

2024 TIRSA Endorsement Pricing

Commercial

New Endorsement Rates Approved by NYS Department of Financial Services

Endorsement Index	Owner's	Loan
TIRSA Standard New York Endorsement – Loan Policy	NA	\$0
TIRSA Standard New York Endorsement – Owner's Policy	\$0	NA
TIRSA Access Endorsement	\$50	\$50
TIRSA Additional Interest Endorsement	Contact us for pricing	Contact us for pricing
ALTA 12-06 Aggregation Endorsement – Loan Policy	NA	\$50
ALTA 12.1-06 Aggregation Endorsement – State Limits – Loan Policy	NA	\$50
ALTA 23-06 Co-Insurance Endorsement	\$0	\$0
ALTA 23.1-06 Co-Insurance – Multiple Policies Endorsement	\$0	\$0
TIRSA Condominium Endorsement	\$50	\$50
TIRSA Construction Loan Policy Endorsement	NA	Contact us for pricing
ALTA 19.1-06 Contiguity Single Parcel Endorsement	\$50	\$50
ALTA 19.2-06 Contiguity – Specified Parcels Endorsement	\$50	\$50
ALTA 19-06 Contiguity – Multiple Parcels Endorsement	\$50	\$50
FIRSA Commercial Contract Vendee Endorsement	Contact us for pricing	Contact us for pricing
FIRSA Residential Contract Vendee Fee or Leasehold Endorsement	Contact us for pricing	Contact us for pricing
TIRSA Cooperative Endorsement – Loan Policy	NA	\$0
FIRSA Cooperative Endorsement – Owner's Policy	\$0	NA
ALTA 28.1 Encroachments – Boundaries and Easements Endorsement	\$250	\$250
ALTA 28.2-06 Encroachments – Boundaries and Easements – Described Improvements Endorsement	\$250	\$250
ALTA 28.3-06 Encroachments – Boundaries and Easements – Land Under Development Endorsement	\$500 or 5%	\$250, \$500 or 5%
ALTA 28-06 Easement – Damage or Enforcement Removal Endorsement	\$250	\$250
ALTA 36-06 Energy Project – Leasehold/Easement – Owner's Endorsement	\$250	NA
ALTA 36.1-06 Energy Project – Leasehold/Easement – Loan Endorsement	NA	\$250
ALTA 36.2-06 Energy Project – Leasehold – Owner's Endorsement	\$250	NA
ALTA 36.3-06 Energy Project – Leasehold – Loan Endorsement	NA	\$250
ALTA 36.4-06 Energy Project – Covenants, Conditions and Restrictions– Land Under Development – Owner's Endorsement	\$500 or 5%	NA
ALTA 36.5-06 Energy Project – Covenants, Conditions and Restrictions– Land Under Development – Loan Endorsement	NA	\$250, \$500 or 5%
ALTA 36.6-06 (Energy Project- Encroachments) Endorsement	\$500 or 5%	\$250, \$500 or 5%
TIRSA Environmental Protection Lien Endorsement (For Mortgages Made to the State Of New York or a Public Benefit Corporation Thereof and Federal Government Agencies)	\$50	\$50
ALTA 36.7-06 Energy Project – Fee Estate – Owner's Endorsement	\$250	NA
ALTA 36.8-06 Energy Project – Fee Estate – Loan Endorsement TIRSA Environmental Protection Lien Endorsement	NA	\$250
TIRSA Environmental Protection Lien Endorsement (New York City Only)	\$50	\$50
ALTA 20-06 First Loss – Multiple Parcel Transactions Endorsement	NA	10% of loan rate
TIRSA Identified Exception & Identified Risk Coverage Endorsement	\$250 per risk	\$250 per risk
FIRSA Increase In Amount Of Insurance Endorsement – Owner's Policy	Contact us for pricing	NA
TIRSA Joint and Several Liability Endorsement	Contact us for pricing	Contact us for pricing
ALTA 13-06 Leasehold Owner's Endorsement	\$0	NA
ALTA 13.1-06 Leasehold Loan Endorsement	NA	\$0
TIRSA Manufactured Housing Unit Endorsement	\$50	\$50
TIRSA Mezzanine Financing Endorsement	Contact us for pricing	Contact us for pricing
TIRSA Mezzanine Financing Assignment Of Proceeds Endorsement	NA	\$100
ALTA 35-06 Minerals and Other Subsurface Substances – Buildings Endorsement	\$250	\$250



2024 TIRSA Endorsement Pricing

Commercial

New Endorsement Rates Approved by NYS Department of Financial Services

Endorsement Index	Owner's	Loan
ALTA 35.1-06 Minerals and Other Subsurface Substances – Improvements Endorsement	\$250	\$250
ALTA 35.2-06 Minerals and Other Subsurface Substances – Described Improvements Endorsement	\$250	\$250
ALTA 35.3-06 Minerals and Other Subsurface Substances – Land Under Development Endorsement	\$500 or 5%	\$250, \$500 or 5%
TIRSA Mortgage Tax Endorsement	NA	\$50
TIRSA New York City Development Rights Endorsement	Contact us for pricing	Contact us for pricing
TIRSA Non Imputation Additional Insured – Owner's Policy Only Endorsement	10% of Owners Rate	NA
TRSA Non Imputation Investors/Full Equity Transfer – Owners Policy Only Endorsement	10% of Owners Rate	NA
IRSA Non Imputation Investors/Partial Equity Transfer – Owners Policy Only Endorsement	10% of Owners Rate	NA
ALTA 46-06 Option Endorsement	Contact us for pricing	Contact us for pricing
TIRSA Partial Release of Mortgaged Premises Endorsement	\$150	\$150
TIRSA Planned Unit Development Endorsement	\$50	\$50
TIRSA Residential Revolving Credit Owner Occupied One to Six Family Endorsement	NA	10% of loan rate
FIRSA Commercial Revolving Credit Endorsement For Commercial Credit Line Mortgages Which Secure a Maximum Principal indebtedness Of Less Than \$3,000,000	NA	10% of Loan Rate
IRSA Commercial Revolving Credit Endorsement For Commercial Credit Line Mortgages Which Secure a Maximum Principal ndebtedness Of \$3,000,000 or More	NA	20% of Loan Rate
LTA 9.6-06 Private Rights – Loan Endorsement	\$250	\$250
LTA 9.6.1-06 Private Rights – Current Assessments – Loan Endorsement	\$250	\$250
LTA 9.7- Restrictions, Encroachments, Minerals – Land Under Development - Loan Policy	NA	\$250, \$500 or 5%
LTA 9.9-06 Private Rights – Owner's Endorsement	\$250	\$250
LTA 9.8-06 Covenants, Conditions and Restrictions – Land Under Development – Owners Endorsement	\$500 or 5%	NA
LTA 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner's Endorsement	\$250	\$250
LTA 9.2.06 Covenants, Conditions and Restrictions – Improved Land– Owner's Policy	\$250	\$250
LTA 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	NA	\$50
IRSA Reverse Mortgage Endorsement for Mortgages Made Pursuant to Sections 280 and 280-a of the Real Property Law ndorsement	NA	\$0
LTA 25.1-6 Same As Portion Of Survey Endorsement	\$50	\$50
LTA 25-06 Same As Survey Endorsement	\$50	\$50
IRSA Successor In Ownership Of Indebtedness Insured Mortgage Endorsement – Loan Policy	NA	\$50
IRSA Interest Rate Swap Agreement Additional Interest – Defined Amount Endorsement	NA	Contact us for pricin
LTA 40-06 Tax Credit – Owner's Policy	\$50	NA
LTA 18-06 Single Tax Parcel Endorsement	\$50	\$50
LTA 18.2-06 Multiple Tax Parcel Endorsement	\$50	\$50
LTA 48 Tribal Waivers and Consents Endorsement	\$0	\$0
LTA 27-06 Usury Endorsement	NA	\$250
LTA 6-06 Variable Rate Mortgage Endorsement	\$50	\$50
LTA 6.2-06 Variable Rate Mortgage – Negative Amortization Endorsement	\$50	\$50
IRSA Waiver Of Arbitration Endorsement – Owner's Policy or Loan Policy	\$50	\$50
TIRSA 3-06 Zoning Endorsement	\$500 OR 5%	\$250, \$500 OR 59

RAM ABSTRACT LTD.

The information provided here is intended for general informational purposes only and may be subject to changes in rates, endorsements, credits, discounts, and other considerations. Actual charges may vary based on factors such as the availability of discounts. property location, specific requests for coverage or services, and other transaction-related details.

For more information, please reach out to your RAM Abstract representative.