Filing at a Glance

Company: Ticor Title Insurance Company
Product Name: Re-File ALTA 2006 Ends 9 7s 15s and 16
SERFF Tr Num: FDLS-125230808
State: Arkansas
TOI: 34.0 Title
SERFF Status: Closed
State Tr Num: AR-PC-07-025496
Sub-TOI: 34.0000 Title
Co Tr Num: TTIC-AR-F-07-05
State Status:
Filing Type: Form
Co Status:
Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Authors: Christine Harding, David Maruca, Johnna Ryan, Pam Baker, Maria-Luisa Ross
Disposition Date: 07-26-2007
Date Submitted: 07-18-2007
Disposition Status: Approved
Effective Date Requested (New): 08-17-2007
Effective Date (New): 08-17-2007
Effective Date Requested (Renewal):
Effective Date (Renewal):

General Information

Project Name: Re-File ALTA 2006 Ends 9 7s 15s and 16
Status of Filing in Domicile:
Project Number: TTIC-AR-F-07-05
Domicile Status Comments:
Reference Organization:
Reference Number:
Reference Title:
Advisory Org. Circular:
Filing Status Changed: 07-26-2007
State Status Changed: 07-18-2007
Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

The following American Land Title Association (ALTA) endorsement forms are hereby submitted with minor wording changes to become more in-line with the standardized endorsements released by the American Land Title Association: ALTA 9-06, 15-06, 15.1-06, 15.2-06, and 16-06. In addition, two of the following ALTA endorsement forms are submitted to amend form numbers which were previously submitted incorrectly i.e., ALTA 7.1 and 7.2.

The following list of ALTA Endorsement Forms which where previously submitted and approved by your department are hereby withdrawn:

ALTA Endorsement Form 15.1-06 Nonimputation - Additional Insured, Form Number 74E122

ALTA Endorsement Form 15.2-06 Nonimputation - Partial Equity Transfer, Form Number 74E123

ALTA Endorsement Form 15-06 Nonimputation - Full Equity Transfer, Form Number 74E121

ALTA Endorsement Form 16-06 Mezzanine Financing, Form Number 74E124

ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals, Form Number 74E103

Formerly ALTA Endorsement Form 7.1 Manufactured Housing Conversion Loan, Form Number 75E294

Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners, Form Number 75E295

The following ALTA Endorsements Forms with revised language and updated form numbers are to replace those being withdrawn as noted above:

ALTA Endorsement Form 15.1-06 Nonimputation - Additional Insured, Form Number 74E122
ALTA Endorsement Form 15.2-06 Nonimputation - Partial Equity Transfer, Form Number 74E123
ALTA Endorsement Form 15-06 Nonimputation - Full Equity Transfer, Form Number 74E121
ALTA Endorsement Form 16-06 Mezzanine Financing, Form Number 74E124
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals, Form Number 74E103
Formerly ALTA Endorsement Form 7.1 Manufactured Housing Conversion Loan, Form Number 74E294
Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners, Form Number 74E295

Company and Contact

Filing Contact Information

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

Filing Company Information

Ticor Title Insurance Company
601 Riverside Avenue
11th Floor
Jacksonville, FL 32204
(888) 934-3354 ext. [Phone]

CoCode: 50067
Group Code: -99
Group Name:
FEIN Number: 95-2410872

State of Domicile: California
Company Type: Title Insurer
State ID Number:

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
40230788	$50.00	06-28-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07-26-2007	07-26-2007

Disposition

Disposition Date: 07-26-2007
Effective Date (New): 08-17-2007
Effective Date (Renewal):
Status: Approved
Comment:

Rate data does NOT apply to filing.

Created by SERFF on 07-26-2007 10:07 AM

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Check 40230788	Approved	Yes
Form	ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals	Approved	Yes
Form	ALTA Endorsement Form 15-06 Nonimputation - Full Equity Transfer	Approved	Yes
Form	ALTA Endorsement Form 15.1-06 Nonimputation - Additional Insured	Approved	Yes
Form	ALTA Endorsement Form 15.2-06 Nonimputation - Partial Equity Transfer	Approved	Yes
Form	ALTA Endorsement Form 16-06 Mezzanine Financing	Approved	Yes
Form	Formerly ALTA Endorsement Form 7.1 Manufactured Housing Conversion Loan	Approved	Yes
Form	Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners	Approved	Yes

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals	74E103	06-17-2006	Policy/CoveReplaced rage Form		0.00	TICOR ALTA 9-06 Restrictions Encroachments Minerals (6-17-06) 74E103.pdf Redline TICOR ALTA 9-06 Restrictions Encroachments Minerals (6-17-06) 74E103.pdf
Approved	ALTA Endorsement Form 15-06 Nonimputation - Full Equity Transfer	74E121	06-17-2006	Policy/CoveReplaced rage Form		0.00	TICOR ALTA 15-06 Nonimputation - Full Equity Transfer (6-17-06) 74E121.pdf Redline TICOR ALTA 15-06 Nonimputation - Full Equity Transfer (6-17-06) 74E121.pdf
Approved	ALTA Endorsement Form 15.1-06 Nonimputation - Additional Insured	74E122	06-17-2006	Policy/CoveReplaced rage Form		0.00	TICOR ALTA 15.1-06 Nonimputation - Additional Insured (6-17-06) 74E122.pdf

							Redline TICOR ALTA 15.1-06 Nonimputation - Additional Insured (6-17-06) 74E122.pdf
Approved	ALTA Endorsement Form 15.2-06 Nonimputation - Partial Equity Transfer	74E123	06-17-2006	Policy/CoveReplaced rage Form		0.00	TICOR ALTA 15.2-06 Nonimputation - Partial Equity Transfer (6-17-06) 74E123.pdf Redline TICOR ALTA 15.2-06 Nonimputation - Partial Equity Transfer (6-17-06) 74E123.pdf
Approved	ALTA Endorsement Form 16-06 Mezzanine Financing	74E124	06-17-2006	Policy/CoveReplaced rage Form		0.00	TICOR ALTA 16-06 Mezzanine Financing (6-17-06) 74E124.pdf Redline TICOR ALTA 16-06 Mezzanine Financing (6-17-06) 74E124.pdf
Approved	Formerly ALTA Endorsement Form 7.1	74E294	06-17-2006	Policy/CoveReplaced rage Form		0.00	TICOR Formerly ALTA

	Manufactured Housing Conversion Loan					Endorsement Form 7.1 Manufactured Housing Conversion Loan (6-17-06) 74E294.pdf Redline TICOR Formerly ALTA Endorsement Form 7.1 Manufactured Housing Conversion Loan (6-17-06) 74E294.pdf
Approved	Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners	74E295	06-17-2006	Policy/CoveReplaced rage Form	0.00	TICOR Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners (6-17-06) 74E295.pdf Redline TICOR Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners (6-17-06) 74E295.pdf

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

The Company insures the owner of the Indebtedness secured by the Insured Mortgage against loss or damage sustained by reason of:

1. The existence, at Date of Policy, of any of the following:

   a. Covenants, conditions, or restrictions under which the lien of the Insured Mortgage can be divested, subordinated, or extinguished, or its validity, priority, or enforceability impaired.

   b. Unless expressly excepted in Schedule B

      (i) Present violations on the Land of any enforceable covenants, conditions, or restrictions, and any existing improvements on the land described in Schedule A that violate any building setback lines shown on a plat of subdivision recorded or filed in the Public Records.

      (ii) Any instrument referred to in Schedule B as containing covenants, conditions, or restrictions on the Land that, in addition, (A) establishes an easement on the Land; (B) provides a lien for liquidated damages; (C) provides for a private charge or assessment; (D) provides for an option to purchase, a right of first refusal, or the prior approval of a future purchaser or occupant.

      (iii) Any encroachment of existing improvements located on the Land onto adjoining land, or any encroachment onto the Land of existing improvements located on adjoining land.

      (iv) Any encroachment of existing improvements located on the Land onto that portion of the Land subject to any easement excepted in Schedule B.

      (v) Any notices of violation of covenants, conditions, or restrictions relating to environmental protection recorded or filed in the Public Records.

2. Any future violation on the Land of any existing covenants, conditions, or restrictions occurring prior to the acquisition of Title by the Insured, provided the violation results in:

   a. the invalidity, loss of priority, or unenforceability of the lien of the Insured Mortgage; or

   b. the loss of Title if the Insured shall acquire Title in satisfaction of the Indebtedness secured by the Insured Mortgage.

3. Damage to existing improvements, including lawns, shrubbery, or trees

   a. that are located on or encroach upon that portion of the Land subject to any easement excepted in Schedule B, which damage results from the exercise of the right to maintain the easement for the purpose for which it was granted or reserved;

   b. resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals excepted from the description of the Land or excepted in Schedule B.

4. Any final court order or judgment requiring the removal from any land adjoining the Land of any encroachment excepted in Schedule B.

5. Any final court order or judgment denying the right to maintain any existing improvements on the Land because of any violation of covenants, conditions, or restrictions, or building setback lines shown on a plat of subdivision recorded or filed in the Public Records.

Wherever in this endorsement the words "covenants, conditions, or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions, or limitations contained in an instrument creating a lease.

As used in paragraphs 1.b(i) and 5, the words "covenants, conditions, or restrictions" do not include any covenants, conditions, or restrictions (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 excepted in Schedule B.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

The Company insures the owner of the Indebtedness secured by the Insured Mortgage against loss or damage sustained by reason of:

1. The existence, at Date of Policy, of any of the following:

   a. Covenants, conditions, or restrictions under which the lien of the Insured Mortgage can be divested, subordinated, or extinguished, or its validity, priority, or enforceability impaired.

   b. Unless expressly excepted in Schedule B

      (i) Present violations on the Land of any enforceable covenants, conditions, or restrictions, and any existing improvements on the land described in Schedule A that violate any building setback lines shown on a plat of subdivision recorded or filed in the Public Records.

      (ii) Any instrument referred to in Schedule B as containing covenants, conditions, or restrictions on the Land that, in addition, (A) establishes an easement on the Land; (B) provides a lien for liquidated damages; (C) provides for a private charge or assessment; (D) provides for an option to purchase, a right of first refusal, or the prior approval of a future purchaser or occupant.

      (iii) Any encroachment of existing improvements located on the Land onto adjoining land, or any encroachment onto the Land of existing improvements located on adjoining land.

      (iv) Any encroachment of existing improvements located on the Land onto that portion of the Land subject to any easement excepted in Schedule B.

      (v) Any notices of violation of covenants, conditions, or restrictions relating to environmental protection recorded or filed in the Public Records.

2. Any future violation on the Land of any existing covenants, conditions, or restrictions occurring prior to the acquisition of Title by the Insured, provided the violation results in:

   a. the invalidity, loss of priority, or unenforceability of the lien of the Insured Mortgage; or

   b. the loss of Title if the Insured shall acquire Title in satisfaction of the Indebtedness secured by the Insured Mortgage.

3. Damage to existing improvements, including lawns, shrubbery, or trees

   a. that are located on or encroach upon that portion of the Land subject to any easement excepted in Schedule B, which damage results from the exercise of the right to maintain the easement for the purpose for which it was granted or reserved;

   b. resulting from the future exercise of any right to use the surface of the Land for the extraction or development of minerals excepted from the description of the Land or excepted in Schedule B.

Deleted: title

Deleted: to the estate or interest in the Land

4. Any final court order or judgment requiring the removal from any land adjoining the Land of any encroachment excepted in Schedule B.

5. Any final court order or judgment denying the right to maintain any existing improvements on the Land because of any violation of covenants, conditions, or restrictions, or building setback lines shown on a plat of subdivision recorded or filed in the Public Records.

Wherever in this endorsement the words "covenants, conditions, or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions, or limitations contained in an instrument creating a lease.

As used in paragraphs 1.b(i) and 5, the words "covenants, conditions, or restrictions" do not include any covenants, conditions, or restrictions (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 excepted in Schedule B.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

The Company agrees that it will not assert the provisions of Exclusions from Coverage 3(a), (b), or (e) to deny liability for loss or damage otherwise insured against under the terms of the policy solely by reason of the action or inaction or Knowledge, as of Date of Policy, of _____ whether or not imputed to the Insured by operation of law, provided _____ acquired the Insured as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, adverse claim, or other matter insured against by the policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

The Company agrees that it will not assert the provisions of Exclusions from Coverage 3(a), (b), or (e) to deny liability for loss or damage otherwise insured against under the terms of the policy solely by reason of the action or inaction or Knowledge, as of Date of Policy, of _____ whether or not imputed to the Insured by operation of law, provided _____ acquired the Insured as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, adverse claim, or other matter insured against by the policy.

Deleted: FILL IN

Deleted: FILL IN

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

For purposes of the coverage provided by this endorsement, _____ ("Additional Insured") is added as an Insured under the policy. By execution below, the Insured named in Schedule A acknowledges that any payment made under this endorsement shall reduce the Amount of Insurance as provided in Section 10 of the Conditions.

The Company agrees that it will not assert the provisions of Exclusions from Coverage 3(a), (b), or (e) to deny liability for loss or damage otherwise insured against under the terms of the policy solely by reason of the action or inaction or Knowledge, as of Date of Policy, of _____ whether or not imputed to the Additional Insured by operation of law, to the extent of the percentage interest in the Insured acquired by Additional Insured as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, adverse claim, or other matter insured against by the policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

AGREED AND CONSENTED TO:

_____
INSURED

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

For purposes of the coverage provided by this endorsement, _____ ("Additional Insured") is added as an Insured under the policy. By execution below, the Insured named in Schedule A acknowledges that any payment made under this endorsement shall reduce the Amount of Insurance as provided in Section 10 of the Conditions.

Deleted: FILL IN

The Company agrees that it will not assert the provisions of Exclusions from Coverage 3(a), (b), or (e) to deny liability for loss or damage otherwise insured against under the terms of the policy solely by reason of the action or inaction or Knowledge, as of Date of Policy, of _____ whether or not imputed to the Additional Insured by operation of law, to the extent of the percentage interest in the Insured acquired by Additional Insured as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, adverse claim, or other matter insured against by the policy.

Deleted: FILL IN

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

AGREED AND CONSENTED TO:

_____
INSURED

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

The Company agrees that it will not assert the provisions of Exclusions from Coverage 3(a), (b), or (e) to deny liability for loss or damage otherwise insured against under the terms of the policy solely by reason of the action or inaction or Knowledge, as of Date of Policy, of _____ whether or not imputed to the entity identified in paragraph 3 of Schedule A or to the Insured by operation of law, but only to the extent that the Insured acquired the Insured's interest in entity as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, adverse claim, or other matter insured against by the policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

The Company agrees that it will not assert the provisions of Exclusions from Coverage 3(a), (b), or (e) to deny liability for loss or damage otherwise insured against under the terms of the policy solely by reason of the action or inaction or Knowledge, as of Date of Policy, of _____ whether or not imputed to the entity identified in paragraph 3 of Schedule A or to the Insured by operation of law, but only to the extent that the Insured acquired the Insured's interest in entity as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, adverse claim, or other matter insured against by the policy.

Deleted: FILL IN

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

1. The Mezzanine Lender is: _____ and each successor in ownership of its loan ("Mezzanine Loan") reserving, however, all rights and defenses as to any successor that the Company would have had against the Mezzanine Lender, unless the successor acquired the Indebtedness as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, adverse claim, or other matter insured against by this policy as affecting Title.

2. The Insured

   a. assigns to the Mezzanine Lender the right to receive any amounts otherwise payable to the Insured under this policy, not to exceed the outstanding indebtedness under the Mezzanine Loan; and

   b. agrees that no amendment of or endorsement to this policy can be made without the written consent of the Mezzanine Lender.

3. The Company does not waive any defenses that it may have against the Insured, except as expressly stated in this endorsement.

4. In the event of a loss under the policy, the Company agrees that it will not assert the provisions of Exclusions from Coverage 3(a), (b) or (e) to refuse payment to the Mezzanine Lender solely by reason of the action or inaction or Knowledge, as of Date of Policy, of the Insured, provided

   a. the Mezzanine Lender had no actual Knowledge of the defect, lien, encumbrance or other matter creating or causing loss on Date of Policy.

   b. this limitation on the application of Exclusions from Coverage 3(a), (b) and (e) shall

      i. apply whether or not the Mezzanine Lender has acquired an interest (direct or indirect) in the Insured either on or after Date of Policy, and

      ii. benefit the Mezzanine Lender only without benefiting any other individual or entity that holds an interest (direct or indirect) in the Insured or the Land.

5. In the event of a loss under the Policy, the Company also agrees that it will not deny liability to the Mezzanine Lender on the ground that any or all of the ownership interests (direct or indirect) in the Insured have been transferred to or acquired by the Mezzanine Lender, either on or after the Date of Policy.

6. The Mezzanine Lender acknowledges

   a. that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring a mortgage to which exception is taken in Schedule B or to which the Insured has agreed, assumed, or taken subject, or which is hereafter executed by an Insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy; and

   b. that the Company shall have the right to insure mortgages or other conveyances of an interest in the Land, without the consent of the Mezzanine Lender.

7. If the Insured, the Mezzanine Lender or others have conflicting claims to all or part of the loss payable under the Policy, the Company may interplead the amount of the loss into Court. The Insured and the Mezzanine Lender shall be jointly and severally liable for the Company's cost for the interpleader and subsequent proceedings, including attorneys' fees. The Company shall be entitled to payment of the sums for which the Insured and Mezzanine Lender are liable under the preceding sentence from the funds deposited into Court, and it may apply to the Court for their payment.

8. Whenever the Company has settled a claim and paid the Mezzanine Lender pursuant to this endorsement, the Company shall be subrogated and entitled to all rights and remedies that the Mezzanine Lender may have against any person or property arising from the Mezzanine Loan. However, the Company agrees with the Mezzanine Lender that it shall only exercise these rights, or any right of the Company to indemnification, against the Insured, the Mezzanine Loan borrower, or any guarantors of the Mezzanine Loan after the Mezzanine Lender has recovered its principal, interest, and costs of collection.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

AGREED AND CONSENTED TO:

(Name of Insured) *(Name of Mezzanine Lender)*

By: _____ By: _____

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

1. The Mezzanine Lender is: _____ and each successor in ownership of its loan ("Mezzanine Loan") reserving, however, all rights and defenses as to any successor that the Company would have had against the Mezzanine Lender, unless the successor acquired the Indebtedness as a purchaser for value without Knowledge of the asserted defect, lien, encumbrance, adverse claim, or other matter insured against by this policy as affecting Title.

Deleted: FILL IN

2. The Insured

   a. assigns to the Mezzanine Lender the right to receive any amounts otherwise payable to the Insured under this policy, not to exceed the outstanding indebtedness under the Mezzanine Loan; and

   Deleted: Lender

   b. agrees that no amendment of or endorsement to this policy can be made without the written consent of the Mezzanine Lender.

3. The Company does not waive any defenses that it may have against the Insured, except as expressly stated in this endorsement.

4. In the event of a loss under the policy, the Company agrees that it will not assert the provisions of Exclusions from Coverage 3(a), (b) or (e) to refuse payment to the Mezzanine Lender solely by reason of the action or inaction or Knowledge, as of Date of Policy, of the Insured, provided

   a. the Mezzanine Lender had no actual Knowledge of the defect, lien, encumbrance or other matter creating or causing loss on Date of Policy.

   b. this limitation on the application of Exclusions from Coverage 3(a), (b) and (e) shall

      i. apply whether or not the Mezzanine Lender has acquired an interest (direct or indirect) in the Insured either on or after Date of Policy, and

      ii. benefit the Mezzanine Lender only without benefiting any other individual or entity that holds an interest (direct or indirect) in the Insured or the Land.

5. In the event of a loss under the Policy, the Company also agrees that it will not deny liability to the Mezzanine Lender on the ground that any or all of the ownership interests (direct or indirect) in the Insured have been transferred to or acquired by the Mezzanine Lender, either on or after the Date of Policy.

6. The Mezzanine Lender acknowledges

   a. that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring a mortgage to which exception is taken in Schedule B or to which the Insured has agreed, assumed, or taken subject, or which is hereafter executed by an Insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy; and

   b. that the Company shall have the right to insure mortgages or other conveyances of an interest in the Land, without the consent of the Mezzanine Lender.

7. If the Insured, the Mezzanine Lender or others have conflicting claims to all or part of the loss payable under the Policy, the Company may interplead the amount of the loss into Court. The Insured and the Mezzanine Lender shall be jointly and severally liable for the Company's cost for the interpleader and subsequent proceedings, including attorneys' fees. The Company shall be entitled to payment of the sums for which the Insured and Mezzanine Lender are liable under the preceding sentence from the funds deposited into Court, and it may apply to the Court for their payment.

8. Whenever the Company has settled a claim and paid the Mezzanine Lender pursuant to this endorsement, the Company shall be subrogated and entitled to all rights and remedies that the Mezzanine Lender may have against any person or property arising from the Mezzanine Loan. However, the Company agrees with the Mezzanine Lender that it shall only exercise these rights, or any right of the Company to indemnification, against the Insured, the Mezzanine Loan borrower, or any guarantors of the Mezzanine Loan after the Mezzanine Lender has recovered its principal, interest, and costs of collection.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

AGREED AND CONSENTED TO:

(Name of Insured) *(Name of Mezzanine Lender)*

Deleted: FILLIN¶

Deleted: FILLIN¶

By: _____ By: _____

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

1. The term "Land" as defined in this policy includes the manufactured housing unit located on the land described in Schedule A at Date of Policy.

2. Unless excepted in Schedule B, the Company insures against loss or damage, sustained by the insured if, at Date of Policy,

   (a) A manufactured housing unit is not located on the land described in Schedule A.

   (b) The manufactured housing unit located on the land is not real property under the law of the state where the Land described in Schedule A is located.

   (c) The owner of the land is not the owner of the manufactured housing unit.

   (d) Any lien is attached to the manufactured housing unit as personal property, including

      (i) a federal, state, or other governmental tax lien,

      (ii) UCC security interest,

      (iii) a motor vehicular lien,

      (iv) other personal property lien.

   (e) The lien of the insured mortgage is not enforceable against the Land.

   (f) The lien of the insured mortgage is not enforceable in a single foreclosure procedure.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

1. The term "Land" as defined in this policy includes the manufactured housing unit located on the land described in Schedule A at Date of Policy.

2. Unless excepted in Schedule B, the Company insures against loss or damage, sustained by the insured if, at Date of Policy,

   (a) A manufactured housing unit is not located on the land described in Schedule A.

   (b) The manufactured housing unit located on the land is not real property under the law of the state where the Land described in Schedule A is located.

   (c) The owner of the land is not the owner of the manufactured housing unit.

   (d) Any lien is attached to the manufactured housing unit as personal property, including

      (i) a federal, state, or other governmental tax lien,

      (ii) UCC security interest,

      (iii) a motor vehicular lien,

      (iv) other personal property lien.

   (e) The lien of the insured mortgage is not enforceable against the Land.

   (f) The lien of the insured mortgage is not enforceable in a single foreclosure procedure.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

Deleted: 75E294

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

1. The term "Land" as defined in this policy includes the manufactured housing unit located on the land described in Schedule A at Date of Policy.

2. Unless excepted in Schedule B, the Company insures against loss or damage, sustained by the insured if, at Date of Policy:

   (a) A manufactured housing unit is not located on the land described in Schedule A.

   (b) The manufactured housing unit located on the land is not real property under the law of the state where the Land described in Schedule A is located.

   (c) The Insured is not the owner of the manufactured housing unit.

   (d) Any lien is attached to the manufactured housing unit as personal property, including:

      (i) a federal, state, or other governmental tax lien,

      (ii) UCC security interest,

      (iii) a motor vehicular lien,

      (iv) other personal property lien.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

ENDORSEMENT

Attached to Policy No. _____

Issued By
TICOR TITLE INSURANCE COMPANY

1. The term "Land" as defined in this policy includes the manufactured housing unit located on the land described in Schedule A at Date of Policy.

2. Unless excepted in Schedule B, the Company insures against loss or damage, sustained by the insured if, at Date of Policy:

   (a) A manufactured housing unit is not located on the land described in Schedule A.

   (b) The manufactured housing unit located on the land is not real property under the law of the state where the Land described in Schedule A is located.

   (c) The Insured is not the owner of the manufactured housing unit.

   (d) Any lien is attached to the manufactured housing unit as personal property, including:

      (i) a federal, state, or other governmental tax lien,

      (ii) UCC security interest,

      (iii) a motor vehicular lien,

      (iv) other personal property lien.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Dated:

Countersigned: _____
Authorized Signatory

Deleted: 75E295

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	07-26-2007

Comments:

Attachments:

TTIC-AR-F-07-05 NAIC P&C Transmittal Document.pdf

TTIC-AR-F-07-05 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	CA	50067	95-2410872

5.	Company Tracking Number	TTIC-AR-F-07-05

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, 11th Floor Jacksonville, FL 32204	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**	[ ] Rate/Loss Cost [ ] Rules [ ] Rates/Rules [X] Forms [ ] Combination Rates/Rules/Forms [ ] Withdrawal[ ] Other (give description)
14.	**Effective Date(s) Requested**	New: August 17, 2007 Renewal:
15.	**Reference Filing?**	[ ] Yes [X] No
16.	**Reference Organization** (if applicable)	n/a
17.	**Reference Organization # & Title**	n/a
18.	**Company's Date of Filing**	July 18, 2007
19.	**Status of filing in domicile**	[ ] Not Filed [ ] Pending [X] Authorized [ ] Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	TTIC-AR-F-07-05

21. Filing Description [This area should be similar to the body of a cover letter and is free-form text]

The following American Land Title Association (ALTA) endorsement forms are hereby submitted with minor wording changes to become more in-line with the standardized endorsements released by the American Land Title Association: ALTA 9-06, 15-06, 15.1-06, 15.2-06, and 16-06. In addition, two of the following ALTA endorsement forms are submitted to amend form numbers which were previously submitted incorrectly i.e., ALTA 7.1 and 7.2.

The following list of ALTA Endorsement Forms which where previously submitted and approved by your department are hereby withdrawn:

ALTA Endorsement Form 15.1-06 Nonimputation - Additional Insured, Form Number 74E122
ALTA Endorsement Form 15.2-06 Nonimputation - Partial Equity Transfer, Form Number 74E123
ALTA Endorsement Form 15-06 Nonimputation - Full Equity Transfer, Form Number 74E121
ALTA Endorsement Form 16-06 Mezzanine Financing, Form Number 74E124
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals, Form Number 74E103
Formerly ALTA Endorsement Form 7.1 Manufactured Housing Conversion Loan, Form Number 75E294
Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners, Form Number 75E295

The following ALTA Endorsements Forms with revised language and updated form numbers are to replace those being withdrawn as noted above:

ALTA Endorsement Form 15.1-06 Nonimputation - Additional Insured, Form Number 74E122
ALTA Endorsement Form 15.2-06 Nonimputation - Partial Equity Transfer, Form Number 74E123
ALTA Endorsement Form 15-06 Nonimputation - Full Equity Transfer, Form Number 74E121
ALTA Endorsement Form 16-06 Mezzanine Financing, Form Number 74E124
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals, Form Number 74E103
Formerly ALTA Endorsement Form 7.1 Manufactured Housing Conversion Loan, Form Number 74E294
Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners, Form Number 74E295

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 #: 40230788
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.)**

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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 #**	TTIC-AR-F-07-05, Eff. Aug 17, 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 Endorsement Form 9-06 Restrictions, Encroachments, Minerals (06/17/2006)	74E103	[X] Replacement [ ] Withdrawn [ ] Neither		
02	ALTA Endorsement Form 15-06 Nonimputation - Full Equity Transfer (06/17/2006)	74E121	[X] Replacement [ ] Withdrawn [ ] Neither		
03	ALTA Endorsement Form 15.1-06 Nonimputation - Additional Insured (06/17/2006)	74E122	[X] Replacement [ ] Withdrawn [ ] Neither		
04	ALTA Endorsement Form 15.2-06 Nonimputation - Partial Equity Transfer (06/17/2006)	74E123	[X] Replacement [ ] Withdrawn [ ] Neither		
05	ALTA Endorsement Form 16-06 Mezzanine Financing (06/17/2006)	74E124	[X] Replacement [ ] Withdrawn [ ] Neither		
06	Formerly ALTA Endorsement Form 7.1 Manufactured Housing Conversion Loan (06/17/2006)	74E294	[X] Replacement [ ] Withdrawn [ ] Neither		
07	Formerly ALTA Endorsement Form 7.2 Manufactured Housing Conversion Owners (06/17/2006)	74E295	[X] Replacement [ ] Withdrawn [ ] Neither		
08			[ ] Replacement [ ] Withdrawn [ ] Neither		
09			[ ] Replacement [ ] Withdrawn [ ] Neither		
10			[ ] Replacement [ ] Withdrawn [ ] Neither		

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