of "Improvements" to include walkway, parking areas, but not coverage for crops, lawns, shrubbery or trees; the 35.2-06 requires a transaction-specific list of existing improvements; and the 35.3-06 provides coverage against enforced removal or alteration of certain existing surface improvements and "Future Improvements" (as defined in the endorsement) due to the exercise by a mineral or any other Subsurface Substance.
ALTA 36-06 Series – Energy Project Endorsements**	Transactions for energy projects usually involve large numbers of contiguous and interdependent tracts in an integrated project, significantly impacted by the physical layout, existing improvements and uses, other easements, and other conditions affecting the Land, as well as a typical landlord-tenants relationship. The language contained in this series of endorsements is patterned after the ALTA 13-06 and ALTA 13.1-06, respectively. Depending on which endorsement from the ALTA 36-06 series that is issued, the insured would be provided with coverage similar to that found in other ALTA endorsements including the ALTA 9.2-06, ALTA 9.3-06, ALTA 9.8-06, ALTA 28.1-06, and ALTA 28.2-06, respectively.
ALTA 37-06 Assignment of Rents or Leases	This endorsement provides coverage for loss or damage due to defects in the execution of a specified assignment of leases and rents (the "ALR"). It also provides coverage for loss or damage due to any other recorded assignment of rents or other recorded assignment of the lessor's interest in a lease affecting the Title which is not part of instruments that are Schedule B exceptions.
ALTA 39-06 Policy Authentication	This endorsement confirms that the Company will not deny coverage solely on the basis that the policy or any endorsement thereto was issued electronically or lacks signatures.
ALTA 44-06 Insured Mortgage Recording	This endorsement is designed for use in situations where the Insured Mortgage will be recorded after Date of Policy, and the Insured desires to have its policy issued at closing, rather than waiting for the recording information. Accordingly, this endorsement provides coverage against loss or damage by reason of the failure of the Insured Mortgage to be recorded as specified by the recording information shown in the endorsement and amends paragraph 4 of Schedule A to include the recording information of the Insured Mortgage. This endorsement is applicable when a loan is "closed at the table," meaning a title policy is provided at the closing with the Date of Policy being the date of closing, but the mortgage or deed of trust will be recorded at a later date.



Endorsements Offered by Investors Title

ENDORSEMENTS KEY

Bold	Loan Policy only
<i>Italics</i>	Owner's Policy only
All others	Can be issued on either policy
*	Residential transactions only or commonly used on Residential transactions
**	Commercial transactions only or commonly used on Commercial transactions
◆	The coverages provided by this endorsement may not be available in all states due to certain lien priority laws and other state laws prohibiting certain coverages.
Note:	Issuance of some of the endorsements described below may involve additional requirements and an added premium.

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*For more information
please contact your local
branch or agency.*

Endorsement # and Name	Description of Coverage
ALTA 3-06 Zoning – Unimproved Land	This endorsement provides coverage regarding the zoning classification of the property and the types of uses allowed under that classification.
ALTA 3.1-06 Zoning – Completed Structure**	Same Coverage as the ALTA 3-06 but includes coverage for zoning violation with respect to certain physical characteristics of the structure(s) on the Land.
ALTA 3.2-06 Zoning – Land Under Development	Same coverage as the ALTA 3.1-06, but with modifications to include coverage for "Improvements" (as defined in the endorsement) on the Land at Date of Policy or that will be constructed in the future according to "Plans" (as defined in the endorsement).
ALTA 4-06 Condominium – Assessments Priority◆	Provides coverage against loss or damage resulting from certain condominium-related risks.
ALTA 4.1-06 Condominium – Current Assessments* ◆	Same Coverage as the ALTA 4-06, except for paragraph 4, which provides coverage only with respect to condominium charges or assessments due and unpaid at Date of Policy.

Endorsement # and Name	Description of Coverage
ALTA 5-06 Planned Unit Development – Assessments Priority ♦	This endorsement provides coverage against loss or damage resulting from certain risks related to planned unit developments.
ALTA 5.1-06 Planned Unit Development – Current Assessments ♦	Same Coverage as the ALTA 5-06, except for paragraph 2, which provides coverage only with respect to homeowners’ association charges or assessments due and unpaid at Date of Policy.
ALTA 6-06 Variable Rate Mortgage	Provides the lender with coverage against loss due to the invalidity, unenforceability, or loss of priority of the lien of the Insured Mortgage which might be caused by the provisions in the Insured Mortgage that allow for a variable interest rate.
ALTA 6.2-06 Variable Rate Mortgage – Negative Amortization	This endorsement provides the same coverage as the ALTA 6-06, but also provides coverage against loss due to the provisions of the Insured Mortgage that provide for the addition of unpaid interest to the principal balance of the loan otherwise known as “Negative Amortization.”
ALTA 7-06 Manufactured Housing Unit*	This endorsement expands the definition of “Land” under the policy to include the manufactured housing unit located on the Land at Date of Policy.
ALTA 7.1-06 Manufactured Housing – Conversion: Loan*	The coverage in this endorsement is more expansive than the coverage given under the ALTA 7-06 in regard to ownership and liens against the manufactured housing unit being converted.
<i>ALTA 7.2-06 Manufactured Housing – Conversion: Owner’s*</i>	The coverage of this endorsement is similar to the ALTA 7.1-06, but it is modified to apply to an owner’s policy.
ALTA 8.1-06 Environmental Protection Lien*	This endorsement provides coverage against loss or damage sustained by reason of the lack of priority of the Insured Mortgage over certain environmental protection liens as defined in the endorsement.
ALTA 8.2-06 Commercial Environmental Protection Lien**	This endorsement provides coverage against loss or damage sustained by reason of an environmental protection lien being recorded in the Public Records or filed in the records of the clerk of the United States district court for the district in which the Land is located, at Date of Policy, unless there is a Schedule B exception for such a lien.
ALTA 9-06 Restrictions, Encroachments, Minerals – Loan Policy	This endorsement provides certain coverages relating to: (1) violations of written covenants, conditions, limitations, or restrictions (“Covenants”) that occurred prior to Date of Policy and not excepted in Schedule B, whether or not the Covenants are recorded in the public records, (2) recorded notices of environmental-protection Covenant violations, but only to the extent of the violation referred to in the recorded notice, and only if the violation is not excepted in Schedule B, (3) violations that result in the invalidity, unenforceability, or lack of priority of the Insured Mortgage, or due to Covenant violations that cause a loss of the Title acquired in full or partial satisfaction of the Indebtedness, and (4) existing encroachments across property lines or onto easements (other than as disclosed in Schedule B), violation of building setback lines, and damage to existing “Improvements” (as defined in the endorsement) due to the exercise of easement rights or mineral interests excepted in Schedule B or the legal description.
<i>ALTA 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy</i>	This endorsement provides certain coverages to the buyer relating to violations of written covenants, conditions, limitations, or restrictions (“Covenants”) that occurred prior to Date of Policy and are not excepted in Schedule B, whether or not the Covenants are recorded in the Public Records. It also provides coverage relating to recorded notices of environmental-protection Covenant violations that are not excepted in Schedule B, but only to the extent of the violation referred to in the recorded notice.
<i>ALTA 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner’s Policy</i>	The coverage under this endorsement is the same as the coverage under the ALTA 9.1-06 endorsement, except that it contains additional coverage pertaining to enforced removal of certain “Improvements” (as defined in the endorsement) due to violations of building setback lines on recorded plats, unless there is an exception in Schedule B identifying the violation.
ALTA 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	The coverage under this endorsement is similar to the coverage under the ALTA 9.2-06, except that it broadens the covered category of “Improvements” (as defined in the endorsement), and provides coverage relating to violations that result in the invalidity, unenforceability, or lack of priority of the Insured Mortgage, or due to “Covenant” (as defined in the endorsement) violations that cause a loss of the Title acquired in full or partial satisfaction of the Indebtedness.
ALTA 9.6-06 Private Rights – Loan Policy	This endorsement provides certain coverages against loss or damage resulting from options to purchase, rights of first refusal, or rights of prior approval of would-be purchasers or occupants, all as contained in “Covenants” (as defined in the endorsement). This endorsement also provides certain coverages against loss or damage resulting from private charges or assessments in a Covenant.
ALTA 9.6.1-06 Private Rights – Current Assessments – Loan Policy	This endorsement provides certain coverages against loss or damage resulting from options to purchase, rights of first refusal, or rights of prior approval of would-be purchasers or occupants, all as contained in “Covenants” (as defined in the endorsement). This endorsement also provides certain coverages against loss or damage resulting from private charges or assessments in a Covenant, but only those that are due and payable at Date of Policy.

Endorsement # and Name	Description of Coverage
ALTA 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	The coverages under this endorsement are similar to the ALTA 9-06, but are modified to provide coverage for “Future Improvements” based upon “Plans” (as defined in the endorsement). This endorsement is typically requested by a lender on a construction loan policy when the lender requires the same coverage as under an ALTA 9-06 and wants assurances that the coverages provided would extend to the planned improvements on the property.
<i>ALTA 9.8-06 Covenants, Conditions and Restrictions – Land Under Development – Owner’s Policy</i>	This endorsement provides coverage similar to the ALTA 9.2-06, but also provides coverage for “Future Improvements” according to “Plans,” as specified in the endorsement.
<i>ALTA 9.9-06 Private Rights – Owner’s Policy</i>	This endorsement provides the buyer with certain coverages against loss or damage resulting from options to purchase, rights of first refusal, or rights of prior approval of would-be purchasers or occupants, all as contained in “Covenants” (as defined in the endorsement).
ALTA 9.10-06 Restrictions, Encroachments, Minerals – Current Violation – Loan Policy	The coverage under this endorsement is essentially the same as the ALTA 9-06, except that the coverages outlined in paragraph 3 are only for violations in existence as of Date of Policy.
ALTA 10-06 Assignment	This endorsement is typically requested when the Insured Mortgage is assigned to a new lender pursuant to a post-policy recorded assignment.
ALTA 10.1-06 Assignment and Date Down	This endorsement is similar to the ALTA 10-06 endorsement, except this endorsement also provides coverage against loss or damage resulting from certain other post-policy specified defects unless excepted from coverage.
ALTA 11-06 Mortgage Modification	This endorsement provides coverage against loss or damage resulting from the invalidity or unenforceability of the lien of the Insured Mortgage due to a specified modification to the Insured Mortgage (the “Modification”).
ALTA 11.1-06 Mortgage Modification with Subordination	This endorsement is similar to the ALTA 11-06 endorsement, except that it also provides coverage against loss or damage resulting from certain specified defects, liens, or encumbrances not being subordinate to the lien of the Insured Mortgage.
ALTA 11.2-06 Mortgage Modification with Additional Amount of Insurance	The coverage of this endorsement is similar to the ALTA 11.1-06 endorsement, but it also increases the Amount of Insurance in the policy to a new amount.
ALTA 13-06 Series – Leasehold Endorsements	The ALTA 13-06 series of endorsements should be requested for any transaction where the insured estate is a leasehold or subleasehold estate. This endorsement adds certain important terms and conditions relating to valuation of the insured leasehold estate and additional items of loss that may be applicable in computing a loss covered under the terms of the policy due to the nature of the leasehold estate. <i>The ALTA 13-06 is designed for the Owner’s Policy of Title Insurance and the ALTA 13.1-06 is designed for the Loan Policy of Title Insurance.</i>
ALTA 14-06 Series – Future Advance Endorsements	The ALTA 14-06 series of endorsements provides coverage for loss or damage arising out of the invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage (with certain exceptions) due to the provisions of the Insured Mortgage which allow for future advances of principal, including re-advances, a variable interest rate, interest on interest, or the addition of unpaid interest to the principal. These endorsements are typically requested by a lender when the loan agreement provides for a line of credit or revolving line of credit loan. Coverage in this series of endorsements ranges from advances made after the insured lender has knowledge of a lien or encumbrance (14.1-06) to coverage for issues related to reverse mortgages (14.3-06).
ALTA 17-06 Series – Access Endorsements	The ALTA 17-06 series of endorsements provides coverage for loss or damage if, as of the Date of Policy, the Land (1) does not abut and have actual vehicular and pedestrian access to a public street, (2) the public street is not physically open and publicly maintained, or (3) the Insured has no right to use the existing curb cuts or entries along the portion of the street that abuts the Land (17-06); the access to the street is via a separate access easement shown in the policy as an insured estate in Schedule A (17.1-06); or if the Insured lacks a right of access to the utilities specified in the endorsement because of gaps, gores, or termination as specified in the endorsement (17.2-06).
ALTA 18-06 Series – Tax Parcel Endorsements	The ALTA 18-06 series of endorsements provides coverage if the Land described in Schedule A is not (1) taxed as a single tax parcel or if the tax parcel applicable to the Land affects more than the Land identified in Schedule A (18-06), (2) the Land consists of multiple tax parcels and/or includes insured easements (18.1-06), or (3) when the Land consists of multiple tax parcels but does not involve any insured easements (18.2-06).
ALTA 19-06 Series – Contiguity Endorsements	The ALTA 19-06 series of endorsements provides coverage against loss if any parcels are not contiguous to each other along specified boundary lines because of any gaps, strips, or gores separating the parcels. Other endorsements in this series provide coverage when the insured is acquiring a parcel of land and wants coverage that the land being acquired is contiguous to another parcel of land which is not insured under the policy (19.1-06); or coverage that the multiple parcels insured under the policy are contiguous to each other, except as depicted on the survey, without specifying the specific boundary lines that are contiguous to one another (19.2-06).