

FIRST IN COMMERCIAL SERVICES

COMMERCIAL TITLE INSURANCE & CLOSING SERVICES

We coordinate and close real estate transactions locally and nationally for single site, multi-site, and multi-state transactions. We underwrite the transactions, issue title commitments, policies and endorsements, record documents, and provide closing/escrow services.

1031 EXCHANGE SERVICES

Our qualified intermediary, IFX, facilitates all types of exchanges.

COMMERCIAL LENDER & SEARCH SERVICES

Receive current owner and encumbrance searches for commercial and residential properties, including specialty searches such as cell towers in a report format.

UNIFORM COMMERCIAL CODE INSURANCE

Assumes the risk of loss for errors in the creation, perfection, and priority of a security interest in personal property.



National Commercial Services
Nationwide Coverage. Personal Commitment.

PENNSYLVANIA ENDORSEMENTS



Commonwealth
LAND TITLE INSURANCE COMPANY

National Commercial Services
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NAME OF ENDORSEMENT
(Endorsements effective as of 5/1/2016)

POLICY TYPE
(Owner, Loan, Both)

PREMIUM

**ALTA
EQUIVALENT**

PA 100 - No apparent violation of restrictions by existing construction	LOAN	\$50.00	
PA 101 - Where restrictions appear to be violated by existing construction	BOTH	10% of premium w/min of \$75.00	
PA 102 - Where proposed new construction does not indicate that restrictions will be violated	BOTH	10% of premium w/min of \$75.00	
PA 103 - Where proposed new construction will apparently violate restrictions	BOTH	Special Premium	
PA 104 - Where there is no apparent violation of restrictions by existing construction	OWNER	10% of premium w/min of \$75.00	
PA 300 - Survey Exception	LOAN	\$50.00	
PA 301 - Survey Exception	OWNER	20% of premium w/min of \$75.00	
PA 400 - Manufactured housing unit	BOTH	\$50.00	7-06
PA 500 - Mortgage modification - Date Down	LOAN	See Rating Manual 5.6	
PA 501 - Mortgage modification - No Date down	LOAN	See Rating Manual 5.6.1	11-06
PA 710 - Variable rate	LOAN	\$50.00	6-06
PA 710-6.2 - Variable rate - Negative Amortization	LOAN	\$50.00	6.2-06
PA 810 - Condominium Endorsement Under PA Uniform Condominium Act	BOTH	\$50.00	4.1-06
PA 820 - Planned unit development	BOTH	\$50.00	5.1-06
PA 900 - Environmental protection lien	LOAN	\$50.00 (Residential)	8.1-06
PA 910 - Environmental protection lien	LOAN	\$100.00 (Non-Residential only)	
PA 1015 - Open-end mortgage/construction	LOAN	10% of premium w/min of \$50.00	
PA 1020 - FNMA Balloon	LOAN	\$50.00	
PA 1030 - Restrictions, Encroachments, Minerals	LOAN	10% of premium w/min of \$75.00	9-06
PA 1031 - Covenants, Conditions and Restrictions - Unimproved Land	OWNER	5% if issued w/301-10% if alone w/min of \$75.00	9.1-06
PA 1032 - Covenants, Conditions and Restrictions - Improved Land	OWNER	5% if issued w/301-10% if alone w/min of \$75.00	9.2-06
PA 1033 - Private Rights	LOAN	\$500.00 (Non-Residential only)	9.6-06
PA 1034 - Restrictions, Encroachments, Minerals - Land Under Development	LOAN	15% of premium w/min of \$75.00	9.7-06
PA 1035 - Restrictions, Encroachments, Minerals - Land Under Development	OWNER	10% unless issued w/301-15% if alone w/min of \$75.00	9.8-06
PA 1070 - General Endorsement	BOTH	Varies	
PA 1080 - Abbreviated Endorsement form	LOAN	No Charge	
PA 1100 - Waiver of Arbitration	LOAN	\$100.00	
PA 1110 - First Loss - Multiple Parcel Transactions	LOAN	10% of premium w/min of \$500.00	20-06
PA 1130 - Leasehold Owner's	OWNER	Determined by liability amount	13-06
PA 1140 - Leasehold Loan	LOAN	Determined by liability amount	13.1-06
PA 1150 - Future Advance Letter of Credit	LOAN	10% of premium (non-residential)	14.2-06
PA 1160 - Nonimputation - Full Equity Transfer	OWNER	20% of premium (non-residential)	15-06
PA 1170 - Nonimputation - Additional Insured	OWNER	20% of premium (non-residential)	15.1-06
PA 1180 - Nonimputation - Partial Equity Transfer	OWNER	20% of premium (non-residential)	15.2-06
PA 1190 - Mezzanine Financing	OWNER	20% of premium (non-residential)	16-06
PA 1200 - Access and Entry	LOAN	\$100.00 (non-residential)	17-06
PA 1201 - Access and Entry	OWNER	10% of premium (non-residential)	17-06
PA 1210 - Indirect Access and Entry	LOAN	\$250.00 (non-residential)	17.1-06
PA 1211 - Indirect Access and Entry	OWNER	10% of premium (non-residential)	17.1-06
PA 1220 - Future Advance - Reverse Mortgage	LOAN	\$50.00	14.3-06
PA 1230 - Single Tax Parcel	BOTH	\$100.00 (non-residential)	18-06
PA 1240 - Multiple Tax Parcels	BOTH	\$100.00 (non-residential)	18.1-06
PA 1250 - Contiguity	BOTH	\$100.00 (non-residential)	19-06
PA 1251 - Contiguity - Single Parcel	BOTH	\$500.00 (non-residential)	19.1-06
PA 1260 - Intrastate Aggregation	LOAN	\$100.00	12-06
PA 1270 - Same as Survey	LOAN	\$100.00 (non-residential)	
PA 1271 - Same as Survey	OWNER	20% if issued w/min of \$100.00 (issued w/301) then \$100 (non-residential)	
PA 1280 - Location	LOAN	\$100.00 (non-residential)	22-06
PA 1290 - Mortgage Release	LOAN	\$250.00 (non-residential)	
PA 1310 - Easement - Damage or Enforced Removal	LOAN	10% of premium (non-residential)	28-06
PA 1311 - Easement - Damage or Enforced Removal	OWNER	20% of premium (non-residential)	28-06
PA 1312 - Encroachments - Boundaries and Easements	LOAN	10% unless issued w/1030 or 1034 - (\$500 non-residential)	28.1-06
PA 1313 - Encroachments - Boundaries and Easements	OWNER	20% unless issued w/1031,1032, or 1035 (non-residential)	28.1-06
PA 1314 - Encroachments - Boundaries and Easements - Described Improvements and Land Under Dev	LOAN	\$500.00 if issued w/1034 -10% if alone (non-residential)	28.3-06
PA 1315 - Encroachments and Easements - Described Improvements and Land Under Dev	LOAN	5% if issued w/1035 - 20% if alone w/min of \$75.00 (non-residential)	28.3-06
PA 1320 - Interest Rate Swap - Direct Obligation	LOAN	10% if issued on date of policy - 20% after (non-residential)	29-06
PA 1330 - Interest Rate Swap - Additional Interest	LOAN	10% if issued on date of policy - 20% after (non-residential)	29.1-06
PA 1340 - Minerals and Other Subsurface Sustances - Buildings	OWNER	\$500.00 (non-residential)	35-06
PA 1341 - Minerals and Other Subsurface Sustances - Buildings	LOAN	\$500.00 (non-residential)	35-06
PA 1350 - Minerals and Other Subsurface Sustances - Improvements	OWNER	10% unless issued w/301 - 5% min (non-residential)	35.1-06
PA 1351 - Minerals and Other Subsurface Sustances - Improvements	LOAN	5% of premium w/min of \$500.00 (non-residential)	35.1-06
PA 1360 - Minerals and Other Subsurface Sustances - Land Under Development	OWNER	15% unless issued w/301 - 10% min (non-residential)	35.3-06
PA 1361 - Minerals and Other Subsurface Sustances - Improvements	LOAN	10% of premium w/min of \$500.00 (non-residential)	35.3-06
PA 1400 - Severable Improvements	BOTH	\$500.00 (non-residential)	31-06
PA 1410 - Energy Project - Leasehold/Easement	OWNER	\$500.00 (non-residential)	36-06
PA 1420 - Energy Project - Leasehold/Easement	LOAN	\$500.00 (non-residential)	36.1-06
PA 1430 - Energy Project - Leasehold	OWNER	\$500.00 (non-residential)	36.2-06
PA 1440 - Energy Project - Leasehold	LOAN	\$500.00 (non-residential)	36.3-06
PA 1450 - Energy Project - Covenants, Conditions and Restrictions - Land Under Development	OWNER	15% unless issued w/301 - 10% min \$75 (non-residential)	36.4-06
PA 1460 - Energy Project - Covenants, Conditions and Restrictions - Land Under Development	LOAN	5% min \$75 (non-residential)	36.5-06
PA 1470 - Energy Project - Encroachments	OWNER	15% unless issued w/301 - 10% min \$75 (non-residential)	36.6-06
PA 1471 - Energy Project - Encroachments	LOAN	5% of premium, min \$75 (non-residential)	36.6-06
PA 1480 - Covenants, Conditions and Restrictions - Land Under Development	LOAN	5% of premium, min \$75 (non-residential)	9.3-06
PA 1490 - Private Rights	OWNER	10% of premium, min of \$1,000 (non-residential)	9.9-06
PA 1500 - Construction Loan - Loss of Priority	LOAN	See Rating Manual Section 5.11	32-06
PA 1510 - Construction Loan - Loss of Priority - Direct Payment	LOAN	See Rating Manual Section 5.11	32.1-06
PA 1520 - Disbursement	LOAN	10% issued only with Endorsement 1500 or 1510, see rating manual Sec. 5.11	33-06
PA 1530 - Future Advances - Priority	LOAN	10% of premium w/min of \$500 (non-residential) \$100	14-06
PA 1540 - Future Advances - Knowledge	LOAN	10% of premium w/min of \$500 (non-res) \$100 (res)	14.1-06
PA 1550 - Utility Access	OWNER	10% of premium w/min of \$1,000 (non-residential)	17.2-06
PA 1551 - Utility Access	LOAN	\$500 (non-residential)	17.2-06
PA 1560 - Assignment of Rents and Leases	LOAN	\$100 (non-residential)	37-06
PA 1570 - Tax Credit	OWNER	\$500 (non-residential)	40-06
PA 1580 - Tax Credit / Defined Amount	OWNER	See Rating Manual Section 6.84 (non-residential)	40.1-06
PA 1590 - Restrictions, Encroachments, Minerals, Current Violations	LOAN	10% of premium w/min \$75	9.10-06
PA 1600 - Assignment	LOAN	\$500.00	10-06
PA 1610 - Co-Insurance - Single Policy	BOTH	No Charge (non-residential only)	23-06
PA 1620 - Authentication	BOTH	If issued simultaneously w/policy, no charge. If issued subsequently \$100	39-06
PA 1630 - Commercial Lender Group	LOAN	\$500.00 (non-residential only)	42-06
PA 1640 - Anti - Taint	LOAN	\$500.00 (non-residential only)	43-06
PA 1650 - Pari Passu	LOAN	10% of premium w/min \$75 (non-residential only)	45-06

PROHIBITED ENDORSEMENTS IN PA: Truth-in-Lending; Zoning; Creditors Rights; Doing Business; Usury; Tie-In Interstate; and Subdivision.