

NEW ENDORSEMENTS

ENDORSEMENT	RESI/COMM	PRICE	COMMENTS
ALTA 12-06 Aggregation Endorsement – Loan Policy	Both	\$50	Replaces the TIRSA Cluster Endorsement.
ALTA 12.1-06 Aggregation Endorsement – State Limits – Loan Policy	Both	\$50	Variation of the ALTA 12 Aggregation Endorsement.
ALTA 23-06 Co-Insurance Endorsement	Both	No Charge	Replaces the TIRSA Co-Insurance Endorsement.
ALTA 23.1-06 Co-Insurance – Multiple Policies Endorsement	Both	No Charge	Variation of the ALTA 23-06 Co-Insurance Endorsement.
ALTA 19-06 Contiguity – Multiple Parcels Endorsement	Both	\$50	Replaces the TIRSA Contiguity Endorsement.

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ALTA 19.1-06 Contiguity – Single Parcel Endorsement	Both	\$50	Variation of the ALTA 19-06 Contiguity Endorsement.
ALTA 19.2-06 Contiguity – Specified Parcels Endorsement	Both	\$50	Variation of the ALTA 19-06 Contiguity Endorsement.
ALTA 28-06—Easement—Damage or Enforced Removal Endorsement*	Both	Residential: \$50 Commercial: \$250	Provides certain coverages that were previously contained in the TIRSA 9 Endorsement with respect to encroachments.
ALTA 28.1-06—Encroachments—Boundaries and Easement Endorsement*	Both	Residential: \$50 Commercial: \$250	Variation of the ALTA 28-06 Endorsement. Cannot be issued in a policy containing an ALTA 28.2-06 Endorsement. Should not be issued in a policy containing an ALTA 28.3-06 Endorsement.
ALTA 28.2-06—Encroachments—Boundaries and Easement—Described Improvements Endorsement*	Both	Residential: \$50 Commercial: \$250	Variation of the ALTA 28.1-06 Endorsement. Cannot be issued in a policy containing an ALTA 28.1-06 Endorsement. Should not be issued in a policy containing an ALTA 28.3-06 Endorsement.

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ALTA 28.3-06— Encroachments—Boundaries and Easement—Land Under Development Endorsement*	Commercial	Greater of \$500 or 5% of the Owner's Rate, Loan Rate or Construction Mortgage Rate; Discounted rate for Loan and Construction Mortgage policies: Greater of \$250 or 5% of the Loan Rate or Construction Mortgage Rate**	Variation of the ALTA 28.1-06 Endorsement. Should not be issued in a policy containing an ALTA 28.1-06 Endorsement or an ALTA 28.2-06 Endorsement. **Discounted rate available for said endorsement issued for a Loan Policy or Construction Mortgage Policy provided an Owner's Policy containing an ALTA 28.3-06 Endorsement is simultaneously issued.
ALTA 36-06 Energy Project - Leasehold/Easement - Owner's Endorsement*	Both	\$250	Variation of the ALTA 36.2-06 Endorsement.

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ALTA 36.1-06 Energy Project - Leasehold/Easement - Loan Endorsement*	Both	\$250	Variation of the ALTA 36.3-06 Endorsement.
ALTA 36.2-06 Energy Project - Leasehold - Owner's Endorsement*	Both	\$250	Variation of the ALTA 13-06 Leasehold Owner's Endorsement that is tailored specifically for energy project transactions.
ALTA 36.3-06 Energy Project - Leasehold - Loan Endorsement*	Both	\$250	Variation of the ALTA 13.1-06 Leasehold Loan Endorsement that is tailored specifically for energy project transactions.
ALTA 36.4-06 Energy Project - Covenants, Conditions and Restrictions - Land Under Development—Owner's Endorsement*	Commercial	Greater of \$500 or 5% of the premium	Variation of the ALTA 9.8-06 Endorsement tailored for energy project transactions under development.



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ALTA 36.5-06 Energy Project - Covenants, Conditions and Restrictions - Land Under Development—Loan Endorsement*	Commercial	Greater of \$500 or 5% of the Loan Rate or Construction Mortgage Rate; Discounted rate: \$250 or 5% of the Loan Rate or Construction Mortgage Rate**	Variation of the ALTA 9.3-06 Endorsement tailored for energy project transactions under development. **Discounted rate available for said endorsement provided an Owner's Policy containing the ALTA 36.4-06 Endorsement is simultaneously issued.
ALTA 36.6-06 Energy Project - Encroachments Endorsement*	Both	Greater of \$500 or 5% of the Owner's Rate, Loan Rate or Construction Mortgage Rate; Discounted rate for Loan and Construction Mortgage policies: Greater of \$250 or 5% of the Loan Rate or Construction	Variation of the ALTA 28.2-06 Endorsement tailored for energy project transactions. Available for Owner's Policies, Loan Policies and Construction Mortgage Policies. **Discounted rate is available for said endorsement issued for a Loan Policy or Construction Mortgage Policy provided an Owner's Policy containing the ALTA 36.6-06 Endorsement is simultaneously issued.

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ALTA 36.7-06 Energy Project— Fee Estate—Owner's Endorsement*	Both	\$250	For Loan Policies and Construction Mortgage Policies insuring energy project transactions on a parcel(s) of the Land as to which the Title is fee simple.
ALTA 36.8-06 Energy Project— Fee Estate—Loan Endorsement*	Both	\$250	For Owner's Policies insuring energy project transactions on a parcel(s) of the Land as to which the Title is fee simple.
ALTA 20-06 First Loss – Multiple Parcel Transactions Endorsement*	Both	10% of the Loan Rate or Construction Mortgage Rate	Replaces the TIRSA First Loss Endorsement.
General Endorsement	Both	No Charge	May only be used for those specific purposes set forth in Section 32 of the Rate Manual: (1) amending or correcting a previously issued policy; (2) specific affirmative coverage for certain party walls; and (3) specific affirmative coverage for certain rights of first refusal and options.

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TIRSA Identified Exception & Identified Risk Coverage Endorsement*	Both	Residential: \$150 per Identified Risk; Commercial: \$250 per Identified Risk	Available for Owner's Policies, Loan Policies and Construction Mortgage Policies. Separate endorsement must be issued for each Identified Risk (as defined in the endorsement).
ALTA 13-06 Leasehold Owner's Endorsement	Both	No Charge	Replaces the TIRSA Leasehold Endorsement - Owner's Policy.
ALTA 13.1-06 Leasehold Loan Endorsement	Both	No Charge	Replaces the TIRSA Leasehold Endorsement - Loan Policy.
TIRSA Market Value Endorsement for Owner's Policy Covering Owner-Occupied One to Four Family Dwellings, Including Residential Condominium Units or Cooperative Apartments	Residential	10% of the Owner's Rate	Replaces the TIRSA Market Value Rider.

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TIRSA Mezzanine Financing Assignment of Proceeds Endorsement	Both	\$100	Owner's Policy endorsement whereby an Insured assigns the policy proceeds to a Mezzanine Lender. Insured must sign the endorsement.
ALTA 35-06 Minerals and Other Subsurface Substances—Buildings Endorsement*	Both	Residential: \$50 Commercial: \$250	Provides certain enforced removal coverage with respect to mineral rights that was previously contained in the TIRSA 9 Endorsement.
ALTA 35.1-06 Minerals and Other Subsurface Substances—Improvements Endorsement*	Both	Residential: \$50 Commercial: \$250	Variation of the ALTA 35-06 Endorsement.
ALTA 35.2-06 Minerals and Other Subsurface Substances—Described Improvements Endorsement*	Both	Residential: \$50 Commercial: \$250	Variation of the ALTA 35-06 Endorsement.

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ALTA 35.3-06 Minerals and Other Subsurface Substances—Land Under Development Endorsement*	Commercial	Greater of \$500 or 5% of the Owner's Rate, Loan Rate or Construction Mortgage Rate; Discounted rate for Loan and Construction Mortgage policies: Greater of \$250 or 5% of the Loan Rate or Construction Mortgage Rate**	Variation of the ALTA 35-06 Endorsement. **Discounted rate available for said endorsement issued for a Loan Policy or Construction Mortgage Policy provided an Owner's Policy containing the ALTA 35.3-06 Endorsement is simultaneously issued.
ALTA 46-06 Option Endorsement*	Both	See Section 22	Replaced TIRSA Option Endorsement.
ALTA 9.9-06 Private Rights—Owner's Endorsement*	Both	Residential: \$50 Commercial: \$250	Provides certain coverage with respect to certain options to purchase, rights of first refusal, and rights of prior approval of a future purchaser or occupant.

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ALTA 9.6-06 Private Rights— Loan Endorsement*	Both	Residential: \$50 Commercial: \$250	Provides certain coverage with respect to certain private charges or assessments, options to purchase, rights of first refusal, and rights of prior approval of a future purchaser or occupant.
ALTA 9.6.1-06 Private Rights— Current Assessments- Loan Endorsement*	Both	Residential: \$50 Commercial: \$250	Variation of the ALTA 9.6-06 Endorsement.
ALTA 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy Endorsement*	Commercial	Greater of \$500 or 5% of the Loan Rate or Construction Mortgage Rate; Discounted Rate: Greater of \$250 or 5% of the Loan Rate or Construction Mortgage Rate**	Provides similar coverage previously contained in the TIRSA 9 Endorsement. **Discounted rate available for said endorsement issued for a Loan Policy/Construction Mortgage Loan Policy provided an Owner's Policy containing the ALTA 9.8-06 Endorsement is simultaneously issued.

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ENDORSEMENT	RESI/COMM	PRICE	COMMENTS
ALTA 9.8-06 Covenants, Conditions and Restrictions—Land Under Development- Owner's Endorsement*	Commercial	Greater of \$500 or 5% of the Owner's Rate	New endorsement for Owner's policies.
ALTA 9.1-06 Covenants, Conditions and Restrictions - Unimproved Land- Owner's Endorsement*	Both	Residential: \$50 Commercial: \$250	New endorsement for Owner's policies.
ALTA 9.2-06 Covenants, Conditions and Restrictions—Improved Land- Owner's Endorsement*	Both	Residential: \$50 Commercial: \$250	New endorsement for Owner's policies.
ALTA 9.3-06 Covenants, Conditions and Restrictions— Loan Endorsement*	Both	Residential: \$50 Commercial: \$250	Provides portions of the coverages that were previously available in the TIRSA 9 Endorsement with respect to CCRs.
ALTA 25.1-6 Same as Portion of Survey Endorsement	Both	\$50	Variation of the ALTA 25 Same as Survey Endorsement

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ALTA 25-06 Same as Survey Endorsement	Both	\$50	Replaces the TIRSA Land Same as Survey Endorsement.
ALTA 40-06 Tax Credit - Owner's Policy	Both	\$50	Provides certain coverage to a Tax Credit Investor. Insured and Tax Credit Investor must sign the endorsement.
ALTA 40.1-06 Tax Credit Defined Amount - Owner's Policy	Both	\$50	Provides certain coverage to a Tax Credit Investor in a defined amount. Not to be issued without company approval.
ALTA 18.2-06 Multiple Tax Parcel Endorsement	Both	\$50	Replaces the TIRSA Tax Parcel Endorsement - More Than One Tax Lot.
ALTA 18-06 Single Tax Parcel Endorsement	Both	\$50	Replaces the TIRSA Tax Parcel Endorsement - Single Tax Lot Endorsement.

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ENDORSEMENT	RESI/COMM	PRICE	COMMENTS
ALTA 27-06 Usury Endorsement*	Commercial	\$250	Cannot be issued when the Insured Mortgage is less than \$2,500,000.00.
ALTA 6-06 Variable Rate Mortgage Endorsement	Both	\$50	Replaces the TIRSA Variable Rate Mortgage Endorsement.
ALTA 6.2-06 Variable Rate Mortgage – Negative Amortization Endorsement	Both	\$50	Replaces the TIRSA Variable Rate Mortgage - Negative Amortization Endorsement.
ALTA 48 Tribal Waivers and Consents Endorsement	Both	No Charge	Only to be issued in connection with Owner's, Loan or Construction Mortgage Policies insuring a Native American tribe or tribal entity.

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ENDORSEMENT	RESI/COMM	PRICE	COMMENTS
TIRSA 3-06 Zoning Endorsement*	Commercial	<p>Greater of \$500 or 5% of the Owner's Rate, Loan Rate or Construction Mortgage Rate; Discounted rate for Loan and Construction Mortgage policies: Greater of \$250 or 5% of the Loan Rate or Construction Mortgage Rate**</p>	<p>**Discounted rate is available for said endorsement issued for a Loan Policy and Construction Mortgage Policy provided an Owner's Policy containing the TIRSA 3-06 Endorsement is simultaneously issued.</p>

* Requires Underwriter Approval per the NYSDFS and TIRSA Rate Manual