



Republic Title of Texas, Inc.
TEXAS ENDORSEMENT QUICK REFERENCE

Updated 11/1/2024

End. #	Name	P-Rule	R-Rule	Rate	Policy Type
T-3	Area & Boundary	P-2	R-16	5% of Basic Premium-Res/ 15% of Basic Premium-Non Res (min=\$20.00)/ No charge on LTP	T-1, T-1R, T-2 & T-2R *Effective 11/1/2024, rate is determined by property type rather than the policy being issued
T-3	Assignment of Mortgage	P-9b1, P-9b2	R-11a	Minimum Basic Premium if issued within 1 year of original policy date + \$100 per year thereafter	T-2 & T-2R
T-3	Completion of Improvements	P-8a, P-8b	N/A	No Charge	T-1, T-1R, T-2 & T-2R
T-3	Correction	N/A	N/A	No Charge	T-1, T-1R, T-2 & T-2R & Binder
T-3	Down Date	P-9a3, P-9b4	R-15 R-11	Residential Property \$50 Non- Residential \$100	T-1, T-1R, T-2 & T-2R & Binder
T-3	Interim Binder Extension	P-16	R-13a	\$25 for each 6 month extension	Binder
T-3	Interim Construction Advances	P-9b4	R-11c	\$50.00	T-1, T-2 & Binder
T-4	Leasehold (Owners)	P-9ba1	N/A	No Charge	T-1
T-4R	Leasehold (Owners)	P-9ba1	N/A	No Charge	T-1R
T-5	Leasehold (Mortgage)	P-9.b5	N/A	No Charge	T-2 & T-2R
T-13	Binder/Interim Construction	P-1cc, P-16	R-13a	Minimum Basic Premium	Binder
T-14	First Loss	P-9.b11	R-11i	\$25.00	T-2
T-16	Aggregation Mortgagee Policy	P-9.b13	R-11k	\$25.00	T-2 & T-2R
T-17	Planned Unit Development	P-9.b14	R-11l	\$25.00	T-2 & T-2R
T-19	Restrictions, Encroachments & Minerals	P-50a, P-50b	R-29a, R- 29b	5% of Basic Premium-Res/ 10% of Basic Premium-Non Res (min=\$50.00)	T-2 & T-2R
T-19.1	Restrictions, Encroachments & Minerals	P-50c	R-29c	15% of Basic Premium-w/o Survey Coverage/ 10% of Basic Premium-w/ Survey Coverage added simultaneously (min=\$50.00)	T-1 & T-1R
T-19.2	Minerals & Surface Damage	P-50.1	R-29.1a	\$50.00 on OTP / No charge on LTP	T-1, T-1R, T-2 & T-2R
T-19.3	Minerals & Surface Damage	P-50.1	R-29.1b	\$50.00 on OTP / No charge on LTP	T-1, T-1R, T-2 & T-2R
T-19.4	Energy Project - Minerals and Surface Damage	P-50.2	R-29.2	5% of Basic Premium	T-1, T-1R, T-2 & T-2R
T-23	Access Endorsement	P-54	R-30	\$100 / each	T-1 & T-2
T-24	Non-Imputation	P-55	R-31	5% of Basic Premium (min=\$25.00)	T-1
T-24.1	Non-Imputation Mezzanine Financing	P-55	R-31	5% of Basic Premium (min=\$25.00)	T-1
T-25	Contiguity	P-56	R-32	\$100 for each policy	T-1 & T-2
T-25.1	Contiguity	P-56	R-32	\$100 for each policy	T-1 & T-2
T-26	Additional Insured	P-57	R-33	10% of Basic Premium (min=\$25.00)	T-1 & T-1R
T-27	Assignment of Rents/Leases	P-60	R-34	No charge	T-2
T-28	Condominium	P-9.b15	R-11m	No Charge	T-2 & T-2R
T-29	Texas Master Indemnity	P-11c	N/A	No Charge	T-1, T-1R, T-2 & T-2R
T-30	Tax Exception Deletion for Rollback Taxes	P-20	R-19	\$20.00	T-2, T-2R & Binder
T-31	Manufactured Housing	P-9b7	R-11e	\$20.00	T-2 & T-2R

End. #	Name	P-Rule	R-Rule	Rate	Policy Type
T-31.1	Supplemental Coverage- Manufactured Housing	P-9a4, P-9b7	R-15 R-11e	\$50.00	T-1, T-1R, T-2 & T-2R
T-33	Variable Rate Mortgage	P-9b6	R-11d	\$20.00 (No charge if 125% coverage)	T-2 & T-2R
T-33.1	Variable Rate Mortgage (Negative Amortization)	P-9b6	R-11d	\$20.00 (No charge if 125% coverage)	T-2 & T-2R
T-34	Increased Value	P-9a2	R-3c	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
T-35	Revolving Credit	P-9b8	R-11f	\$50.00	T-2 & T-2R
T-36	Environmental Protection Lien	P-9b9	R-11g	\$25.00	T-2 & T-2R
T-36.1	Commercial Environmental Protection Lien	Not Available	Not Available	Not Available	T-2
T-38	Modification, Partial Release, etc.	P-9b3	R-11b	Minimum Basic Rate if issued within 1 year of original policy date + \$25 per year thereafter	T-2 & T-2R
T-39	Balloon Mortgage	P-9b10	R-11h	\$25.00 at time of issue \$50.00 subsequently	T-2 & T-2R
T-42	Equity Loan Mortgage	P-44	R-28a	10% of Basic Premium	T-2 & T-2R
T-42.1	Equity Loan Mortgage Supplemental Coverage	P-47	R-28b	15% of Basic Premium	T-2 & T-2R
T-43	Reverse Mortgage	P-45	N/A	No Charge	T-2 & T-2R
T-48	Co-Insurance	P-6		See procedural rule P-6	T-1 & T-2
T-54	Severable Improvements Endorsement	P-72	R-37	5% of Basic Premium	T-1, T-2
T-55	Energy Project - Leasehold/Easement Owner's Policy	P-72	R-37	5% of Basic Premium	T-1
T-55.1	Energy Project - Leasehold/Easement Loan Policy	P-72	R-37	5% of Basic Premium	T-2
T-55.2	Energy Project - Leasehold Owner's Policy	P-72	R-37	5% of Basic Premium	T-1
T-55.3	Energy Project - Leasehold Loan Policy	P-72	R-37	5% of Basic Premium	T-2
T-55.4	Energy Project - Fee Estate Owner's Policy	P-72	R-37	5% of Basic Premium	T-1
T-55.5	Energy Project - Fee Estate Loan Policy	P-72	R-37	5% of Basic Premium	T-2
	Express Insurance Encroachments	P-39a	N/A	No Charge [but must amend area and boundary - 15% of Basic Premium]	T-1 & T-2
	Express Insurance Possible Defects	P-39b	N/A	No Charge	T-1 & T-2
	Express Insurance Liens	P-39c	N/A	No Charge	T-1 & T-2
	Insuring Around	P-11	N/A	No Charge	T-1 & T-2
	Pending Disbursement	P-8	N/A	No Charge	T-1 & T-2
	Pending Disbursement Removal	P-19	N/A	No Charge	T-1 & T-2
	Guaranty Fee		N/A	\$3.00 per policy effective 4/1/16	T-1, T-1R, T-2 & T-2R
	Prohibition Against Guaranties	P-35	N/A	No Charge	T-1, T-1R, T-2 & T-2R
	Arbitration Deletion	P-36	N/A	No Charge	T-1 & T-2
	Lack of Right of Access	P-37	N/A	No Charge	T-1, T-1R, T-2 & T-2R

NOTE: PLEASE REFER TO THE BASIC MANUAL FOR A COMPLETE LISTING AND FULL EXPLANATION OF ALL ENDORSEMENTS, RATE RULES AND PROCEDURAL RULES.