

SERFF Tracking Number: FDLS-125326991 State: Arkansas
Filing Company: Ticor Title Insurance of Florida State Tracking Number: AR-PC-07-026515
Company Tracking Number: TTIF-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/TTIF-AR-F-07-07

Filing at a Glance

Company: Ticor Title Insurance of Florida

Product Name: 2007 Short Form Residential Loan Refile SERFF Tr Num: FDLS-125326991 State: Arkansas

TOI: 34.0 Title

SERFF Status: Closed

State Tr Num: AR-PC-07-026515

Sub-TOI: 34.0000 Title

Co Tr Num: TTIF-AR-F-07-07

State Status:

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Authors: Christine Harding, David
Maruca, Johnna Ryan, Pam Baker,
Maria-Luisa Ross

Disposition Date: 10/25/2007

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

Status of Filing in Domicile:

Project Number: TTIF-AR-F-07-07

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/25/2007

State Status Changed: 10/23/2007

Deemer Date:

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 TTIF-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.

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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

Ticor Title Insurance of Florida CoCode: 51535 State of Domicile: Florida
 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: 59-1971665

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
1400002466	\$50.00	10/18/2007

SERFF Tracking Number: FDLS-125326991 State: Arkansas
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Product Name: 2007 Short Form Residential Loan Refile
Project Name/Number: 2007 Short Form Residential Loan Refile/TTIF-AR-F-07-07

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/25/2007	10/25/2007

SERFF Tracking Number: FDLS-125326991 *State:* Arkansas
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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/TTIF-AR-F-07-07

Disposition

Disposition Date: 10/25/2007

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-125326991 *State:* Arkansas
Filing Company: Ticor Title Insurance of Florida *State Tracking Number:* AR-PC-07-026515
Company Tracking Number: TTIF-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/TTIF-AR-F-07-07

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Check 1400002466	Approved	No
Form	ALTA Short Form Residential Loan Policy	Approved	Yes

SERFF Tracking Number: FDLS-125326991 State: Arkansas
 Filing Company: Ticor Title Insurance of Florida State Tracking Number: AR-PC-07-026515
 Company Tracking Number: TTIF-AR-F-07-07
 TOI: 34.0 Title Sub-TOI: 34.0000 Title
 Product Name: 2007 Short Form Residential Loan Refile
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	ALTA Short Form Residential Loan Policy	71342	06-17-2007	Policy/Coverage Replaced	Replaced Form #:0.00 71342 Previous Filing #: TTIF-AR-F-07-06		TTIF ALTA Short Form Residential Loan Policy (6-17-2007) 71342.pdf Redline TTIF ALTA Short Form Residential Loan Policy (6-17-2007) 71342.pdf



TICOR TITLE INSURANCE COMPANY OF FLORIDA

POLICY NO.:

SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY

Issued by
Ticor Title Insurance Company of Florida

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.

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

TICOR TITLE INSURANCE COMPANY OF FLORIDA

Countersigned: _____
Authorized Signatory

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED



[Signature]
ATTEST *[Signature]*

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, TICOR TITLE INSURANCE COMPANY OF FLORIDA, A NEBRASKA 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: Ticor Title Insurance Company of Florida, ATTN: Claims Department, P.O. Box 45023, Jacksonville, FL 32232-5023.

TICOR TITLE INSURANCE COMPANY OF FLORIDA

**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:



TICOR TITLE INSURANCE COMPANY OF FLORIDA

POLICY NO.:

SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY

Issued by
Ticor Title Insurance Company of Florida

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:

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- ALTA ENDORSEMENT 6-06 (Variable Rate), if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
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- 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, TICOR TITLE INSURANCE COMPANY OF FLORIDA has caused this policy to be signed and sealed by its duly authorized officers.

TICOR TITLE INSURANCE COMPANY OF FLORIDA

Countersigned: _____

Authorized Signatory

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED



[Signature]
[Signature]

Deleted: 6/17/06

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, TICOR TITLE INSURANCE COMPANY OF FLORIDA, A NEBRASKA 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.

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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:

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Deleted: 6/17/06

TICOR TITLE INSURANCE COMPANY OF FLORIDA

**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-125326991 *State:* Arkansas
Filing Company: Ticor Title Insurance of Florida *State Tracking Number:* AR-PC-07-026515
Company Tracking Number: TTIF-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/TTIF-AR-F-07-07

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FDLS-125326991 State: Arkansas
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Product Name: 2007 Short Form Residential Loan Refile
Project Name/Number: 2007 Short Form Residential Loan Refile/TTIF-AR-F-07-07

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:

Approved

10/25/2007

Comments:

Attachments:

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

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

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

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only	
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	

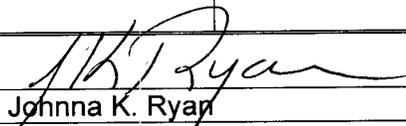
3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #
Ticor Title Insurance Company of Florida	NE	51535	59-1971665

5. Company Tracking Number	TTIF-AR-F-07-07
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Johnna K. Ryan 601 Riverside Ave, 11 th Floor Jacksonville, FL 32204	Assistant Vice President	888-934-3354 ext.8845	904-357-1040	Johnna.Ryan@fnf.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Johnna K. Ryan

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

9. Type of Insurance (TOI)	34.0 Title
10. Sub-Type of Insurance (Sub-TOI)	34.0000 Title
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	Commercial
12. Company Program Title (Marketing title)	Title Insurance
13. Filing Type	<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)
14. Effective Date(s) Requested	New: November 18, 2007 Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a
17. Reference Organization # & Title	n/a
18. Company's Date of Filing	October 19, 2007
19. Status of filing in domicile	<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 #	TTIF-AR-F-07-07
21.	Filing Description [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 TTIF-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.	Filing Fees (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]
Check #: 1400002466 Amount: \$50.00	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***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.)

1.	This filing transmittal is part of Company Tracking #	TTIF-AR-F-07-07, Eff. Nov 18, 2007			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	ALTA Short Form Residential Loan Policy (06/17/2007)	71342	[X] Replacement [] Withdrawn [] Neither	71342	
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