

**Remittance Form Coding List For Use With Title Insurance Agency Remittance Form**

RATE TYPE	RATE STRUCTURE	COVERAGE	DESCRIPTION	MANUAL SECTION	RATE CODE	DEVIATION RATE CODE
<b>RATE</b>	120% OF FULL RATE	Commercial Contract Vendee	Issued Alone	29B	125	9125
		TIRSA Owners Extended Protection	Issued Alone	34	131	9131
		TIRSA Owners Extended Protection	Issued Simultaneously with Mortgage Policy	34	132	9132
	FULL RATE	Fee Policy	Issued Alone	5	111	9111
		Fee Policy	Issued Simultaneously with Mortgage Policy	13A	112	9112
		Fee Policy	Issued Simultaneously with Leasehold Policy	18	113	9113
		Leasehold Policy	Issued Alone	7A & 7B	114	9114
		Leasehold Policy	Assigned	7C	116	9116
		Construction Loan Policy	Issued Alone	12	225	
		Residential Contract Vendee	Issued Alone	29A	123	9123
Optionee		Issued Alone	33B	129	9129	
84% OF FULL RATE	TIRSA Owners Extended Protection	Initial Condo or Subdivision Outsale	20A.1	133	9133	
70% OF FULL RATE	Fee Policy	Initial Condo or Subdivision Outsale	20A.1	118	9118	
	Leasehold Policy	Initial Condo or Subdivision Outsale Not Issued Simultaneously with Fee Policy	20A.1	119	9119	
	Cooperative Leasehold Policy		11B&C	120	9120	
	Construction Loan Policy	Refi or Subordinate with liability above \$475,000	12+14B	232		
	Owner's Policy to Foreclosing Lender		15	121	9121	
50% OF FULL RATE	Modified Construction Loan Policy		16A(8/94)	122		
	Construction Loan Policy	Refi or Subordinate with liability of \$475,000 or less	12+14A	233		
30% OF FULL RATE	Leasehold Policy	Issued Simultaneously with Fee Policy	18	311	9311	
	Construction Loan Policy	Simultaneously with Fee Policy	13B	312		
	Modified Construction Loan Policy	Public Benefit Corp. or Non-Profit Org.	16B(8/94)	243		
	Residential Contract Vendee	Simultaneously with Leasehold or Coop Policy	29C	124	9124	
	Commercial Contract Vendee	Simultaneously with Leasehold or Coop Policy	29C	126	9126	
	Optionee	Simultaneously with Leasehold or Coop Policy	33C	130	9130	
21% OF FULL RATE	Leasehold Policy	Initial Condo or Subdivision Outsale Issued Simultaneously with Fee Policy	20A.4	313	9313	
0% OF FULL RATE	Fee Policy	With credit for prior Contract Vendee Policy	29	127	9127	
	Leasehold Policy	With credit for prior Contract Vendee Policy	29	128	9128	

**RATE**

**OWNERS**

RATE TYPE	RATE STRUCTURE	COVERAGE	DESCRIPTION	MANUAL SECTION	RATE CODE
R A T E S	FULL RATE	Mortgage Policy	Issued Alone (P.M. or Acquisition Mortgage Issued without Owner's Policy)	6	211
		Mortgage Policy	Issued Alone (Refi or Subordinate not eligible for discount)	6	231
		Mortgage Policy	Constuction Loan Takeout with Change in Fee Interest	12D	212
		Leasehold Loan	Issued Alone	6	237
		Reverse Mortgage		36	261
	70% OF FULL RATE	Mortgage Policy	Construction Loan Takeout with New Lender but no Change in Fee Interest	12C	213
		Refinance (Not Reverse Mortgage)	With Liability Above \$250,000 (prior to 2-15-06)	14B	214
		Subordinate Loan (Not Reverse Mortgage)	With Liability Above \$250,000 (prior to 2-15-06)	14B	215
		Refinance (Not Reverse Mortgage)	With Liability Above \$475,000 (on or after 2-15-06)	14B	234
		Subordinate Loan (Not Reverse Mortgage)	With Liability Above \$475,000 (on or after 2-15-06)	14B	235
		Loan on Initial Condo or Subdivision Outsale	Not Simultaneous with Fee or Leasehold Policy	20A.2	216
		Limited Liability Policy		21	217
	Reverse Mortgage	With Liability above \$475,000 eligible for discount	36 with 14B	262	
	50% OF FULL RATE	Refinance (Not Reverse Mortgage)	With Liability \$250,000 or Less (prior to 2-15-06)	14A	218
		Subordinate Loan (Not Reverse Mortgage)	With Liability \$250,000 or Less (prior to 2-15-06)	14A	219
		Refinance (Not Reverse Mortgage)	With Liability \$475,000 or Less (on or after 2-15-06)	14A	238
		Subordinate Loan (Not Reverse Mortgage)	With Liability \$475,000 or Less (on or after 2-15-06)	14A	239
		Modified Loan		16A	226
	Reverse Mortgage	With Liability of \$475,000 or less eligible for discount	36 with 14A	263	
	30% OF FULL RATE	Mortgage Policy	Issued Simultaneously with Cooperative Leasehold Policy	11C	314
		Mortgage Policy	Issued Simultaneously with Fee Policy	13A	315
		Mortgage Policy	Construction Loan Takeout with Same Lender and No Change in Fee Interest	12B	222
		Modified Loan	For Public Benefit Corporation or Non-Profit Organization	16B	223
Leasehold Loan		Issued Simultaneously with Owner's Leasehold Policy	13A	245	
Loan Assumption			17	224	
21% OF FULL RATE	Mortgage Policy	Initial Condo Subdivision Outsale Issued Simultaneously with Fee or Leasehold Policy	20A.3	316	
	MISC	Subordinate loan policies priced under the aggregation rule of Section 19	2nd, 3rd, etc. mortgage issued simultaneously - not a B/L mortgage. The first of the mortgages simultaneously issued should be coded in the appropriate category listed above.	19	241
MISC	Subordinate construction loan policies priced under the aggregation rule of Section 19	2nd, 3rd, etc. mortgage issued simultaneously - B/L mortgage. The first of the mortgages simultaneously issued should be coded in the appropriate category listed above.	19	242	
	\$200	Junior Loan Policy	Face Amount \$100,000 or Less	31A1	317
	\$225	Junior Loan Policy	Face Amount Above \$100,000, not to exceed \$150,000	31A2	318

RATE TYPE	RATE STRUCTURE	COVERAGE	DESCRIPTION	MANUAL SECTION	RATE CODE	DEVIATION RATE CODE
<b>ENDORSEMENTS</b>	<b>SPECIAL RISK</b>	TIRSA 9 (Restrictions, Encroachments, Minerals (10%)		25	401	
		Survey Endorsement (Loan Policy) (10%)		25	402	
		Fairway Endorsement (20%)		25	403	9403
		Non-Imputation Endorsement (20%)		25	416	9416
		RCE-1 Residential (10%)		25	406	
		RCE-2 Commercial, Less than \$3,000,000 (10%)		25	417	
		RCE-3 Commercial, Limited Term (20%)		25	418	
		RCE-4 Commercial, \$3,000,000 or More (10%)		25	419	
		Market Value Policy Rider Endorsement (10%)		25	408	9408
		Market Value Policy Rider Endorsement TOEPP(5%)		25	446	9446
		Joint & Several Liability Endorsement (See Section 3B)		25	409	
		TIRSA Swap Endorsement		25	410	
		Additional Interest Endorsement		25	411	
		First Loss Endorsement		25	412	
		Last Dollar Endorsement		25	413	
		TIRSA Partial Release		25	414	
		TIRSA Mezzanine Financing Endorsement (30%)		25	447	9447
		<b>FLAT \$25 RATE</b>	TIRSA 6 (Variable Rate Mortgage)		III - 2	420
	TIRSA 7 (Manufactured Housing Unit)			III - 2	421	
	FNMA Balloon Mortgage Endorsement			III - 2	422	
	TIRSA 4 (Condominium)			III - 2	423	
	TIRSA 5.1 (Planned Unit Development)			III - 2	424	
	Land Same as Survey Endorsement			III - 2	425	
	NYC Development Rights Endorsement			III - 2	426	
	VRM Endorsement (Fixed Rate Conversion)			III - 2	427	
	TIRSA 6.2 (VRM - Negative Amortization)			III - 2	428	
	TIRSA 8.1 EPL			III - 2	429	
	Waiver of Arbitration Endorsement			III - 2	430	
	Successor in Ownership of Indebtness Endorsement			III - 2	432	
	Reverse Mortgage Endorsement			III - 2	433	
	TIRSA 8.1 EPL (New York City Only)			III - 2	434	
	TIRSA 8.1 EPL (Governmental Agencies)			III - 2	435	
	Residential Mortgage Endorsement			III - 2	436	
	TIRSA Cluster Endorsement			III - 2	437	
	TIRSA Limited Liability Company & Limited Liability Partnership Endorsement			III - 2	438	
	TIRSA Junior Loan Policy Endorsement 1			III - 2	439	
	IDA Endorsement			III - 2	440	
	Access Endorsement			III - 2	441	
	TIRSA Contiguity Endorsement			III - 2	442	
	TIRSA Mortgage Tax Endorsement			III - 2	443	
	TIRSA Tax Parcel Endorsement Single Tax Lot (Loan Policy Only)			III - 2	444	
	TIRSA Tax Parcel Endorsement More than One Tax Lot (Loan Policy Only)			III - 2	445	

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<b>OTHER</b>	RATES	Special Risk - Affirmative Coverage		1G	511	9511
		Affirmative Covenant Insurance (new construction or alteration)		22	512	9512
		Mortgage Foreclosure Guarantee		23	514	
		Recorded Document Certificate with Open Order		24A	515	
		Recorded Document Certificate with NO Open Order		24B	516	

COUNTY CODES

*COUNTIES IN ZONE 1*

*COUNTIES IN ZONE 2*

ALLEGANY	AL	MONTGOMERY	MO	ALBANY	A
BROOME	BR	NIAGARA	NI	BRONX	B
CATTARAUGUS	CA	ONEIDA	OE	COLUMBIA	C
CAYUGA	CY	ONONDAGA	OD	DUTCHESS	D
CHAUTAUGUA	CH	ONTARIO	ON	GREENE	G
CHEMUNG	CM	ORLEANS	OR	KINGS	K
CHENANGO	CN	OSWEGO	OS	NASSAU	N
CLINTON	CL	OTSEGO	OT	NEW YORK	NY
CORTLAND	CO	ST. LAWRENCE	SL	ORANGE	O
DELAWARE	DE	SARATOGA	SA	PUTNAM	P
ERIE	E	SCHENECTADY	SC	QUEENS	Q
ESSEX	ES	SCHOHARIE	SH	RENSSELAER	RE
FRANKLIN	F	SCHUYLER	SY	RICHMOND	R
FULTON	FL	SENECA	SE	ROCKLAND	RO
GENESEE	GE	STEUBEN	ST	SUFFOLK	S
HAMILTON	H	TIOGA	TI	SULLIVAN	SU
HERKIMER	HE	TOMPKINS	T	ULSTER	U
JEFFERSON	J	WARREN	WR	WESTCHESTER	W
LEWIS	L	WASHINGTON	WS		
LIVINGSTON	LV	WAYNE	WN		
MADISON	MA	WYOMING	WY		
MONROE	M	YATES	Y		