

SERFF Tracking Number: FDLS-125326986 State: Arkansas  
Filing Company: Fidelity National Title Insurance Company State Tracking Number: AR-PC-07-026499  
Company Tracking Number: FNTIC-AR-F-07-07  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: 2007 Short Form Residential Loan Refile  
Project Name/Number: 2007 Short Form Residential Loan Refile/FNTIC-AR-F-07-07

## Filing at a Glance

Company: Fidelity National Title Insurance Company

Product Name: 2007 Short Form Residential Loan Refile SERFF Tr Num: FDLS-125326986 State: Arkansas

TOI: 34.0 Title SERFF Status: Closed State Tr Num: AR-PC-07-026499  
Sub-TOI: 34.0000 Title Co Tr Num: FNTIC-AR-F-07-07 State Status:  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi,  
Llyweyia Rawlins  
Authors: Christine Harding, David Disposition Date: 10/24/2007  
Maruca, Johnna Ryan, Pam Baker,  
Maria-Luisa Ross  
Date Submitted: 10/19/2007 Disposition Status: Approved  
Effective Date Requested (New): 11/18/2007 Effective Date (New): 11/18/2007  
Effective Date Requested (Renewal): Effective Date (Renewal):

## General Information

Project Name: 2007 Short Form Residential Loan Refile

Project Number: FNTIC-AR-F-07-07

Reference Organization:

Reference Title:

Filing Status Changed: 10/24/2007

State Status Changed: 10/23/2007

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to correct three scrivener errors that were found subsequent to the approval of the 2007 Short Form Residential Loan Policy filing FNTIC-AR-F-07-06, which was approved for use on 11/2/2007. The first correction is to the form revision date in the footer. It incorrectly reads 6/17/06 and should read 6/17/07. The second correction is to delete a bracket at the end of the "ALTA 22-06" line on the first page. The third correction is in paragraph 2 of the "Exceptions From Coverage and Affirmative Insurances" section on the second page. The reference to paragraph 2(a) was not updated after the taxes and special assessments was inserted into paragraph 1. It incorrectly referenced paragraph 1(a) which did not exist.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: FDLS-125326986 State: Arkansas  
 Filing Company: Fidelity National Title Insurance Company State Tracking Number: AR-PC-07-026499  
 Company Tracking Number: FNTIC-AR-F-07-07  
 TOI: 34.0 Title Sub-TOI: 34.0000 Title  
 Product Name: 2007 Short Form Residential Loan Refile  
 Project Name/Number: 2007 Short Form Residential Loan Refile/FNTIC-AR-F-07-07

These corrections will be applied to the 2007 policy prior to distribution to our direct operations and agents, therefore new form numbers are not needed to distinguish between the incorrect version and the corrected one being filed herein.

## Company and Contact

### Filing Contact Information

Johnna Ryan, Vice President johnna.ryan@fnf.com  
 601 Riverside Avenue (904) 854-8845 [Phone]  
 Jacksonville, FL 32204 (904) 357-1040[FAX]

### Filing Company Information

Fidelity National Title Insurance Company CoCode: 51586 State of Domicile: California  
 601 Riverside Avenue Group Code: -99 Company Type: Title Insurer  
 11th Floor  
 Jacksonville, FL 32204 Group Name: State ID Number:  
 (888) 934-3354 ext. [Phone] FEIN Number: 86-0417131  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50 \* one filing  
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
1400002463	\$50.00	10/18/2007

SERFF Tracking Number: FDLS-125326986 State: Arkansas  
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Product Name: 2007 Short Form Residential Loan Refile  
Project Name/Number: 2007 Short Form Residential Loan Refile/FNTIC-AR-F-07-07

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/24/2007	10/24/2007

*SERFF Tracking Number:* FDLS-125326986      *State:* Arkansas  
*Filing Company:* Fidelity National Title Insurance Company      *State Tracking Number:* AR-PC-07-026499  
*Company Tracking Number:* FNTIC-AR-F-07-07  
*TOI:* 34.0 Title      *Sub-TOI:* 34.0000 Title  
*Product Name:* 2007 Short Form Residential Loan Refile  
*Project Name/Number:* 2007 Short Form Residential Loan Refile/FNTIC-AR-F-07-07

## **Disposition**

Disposition Date: 10/24/2007

Effective Date (New): 11/18/2007

Effective Date (Renewal):

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

*SERFF Tracking Number:* FDLS-125326986      *State:* Arkansas  
*Filing Company:* Fidelity National Title Insurance Company      *State Tracking Number:* AR-PC-07-026499  
*Company Tracking Number:* FNTIC-AR-F-07-07  
*TOI:* 34.0 Title      *Sub-TOI:* 34.0000 Title  
*Product Name:* 2007 Short Form Residential Loan Refile  
*Project Name/Number:* 2007 Short Form Residential Loan Refile/FNTIC-AR-F-07-07

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Supporting Document</b>	Check 1400002463	Approved	No
<b>Form</b>	ALTA Short Form Residential Loan Policy	Approved	Yes

SERFF Tracking Number: FDLS-125326986 State: Arkansas  
 Filing Company: Fidelity National Title Insurance Company State Tracking Number: AR-PC-07-026499  
 Company Tracking Number: FNTIC-AR-F-07-07  
 TOI: 34.0 Title Sub-TOI: 34.0000 Title  
 Product Name: 2007 Short Form Residential Loan Refile  
 Project Name/Number: 2007 Short Form Residential Loan Refile/FNTIC-AR-F-07-07

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	ALTA Short Form Residential Loan Policy	27342	06-17-2007	Policy/Coverage Replaced	Replaced Form #:0.0027342 Previous Filing #: FNTIC-AR-F-07-06		FNTIC ALTA Short Form Residential Loan Policy (6-17-2007) 27342.pdf Redline FNTIC ALTA Short Form Residential Loan Policy (6-17-2007) 27342.pdf



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

POLICY NO.:

## SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY

Issued by  
**Fidelity National Title Insurance Company**

### SCHEDULE A

Name and Address of Title Insurance Company:

Loan No.:

Address Reference:

Street Address:

County and State:

Amount of Insurance: \$

Mortgage Amount: \$

Date of Policy:

Name of Insured:

Name of Borrower(s):

Premium: \$

Mortgage Date:

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of two pages unless an addendum is attached and indicated below:

Addendum Attached

The endorsements checked below, if any, are incorporated in this policy:

- ALTA ENDORSEMENT 4-06 (Condominium)
- ALTA ENDORSEMENT 4.1-06 (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.
- ALTA ENDORSEMENT 5-06 (Planned Unit Development)
- ALTA ENDORSEMENT 5.1-06 (Planned Unit Development)
- ALTA ENDORSEMENT 6-06 (Variable Rate), if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
- ALTA ENDORSEMENT 6.2-06 (Variable Rate-Negative Amortization), if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.
- ALTA ENDORSEMENT 7-06 (Manufactured Housing), if a manufactured housing unit is located on the Land at Date of Policy.
- ALTA ENDORSEMENT 7.1-06 (Manufactured Housing – Conversion; Loan)
- ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien) – Paragraph b refers to the following state statute(s):
- ALTA ENDORSEMENT 9-06 (Restrictions, Encroachments, Minerals)
- ALTA ENDORSEMENT 14-06 (Future Advance – Priority)
- ALTA ENDORSEMENT 14.1-06 (Future Advance – Knowledge)
- ALTA ENDORSEMENT 14.3-06 (Future Advance - Reverse Mortgage)
- ALTA ENDORSEMENT 22-06 (Location) The type of improvement is a one-to-four family residential structure and the street address is as shown above.

IN WITNESS WHEREOF, FIDELITY NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Countersigned: \_\_\_\_\_  
Authorized Signatory

**THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED**



By:   
Attest:

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, FIDELITY NATIONAL TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

## **SCHEDULE B**

### **EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCES**

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

1. Those taxes and special assessments that become due or payable subsequent to Date of Policy. This does not modify or limit the coverage provided in Covered Risk 11(b).
2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
  - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
  - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
  - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any affect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

#### **NOTICES, WHERE SENT:**

Any notice of claim or other notice or statement in writing required to be given to the Company under this policy must be given to the Company at the following address: Fidelity National Title Insurance Company, ATTN: Claims Department, P.O. Box 45023, Jacksonville, FL 32232-5023.

# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## **ADDENDUM TO SHORT FORM RESIDENTIAL LOAN POLICY**

Addendum to Policy Number: \_\_\_\_\_ [File Number: \_\_\_\_\_]

### **SCHEDULE B (Continued)**

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) THAT ARISE BY REASON OF THE FOLLOWING:



# FIDELITY NATIONAL TITLE INSURANCE COMPANY

POLICY NO.:

## SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY

Issued by  
**Fidelity National Title Insurance Company**

### SCHEDULE A

Name and Address of Title Insurance Company:

Loan No.:

Address Reference:

Street Address:  
County and State:

Amount of Insurance: \$  
Mortgage Amount: \$  
Date of Policy:  
Name of Insured:

Premium: \$  
Mortgage Date:

Name of Borrower(s):

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of two pages unless an addendum is attached and indicated below:

Addendum Attached

The endorsements checked below, if any, are incorporated in this policy:

- ALTA ENDORSEMENT 4-06 (Condominium)
- ALTA ENDORSEMENT 4.1-06 (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.
- ALTA ENDORSEMENT 5-06 (Planned Unit Development)
- ALTA ENDORSEMENT 5.1-06 (Planned Unit Development)
- ALTA ENDORSEMENT 6-06 (Variable Rate), if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
- ALTA ENDORSEMENT 6.2-06 (Variable Rate-Negative Amortization), if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.
- ALTA ENDORSEMENT 7-06 (Manufactured Housing), if a manufactured housing unit is located on the Land at Date of Policy.
- ALTA ENDORSEMENT 7.1-06 (Manufactured Housing – Conversion; Loan)
- ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien) – Paragraph b refers to the following state statute(s):
- ALTA ENDORSEMENT 9-06 (Restrictions, Encroachments, Minerals)
- ALTA ENDORSEMENT 14-06 (Future Advance – Priority)
- ALTA ENDORSEMENT 14.1-06 (Future Advance – Knowledge)
- ALTA ENDORSEMENT 14.3-06 (Future Advance - Reverse Mortgage)
- ALTA ENDORSEMENT 22-06 (Location) The type of improvement is a one-to-four family residential structure and the street address is as shown above.

Deleted: ]

IN WITNESS WHEREOF, FIDELITY NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Countersigned: \_\_\_\_\_  
Authorized Signatory

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED



By: *[Signature]*  
\_\_\_\_\_  
*[Signature]*  
\_\_\_\_\_  
*[Signature]*  
\_\_\_\_\_

Deleted: 6/17/06

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, FIDELITY NATIONAL TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

**SCHEDULE B**

**EXCEPTIONS FROM COVERAGE AND  
AFFIRMATIVE INSURANCES**

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

1. Those taxes and special assessments that become due or payable subsequent to Date of Policy. This does not modify or limit the coverage provided in Covered Risk 11(b).
2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
  - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
  - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
  - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph ~~2(a)~~, the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

Deleted: 1(a)

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any affect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

**NOTICES, WHERE SENT:**

Any notice of claim or other notice or statement in writing required to be given to the Company under this policy must be given to the Company at the following address: Fidelity National Title Insurance Company, ATTN: Claims Department, P.O. Box 45023, Jacksonville, FL 32232-5023.

Deleted: 6/17/06

FIDELITY NATIONAL TITLE INSURANCE COMPANY

ADDENDUM  
TO  
SHORT FORM RESIDENTIAL LOAN POLICY

Addendum to Policy Number: \_\_\_\_\_ [File Number: \_\_\_\_\_]

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) THAT ARISE BY REASON OF THE FOLLOWING:

Deleted: 6/17/06

SERFF Tracking Number: FDLS-125326986 State: Arkansas  
Filing Company: Fidelity National Title Insurance Company State Tracking Number: AR-PC-07-026499  
Company Tracking Number: FNTIC-AR-F-07-07  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: 2007 Short Form Residential Loan Refile  
Project Name/Number: 2007 Short Form Residential Loan Refile/FNTIC-AR-F-07-07

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FDLS-125326986 State: Arkansas  
Filing Company: Fidelity National Title Insurance Company State Tracking Number: AR-PC-07-026499  
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TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: 2007 Short Form Residential Loan Refile  
Project Name/Number: 2007 Short Form Residential Loan Refile/FNTIC-AR-F-07-07

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:**

Approved

10/24/2007

**Comments:**

**Attachments:**

FNTIC-AR-F-07-07 NAIC P&C Transmittal Document.pdf

FNTIC-AR-F-07-07 Form Filing Schedule.pdf

**Property & Casualty Transmittal Document (Revised 1/1/06)**

<b>1. Reserved for Insurance Dept. Use Only</b>
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<b>2. Insurance Department Use only</b>	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

<b>3. Group Name</b>	<b>Group NAIC #</b>

<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>
Fidelity National Title Insurance Company	CA	51586	86-0417131

<b>5. Company Tracking Number</b>	<b>FNTIC-AR-F-07-07</b>
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Johnna K. Ryan 601 Riverside Ave, 11 <sup>th</sup> Floor Jacksonville, FL 32204	Assistant Vice President	888-934-3354 ext.8845	904-357-1040	Johnna.Ryan@fnf.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>		Johnna K. Ryan		

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	34.0 Title
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	34.0000 Title
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	Commercial
<b>12. Company Program Title (Marketing title)</b>	Title Insurance
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: November 18, 2007      Renewal:
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	n/a
<b>17. Reference Organization # &amp; Title</b>	n/a
<b>18. Company's Date of Filing</b>	October 19, 2007
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	FNTIC-AR-F-07-07
21.	<b>Filing Description</b> [This area should be similar to the body of a cover letter and is free-form text]	

The purpose of this filing is to correct three scrivener errors that were found subsequent to the approval of the 2007 Short Form Residential Loan Policy filing FNTIC-AR-F-07-06, which was approved for use on 11/2/2007. The first correction is to the form revision date in the footer. It incorrectly reads 6/17/06 and should read 6/17/07. The second correction is to delete a bracket at the end of the "ALTA 22-06" line on the first page. The third correction is in paragraph 2 of the "Exceptions From Coverage and Affirmative Insurances" section on the second page. The reference to paragraph 2(a) was not updated after the taxes and special assessments was inserted into paragraph 1. It incorrectly referenced paragraph 1(a) which did not exist.

These corrections will be applied to the 2007 policy prior to distribution to our direct operations and agents, therefore new form numbers are not needed to distinguish between the incorrect version and the corrected one being filed herein.

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<b>Check #: 1400002463</b> <b>Amount: \$50.00</b>	
<b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b>	

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

## FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	FNTIC-AR-F-07-07, Eff. Nov 18, 2007			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	ALTA Short Form Residential Loan Policy (06/17/2007)	27342	[X] Replacement [ ] Withdrawn [ ] Neither	27342	
02			[ ] Replacement [ ] Withdrawn [ ] Neither		
03			[ ] Replacement [ ] Withdrawn [ ] Neither		
04			[ ] Replacement [ ] Withdrawn [ ] Neither		
05			[ ] Replacement [ ] Withdrawn [ ] Neither		
06			[ ] Replacement [ ] Withdrawn [ ] Neither		
07			[ ] Replacement [ ] Withdrawn [ ] Neither		
08			[ ] Replacement [ ] Withdrawn [ ] Neither		
09			[ ] Replacement [ ] Withdrawn [ ] Neither		
10			[ ] Replacement [ ] Withdrawn [ ] Neither		

PC FFS-1