



EMPIRE

LOAN POLICY TITLE ENDORSEMENTS **REFERENCE GUIDE**

- **ALTA 3** – Zoning. Provides insurance against loss or damage as to the failure of the Land to hold a particular zoning classification and certain specified uses not being permitted in that zone.
- **ALTA 4** – Condominium. Provides additional coverage to a mortgage lender whose loan is secured by a condominium unit.
- **ALTA 5** – Planned Unit Development (PUD). Provides additional coverage to a mortgage lender whose loan is secured by a property within a planned unit development.
- **ALTA 6** – Variable Rate Mortgage. Insures lender against loss or damage arising from the invalidity or unenforceability of the provisions in the mortgage which relate to periodic changes in the interest rate, the monthly payment and the mortgage term.
- **ALTA 7** – Manufactured Housing Unit. Clarifies the insurance being provided by stating that the manufactured housing unit located on the land is part of the Land for purposes of the policy.
- **ALTA 8.1** – Environmental Protection Lien (Residential). Insures against loss or damage resulting from the failure of the priority of the insured mortgage over any environmental protection lien which has been recorded with the County or filed with the clerk of the U.S. District Court.
- **ALTA 8.2** – Environmental Protection Lien (Commercial). Same coverage as the 8.1, but specific to commercial properties.
- **ALTA 9** – Restrictions, Encroachments, Minerals (aka the Comprehensive Endorsement). An endorsement consolidating many items. Among them, violations of any covenants, existing encroachments across property or easement lines, damage to improvements which may result from the exercise of easement rights or mineral interests.
- **ALTA 10** – Assignment. Insures against loss or damage resulting from the failure of the effectiveness of a post-policy assignment of the insured mortgage to vest title to the Insured Mortgage in the assignee. Does not cover matters recorded after the effective date of the original policy.
- **ALTA 10.1** – Assignment and Date Down. Similar to the ALTA 10, but does include coverage over certain matters occurring after the effective date of the policy and before the date of endorsement.
- **ALTA 11** – Mortgage Modification. Insures against loss sustained by reason of the invalidity or unenforceability of the insured mortgage as a result of a post-policy modification. Additionally, insures against loss or damage resulting from the failure of the priority of the insured mortgage over defects, liens or encumbrances occurring after the date of policy and before the date of endorsement.
- **ALTA 12** – Aggregation (aka Tie-In Endorsement). Ties multiple policies together so that the insured can take advantage of any increase in value of a particular parcel should there be a loss. Available when a mortgage covers multiple properties across multiple counties and/or states.
- **ALTA 13.1** – Leasehold. Modifies the ALTA Policy Jacket by including the definition of a leasehold.
- **ALTA 14** – Future Advance. Covers the insured lender for loss or damage caused by the loss of priority of future advances made pursuant to the loan agreement.

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- **ALTA 17** – Access and Entry. Provides coverage for loss or damage suffered as a result of the insured land not being contiguous to a public right-of-way, not having physical access to a public right-of-way, or the limitation of the right of access via existing curb cuts or entries to a public right-of-way. Survey required for issuance.
- **ALTA 22** – Location. Provides insurance against loss or damage from the failure of the Land to be improved as described in the endorsement and from failure to be identified with the property street address additionally identified in the endorsement.
- **ALTA 24** – Doing Business. Offers coverage against loss or damage arising from unenforceability of the lien of an insured mortgage should the mortgagee (the Insured) not be registered with the appropriate authority to conduct business within the state where the property is located.
- **ALTA 25** – Same as Survey. Provides coverage in the event that the survey identified in the endorsement is not the same land as described in Schedule A of the policy.
- **ALTA 26** – Subdivision. Provides coverage over any loss resulting from failure of the land to be a separate and lawfully created tract of land pursuant to applicable state and local laws.
- **ALTA 28** – Easement – Damage or Enforced Removal. Insures against loss or damage sustained by the Insured as a result of the encroachment of any building on the Land onto an easement.
- **ALTA 32** – Construction Loan – Loss of Priority. Provides coverage against loss or damage resulting from the (i) invalidity or unenforceability of the lien of the Insured Mortgage as security for each Construction Loan Advance made on or before a specified date and (ii) lack of priority of the lien of the Insured Mortgage as security for each Construction loan Advance made on or before Date of Coverage over any lien or encumbrance recorded in the Public Records and not excepted from coverage. Additionally provides coverage against loss or damage arising from the lack of priority of the lien of the Insured Mortgage as security for each Construction Loan Advance made on or before Date of Coverage over mechanics' liens that have not been recorded in the Public Records, but only if the charges for the services, labor, materials, or equipment giving rise to the mechanics' lien were designated for payment in documents supporting a Construction Loan Advance disbursed by or on behalf of the Insured on or before the Date of Coverage as defined in the endorsement.
- **ALTA 33** – Disbursement. Issued together with each Construction Loan Advance in connection with an ALTA 32 series endorsement issued together with the policy. Brings forward the Date of Coverage under the previously issued ALTA 32 series endorsement attached to the policy and allows for changes to Schedule A or B of the policy which may be necessary due to subsequently recorded matters such as easements or covenants.
- **ALTA 37** – Assignment of Rents or Leases. Provides coverage against loss or damage from any defect in the execution of an Assignment of Rents or Leases.
- **ALTA 39** – Policy Authentication. Sets forth that the Company will not deny liability under the policy or any endorsements solely on the grounds that the policy and endorsements were issued electronically or lack signature.
- **CLTA 102.4** – Foundation. Insures that the foundation of the improvements do not cross property lines or established set-back lines.
- **CLTA 102.5** – Foundation. Similar to the 1024, but adds that the foundation does not encroach onto any easements.
- **CLTA 107.2** – Increased Liability. Increases the liability amount of the policy.
- **CLTA 107.9** – Adding Named Insured. With certain restrictions, can add additional insureds to a policy.
- **CLTA 110.10** – Mortgage Modification and Additional Advance. Insures a modification of a mortgage that increases the liability amount.
- **CLTA 122** – Construction Lender Advance Endorsement – Insures an individual draw on a construction loan. Any liens against the project will be disclosed to the lender.

Please note that this list is provided for reference only and is not intended to be a complete listing of the available endorsements for a loan policy. Merely a listing of some of the more commonly issued endorsements. Please contact your title office if you have any questions pertaining to endorsements.

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