

# Endorsement Cheat Sheet

## California



CLTA#	DESCRIPTION	INSURES	CHARGE (% OF BASIC RATE)
100	Restrictions, encroachments, etc.	Lender: ALTA	No charge - issued only at date of policy
100.12	Right of Enforcement under CC&R is ineffective	Lender: ALTA	\$25.00
100.13	Upkeep assessments subordinate	Lender: ALTA	\$25.00
100.18	Right of reentry ineffective and unmarketability of title because of right of entry	Lender: All policies	\$25.00
103.1	Easements, damages from use	Lender: All policies	\$25.00 for SFR (other property: 1-4 Family min. \$100)
103.3	Easement - Removal of improvements	Lender: All policies	\$25.00 for SFR (other property: 1-4 Family min. \$100)
103.5	Surface rights to extract water	Owner: All policies Lender: All policies	\$25.00 for SFR (other property: 1-4 Family min. \$100)
104.1	Assignment of beneficial interest	Assignee: All policies	\$150.00
107.9	Naming an additional insured	All policies	No charge if attached at original issue, \$100 per subsequent issue
110.5	Modification of Trust Deed	Lender: ALTA	35%* (min. \$250)
110.9	Environmental Lien	Lender: All policies	No charge
111.5	Variable Rate	Lender: All policies	No charge
111.8	Negative Amortization	Lender: ALTA	No charge
111.9	FNMA Balloon	Lender	No charge
111.10	Revolving Credit (Optional Advances)	Lender	No charge
115	Condominium Assessment	Owner Lender	\$25.00 \$25.00
115.1	Condominium Endorsements	All policies	No charge if concurrent with issuance of policy.
115.2	P.U.D. Endorsement	All policies	No charge if concurrent with issuance of policy.
116	Designation of improvements, land locations	Lender: ALTA	No charge if concurrent with issuance of policy.
116.2	Modification of 116 to cover condominiums Location and map ALTA Form 22.1	All policies	Subsequent to issuance of policy, 15% on single policies. No charge if concurrent

Rates subject to change.

