

MANUAL OF

TITLE INSURANCE RATING

BUREAU OF PENNSYLVANIA

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NOTICE

THIS RATE MANUAL HAS BEEN APPROVED BY THE
PENNSYLVANIA INSURANCE DEPARTMENT
AS AMENDED THROUGH 09/14/09

**TITLE INSURANCE RATE MANUAL
COMMONWEALTH OF PENNSYLVANIA**

This Manual sets forth the definitions, general rules, rating systems, coverages, schedule of rates and Charges, and approved policy forms, endorsements and other forms for use by members of and subscribers to the Title Insurance Rating Bureau of Pennsylvania (“TIRBOP”).

TIRBOP is licensed by the Pennsylvania Insurance Department pursuant to Section 741 of The Insurance Company Law of 1921, Act of May 17, 1921, P.L. 682, 40 P.S. § 910-41 (“The Insurance Company Law of 1921”).

This Manual and its contents have been filed with and approved by the Pennsylvania Insurance Department in accordance with The Insurance Company Law of 1921. The provisions of this Manual are binding upon all members and subscribers of TIRBOP and their agents and must be used on and after the effective date hereof unless a specific deviation from this Manual has been filed by an individual member or subscriber company with, and approved by, the Pennsylvania Insurance Department.

MEMBERS OF TIRBOP AS OF THE MOST RECENT AMENDMENT DATE ARE:

American Guaranty Title Insurance Company
Censtar Title Insurance Company
Chicago Title Insurance Company
Commerce Title Insurance Company
Commonwealth Land Title Insurance Company
Fidelity National Title Insurance Company
First American Title Insurance Company
Investors Title Insurance Company
Lawyers Title Insurance Corporation
Manito Title Insurance Company
National Land Title Insurance Company
New Jersey Title Insurance Company
North American Title Insurance Company
Old Republic National Title Insurance Company
Southern Title Insurance Corporation
Stewart Title Guaranty Company
T. A. Title Insurance Company
The Security Title Guarantee Corporation of Baltimore
Ticor Title Insurance Company
Ticor Title Insurance Company of Florida
Title Resources Guaranty Company
United General Title Insurance Company
Westcor Land Title Insurance Company

TIRBOP - ENDORSEMENT PA 710 (ALTA ENDORSEMENT 6-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 710-6.2 (ALTA ENDORSEMENT 6.2-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 810 (ALTA ENDORSEMENT 4.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 820 (ALTA ENDORSEMENT 5.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 900 (ALTA ENDORSEMENT 8.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 910 (04/01/07)
TIRBOP - ENDORSEMENT PA 1000 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1010 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1015 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1020 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1030 (ALTA ENDORSEMENT 9-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1031 (ALTA ENDORSEMENT 9.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1032 (ALTA ENDORSEMENT 9.2-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1070 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1080 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1100 (Rev'd 04/01/07)
TIRBOP - ENDORSEMENT PA 1110 (ALTA ENDORSEMENT 20-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1130 (ALTA ENDORSEMENT 13-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1140 (ALTA ENDORSEMENT 13.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1150 (ALTA ENDORSEMENT 14.2-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1160 (ALTA ENDORSEMENT 15-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1170 (ALTA ENDORSEMENT 15.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1180 (ALTA ENDORSEMENT 15.2-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1190 (ALTA ENDORSEMENT 16-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1200 (ALTA ENDORSEMENT 17-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1201 (ALTA ENDORSEMENT 17-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1210 (ALTA ENDORSEMENT 17.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1211 (ALTA ENDORSEMENT 17.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1220 (ALTA ENDORSEMENT 14.3-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1230 (ALTA ENDORSEMENT 18-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1240 (ALTA ENDORSEMENT 18.1-06) (04/01/07)
TIRBOP - ENDORSEMENT PA 1250 (ALTA ENDORSEMENT 19-06, as modified by
TIRBOP) (04/01/07)
TIRBOP - ENDORSEMENT PA 1260 (ALTA ENDORSEMENT 12-06, as modified by
TIRBOP) (04/01/07)
TIRBOP - ENDORSEMENT PA 1270 (04/01/07)
TIRBOP - ENDORSEMENT PA 1271 (04/01/07)
TIRBOP - ENDORSEMENT PA 1280 (ALTA ENDORSEMENT 22-06, as modified by
TIRBOP)(04/01/07)
TIRBOP - ENDORSEMENT PA 1290 (04/01/07)
TIRBOP - ENDORSEMENT PA 1300 (ALTA ENDORSEMENT 21-06) (10/01/08)
TIRBOP - ENDORSEMENT PA 1301 (ALTA ENDORSEMENT 21-06) (10/01/08)

10. SUPPLEMENTAL FORMS

CLOSING SERVICE LETTER - TIRBOP PA CSL (09/14/09)
TIRBOP - 31 PA Code § 126.1 Waiver of Owner's Title Insurance (01/01/02)

(b) The actual cost of obtaining certain other Searches and Certifications shown below may be passed on to an Interested Party.

- (1) Corporate Lien Searches.
- (2) Corporate Good Standing Certificates.
- (3) Uniform Commercial Code Searches.
- (4) Condominium, Cooperative and Planned Community Certifications.

3.5 CLOSING SERVICE LETTER - TRANSACTION SPECIFIC

This letter, which is limited to a specific transaction, when requested provides (i) a lender secured by a mortgage of an interest in land, its assignees or a warehouse lender, (ii) a purchaser of an interest in land, or (iii) a lessee of an interest in land with certain protection against fraud, misapplication of funds or failure to follow written closing instructions by the Agent or Approved Attorney, subject to the provisions contained herein. The Charge for the issuance of the letter(s) shall be \$75.00 per transaction, regardless of the number of letters issued for a specific transaction. The Charge shall be remitted in its entirety to the Insurer (which for purposes of this Section does not include Agent or Approved Attorney). (See Supplemental Form Closing Service Letter - TIRBOP PA CSL (09/14/09))