

## TEXAS ENDORSEMENT QUICK REFERENCE

Endorsement Number	Name	Procedural Rule	Rate Rule	Rate	Policy Type
T-3	Area & Boundary	P-2	R-16	5% of Basic Premium-Residential 15% of Basic Premium Non Res No charge on LTP	T-1, T-1R, T-2 & T-2R
T-3	Assignment of Lien	P-9B1&2	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	T-1, T-1R, T-2 & T-2R & Binder
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	T-1, T-2 & Binder
T-4	Leasehold (Owners)	P-9ba1	N/A	No Charge	T-1
T-4R	Leasehold (Owners)	P-9ba1	N/A	No Charge	T-1R
T-5	Leasehold (Mortgage)	P-9.b5	N/A	No Charge	T-2 & T-2R
T-13	Binder/Interim Construction	P-1cc & P-16	R-13a	Minimum Basic Premium	Binder
T-15	Last Dollar	P-9.b12	R-11i	\$25	T-2
T-16	Aggregation Mortgagee Policy	P-9.b13	R-11k	\$25	T-2 & T-2R
T-17	Planned Unit Development	P-9.b14	R-11l	\$25	T-2 & T-2R
T-19	Restrictions, Encroachments & Minerals	P-50a & b	R-29a & b	5% of Basic Premium-Residential 10% of Basic Premium Non Res	T-2 & T-2R
T-19.1	Restrictions, Encroachments & Minerals (Non Residential ONLY)	P-50c	R-29d	15% of Basic Premium-Without Survey Coverage; 10% of Basic Premium With Survey Coverage Added simultaneously	T-1
T-19.2	Minerals & Surface Endorsement	P-50.1	R-29.1a	\$50	T-1, T-1R, T-2 & T-2R
T-19.3	Minerals & Surface Endorsement	P-50.1	R-29.1b	\$50	T-1 & T-2
T-23	Access Endorsement	P-54	R-30	\$100	T-1 & T-2
T-24	Non-Imputation	P-55	R-31	5% of Basic Premium (min=\$25)	T-1
T-25	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)	T-1 & T-1R
T-27	Assignment of Rents/Leases	P-60	R-34	No Charge	T-2
T-28	Condominium	P-9.b15	R-11m	No Charge	T-2 & T-2R
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	T-2, T-2R & Binder
T-31	Manufactured Housing	P-9b7	R-11e	\$20	T-2 & T-2R
T-31.1	Supplemental Coverage Manufactured Housing	P-9a4 & P-9b7	R-15 & R-11e	\$50	T-1, T-1R, T-2 & T-2R
T-33	Variable Rate Mortgage	P-9b6	R-11d	\$20 (No charge if 125% coverage)	T-2 & T-2R

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T-33.1	Variable Rate Mortgage (Negative Amortization)	P-9b6	R-11d	\$20 (No charge if 125% coverage)	T-2 & T-2R
T-34	Increased Value	P-9a2	R-3c	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	T-2 & T-2R
T-36	Environmental Protection Lien	P-9b9	R-11g	\$25	T-2 & T-2R
T-38	Modification, Partial Release etc.	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 LTP basic rate	T-2 & T-2R
T-39	Balloon Mortgage	P-9b10	R-11h	\$25 at time of issue \$50 subsequently	T-2 & T-2R
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
T-48	Co-Insurance	P-6	R-13	See Rate Rule	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
	Tax Amendment-Not Yet Due & Payable	P-29	R-24		T-2 & T-2R Binder
	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
	GARC Fee	P-30	N/A		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 Access	P-37	N/A	No Charge	T-1, T-1R, T-2, T-2R

NOTE: PLEASE REFER TO THE BASIC MANUAL FOR A COMPLETE LISTING AND FULL EXPLANATION OF ALL ENDORSEMENTS, RATE RULES AND PROCEDURAL RULES.