

Texas Endorsement Quick Reference Guide

End. #	Name	P-Rule	R-Rule	Rate	Policy Type	Links	When Needed	Protects:
T-3	Area & Boundary	P-2	R-16	5% of Basic Premium-Res/ 15% of Basic Premium-Non Res (min=\$20.00/ No Charge on LTP)	T-1, T-1R, T-2 & T-2R		Optional coverage for Owners	Deletes language out of survey exception so that the owner has coverage from any discrepancies, conflicts, encroachments or protrusions, or overlapping of improvements
T-3	Assignment of Lien	P-9b1 P-9b2	R-11a	Minimum Basic Premium	T-2 & T-2R			
T-3	Completion of Improvements	P-8a P-8b	N/A	No Charge	T-1, T-1R, T-2 & T-2R			
T-3	Correction	N/A	N/A	No Charge	T-1, T-1R, T-2 & T-2R & Binder			
T-3	Down Date	P-9a3 P-9b4	R-15 R-11	\$50.00	T-1, T-1R, T-2 & T-2R & Binder		When funding construction draws	"Updates" the Loan Policy. Will show new items filed of record that affect the property, including liens filed by contractors.
T-3	Interim Binder Extension	P-16	R-13a	\$25 for each 6 month extension	Binder			
T-3	Interim Construction Advances	P-9b4	R-11c	\$50.00	T-1, T-2 & Binder			
T-4	Leasehold (Owners)	P-9a1	N/A	No Charge	T-1	http://www.tdi.texas.gov/title/titcm4b.html#P-9		
T-4R	Leasehold (Owners)	P-9a1	N/A	No Charge	T-1R			
T-5	Leasehold (Loan)	P-9.b5	N/A	No Charge	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4b.html#P-9		
T-13	Binder/Interim Construction	P-1cc P-16	R-13a	Minimum Basic Premium	Binder			
T-14	First Loss	P-9.b11	R-11i	\$25.00	T-2	http://www.tdi.texas.gov/title/titcm4b.html#P-9	Can be issued with the T-2 Loan Policy on nonresidential property. Other property than that described in the Loan Policy must secure payment of the loan.	Relates to the payment of loss by the insurance company in the event a claim exceeds 10% of the policy amount. The insurance company may not require the lender to accelerate the indebtedness or pursue its remedies against the other collateral securing the loan.
T-16	Aggregation Loan Policy	P-9.b13	R-11k	\$25.00	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4b.html#P-9	Can be issued when an underwriter is simultaneously issuing multiple Loan Policies on separate deeds of trust securing the same loan.	Relates to the payment of loss and aggregates the insurance amount of each policy into one liability amount.
T-17	Planned Unit Development	P-9.b14	R-11l	\$25.00	T-2 & T-2R		Required by most lenders on the Loan Title Policy when the property lies within a Planned Unit Development. 2nd lien T-17 is free.	Gives lender further coverage with regards to restrictive covenants, HOA dues, enforced removal of existing structures and right of first refusal.
T-19	Restrictions, Encroachments & Minerals	P-50a P-50b	R-29a R-29b	5% of Basic Premium-Res/ 10% of Basic Premium-Non Res (min=\$50.00)	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4.html#P-50	Required by most lenders on the Loan Title Policy.	Gives the lender further coverage with regards to survey encroachments, mineral right and/or restrictions set out on Schedule B.
T-19.1	Restrictions, Encroachments & Minerals	P-50c	R-29c R-29d	10% of Basic Premium-w/o Survey Coverage-Res/ 5% of Basic Premium-w/ Survey Coverage added simultaneously- Res/ 15% of Basic Premium-w/o Survey Coverage-Non Res/ 10% of Basic Premium-w/ Survey Coverage-Non Res (min=\$50.00)	T-1 & T-1R	http://www.tdi.texas.gov/title/titcm4.html#P-50	Can be issued only with the T-1 nonresidential Owner Policy. Required by many buyers on commercial transactions.	Gives the property owner coverage for certain restriction violations, encroachments of existing improvements and damage from mineral development.
T-19.2	Minerals & Surface Damage	P-50.1	R-29.1a	\$50.00 on OTP/ No Charge on LTP	T-1, T-1R, T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4.html#P-50.1		
T-19.3	Minerals & Surface Damage	P-50.1	R-29.1b	\$50.00 on OTP/ No Charge on LTP	T-1, T-1R, T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4.html#P-50.1		
T-23	Access Endorsement	P-54	R-30	\$100.00	T-1 & T-2	http://www.tdi.texas.gov/title/titcm4.html#P-54	Can be issued with a Loan Policy and the T-1 Owner Policy on nonresidential improved property.	Gives the lender and/or property owner coverage if the property does not have actual vehicular and pedestrian access to the physically open public street named in the endorsement.
T-24	Non-Imputation	P-55	R-31	5% of Basic Premium (min=\$25.00)	T-1	http://www.tdi.texas.gov/title/titcm4.html#P-55	Can be issued concurrently with a T-1 Owner Policy on nonresidential property. Is issued when a new investor is acquiring an interest in an equity property owner.	Insures that the underwriter of the Owner Policy will not deny liability because of the knowledge or action of an existing investor or partner regarding a title defect, adverse claim encumbrance or lien, provided the new investor or partner acquires its interest without knowledge of the defect and for value.
T-24.1	Non-Imputation Mezzanine Financing	P-55	R-31	5% of Basic Premium (min=\$25.00)	T-1			
T-25	Contiguity	P-56	R-32	\$100 for each policy	T-1 & T-2	http://www.tdi.texas.gov/title/titcm4.html#P-56	Can be issued concurrently with a Loan Policy and the T-1 Owner Policy on nonresidential property. The title policy must cover multiple tracts of land and the title company must be provided with a survey.	Insures that all of the tracts of land described in the policy are contiguous, with no gaps or strips separating them.
T-25.1	Contiguity	P-56	R-32	\$100 for each policy	T-1 & T-2			
T-26	Additional Insured	P-57	R-33	10% of Basic Premium (min=\$25.00)	T-1 & T-1R	http://www.tdi.texas.gov/title/titcm4.html#P-57	Can be attached to a previously issued T-1 or T-1R Owner Policy.	Will add a new owner as an insured under the title policy if the new owner is the trustee and/or beneficiaries of a trust to whom the original insured transfers title after policy date or is a partner, member or stockholder that acquires the interest of the other owners of the insured pursuant to a written agreement in effect as of policy date or is a family partnership or family corporation composed solely of the insured and members of the insured's family.
T-27	Assignment of Rents/Leases	P-60	R-34	No Charge	T-2	http://www.tdi.texas.gov/title/titcm4.html#P-60		When the lien is additionally secured by an Assignment of Rents/Leases
T-28	Condominium	P-9.b15	R-11j	No Charge	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4b.html#P-9		
T-29	Texas Master Indemnity	P-11c	N/A	No Charge	T-1, T-1R, T-2 & T-2R			
T-30	Tax Exception Deletion for Rollback Taxes	P-20	R-19	\$20.00	T-2, T-2R & Binder	http://www.tdi.texas.gov/title/titcm4c.html#P-20	Required by almost all lenders on the Loan Title Policy.	Provides protection against rollback taxes subsequent taxes and assessments for prior years due to change in land usage or ownership.
T-31	Manufactured Housing	P-9b7	R-11e	\$20.00	T-2 & T-2R			Manufactured home is attached to land described in Loan Title Policy.
T-31.1	Supplemental Coverage- Manufactured Housing	P-9a4 P-9b7	R-15 R-11e	\$50.00	T-1, T-1R, T-2 & T-2R			Provides supplemental coverages in addition to insuring manufactured housing unit is located on the land.
T-33	Variable Rate Mortgage	P-9b6	R-11d	\$20.00 (No charge if 125% coverage)	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4b.html#P-9	Required by the mortgage company as an endorsement to the Loan Title Policy whenever the borrower has an Adjustable Rate Note.	
T-33.1	Variable Rate Mortgage (Negative Amortization)	P-9b6	R-11d	\$20.00 (No charge if 125% coverage)	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4b.html#P-9		
T-34	Increased Value	P-9a2	R-15a	Basic Rate computed on new amount less Basic Rate premium paid for OTP and any for T-34 endorsements previously attached thereto (never less than Minimum Policy Basic Rate)	T-1 & T-1R			
T-35	Future Advance/ Revolving Credit	P-9b8	R-11f	\$50.00	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4b.html#P-9	May be issued with a Loan Title Policy insuring a Home Equity Line of Credit Loan	
T-36	Environmental Protection Lien	P-9b9	R-11g	\$25.00	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4b.html#P-9	Required by almost all mortgage companies on the Loan Title Policy on residential properties.	Protects the lender in case there are any existing liens regarding environmental issues.
T-36.1	Commercial Environmental Protection Lien	Pending	Pending	PENDING	T-2			
T-38	Modification, Partial Release	P-9b3	R-11b	\$100 if issued within 1 year of original policy date and \$10 per year thereafter, not to exceed 50% of original MTP basic rate	T-2 & T-2R	http://www.tdi.texas.gov/title/titcm4b.html#P-9	When a loan is modified by execution of a Modification Agreement.	Insures lender that coverage under the existing Loan Policy has not been terminated or reduced due to the execution of a Modification Agreement.
T-39	Balloon Mortgage	P-9b10	R-11h	\$25.00 at time of issue \$50.00 subsequently	T-2 & T-2R		Required by the mortgage company as an endorsement to the Loan Title Policy whenever the borrower has a Balloon note.	
T-42	Equity Loan Mortgage	P-44	R-28a	10% of Basic Premium	T-2 & T-2R			
T-42.1	Equity Loan Mortgage Supplemental Coverage	P-47	R-28b	15% of Basic Premium	T-2 & T-2R			
T-43	Reverse Mortgage	P-45	N/A	No Charge	T-2 & T-2R			

End. #	Name	P-Rule	R-Rule	Rate	Policy Type	Links	When Needed	Protects:
T-48	Co-Insurance	P-6		See procedural rule P-6	T-1 & T-2			
T-54	Severable Improvements Endorsement	P-72	Pending	PENDING	T-1, T-2			
	Express Insurance Encroachments	P-39a	N/A	No Charge (but must amend area and boundary - 15% of Basic Premium)	T-1 & T-2			
	Express Insurance Possible Defects	P-39b	N/A	No Charge	T-1 & T-2			
	Express Insurance Liens	P-39c	N/A	No Charge	T-1 & T-2			
	Insuring Around	P-11	N/A	No Charge	T-1 & T-2			
	Pending Disbursement	P-8	N/A	No Charge	T-1 & T-2			
	Pending Disbursement Removal	P-19	N/A	No Charge	T-1 & T-2			
	Guaranty Fee		N/A	\$0.00 per policy - 01/01/14	T-1, T-1R, T-2 & T-2R			
	GARC Charge	P-30	N/A	\$1.80 per policy - 01/01/14	T-1, T-1R, T-2 & T-2R			
	Prohibition Against Guaranties	P-35	N/A	No Charge	T-1, T-1R, T-2 & T-2R			
	Arbitration Deletion	P-36	N/A	No Charge	T-1 & T-2			
	Lack of Right of Access	P-37	N/A	No Charge	T-1, T-1R, T-2 & T-2R			

THE INFORMATION SHOWN ABOVE IS A SHORT SYNOPSIS OF THE ENDORSEMENTS AND THEIR COVERAGES AND IS NOT INTENDED TO BE NOR IS IT A COMPREHENSIVE STATEMENT OR EXPLANATION OF THE COVERAGES PROVIDED BY THE ENDORSEMENTS. PLEASE REFER TO THE BASIC MANUAL FOR A COMPLETE LISTING AND FULL EXPLANATION OF ALL ENDORSEMENTS, RATE RULES AND PROCEDURAL RULES.