



RAM ABSTRACT LTD.  
"TITLE INSURANCE HEADQUARTERS"

# 2024 TIRSA Endorsement Pricing

## Residential

*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
TIRSA Commercial Contract Vendee Endorsement	Contact us for pricing	Contact us for pricing
TIRSA Residential Contract Vendee Fee or Leasehold Endorsement	Contact us for pricing	Contact us for pricing
TIRSA Cooperative Endorsement – Loan Policy	NA	\$0
TIRSA Cooperative Endorsement – Owner's Policy	\$0	NA
ALTA 28.1 Encroachments – Boundaries and Easements Endorsement	\$50	\$50
ALTA 28.2-06 Encroachments – Boundaries and Easements – Described Improvements Endorsement	\$50	\$50
ALTA 28-06 Easement – Damage or Enforcement Removal Endorsement	\$50	\$50
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
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	\$150 per risk	\$150 per risk
TIRSA 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 Market Value Policy Rider Endorsement For Owner's Policy Covering Owner-Occupied One to Four Family Dwellings, Including Residential Condominium Units or Cooperative Apartments	10% of Owners Rate	NA
TIRSA Mezzanine Financing Endorsement	Contact us for pricing	Contact us for pricing
ALTA 35-06 Minerals and Other Subsurface Substances – Buildings Endorsement	\$50	\$50
ALTA 35.1-06 Minerals and Other Subsurface Substances – Improvements Endorsement	\$50	\$50
ALTA 35.2-06 Minerals and Other Subsurface Substances – Described Improvements Endorsement	\$50	\$50
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
TIRSA Non Imputation Investors/Full Equity Transfer – Owners Policy Only Endorsement	10% of Owners Rate	NA
TIRSA 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



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TIRSA Residential Revolving Credit Owner Occupied One to Six Family Endorsement	NA	10% of loan rate
TIRSA Residential Mortgage Endorsement – 1 to 4 Family	\$50	\$50
ALTA 9.6-06 Private Rights – Loan Endorsement	\$50	\$50
ALTA 9.6.1-06 Private Rights – Current Assessments – Loan Endorsement	\$50	\$50
ALTA 9.9-06 Private Rights – Owner's Endorsement	\$50	\$50
ALTA 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner's Endorsement	\$50	\$50
ALTA 9.2.06 Covenants, Conditions and Restrictions – Improved Land– Owner's Policy	\$50	\$50
ALTA 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	NA	\$50
TIRSA Reverse Mortgage Endorsement for Mortgages Made Pursuant to Sections 280 and 280-a of the Real Property Law Endorsement	NA	\$0
ALTA 25.1-6 Same As Portion Of Survey Endorsement	\$50	\$50
ALTA 25-06 Same As Survey Endorsement	\$50	\$50
TIRSA Successor In Ownership Of Indebtedness Insured Mortgage Endorsement – Loan Policy	NA	\$50
TIRSA Interest Rate Swap Agreement Additional Interest – Defined Amount Endorsement	NA	Contact us for pricing
ALTA 40-06 Tax Credit – Owner's Policy	\$50	NA
ALTA 18-06 Single Tax Parcel Endorsement	\$50	\$50
ALTA 18.2-06 Multiple Tax Parcel Endorsement	\$50	\$50
ALTA 48 Tribal Waivers and Consents Endorsement	\$0	\$0
ALTA 6-06 Variable Rate Mortgage Endorsement	\$50	\$50
ALTA 6.2-06 Variable Rate Mortgage – Negative Amortization Endorsement	\$50	\$50
TIRSA Waiver Of Arbitration Endorsement – Owner's Policy or Loan Policy	\$50	\$50

## 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.**