Endorsement Guide

Endorsement guides are designed to enhance the coverage of a title policy, and many have evolved over the years. The following is a list of some of the more common endorsements, their basic pricing, and some general parameters for issuance. If you have any specific questions, please contact Cascade Title and speak to one of our Title Officers.

Access: (103.7 CTIC) (80 OTIRO)
Purpose: Assure physical access
Available: Standard/Extended Owner's, Purchaser's, Lender's, Leasehold

Additional Advance:
Cost: Standard: 70% of Basic Rate, minimum $100 (108.8 CTIC) (51 & 51.2 OTIRO)
Cost: Extended: 80% of Basic Rate, minimum $100 (51.1 OTIRO)
Purpose: To cover additional advance pursuant to future advance clause in security instrument
Available: Standard/Extended Lender's

Assignment of Beneficial Interest:
Cost: $50 (104 CTIC) (ALTA 10) (210 OTIRO)
Purpose: Provide assurance of validity of assignment
Cost: $100 (104.1 CTIC) (ALTA 10.1) (210.1 OTIRO)
Purpose: Provide assurance of validity of assignment and as to priority
Available: Standard/Extended Lender's

Assignment of Lease: (104.6 CTIC) (84 OTIRO)
Cost: $50
Purpose: Assure validity and priority of assignment of leases and rents
Available: Standard/Extended Lender's

Balloon: (111.9 CTIC) (89 OTIRO)
Cost: $50
Purpose: Assure validity and priority of FNMA trust deed with balloon rider
Available: Standard/Extended Lender's

Bondholder's: (112.1 CTIC) (62.2 OTIRO)
Cost: $50.00
Purpose: Modify policy to cover bonds
Available: Standard/Extended Lender's
Bondholder's Validity of Lease/Sublease: (119.4 CTIC) (62.3 OTIRO)
Cost: $100
Purpose: Assure validity of lease/sublease as part of security for bonds
Available: Standard/Extended Lender's

Condominium: (115.1 CTIC) (71 OTIRO)
Cost: $50
Purpose: Assurance of compliance with condominium statutes
Available: Extended Lender's

Contiguity:
Cost: $75 (Multiple Parcels) (OTIRO 219)
Cost: $150 (Single Parcel) (OTIRO 219.1)
Purpose: Assures parcels are contiguous
Available: Standard/Extended Owner's, Purchaser's, Lender's, Leasehold

Credit Line Increase: (108.10 CTIC) (79.2 OTIRO)
Cost: Standard: 50% of the basic rate on the amount of the increase, minimum $100
Cost: Extended: 75% of the basic rate on the amount of the increase, minimum $125
Purpose: Assure priority of increased amount of credit line
Available: Standard/Extended Lender's

Easement Encroachment: (103.3 CTIC) (91.2 OTIRO)
Cost: $5% of the basic rate, minimum $200
Purpose: Assure against monetary loss due to easement encroachment
Available: Standard/Extended Lender's

Easement - No Encroachment: (103.6 CTIC) (91 OTIRO)
Cost: $50
Purpose: Insures that there is no encroachment of easement by improvements
Available: Extended Lender's

Elimination of Exception: (110.1 CTIC) (66 OTIRO)
Cost: $50
Purpose: To remove exception from previously issued policy
Available: Standard/Extended Owner's, Purchaser's, Lender's, Leasehold
Encroachment of Improvements: (100.4 CTIC) (61 OTIRO)
Cost: $50
Purpose: Protects where improvements encroach
Available: Extended Lender’s

Environmental Protection Lien: (110.9 CTIC) (208.1 OTIRO) (8.1 ALTA)
Cost: none
Purpose: Provide assurance of no environmental liens on residential property
Available: Standard/Extended Lender’s

Fairway and Successor Insured: (98 CTIC) (98 OTIRO)
Cost: $50
Purpose: To preserve policy coverage with certain partnership changes
Available: Standard/Extended Owner’s

Foundation: (102.5 CTIC) (64 OTIRO)
Cost: Extended: $50
Cost: Standard: 5% of the Basic Rate, minimum $50, based on the lower of the policy amount or fair market value including pending and actual improvements
Purpose: Assures that foundation is within boundaries without encroachment
Available: Standard / Extended Lender’s

HUD: (111.4 CTIC) (67 OTIRO)
Cost: 10% of Basic Rate based on amount loaned at time of issuance, minimum $50, maximum $250
Purpose: Assure HUD that transfer doesn’t impair their lien
Available: Extended Lender’s

HUD Assignment: (86 CTIC) (86 OTIRO)
Cost: $50
Purpose: Date down showing assignment to HUD
Available: Extended Lender’s

Insuring Two Mortgages in One Policy: (125 CTIC) (102 OTIRO)
Cost: $50. Charge as if it were 1 loan for total of the 2 loans.
Purpose: To only issue one policy if lender places two loans on same property
Available: Standard / Extended Lender’s
**Last Dollar:** (96.1 CTIC) (96 OTIRO)
Cost: $50
Purpose: Preserve liability where payments apply to other security first
Available: Standard/Extended Lender’s

**Leasehold Loan:** (99.1 CTIC) (213.1 OTIRO) (13.1 ALTA)
Cost: No Charge
Purpose: Attaches to Fee Lenders policy to convert to leasehold coverage
Available: Standard/Extended Lender’s

**Leasehold Owners:** (99 CTIC) (213 OTIRO) (13 ALTA)
Cost: No charge
Purpose: Attaches to Fee Owners policy to convert to leasehold coverage
Available: Standard/Extended Owner’s

**Liability Noncumulative:** (Unnumbered CTIC) (97 OTIRO)
Cost: $50
Purpose: Allow loss on prior policy not to reduce liability on subject policy
Available: Standard/Extended with Small Business Administration

**Line of Credit:** (68 CTIC) (68 OTIRO)
Cost: $50 Unless issued in conjunction with OTIRO 206 or 206.2 – then there is no charge
Purpose: Assure continuing priority as of date of recording
Available: Standard/Extended Lender’s

**Location of Improvements:** (116 CTIC) (59 OTIRO)
Cost: $50 Unless issued in conjunction with OTIRO 209 – then there is no charge
Purpose: Identify improvements and state street address
Available: Standard/Extended Lender’s

**Manufactured Housing:** (116.5 CTIC) (207 OTIRO)
Cost: $50
Purpose: Assure housing is part of real estate
Available: Standard/Extended Lender’s
**Modification**: (73.2 & 110.5 CTIC) (73.2 OTIRO)  
Cost: Depends on the Modification - Call Cascade Title for Cost  
Purpose: Assure priority of modified mortgage  
Available: Standard/Extended Lender’s

**Modification of Arbitration Provision**: (85 CTIC) (85 OTIRO)  
Cost: $50  
Purpose: Deletion/modification of arbitration provisions  
Available: Standard/Extended Owner’s, Purchaser’s, Lender’s, Leasehold

**Non-Imputation**:  
Fully Equity Transfer (215, 215-06 OTIRO)  
Partial Equity Transfer (215.2-6 OTIRO)  
Additional Insured (215.1-06 OTIRO)  
Cost: 10% of Basic Rate, minimum $100  
Purpose: Delete defense of knowledge imputed by law  
Available: Standard/Extended Owner’s

**Owner's Inflation Protection**: (78 CTIC) (78 OTIRO)  
Cost: $150  
Purpose: Increase amount of coverage due to inflation  
Available: Standard/Extended Owner’s, Purchaser’s

**Partial Release**: (111.2 CTIC) (57 OTIRO)  
Cost: $50  
Purpose: Assure that partial release does not impair validity  
Available: Standard/Extended Lender’s

**Pending Improvements**: (101 OTIRO)  
Cost: None  
Purpose: To cover current land values plus contemplated improvements  
Available: Owners and lenders

**Planned Unit Development**: (115.2 CTIC) (82 OTIRO)  
Cost: $50  
Purpose: Assure qualification with statutes as a PUD  
Available: Standard/Extended Lender’s
**Priority of Advance**: (122 CTIC) (69.1 & 69.2 OTIRO)
Cost: 25% of Basic Rate based upon advance, minimum $50
Purpose: Assure priority upon advance and date down policy
Available: Extended Lender’s

**Public Record Review (Policy Date Down)**: (87 CTIC) (87 OTIRO)
Cost: $50 if issued within 90 days of the policy date; or $150 after 90 days, but not over one year
Purpose: Show evidence of date down of policy
Available: Owner’s, Lender’s, Leasehold

**Re-Recording** : (81 CTIC) (81 OTIRO)
Cost: $50 unless title company error
Purpose: Assure re-recording of previously recorded lien.
Available: Standard/Extended Lender’s

**Restrictions, Encroachments and Minerals** : (52.2 CTIC) (209 OTIRO) (9 ALTA)
Cost: $100
Purpose: To provide additional coverage including among other things damage to improvements due
to easements or mineral rights
Available: Extended Lender’s

**Restrictions, Encroachments and Minerals - Unimproved Land** : (209.1-06 OTIRO)
Cost: 20% of Basic Rate, Minimum $150, Maximum $1,000
Purpose: To provide additional coverage including damage due to easements or mineral rights
Available: Owner’s

**Restrictions, Encroachments and Minerals - Improved Land** : (209.2-06 OTIRO)
Cost: 20% of Basic Rate, Minimum 2150, Maximum $1,500
Purpose: To provide additional coverage including among other things damage to improvements due
to easements or mineral rights
Available: Owner’s

**Shopping Center** : (93 CTIC) (93 OTIRO)
Cost: 20% of the Basic Rate for an owner’s policy and 10% of the Basic Rate for a loan policy,
minimum charge $100, maximum charge $1,000
Purpose: Insure rights and easements in declaration/agreement
Available: All policies
Statutory Construction Lien: (101.6 CTIC) (70 OTIRO)
Cost: 5% of the Basic Rate, minimum $200, maximum $1,000
Purpose: Provide information as to liens or lack thereof
Available: Extended Lender’s

Street Assessment: (N-1 CTIC) (201 OTIRO)
Cost: $50
Purpose: Assure assessments for street improvements do not have priority
Available: Extended Lender’s

Substitute Insured: (90 CTIC) (90 OTIRO)
Cost: $50
Purpose: Assure coverage for substitute insured under earlier policy required relationship to insured
Available: Standard/Extended Owner’s

Survey: (116.1 CTIC) (74 OTIRO)
Cost: $50
Purpose: Assure survey is of property insured
Available: Standard/Extended Owner’s, Purchaser’s, Lender’s, Leasehold

Tie-In: (94 CTIC) (94 & 94.1 OTIRO)
Cost: $200
Purpose: Aggregate value of policies in several locations
Available: Standard/Extended Lender’s

Variable Interest Rate:
Cost: $50 (111.5 CTIC) (206 OTIRO)
Purpose: Assure changes of interest rate do not affect priority
Available: Standard/Extended Lender’s

Variable Interest Rate:
Cost: $50 (111.8 CTIC) (206.2 and 206.2 OTIRO)
Purpose: Assure priority, interest on interest, and increased principal (negative amortization loans)
Available: Standard/Extended Lender’s
Violation of Set Back: (100.5 CTIC) (60 OTIRO)
Cost: $50
Purpose: Insure against loss due to violation
Available: Extended Lender’s

Zoning: (123.1 – unimproved) (56 OTIRO)
Cost: Owner’s: 20% of Basic Rate, minimum $100, maximum $1,000 plus the cost of any reinsurance applicable to the endorsement
Cost: Lender’s: 10% of Basic Rate, minimum $100, maximum $1,000 plus the cost of any reinsurance applicable to the endorsement
Purpose: Assurance that the subject property has designated zone allowing use
Available: Standard / Extended Owner’s, Lender’s

Zoning: (123.2 – improved) (56.1 OTIRO)
Cost: Owner’s: 20% of Basic Rate, minimum $100, maximum $1,000 plus the cost of any reinsurance applicable to the endorsement
Cost: Lender’s: 10% of Basic Rate, minimum $100, maximum $1,000 plus the cost of any reinsurance applicable to the endorsement
Purpose: Assurance that the subject property has designated zone allowing use and assures against a court order prohibiting use or requiring removal
Available: Standard / Extended Owner’s, Lender’s