

VIRGINIA

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Virginia
Effective August 1, 2021



TABLE OF CONTENTS

GENERAL RULES.....	4
A. APPLICABILITY	4
B. COMPUTATION OF RATES	4
C. AMOUNT OF INSURANCE.....	4
D. FAIR VALUE	4
E. INCREASED LIABILITY	4
F. ROUNDING PREMIUMS	4
G. INTENTIONALLY DELETED.....	4
H. INTENTIONALLY DELETED.....	4
I. MULTIPLE POLICIES OR OWNERSHIPS INSURED SIMULTANEOUSLY.....	4
J. INTENTIONALLY DELETED.....	4
K. PARCEL DEFINITIONS	5
L. ENHANCED COVERAGE.....	5
M. COMMITMENT FOR TITLE INSURANCE.....	5
N. FORMS AND DEFINITIONS	5
 CHAPTER 1 - RATES FOR ‘STANDARD’ OR ‘BSAIC’ LOAN POLICIES.....	 7
1.1 Loan Policies.....	7
1.2 Refinance Rates.....	7
1.3 Expanded (“Enhanced”) Loan Policies	7
1.4 Simultaneous Issuance of Loan Policies	7
 CHAPTER 2 - RATES FOR ‘STANDARD’ OR ‘BASIC’ OWNER’S OR LEASEHOLD POLICIES	 8
2.1 Owners Policies	8
2.2 Reissue Rates for Owner’s or Leasehold Policies	8
2.3 Rates For Alta Homeowners Policy of Title Insurance (‘Enhanced Owners Policy’).....	9
2.4 Simultaneous Issuance of Owner’s and Leasehold Policies	9
 CHAPTER 3 – CENTRALIZED REFINANCE RATES	 10

CHAPTER 4 - SPECIALTY LENDER POLICIES 11
4.1 Master Home Equity and HE2 – Home Equity 2nd Generation Title Insurance Policies 11
4.2 Residential Limited Coverage Mortgage Modification Policy..... 11
4.3 Mortgage Protection Guarantee 11
4.4 ALTA Residential Limited Coverage Junior Loan and Short Form Residential Limited Coverage Junior Loan Policy..... 11

CHAPTER 5 - ADDITIONAL RISK RATES..... 12

CHAPTER 6 - MISCELLANEOUS 13

CHAPTER 7 - CLOSING PROTECTION LETTER..... 14

CHAPTER 8 - ENDORSEMENTS..... 15

GENERAL RULES

A. APPLICABILITY

: The rates and charges associated with the issuance of policies of title insurance are specifically for land located in the Commonwealth of Virginia and for the use of policy issuing agents of First National Title Insurance Company, hereinafter also referred to as "First National." Policy issuing agents for First National may issue preliminary reports, commitments, binders, policies, endorsements, guarantees, and collect the applicable premium on behalf of First National.

First National reserves the right to decline to issue any title insurance policy, which in its sole and absolute discretion, determines to present an unacceptable risk.

B. COMPUTATION OF RATES

When premium rates are calculated, the liability amount is always rounded up to the next higher, even dollar amount expressed in \$1,000 of liability.

C. AMOUNT OF INSURANCE

Premiums are based on the amount of insurance or liability written and the Basic Rate Schedule must be used to calculate the appropriate charge.

D. FAIR VALUE

Fair value of the estate or interest to be insured shall be the sales price. Where no sale is involved, the fair value may be determined from all available information, including but not limited to, the aggregate of all recorded voluntary monetary liens, appraisals, assessed values, etc. In most transactions, the fair value will not be less than the sum of all recorded voluntary monetary encumbrances to which the land is a part. Any amount of insurance above of the fair value must be approved by First National.

E. INCREASED LIABILITY

The amount of insurance provided for in an existing policy of title insurance issued by First National may be increased as provided for in various sections of this Manual. Insurance exceeding the original amount of an existing policy is charged on an increased liability basis. The charge for an increased liability is the difference between the scheduled charge for the amount of insurance in the new policy and the scheduled charge based on the amount of insurance in the existing policy, calculated using the applicable rate for the type and amount of coverage beginning in the appropriate rate bracket..

F. ROUNDING PREMIUMS

When percentages are used to calculate premium, the amount must be rounded up to the next whole dollar. (e.g. \$105.51 is rounded to \$106.00. and \$105.39 is rounded up to \$106.00)

G. INTENTIONALLY DELETED

H. INTENTIONALLY DELETED

I. MULTIPLE POLICIES OR OWNERSHIPS INSURED SIMULTANEOUSLY

Whenever two or more policies are issued simultaneously out of the same ownership, the applicable rates shall be charged based upon the aggregate amount of risk assumed and other charges which may be required.

This calculation does not apply to policies issued under the provisions of reissues of initial loan policies, and builders, subdividers and developer's rates.

J. INTENTIONALLY DELETED

K. PARCEL DEFINITIONS

- (a) Property in the same tract, subdivision or section, title to which is vested in one owner, is considered being one parcel and the charge is the schedule rate applicable.
- (b) Property in the same or different tract, subdivision or section, title to which is vested in separate owners, is considered to be separate parcels and the schedule rate is charged on each separate ownership.
- (c) Property in different tracts, subdivisions or sections, title to which is vested in one owner, is considered to be separate parcels and in addition to the schedule charge for the policy, a minimum charge of \$50.00 is made for each such separate parcel. This \$50.00 minimum charge does not apply if separate parcels in different tracts, subdivision, or sections abut to form one parcel.

L. ENHANCED COVERAGE

'Enhanced Coverage' (also referred to as 'Expanded Coverage') refers to the title insurance coverage provided in the ALTA Homeowners Policy of Title Insurance or the ALTA Expanded Coverage Residential Loan Policy.

M. COMMITMENT FOR TITLE INSURANCE

Any fee charged for the preparation of a commitment for title insurance shall be considered a work charge of the issuing agent or office and is not a title insurance rate or premium.

N. FORMS AND DEFINITIONS

American Land Title Association Forms
FNTI Form No. CPL-S-VA ALTA Closing Protection Letter - Single Transaction - Adopted 12/1/2015 Revised 12/1/2018 (with VA Modifications)
FNTI Form No. VACom16 ALTA Commitment Adopted 8/1/2016 Technical Correction 4/2/2018 (with VA Modifications)
FNTI Form No. VASFCOM17 ALTA Short Form Commitment Adopted 12/1/2017 Technical Correction 4/2/2018 (with VA Modifications)
FNTI Form No. VA1000 ALTA Owner's Policy 6/17/2006 (with VA Modifications)
FNTI Form No. VA1001 ALTA Homeowner's Policy of Title Insurance 12/2/2013 (with VA Modifications)
FNTI Form No. VA1776 ALTA US Policy 12/3/2012 (with VA Modifications)
FNTI Form No. VA2000 ALTA Loan Policy 6/17/2006 (with VA Modifications)
FNTI Form No. VA2007 ALTA Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015 (with VA Modifications)
FNTI Form No. VA2008 ALTA Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015 (with VA Modifications)
FNTI Form No. VA2002 ALTA Short Form Residential Loan Policy Revised 12/3/2012 (with VA Modifications)
FNTI Form No. VA2009 ALTA Short Form Residential Loan Policy-Current Violations 4/2/2015 (with VA Modifications)
FNTI Form No. VA2010 ALTA Short Form Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015 (with VA Modifications)
FNTI Form No. VA2011 ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015 (with VA Modifications)
FNTI Form No. VA2005 ALTA Residential Limited Coverage Junior Loan Policy 10/18/2012 (with VA Modifications)
FNTI Form No. VA2006 ALTA Short Form Residential Limited Coverage Junior Loan Policy 4/2/2013 (with VA Modifications)
FNTI Form No. VA2012 ALTA Residential Limited Coverage Mortgage Modification Policy 12/01/2014 TC 8/1/2016 (with VA Modifications)

- ALTA: American Land Title Association
- Company or FNTI: First National Title Insurance Company
- Basic Rate: The rates contained in the Basic Rate Schedules attached to the manual.
- Increased Liability: See General Information, paragraph E.
- Leasehold Owner's: An ALTA Owner's Policy issued with ALTA Endorsement 13-06 to insure a leasehold estate in the land.
- Leasehold Loan: ALTA Loan Policy issued with ALTA Endorsement 13.1-06 to insure a leasehold estate in the land.
- Standard Coverage Exceptions: Those certain Regional Exceptions from coverage contained in Schedule B of the ALTA Owner's or ALTA Loan Policy when standard coverage is issued
- Extended Coverage Exceptions: Those certain Regional Exceptions from coverage contained in Schedule B of the ALTA Owner's or ALTA Loan Policy are completely or partially omitted
- ALTA Expanded Coverage Residential Loan Policy - Assessments Priority 4-2-2015
- ALTA Expanded Coverage Residential Loan Policy - Current Assessments 4-2-2015
- ALTA Short Form Residential Loan Policy - Current Violations 4-2-2015
- ALTA Short Form Expanded Coverage Residential Loan Policy - Assessments Priority 4-2-2015
- ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments 4-2-2015

CHAPTER 1 - RATES FOR 'STANDARD' OR 'BSAIC' LOAN POLICIES

A loan policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 25% in excess of the principal debt, at the request of the lender, to cover interest and foreclosure costs or negative amortization.

1.1 Loan Policies

The premium for a loan policy for insuring a mortgage or deed of trust, unless refinance rates apply as set forth in Section 1.2 shall be calculated as follows:

Liability	Rate
Up to and including \$83,000	\$250.00
\$83,001 to \$250,000	Add \$3.00 per thousand
\$250,001 to \$500,000	Add \$2.80 per thousand
\$500,001 to \$1,000,000	Add \$2.40 per thousand
\$1,000,001 to \$5,000,000	Add \$1.90 per thousand
\$5,000,001 to \$15,000,000	Add \$1.25 per thousand
\$15,000,001 and up	Call for Quote

1.2 Refinance Rates

A refinance loan transaction is a transaction in which the loan proceeds are used to pay off existing debt secured by the property. For refinance loan transactions, the loan policy premium shall be calculated as follows in the table below, up to the amount of loan proceeds used to pay off existing loans. For amounts in excess of the amount needed to pay off existing loans, the premium shall be calculated using the table in 1.1, above.

Liability	Rate
Up to and including \$119,000	\$250.00
\$119,001 to \$250,000	Add \$2.10 per thousand
\$250,001 to \$500,000	Add \$1.96 per thousand
\$500,001 to \$1,000,000	Add \$1.68 per thousand
\$1,000,001 to \$5,000,000	Add \$1.33 per thousand
\$5,000,001 to \$15,000,000	Add \$1.05 per thousand
\$15,000,001 and up	Call for Quote

1.3 Expanded ("Enhanced") Loan Policies

For the issuance of Expanded ("Enhanced") loan policies, the charge shall be 120% of the 'Standard' or 'Basic' loan rates.

1.4 Simultaneous Issuance of Loan Policies

When Owner's and Loan Policies covering identical land are issued simultaneously, the combined rate for the simultaneously issued policies shall be the applicable Owners Rate plus \$250 for each Standard Loan Policy issued, and \$275 for each Expanded Coverage Residential Loan Policy issued. If the policy liability of the Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) exceeds the liability amount of the Owner's Policy, the premium for the excess shall be calculated in accord with Section 1.1, Title Insurance Rates for Loan Policies, in the applicable bracket or brackets.

CHAPTER 2 - RATES FOR 'STANDARD' OR 'BASIC' OWNER'S OR LEASEHOLD POLICIES

2.1 Owners Policies

The issuance of fee simple owner's polic(ies) cannot be issued for less than the sale price of the property or, if there is not a sales transaction, for less than the full value of the premises.

The issuance of polic(ies) insuring the lessee's interest in a leasehold estate will not be issued with its liability amount less than the fair market value of the insured's interest in the premises as determined by an appraisal, or as otherwise agreed with the Company.

The rates for 'Basic' or 'Standard' Owner's or Leasehold polic(ies) shall be calculated using the table immediately here below, as follows:

Liability	Rate
Up to and including \$62,000	Add \$250.00
Over \$62,000 to \$250,000	Add \$4.00 per thousand
Over \$250,000 to \$500,000	Add \$3.90 per thousand
Over \$500,000 to \$1,000,000	Add \$3.58 per thousand
Over \$1,000,000 to \$5,000,000	Add \$2.36 per thousand
Over \$5,000,000 to \$15,000,000	Add \$1.75 per thousand
Over \$15,000,000—call for quote	

2.2 Reissue Rates for Owner's or Leasehold Policies

Owner's or Leasehold Policies may qualify for Reissue Rates if the current seller(s), owner(s) or lessor(s) can provide a copy of an owner's or leasehold policy on the identical property issued by any underwriter. If unable to provide a copy of the policy, FNTI will accept proof that an owner's policy had been purchased (i.e., Closing Statement, Settlement Statement, Closing Disclosure, HUD-1, etc.).

The reissue rates apply up to the face amount of the owner's policy of the seller/owner or lessor. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at Rates for 'Standard' or 'Basic' or Leasehold Policies beginning in the applicable bracket as set forth in Section 2.1 above.

Reissue Rates for owner's and leasehold insurance shall be calculated as follows:

Liability	Rate
Up to and including \$89,000.00	\$250.00
Over \$90,000 to \$250,000	Add \$2.80 per thousand
Over \$250,000 to \$500,000	Add \$2.75 per thousand
Over \$500,000 to \$1,000,000	Add \$2.55 per thousand
Over \$1,000,000 to \$5,000,000	Add \$1.65 per thousand
Over \$5,000,000 to \$15,000,000	Add \$1.23 per thousand
Over \$15,000,000—call for quote	

2.3 Rates For Alta Homeowners Policy of Title Insurance ('Enhanced Owners Policy')

For the issuance of Expanded ("Enhanced") loan policies, the charge shall be 120% of the 'Standard' or 'Basic' loan rates.

2.4 Simultaneous Issuance of Owner's and Leasehold Policies

When owner's and leasehold policies covering identical land are issued simultaneously, the premium for the owner's policy shall be calculated using the applicable owner's policy rates under sections 2.1 or 2.2 as applicable. The premium for the leasehold policy will be \$250.00 for an amount of insurance that does not exceed the liability of the owner's policy. The premium on the amount of the leasehold policy exceeding the owner's policy is computed at the title insurance rates for owner's policy in the applicable bracket or brackets

CHAPTER 3 – CENTRALIZED REFINANCE RATES

- 3.1.** The Charge set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes all applicable endorsements to a Residential Refinance Loan transaction.

The Centralized Loan Charge is applicable on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use the Centralized Loan Charge:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;
3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Charge under this section is:

Liability	Rate
Up to and including \$250,000	\$360
\$250,001 to \$500,000	\$540
\$500,001 to \$750,000	\$660
\$750,001 to \$1,000,000	\$800
\$1,000,001 to \$1,250,000	\$925
\$1,250,001 to \$1,500,000	\$1,000
\$1,500,001 to \$2,000,000	\$1,075
\$2,000,001 to \$3,000,000	\$1,300

CHAPTER 4 - SPECIALTY LENDER POLICIES

4.1 Master Home Equity and HE2 – Home Equity 2nd Generation Title Insurance Policies

Both the Master Home Equity policy and the Home Equity 2nd Generation Title Insurance policy are master policies with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for either type of policy shall be:

- \$45.00 per transaction for residential home equity loans up to \$250,000
- \$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.
- \$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.
- \$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Agent that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

4.2 Residential Limited Coverage Mortgage Modification Policy

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. The charge is \$125.00. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

4.3 Mortgage Protection Guarantee

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. The charge is \$125.00. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

4.4 ALTA Residential Limited Coverage Junior Loan and Short Form Residential Limited Coverage Junior Loan Policy

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with the policy at no charge.

The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy.

CHAPTER 5 - ADDITIONAL RISK RATES

The Company reserves the right to charge additional risk rates (also sometimes referred to as 'extra-hazardous risk rates') that are commensurate with such unique risks as may be presented to state, regional or corporate Underwriting Departments that are applicable to each unique factual situation.

CHAPTER 6 - MISCELLANEOUS

The Company may decline to insure any title. It may, at any time, in its sole discretion, refuse or cancel any application upon cancellation or adjustment of its charges and upon notification to the applicant.

CHAPTER 7 - CLOSING PROTECTION LETTER

The Charge for a closing protection letter is \$25 for each closing protection letter issued, whether to a lender, seller and/or buyer/borrower. The fee is remitted in its entirety to First National Title Insurance Company.

CHAPTER 8 - ENDORSEMENTS

- 8.1. Endorsements modify a policy of title insurance by addition, deletion or clarification of terms, coverages, provisions, etc. All underwriting requirements must be satisfied prior to their issuance. Please consult First National Underwriting Counsel with any questions, clarifications or list(s) of requirements for an endorsement's issuance.

Endorsements shall be issued without any additional charge, with the exception of the following:

- 8.1.1. Zoning Endorsements (ALTA 3 series) at .25/1000 on proposed liability of each policy to which is attached
- 8.1.2. Manufactured Housing Unit Endorsement (ALTA 7 series) at .25/1000 on proposed liability of each policy to which is attached

Endorsements that cover special or unusual risks shall be deemed 'extra-hazardous,' and an additional charge for issuance may be required, the charge commensurate with its assessed risk as determined by and at the discretion of First National Insurance Company.

Endorsement No.	Description
ALTA 1-06	Street Assessments-Loan Policy
ALTA 3-06 ¹	Zoning – Unimproved Land-Owner's or Loan Policy
ALTA 3.1-06 ¹	Zoning – Completed Structure-Owner's or Loan Policy
ALTA 3.2-06 ¹	Zoning – Land Under Development- Owner's or Loan Policy
ALTA 3.3-06 ¹	Zoning – Completed Structure, Non- conforming use-Owner's or Loan Policy
ALTA 3.4-06 ¹	Zoning –No Zoning Classification- Owner's or Loan Policy
ALTA 4-06	Condominium-Assessments Priority 12-1-2016
ALTA 4.1-06	Condominium-Owner's or Loan Policy
ALTA 5.1-06	Planned Unit Development-Owner's or Loan Policy
ALTA 6-06	Variable Rate Mortgage-Loan Policy
ALTA 6.2-06	Variable Rate Mortgage – Negative Amortization-Loan Policy
ALTA 7-06	Manufactured Housing Unit-Owner's or Loan Policy
ALTA 7.1-06	Manufactured Housing Unit – Conversion-Loan Policy
ALTA 7.2-06	Manufactured Housing Unit – Conversion-Owner's Policy
ALTA 8.1-06	Environmental Protection Lien- Loan Policy
ALTA 8.2-06	Commercial Environmental Protection Lien-Owner's or Loan Policy
ALTA 9-06	Covenants, Conditions & Restrictions- Loan Policy
ALTA 9.1-06	Covenants, Conditions & Restrictions Unimproved Land-Owner's Policy
ALTA 9.2-06	Covenants, Conditions & Restrictions Improved Land-Owner's Policy
ALTA 9.3-06	Covenants, Conditions & Restrictions-Loan Policy
ALTA 9.6-06	Private Rights-Loan Policy
ALTA 9.6.1-06	Private Rights-Current Assessments- Loan Policy
ALTA 9.7-06	Restrictions, Encroachments, Minerals - Land Under Development-Loan Policy

ALTA 9.8-06	Covenants, Conditions & Restrictions - Land Under Development-Owner's Policy
ALTA 9.9-06	Private Rights-Owner's Policy
ALTA 9.10-06	Restrictions, Encroachments, Minerals - Current Violations-Loan Policy
ALTA 10-06	Assignment-Loan Policy
ALTA 10.1-06	Assignment and Date Down-Loan Policy
ALTA 11-06	Mortgage Modification- Loan Policy
ALTA 11.1-06	Mortgage Modification with Subordination-Loan Policy
ALTA 11.2-06	Mortgage Modification with Additional Amount of Insurance- Loan Policy
ALTA 12-06	Aggregation-Loan Policy
ALTA 12.1-06	Aggregation – State Limits-Loan Policy
ALTA 13-06	Leasehold-Owner's Policy
ALTA 13.1-06	Leasehold-Loan Policy
ALTA 14-06	Future Advance – Priority-Loan Policy
ALTA 14.1-06	Future Advance – Knowledge-Loan Policy
ALTA 14.2-06 *	Future Advance – Letter of Credit-Loan Policy
ALTA 14.3-06	Future Advance - Reverse Mortgage- Loan Policy
ALTA 15-06 1*	Non-Imputation – Full Equity Transfer- Owner's Policy
ALTA 15.1-06 1*	Non-Imputation – Additional Insured- Owner's Policy
ALTA 15.2-06 1*	Non-Imputation – Partial Equity Transfer-Owner's Policy
ALTA 16-06 *	Mezzanine Financing-Owner's Policy
ALTA 17-06	Access and Entry-Owner's or Loan Policy
ALTA 17.1-06	Indirect Access and Entry-Owner's or Loan Policy
ALTA 17.2-06	Utility Access-Owner's or Loan Policy
ALTA 18-06	Single Tax Parcel-Owner's or Loan Policy
ALTA 18.1-06	Multiple Tax Parcel-Owner's or Loan Policy
ALTA 18.2-06	Multiple Tax Parcel-Owner's or Loan Policy
ALTA 18.3-06	Single Tax Parcel and ID-Owner's or Loan Policy
ALTA 19-06	Contiguity – Multiple Parcels-Owner's or Loan Policy
ALTA 19.1-06	Contiguity – Single Parcels-Owner's or Loan Policy
ALTA 19.2-06	Contiguity – Specified Parcels-Owner's or Loan Policy
ALTA 20-06 1*	First Loss – Multiple Parcel Transaction- Loan Policy
ALTA 22-06	Location-Owner's or Loan Policy
ALTA 22.1-06	Location and Map-Owner's or Loan Policy
ALTA 23-06 *	Coinsurance – Single Policy-Owner's and Loan Policy
ALTA 23.1-06 *	Co-Insurance-Owner's or Loan Policy
ALTA 24-06	Doing Business-Loan Policy
ALTA 25-06	Same as Survey-Owner's or Loan Policy
ALTA 25.1-06	Same as Portion of Survey-Loan Policy
ALTA 26-06	Subdivision--Owner's or Loan Policy

ALTA 27-06 ¹	Usury-Loan Policy *(requires approval on non-commercial property only)
ALTA 28-06	Easement – Damage or Enforced Removal-Owner’s and Loan Policy
ALTA 28.1-06	Encroachments – Boundaries and Easements-Owner’s or Loan Policy
ALTA 28.2-06	Encroachments – Boundaries and Easements – Described Improvements-Owner’s or Loan Policy
ALTA 28.3-06	Encroachments-Boundaries and Easements-Described Improvements and Land Under Development-Owner’s or Loan Policy
ALTA 29-06 ^{1*}	Interest Rate Swap – Direct Obligation- Loan Policy
ALTA 29.1-06 ^{1*}	Interest Rate Swap – Additional Interest- Loan Policy
ALTA 29.2-06 ^{1*}	Interest Rate Swap – Direct Obligation – Defined Amount\–Loan Policy
ALTA 29.3-06 ^{1*}	Interest Rate Swap – Additional Interest – Defined Amount-Loan Policy
ALTA 30-06 *	Shared Appreciation Mortgage-Loan Policy
ALTA 30.1-06 *	Commercial Participation Interest-Loan Policy
ALTA 31-06*	Severable Improvements-Loan Policy
ALTA 32-06 *	Construction Loan – Pending Disbursement-Loan Policy
ALTA 32.1-06*	Construction Loan – Loss of Priority – Direct Payment- Loan Policy
ALTA 32.2-06 *	Construction Loan – Loss of Priority – Insured’s Direct Payment- Loan Policy
ALTA 33-06	Disbursement Endorsement-Loan Policy
ALTA 34-06	Identified Risk Coverage-Owner’s or Loan Policy
ALTA 35-06*	Minerals and Other Subsurface Substances – Buildings-Owner’s or Loan Policy
ALTA 35.1-06*	Minerals and Other Subsurface Substances – Improvements-Owner’s or Loan Policy
ALTA 35.2-06*	Minerals and Other Subsurface Substances – Described Improvements- Loan Policy
ALTA 35.3-06*	Minerals and Other Subsurface Substances – Land Under Development- Loan Policy
ALTA 36-06*	Energy Project – Leasehold/Easement- Owner’s Policy
ALTA 36.1-06*	Energy Project – Leasehold/Easement- Loan Policy
ALTA 36.2-06*	Energy Project – Leasehold-Owner’s Policy
ALTA 36.3-06*	Energy Project – Leasehold-Loan Policy
ALTA 36.4-06*	Energy Project – Covenants, Conditions & Restrictions – Land Under Development-Owner’s Policy
ALTA 36.5-06*	Energy Project – Covenants, Conditions & Restrictions – Land Under Development- Loan Policy
ALTA 36.6-06*	Energy Project – Encroachments-Loan Policy
ALTA 36.7-06*	Energy Project – Fee Estate-Owner’s Policy
ALTA 36.8-06*	Energy Project – Fee Estate-Loan Policy
ALTA 37-06	Assignment of Rents and Leases-Loan Policy
ALTA 38-06	Mortgage Tax-Loan Policy
ALTA 39-06	Policy Authorization-Owner’s or Loan Policy
ALTA 40-06	Tax Credit-Owner’s Policy

ALTA 40.1-06	Tax Credit – Defined Amount-Owner’s Policy
ALTA 41-06	Water – Buildings-Loan Policy
ALTA 41.1-06	Water – Improvements-Owner’s or Loan Policy
ALTA 41.2-06	Water – Described Improvements- Owner’s or Loan Policy
ALTA 41.3-06	Water – Land Under Improvement- Owner’s or Loan Policy
ALTA 42-06	Commercial Lender Group-Loan Policy
ALTA 43-06*	Anti-Taint-Loan Policy
ALTA 44-06	Insured Mortgage Recording-Loan Policy
ALTA 45-06*	Pari Passu Mortgage-Loan Policy
ALTA 46-06*	Option-Owner’s
ALTA Form 47.1-06	Operative Law - Loan Policy 4-2-2021
ALTA Form 47.2-06	Operative Law - Homeowner's Policy 4-2-2021
ALTA Form 47.3-06	Operative Law - Expanded Coverage Residential Loan Policy 4-2-2021
ALTA Form 47-06	Operative Law - Owner's Policy 4-2-2021
ALTA Form JR1	JR1 Endorsement 8-1-2012
ALTA Form JR2	JR 2 Future Advance 8-1-2012
ALTA Limited Pre-Foreclosure Date-Down	Limited Pre-Foreclosure Date-Down 12-3-2012
FNTI Form No. 206	Deletion of Arbitration 8-18-2017
FNTI Form No. 207	Multi-Purpose Endorsement 4-6-2020