



Anticipated closing date: _____

Over Limits Authorization Request Form

Send to: errin.froggatt@fnti.com or fax 972-588-1288. Please include a copy of the title commitment and survey, if applicable.

Name of Sender: _____ Date: _____

Agent Name: _____

Address, City, State, Zip: _____

Email: _____ Telephone: _____

Agent File #: _____ Fax: _____

Property Address: _____

1. Title was examined from _____ to _____

2. Starter, if any. Please specify:

(a) Prior Company: _____

(b) Prior Effective Date: _____

(c) Owner's Policy or Loan Policy (check one). (Please attach a copy.)

3. List the policy form(s), type, insured, and policy amount.

Policy Form (e.g., T-2, 2006 ALTA)	Type (e.g., Loan)	Proposed Insured	Amount

4. Description of property (e.g., undeveloped, apartments, offices, etc.): _____

5. Describe: (a) Transaction and (b) Purpose of financing (briefly, but in detail): _____

6. Describe grantor/mortgagor (e.g., person, entity) and authority (e.g., power of attorney, corporate resolution, approval by shareholders, partners or members, etc.): _____

7. Describe any conflict of interest or potential conflict of interest or NA: _____

8. List state-specific endorsements that have been requested.

9. Does this file involve the following? (Please check if applicable and describe the circumstances in the next section or by supplement.)

A construction loan.

Broken-priority (e.g., early start) or no-priority. If so, please describe underwriting:

Recent construction performed or completed with the lien period. If so, please describe underwriting:

Request for Mechanic's Lien coverage.

Access based solely upon an easement (i.e., is there no direct access to a dedicated public street?) If so, was title to the access easement examined and insured? _____

Lien priority based upon subordination of a lien or mortgage.

Tidelands, filled land, submerged land, navigable waters, or riparian issues.

Insuring title to railroad property.

Title based upon judicial proceedings (e.g., tax foreclosure, condemnation, bankruptcy).

Title based upon foreclosure or deed in lieu of foreclosure.

Title derived from foreclosure or deed in lieu of foreclosure regarding a construction loan deed of trust, within the last three years.

Easement independent of real property (i.e., easement in gross).

Insured option.

Native American (Indian) lands.

Water rights.

Sheriff's Sale in last ten years (other than mortgage foreclosure).

Assignment or partial assignment or mortgage of a lease, easement, or other interest (if so, describe consents/approvals to be obtained): _____

Reliance upon an indemnity; if so, describe purpose and provide a copy. _____

Insuring around a recorded lien or encumbrance (e.g., by omitting, deleting, or providing affirmative insurance).

Survey concerns (e.g., does the survey show any significant conflict or encroachment?) _____

Current owner out of possession of the property.

10. Other unusual risks, issues and/or affirmative coverages, if any: _____

11. If this transaction involves co-insurance, list the co-insurers and their liability amounts/percentages:

12. This policy will be issued by:

- An issuing agent authorized in the state, in compliance with state law.
- Direct issue/home office issue, in compliance with state law.

From our examination of the title and the foregoing, we are of the opinion that the requested policy complies with Company guidelines and can be safely issued. The requested coverages and endorsements are allowed to be issued in the state, and the rates to be charged will comply with state requirements.

Signature: _____
Title Examiner/Chief Title Officer/Closer

Printed Name: _____ Title: _____

IF THERE ARE ADDITIONAL MATERIAL FACTS OR SUBSTANTIVE CHANGES OF CIRCUMSTANCES, OR IF ADDITIONAL COVERAGES ARE REQUESTED, YOU MUST OBTAIN WRITTEN APPROVAL. A COPY OF THE COMMITMENT OR TITLE REPORT MUST BE ATTACHED.

<input type="checkbox"/> Approved <input type="checkbox"/> Approved with the following conditions: _____

First National Underwriter Approval _____
Date _____