

Texas Endorsement Chart

End. #	Name	P-Rule	R-Rule	Rate	Policy Type	Description of Coverage
T-3	Area & Boundary	P-2 P-8a(2)	R-16(2)	5% of Basic Premium	T-1R	Amends the “area and boundary exception,” effectively providing coverage against any discrepancies, conflicts, encroachments or protrusions, or overlapping of improvements. This amendment can be made at closing or given/affirmed in the T-3 Completion of Improvements Endorsement.
		P-2 P-8a(2)	R-16(1)	15% of Basic Premium (min=\$20.00)	T-1	
		P-2	R-16	No Charge on LTP	T-2	
T-3	Assignment of Lien	P-9b(1) P-9b(2)	R-11a	Minimum Basic Premium	T-2 & T-2R	The Loan Policy can be endorsed to add the new lender after an assignment. If the lien is secured by one-to-four residential property, the mortgage must be assigned to a governmental agency as defined in P-9.b(1).
T-3	Completion of Improvements	P-8a(2) P-8b(2)	N/A	No Charge	T-1, T-1R, T-2 & T-2R	Upon completion of construction, the insured (owner or lender) may request this endorsement to remove the two exceptions mandated by Procedural Rule P-8, pertaining to liability limitations and mechanic’s liens.
T-3	Correction	N/A	N/A	No Charge	T-1, T-1R, T-2 & Binder	Used to state a correction in the policy or binder as to a typographical error, omission, or addition of materials relating to facts that existed at the date of issue.
T-3	Down Date of Construction Loan Policy	P-9b(4)	R-11c	\$50.00	T-2	When a loan policy is issued to include the costs of anticipated improvements, the policy may be endorsed to bring the policy date forward to the date of the endorsement and increase the coverage to the amount actually disbursed on the construction loan as of the date of the endorsement.
T-3	Down Date of Interim Construction Loan Binder	P-9b(4)	R-11c	\$50.00	Binder	When a loan title policy binder on interim construction is issued, the binder may be endorsed to bring the policy date forward to the date of the endorsement.
T-3	Down Date of Owner Policy During Construction	P-9a(3)	R-15b	\$50.00	T-1	When an owner’s policy is issued to include the costs of anticipated improvements, the policy may be endorsed to bring the policy date forward to the date of the endorsement and increase the coverage to the amount actually spent on improvements (plus value of the property) as of the date of the endorsement.

T-3	Interim Binder Extension	P-16	R-13	\$25.00 shall be charged for each consecutive six month extension	Binder	When a loan title policy binder on interim construction is issued, the binder may be endorsed to extend the expiration date of the original binder.
T-4	Leasehold (Owners)	P-9a(1)	N/A	No Charge	T-1	When the insured estate includes a leasehold estate, the applicable leasehold endorsement must be attached to the policy. This endorsement includes additional defined terms to properly reflect a leasehold estate and a changes the manner for calculating loss under the policy.
T-4R	Leasehold (Owners)	P-9a(1)	N/A	No Charge	T-1R	When the insured estate includes a leasehold estate, the applicable leasehold endorsement must be attached to the policy. This endorsement includes additional defined terms to properly reflect a leasehold estate and a changes the manner for calculating loss under the policy.
T-5	Leasehold (Loan)	P-9.b(5)	N/A	No Charge	T-2	When the insured estate includes a leasehold estate, the applicable leasehold endorsement must be attached to the policy. This endorsement includes additional defined terms to properly reflect a leasehold estate and a changes the manner for calculating loss under the policy.
T-14	First Loss	P-9.b(11)	R-11i	\$25.00	T-2	This endorsement allows for payment of a “material impairment amount” for a covered loss that results in the lender becoming under secured, where the insured lien secures payment of additional collateral not described in the loan policy (Instead of first requiring the lender to pursue its remedies against any collateral to determine the loss).
T-16	Aggregation Loan Policy	P-9.b(13)	R-11j	\$25.00 for each loan policy	T-2	This endorsement may be issued when multiple loan policies are simultaneously issued insuring separate pieces of collateral securing the same indebtedness/loan and aggregates the insurance amount of each policy into one liability amount for payment of loss.
T-17	Planned Unit Development	P-9.b(14)	R-11k	\$25.00	T-2 & T-2R	May be issued on residential property and provides coverage to a lender against present violations of covenants; lack of priority to assessments; forced removal of improvements due to an encroachment; and failure of title due to a right of first refusal.

T-19	Restrictions, Encroachments & Minerals	P-50A P-50B	R-29A	5% of Basic Premium-Res.	T-2 & T-2R	Also known as comprehensive coverage, this endorsement provides the lender coverage against a number of matters, including: violation of covenants; encroachments; private rights; damages to improvements from mineral production.
		P-50A P-50B	R-29B	10% of Basic Premium Non-Res. (min=\$50.00)	T-2	
T-19.1	Restrictions, Encroachments & Minerals	P-50A P-50C	R-29C(1)	10% of Basic Premium-w/o Survey Coverage-Res (min=\$50.00)	T-1R	Also known as comprehensive coverage, this endorsement provides the owner coverage against a number of matters, including: violation of covenants; encroachments; private rights; damages to improvements from mineral production.
		P-50A P-50C	R-29D(1)	15% of Basic Premium- w/o Survey Coverage- Non Res (min=\$50.00)	T-1	
		P-50A P-50C	R-29C(2)	5% of Basic Premium-w/ Survey Coverage added simultaneously-Res (min=\$50.00)	T-1R	
		P-50A P-50C	R-29D(2)	10% of Basic Premium-w/ Survey Coverage- Non Res (min=\$50.00)	T-1	
T-19.2	Minerals & Surface Damage	P-50.1	R-29.1A	\$50.00 on OTP	T-1, T-1R	Provides coverage against loss for damage to improvements (excluding lawns, shrubbery, or trees) located on the land on or after the Date of Policy resulting from the use of the surface for mineral production.
		P-50.1	R-29.1A	No Charge on LTP	T-2 & T-2R	
T-19.3	Minerals & Surface Damage	P-50.1	R-29.1B	\$50.00 on OTP	T-1 & T-1R	Provides coverage against damage to permanent buildings located on the land on or after the Date of Policy resulting from the use of the surface for mineral production.
		P-50.1	R-29.1B	No Charge on LTP	T-2 & T-2R	
T-23	Access Endorsement	P-54	R-30	\$100.00 each policy	T-1 & T-2	Insures that the land abuts and has actual vehicular and pedestrian access to and from a physically open named public road, street, or highway. The land must contain improvements and be non-residential property.

T-24	Non-Imputation	P-55	R-31	5% of Basic Premium (min=\$25.00)	T-1	This endorsement may be issued to a concurrently issued Owner's Policy (T-1) provided that the land covered by the policy is not residential real property. This endorsement provides assurance to an incoming partner, member, shareholder that any action or inaction or knowledge by a former partner, member, manager, officer, director or shareholder will not be imputed against the insured for purposes of denying liability under the policy under Exclusions 3(a), (b) or (e).
T-24.1	Non-Imputation Mezzanine Financing	P-55	R-31	5% of Basic Premium (min=\$25.00)	T-1	This endorsement may be issued to a concurrently issued Owner's Policy (T-1) provided that the land covered by the policy is not residential real property. The endorsement provides a mezzanine lender title insurance coverage by making the lender an assignee of claim payments made under the OTP, not to exceed the debt owed on the mezzanine loan. The endorsement provides non-imputation protection for the lender from a denial of liability under Exclusions 3(a), (b) or (e) for actions or knowledge of the insured under the OTP and provides Fairway coverage to avoid a lapse of coverage due to a transfer of ownership interests.
T-25	Contiguity	P-56	R-32	\$100 for each policy	T-1 & T-2	This endorsement may be issued concurrently with a Loan Policy and the T-1 Owner's Policy on non-residential property. The title policy must cover multiple tracts of land and the title company must be provided with a survey. Insures that all of the tracts of land described in the policy are contiguous, with no gaps or strips separating them.
T-25.1	Contiguity	P-56	R-32	\$100 for each policy	T-1 & T-2	Same as T-25 above. The T-25.1 is used when it is difficult to describe the contiguous boundaries of the parcels in the manner set out on the T-25 form, due to the number of parcels involved or irregular shape of the parcels.
T-26	Additional Insured	P-57	R-33	10% of Basic Premium (min=\$25.00)	T-1 & T-1R	The standard owner's policy defines the term "insured" and sets forth the circumstances for continuation of coverage. The additional insured endorsement allows an owner to be added to an owner's policy (T-1 and T-1R) as an "insured" if the situation falls outside of the definition set forth in the policy, provided it meets the events specified in the rule (generally applicable to estate planning and business planning).

T-27	Assignment of Rents/Leases	P-60	R-34	No Charge	T-2	This endorsement may be issued to a contemporaneously issued Loan Policy (T-2) provided that it may not be issued on residential real property. It insures against claims by reason of defects in the execution of an assignment of rents/leases and the existence of a prior recorded assignment of a lessor's interest in the leases specified in the document.
T-28	Condominium	P-9.b(15)	R-11i	No Charge	T-2 & T-2R	This endorsement provides lenders coverage against loss created by defects in the creation of the condominium regime and failure to comply with the statutory requirements for condominium declarations to the extent such failure affects the title to the unit and its common elements, among other coverage.
T-30	Tax Exception Deletion for Rollback Taxes	P-20	R-19	\$20.00	T-2, T-2R & Binder	The standard exception for taxes excepts to the consequences of "rollback taxes," which may be due for prior years because of lost eligibility for open space or agricultural valuation. This portion of the tax exception may be "amended out of" a Loan Policy or an Interim Binder, providing coverage for rollback taxes.
T-31	Manufactured Housing	P-9b(7)	R-11e	\$20.00	T-2 & T-2R	May be issued where a Loan Policy has been issued covering the lien securing an indebtedness against land and a manufactured housing unit has been affixed to the land covered by said lien so as to become part of the real property.
T-31.1	Supplemental Coverage- Manufactured Housing	P-9b(7)	R-11e	\$50.00	T-2 & T-2R	Provides supplemental coverage where an Owner's Policy has been issued covering the land and a manufactured housing unit has been affixed to the land so as to become part of the real property. Provides supplemental coverage where a Loan Policy has been issued covering the lien securing an indebtedness against land and a manufactured housing unit has been affixed to the land covered by said lien so as to become part of the real property.
		P-9a(4)	R-15c	\$50.00	T-1 & T-1R	
T-33	Variable Rate Mortgage	P-9b(6)	R-11d	\$20.00	T-2 & T-2R	When a Loan Policy is to be issued insuring the lien securing a variable rate mortgage loan note, this endorsement may be issued. It insures against the invalidity, unenforceability, or loss of priority of the lien of the insured mortgage by reason of provisions providing for changes in the rate of interest.
			R-11d; R-4	No charge		

T-33.1	Variable Rate Mortgage (Negative Amortization)	P-9b6	R-11d	\$20.00	T-2 & T-2R	In addition to those matters insured against in the T-33 endorsement, this endorsement insures against the invalidity, unenforceability, or loss of priority by reason of provisions providing for interest on interest or the addition of unpaid interest to the unpaid balance of the loan.
			R-11d; R-4	No charge		
T-34	Increased Value	P-9a(2)	R-15a	Basic Rate computed on new amount less Basic Rate premium paid for OTP and any for T-34 endorsements previously attached thereto (never less than Minimum Policy Basic Rate)	T-1 & T-1R	This endorsement may be issued to increase the amount of coverage under the Owner's Policy. The insured under an Owner's Policy must provide evidence as to the current value of the estate or interest insured by such Owner's Policy.
T-35	Future Advance/ Revolving Credit	P-9b(8)	R-11f	\$50.00	T-2 & T-2R	This endorsement insures the validity and priority of a revolving credit promissory note and states that the policy liability shall include such advances, subject to the exclusions contained in the endorsement and Loan Policy.
T-36	Environmental Protection Lien	P-9b(9)	R-11g	\$25.00	T-2 & T-2R	This endorsement may be issued to a Loan Policy covering a lien securing an indebtedness against land used or to be used primarily for residential purposes. It insures against loss or damage resulting from loss of priority of the insured lien over recorded environmental protection liens or those created by state statutes, except those statutes specifically excepted in the endorsement.
T-36.1	Commercial Environmental Protection Lien	Pending	Pending	PENDING	T-2	
T-38	Modification, Partial Release	P-9b(3)	R-11b	\$100 if issued within 1 year of original policy date and an additional \$10.00 for each year thereafter. (not to exceed 50% of original LTP basic rate)	T-2 & T-2R	This endorsement may be issued to a previously issued Loan Policy when the holder of the Loan Policy desires to execute a partial release, release of additional collateral, modification agreement, reinstatement agreement, and/or a release from personal liability. Insures that coverage under the policy has not terminated or been reduced by virtue of the execution of the aforementioned instruments.

T-39	Balloon Mortgage	P-9b(10)	R-11h	\$25.00 at time of issue; \$50.00 subsequently	T-2 & T-2R	This endorsement may be issued to a Loan Policy insuring a lien on residential property that contains a balloon rider providing for a conditional right to refinance and change in the interest. It insures against the invalidity or unenforceability of the insured lien as a result of containing these provisions or a loss of priority of the insured lien by reason exercising those provisions.
T-42	Equity Loan Mortgage	P-44	R-28A	10% of Basic Premium	T-2 & T-2R	The T-42 endorsement provides coverage to the lender for some of the constitutional provisions for creating a valid home equity loan. The T-42 endorsement is mandatory for any Loan Policy insuring a home equity loan, however, the coverage contained within the endorsement is not mandatory and provisions may be deleted.
T-42.1	Supplemental Coverage Equity Loan Mortgage	P-47	R-28B	15% of Basic Premium	T-2 & T-2R	The T-42.1 endorsement provides supplemental coverage to the lender for some of the constitutional provisions for creating a valid home equity loan. The T-42.1 endorsement is optional and may be issued for any Loan Policy insuring a home equity loan, provided the T-42 is also attached to the Loan Policy.
T-43	Reverse Mortgage	P-45	N/A	No Charge	T-2 & T-2R	The T-43 endorsement provides coverage to the lender for some of the constitutional provisions for creating a valid reverse mortgage loan. The T-43 endorsement is mandatory for any Loan Policy insuring a reverse mortgage loan, however, the coverage contained within the endorsement is not mandatory and provisions may be deleted.
T-48	Co-Insurance	P-6	N/A	No Charge	T-1, T-1R, T-2, T-2R & Binder	This endorsement may be attached to an Owner's or Loan Policy, where two or more companies elect to share the liability as co-insurers. The total amount of any and all policies issued on a single risk must be in excess of \$15,000,000.00 (Fifteen Million Dollars), when such risk is insured by more than one title insurance company.
T-54	Severable Improvements Endorsement	P-72	Pending	PENDING	T-1, T-2	