



Effective Date: 11/1/2024

FNF's Quick Reference Table to Texas Transaction Codes
Rev. 10/23/2024

Capital Title National Commercial Operations

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TABLE 2 - STANDARD TRANSACTION CODES FOR TEXAS OPERATIONS

CODE	DESCRIPTION OF TRANSACTION		RULE REFERENCE	
OWNER'S TITLE POLICY (OTP) (T-1) (T-1R)				
1000	Single Issue		R-1	
1001	Single Owner's Policy for Separate Purchases		R-3b	
1005	Single Issue Pay-as-you-go		R-2c	
1100	Single Issue with Subsequent Improvements or Multiple Owner's Policies surrendered with Single Issue with Subsequent Improvements		R-3a	
1190	Single Issue Following Construction in excess of \$5,000,000		R-20	
7000	Single Issue USA (Forms T-6 or T-9)		R-17	P-66
7050	Single Issue USA (Form T-11)		R-17	P-66
1002	Single Owner's Policy for Separate Purchases Simultaneous with Loan Policy		R-3b	
1200	Simultaneous with Loan Policy		R-5a	
1201	Simultaneous with Loan that Exceeds Owner's		R-5b	
1205	Simultaneous with Pay-As-You-Go Loan Pay		R-5e	
1215	Simultaneous with Pay-As-You-Go Loan - Owner's Exceeds Loan		R-5e	
1230	Simultaneous with Loan with Credit for Previous Owner's Policy or Policies (Owner's Policy issued per P-8a)	*	R-5c and R-5d	
1231	Owner's Policy Simultaneous with Loan with Credit for Previous Owner's Policy or Policies (Owner's Policy issued without P-8a)		R-5d	
1250	Simultaneous with Grantor's		R-21	
1290	Simultaneous with Loan Following Construction in excess of \$5,000,000		R-20	
0040	Subsequent to Interim Construction Loan Binder	50% ICB	R-13b(2)	
1300	Leasehold (Single Issue)		R-1	
1305	Leasehold Pay-As-You-Go (Single Issue)		R-2c	
1350	Leasehold Simultaneous with Owner's Policy		R-22	P-66
1400	Leasehold (Simultaneous Issue)		R-5a	
1405	Leasehold Pay-As-You-Go (Simultaneous Issue)		R-5e	
1500	Leasehold (Simultaneous Issue) Loan exceeds Owner's		R-5b	
1505	Leasehold Pay-As-You-Go (Simultaneous Issue) Loan Exceeds Owner's		R-5e	
LOAN POLICY (LP) (T-2) (T-2R)				
3000	Single Issue		R-1	
3001	Single Issue (Previously issued variable rate mortgagee or loan policy)		R-4	
3005	Single Issue Pay-As-You-Go		R-2a	
3010	Single Issue Construction Loan		R-1	
3011	Single Issue Refinance of Construction Loan		R-18	
3200	Single Issue First Lien Policy - Simultaneous with Subordinate Lien Policy(ies)		R-7	
3210	Simultaneous with Owner's Policy	\$100	R-5a	
3211	Simultaneous with Owner's Policy up to 90 days		R-5f	
3215	Simultaneous with Owner's Policy Pay-As-You-Go		R-5e	
3220	Simultaneous with First Lien Policy	\$5	R-7	
3230	Subsequent to Owner's Policy Excepting to Lien		R-6a	
3240	Subsequent to Loan Policy		R-6b	
3241	Insolvent Insurer's Replacement Policy		R-6c	
3250	Simultaneous with Owner's Policy when Loan Policy exceeds Owner's		R-5b	
3255	Simultaneous with Owner's Policy that exceeds Loan (Pay-As-You-Go)		R-5e	
3280	Simultaneous with Owner's with Credit for Previous Owner's Policy or Policies	\$100	R-5c, R-5d	
3290	Simultaneous with Owner's Following Construction in excess of \$5,000,000	\$100	R-20	
3295	Limited Pre-Foreclosure Policy (T-98)		R-26	P-43a
3297	Limited Coverage Junior Loan Policy (T-44)		R-27a	P-46A, E
3300	Leasehold (Single Issue)		R-1	
3305	Leasehold Pay-As-You-Go (Single Issue)		R-2a	
3320	Leasehold (Simultaneous Issue)		R-5a	
3325	Leasehold Pay-As-You-Go (Simultaneous Issue)		R-5e	
3340	Leasehold (Simultaneous Issue) Loan exceeds Owner's		R-5b	
3345	Leasehold Pay-As-You-Go Simultaneous with Owner's that Exceeds Loan		R-5e	



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LOAN POLICY CONTINUED (LP) (T-2) (T-2R)

0030	Subsequent to Interim Construction Loan Binder	50% ICB	R-13b(1)	
4001	Refinance of Loan within 1 Year	50%	R-8.B.1.	
4002	Refinance of Loan within 2 Years	50%	R-8.B.1.	
4003	Refinance of Loan within 3 Years	50%	R-8.B.1.	
4004	Refinance of Loan within 4 Years	50%	R-8.B.1.	
4005	Refinance of Loan within 5 Years	25%	R-8.B.2.	
4006	Refinance of Loan within 6 Years	25%	R-8.B.2.	
4007	Refinance of Loan within 7 Years	25%	R-8.B.2.	
4008	Refinance of Loan within 8 Years	25%	R-8.B.2.	
6000	Texas Limited Coverage Residential Chain of Title Combined Schedule (T-53)	\$15	R-35	P-71

INTERIM CONSTRUCTION LOAN BINDER TRANSACTIONS

8020	Loan Title Policy Binder on Interim Construction Loan	Min.	(T-13) R-13	
8021	Extension Endorsement	\$25	R-13	

TABLE 3 - STANDARD SPECIAL CHARGE AND CREDIT CODES FOR TEXAS OPERATIONS

0010	Charge for Additional Chains of Title	Min.	R-9	
0020	Foreclosure Credit		R-14	
0050	Credit for Commitment Premium		R-23	P-14.b
0097	Duplicate Replacement	N/C	ALL	
8041	Commitment to Texas Department of Transportation		(T-20) R-23	P-14.b
8042	Commitment Issued to FDIC and OTS	\$345	(T-7) R-25	P-15

TABLE 4 - STANDARD ENDORSEMENT CODES FOR TEXAS OPERATIONS

ENDORSEMENTS

Endorsements which do not affect amount of Liability stated in policy

0890	Access Endorsement	\$100	(T-23) R-30	P-54
0893	Additional Insured Endorsement	10%	(T-26) R-33	P-57
0500	Amendment of Survey Exception for OTP (Not Residential Real Property)	15%	(T-3 or deletion) R-16.B.1.	
0501	Amendment of Survey Exception for OTP (Residential Real Property)	5% min. \$20	(T-3 or deletion) R-16.B.2.	
0502	Amendment of Survey Exception for Loan Policy	N/C	(T-3 or deletion) R-16.A.	
0211	Assignment of Mortgage	MDR 15% 11	(T-3) R-11.A.	P-9b(1) and P-9b(2)
0894	Assignment of Rents and Leases	N/C	(T-27) R-34	P-60
0411	Balloon Mortgage Issued at same time as Policy	\$25	(T-39) R-11h	P-9b(10)
0412	Balloon Mortgage Subsequent to Policy	\$50	(T-39) R-11h	P-9b(10)
0896	Co-Insurance Endorsement	N/C	(T-48)	P-6
0550	Completion of Improvements & Survey	N/C	(T-3) R-16	P-9b(10)
0888	Condominium Endorsement	N/C	(T-28) R-11.I	P-9b(15)
0806	Contiguity Endorsement - Non Residential T-2 or T-1 (4 or more parcels or immediately adjacent parcels)	\$100	(T-25.1) R-32	P-56a, b & d
0892	Contiguity Endorsement - Non Residential T-2 or T-1	\$100	(T-25) R-32	P-56a, b, c
0400	Correction - Other than Policy Amount	N/C	(T-3 Inst. IV)	
0100	Down Date of Interim Construction Binder (Residential Real Property)	\$50	(T-3 Inst. VII) R-11.C.1.	P-9b(4)
0101	Down Date of Interim Construction Binder (Not Residential Real Property)	\$100	(T-3 Inst. VII) R-11.C.2.	P-9b(4)
0836	Energy Project -- Fee Estate Endorsement (OTP)	5%	(T-55.4) R-37.F.	P-72
0837	Energy Project -- Fee Estate Endorsement (LP)	5%	(T-55.5) R-37.G.	P-72
0834	Energy Project -- Leasehold Endorsement (OTP)	5%	(T-55.2) R-37.D.	P-72
0835	Energy Project -- Leasehold Endorsement (LP)	5%	(T-55.3) R-37.E.	P-72
0832	Energy Project -- Leasehold/Easement Endorsement (OTP)	5%	(T-55) R-37.B.	P-72
0833	Energy Project -- Leasehold/Easement Endorsement (LP)	5%	(T-55.1) R-37.C.	P-72
0807	Energy Project -- Minerals and Surface Damage Endorsement	5%	(T-19.4) R-29.2.	P-50.2.
0810	Environmental Protection Lien (EPL) Endorsement	\$25	(T-36) R-11g	P-9b(9)
0875	Equity Loan Mortgage Endorsement	10%	(T-42) R-28A	P-44
0876	Equity Loan Mortgage Supplemental Coverage	15%	(T-42.1) R-28B	P-44, P-47



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ENDORSEMENTS CONTINUED

0881	First Loss Endorsement	\$25	(T-14) R-11i	P-9b(11)
0822	Leasehold Loan Policy Endorsement	N/C	(T-5)	P-9b(5)
0820	Leasehold Owner's Policy Endorsement	N/C	(T-4)	P-9b(5)
0821	Leasehold Residential Owner Endorsement	N/C	(T-4R)	P-9b(1)
0880	Limited Coverage Junior Loan Additional Coverage - May also provide coverage by amendment of T-44	\$25	(T-3) R-27b	P-46.B, E
0879	Limited Coverage Junior Loan Down Date	\$50	(T-45) R-27c	P-46.C, E
0878	Limited Coverage Junior Loan Home Equity Line Of Credit/Variable Rate	\$25	(T-46) R-27d	P-46.D, E
0850	Limited Pre-Foreclosure Policy Down Date End.	\$50	(T-99) R-26	P-43
0883	Loan Policy Aggregation Endorsement	\$25	(T-16) R-11j	P-9b(13)
0150	Manufactured Housing	\$20	(T-31) R-11e	P-9b(7)
0151	Manufactured Housing Unit Loan Policy Suppl Coverage	\$50	(T-31.1) R-11e	P-9b(7)
0152	Manufactured Housing Unit OTP Suppl. Coverage	\$50	(T-31.1) R-15c	P-9a(4)
0802	Minerals & Surface Damage LOAN POLICY 1-4 Family Residential on land which is for one-to-four family residential use of less than 1 acre or office, industrial, retail, mixed use retail/residential or multifamily purposes	\$0	(T-19.2) R-29.1a	P-50.1
0804	Minerals & Surface Damage LOAN POLICY <u>NOT</u> 1-4 Family Residential on land which is not for one-to-four family residential use of less than one acre or office, industrial, retail, mixed use retail/residential or multifamily purposes	\$0	(T-19.3) R-29.1b	P-50.1
0801	Minerals & Surface Damage OTP 1-4 Family Residential on land which is for one-to-four family residential use of less than one acre or office, industrial, retail, mixed use retail/residential or multifamily purposes	\$50	(T-19.2) R-29.1a	P-50.1
0803	Minerals & Surface Damage OTP <u>NOT</u> 1-4 Family Residential on land which is not for one-to-four family residential use of less than one acre or office, industrial, retail, mixed use retail/residential or multifamily purposes	\$50	(T-19.3) R-29.1b	P-50.1
0891	Non-Imputation Endorsement	5% min. \$25	(T-24) R-31	P-55
0805	Non-Imputation Endorsement (Mezzanine Financing)	5% min. \$25	(T-24.1) R-31	P-55
0311	Partial Release, Modification, etc	MDR 1st 11	(T-38) R-11.B.	P-9b(3)
0884	Planned Unit Development Endorsement (PUD)	\$25	(T-17) R-11k	P-9b(14)
0887	Planned Unit Development Endorsement (PUD) issued on two or more policies issued simultaneously on the same land	\$25/N/C for 2nd	(T-17) R-11k	P-9b(14)
0889	Restrictions, Encroachments, Minerals- Owner's Policy on land which is not residential and no amendment of exception to area and boundaries is made	15% min. \$50	(T-19.1) R- 29D(1)	P-50
0897	Restrictions, Encroachments, Minerals- Owner's Policy on land which is residential and no amendment of exception to area and boundaries is made	10% min. \$50	(T-19.1) R- 29C(1)	P-50
0895	Restrictions, Encroachments, Minerals- Owner's Policy on land which is not residential and an amendment of exception to area and boundaries is made	10% min. \$50	(T-19.1) R- 29D(2)	P-50
0898	Restrictions, Encroachments, Minerals- Owner's Policy on land which is residential and an amendment of exception to area and boundaries is made	5% min. \$50 (+R-16)	(T-19.1) R- 29C(2)	P-50
0886	Restrictions, Encroachments, Mineral on Non Residential Real Property	10% min. \$50	(T-19) R-29B	P-50
0885	Restrictions, Encroachments, Minerals on Residential Real Property	5% min. \$50	(T-19) R-29A	P-50
0800	Revolving Credit	\$50	(T-35) R-11f	P-9b(8)
0831	Severable Improvements Endorsement	5%	(T-54) R-37.A.	P-72
0700	Tax Exception Amendment	\$20	(T-30, T-3 deletion) R-19	P-20
0710	Tax Amendment - Not Yet Due and Payable	\$5	R-24	P-20
0877	Texas Reverse Mortgage Endorsement	N/C	(T-43)	P-45
0600	USA Policy Acquisition of Title		(T-12) R-17	



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0140	Variable Rate Mortgage Endorsement	\$20	(T-33) R-11d	P-9b(6)
0141	Variable Rate Mortgage Endorsement for which there is No Charge	N/C	(T-33) R-11d	
0142	Variable Rate Mortgage - Negative Amortization Endorsement	\$20	(T-33.1) R-11d	P-9b(6)
0143	Variable Rate Mortgage - Negative Amortization Endorsement for which there is No Charge	N/C	(T-33) R-11d	
<i>Endorsements which affect amount of Liability stated in policy</i>				
0900	Correction of Policy Amount	N/C	(T-3 Inst. IV)	
0920	Down Date of Construction Loan Policy (Residential Real Property)	\$50	(T-3 Inst. V) R-11.C.1	P-9b(4)
0921	Down Date of Construction Loan Policy (Not Residential Real Property)	\$100	(T-3 Inst. V) R-11.C.2.	P-9b(4)
0940	Down Date of Owner's Policy During Construction (Residential Real Property)	\$50	T-3 Inst. VIII, R-15.b.1.	P-9a(3)
0941	Down Date of Owner's Policy During Construction (Not Residential Real Property)	\$100	T-3 Inst. VIII, R-15.b.2.	P-9a(3)
0960	Owner Policy Increased Value Endorsement	*	(T-34) R-15a	P-9a(2), P-66A(5)

TABLE 5 - STANDARD INSURED CLOSING SERVICE CODES FOR TEXAS OPERATIONS

5000	Lender Insured Closing Service	N/C	(T-50)	
5005	Purchaser/Seller Insured Closing Service	N/C	(T-51)	

NOTE: Percentages are based upon the Basic Premium Rate. See Rate Rule as Minimum charges may apply.

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