

2018 Remittance Form Coding List For Use With Title Insurance Agency Remittance Form as of April 8, 2018

RATE TYPE	RATE STRUCTURE	COVERAGE	DESCRIPTION	MANUAL SECTION	RATE CODE	DEVIATION RATE CODE
R A T E	120% OF FULL RATE	Commercial Contract Vendee	Issued Alone	21	125	9125
		TIRSA Owners Extended Protection	Issued Alone	20	131	9131
		TIRSA Owners Extended Protection	Issued Simultaneously with Mortgage Policy	20	132	9132
	FULL RATE	Fee Policy	Issued Alone	5	111	9111
		Fee Policy	Issued Simultaneously with Mortgage Policy	10	112	9112
		Fee Policy	Issued Simultaneously with Leasehold Policy	7	113	9113
		Leasehold Policy	Issued Alone	6	114	9114
		Leasehold Policy	Assigned	6	116	9116
		Construction Loan Policy	Issued Alone	9	225	
		Residential Contract Vendee	Issued Alone	21	123	9123
		Optionee	Issued Alone	22	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	20A.1	119	9119
			Not Issued Simultaneously with Fee Policy			
Cooperative Leasehold Policy		Issued Alone	11B	120	9120	
Cooperative Leasehold Policy		Issued Simultaneously with Mortgage Policy	11C	134	9134	
Construction Loan Policy		Refi or Subordiante with liability above \$475,000	9w12	232		
Owner's Policy to Foreclosing Lender			17	121	9121	
50% OF FULL RATE	Modified Construction Loan Policy		13	122		
	Construction Loan Policy	Refi or Subordiante with liability of \$475,000 or less	12	233		
30% OF FULL RATE	Leasehold Policy	Issued Simultaneously with Fee Policy	7	311	9311	
	Construction Loan Policy	Simultaneously with Fee Policy	10	312		
	Modified Construction Loan Policy	Public Benefit Corp. or Non-profit Org.	13	243		
	Residential Contract Vendee	Simultaneously with Leasehold or Coop Policy	21	124	9124	
	Commercial Contract Vendee	Simultaneously with Leasehold or Coop Policy	21	126	9126	
	Optionee	Simultaneously with Leasehold or Coop Policy	22	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	21	127	9127	
	Leasehold Policy	With credit for prior Contract Vendee Policy	21	128	9128	

R A T E

O W N E R S

RATE TYPE	RATE STRUCTURE	COVERAGE	DESCRIPTION	MANUAL SECTION	RATE CODE
R A T E	FULL RATE	Mortgage Policy	Issued Alone (P.M. or Acquisition Mortgage Issued without Owner's Policy)	8	211
		Mortgage Policy	Issued Alone (Refi or Subordinate not eligible for discount)	8	231
		Mortgage Policy	Construction Loan Takeout with Change in Fee Interest	9	212
		Leasehold Loan	Issued Alone	8	237
		Reverse Mortgage		16	261
	70% OF FULL RATE	Mortgage Policy	Construction Loan Takeout with New Lender but no Change in Fee Interest	9	213
		Refinance (Not Reverse Mortgage)	With Liability Above \$475,000 (on or after 2-15-06)	12	234
		Subordinate Loan (Not Reverse Mortgage)	With Liability Above \$475,000 (on or after 2-15-06)	12	235
		Loan or Initial Condo or Subdivision Outsale	Not simultaneously with Fee or Leasehold Policy	20A.2	216
		Limited Liability Policy		21	217
		Cooperative Leasehold Loan Policy	Issued Alone (P.M. or Acquisition Mortgage Issued without Owner's Policy)	11B	264
		Cooperative Leasehold Loan Policy	Issued Alone (Refi or Subordinate)	11B	265
	Reverse Mortgage	With Liability Above \$250,000 eligible for discount	16 w12	262	
	M O R T G A G E	Refinance (Not Reverse Mortgage)	With Liability \$475,000 or Less (on or after 2-15-06)	12	238
		Subordinate Loan (Not Reverse Mortgage)	With Liability \$475,000 or Less (on or after 2-15-06)	12	239
		Modified Loan		13	226
		Reverse Mortgage	With Liability of \$475,000 or Less eligible for discount	16 w12	263
	30% OF FULL RATE	Mortgage Policy	Issued Simultaneously with Cooperative Leasehold Policy	11C	314
		Mortgage Policy	Issued Simultaneously with Fee Policy	10	315
Mortgage Policy		Construction Loan Takeout with Same Lender and No Change in Fee Interest	9	222	
Modified Loan		For Public Benefit Corporation or Non-Profit Organization	13	223	
Leasehold Loan		Issued Simultaneously with Owner's Leasehold Policy	10	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	
35 % of FULL RATE	Refinance Loan - Same Lender Same Borrower	With Liability of \$475,000 or Less (on or after 8-01-15) (residential 1-4 family only)	12	280	
49 % of FULL RATE	Refinance Loan - Same Lender Same Borrower	With Liability above \$475,000 (on or after 8-01-15) (residential 1-4 family only)	12	281	
42.5% of FULL RATE	Refinance Loan - Same Borrower new Lender	With Liability of \$475,000 or Less (on or after 8-01-15) (residential 1-4 family only)	12	282	
59.5 % OF FULL RATE	Refinance Loan - Same Borrower new Lender	With Liability above \$475,000 (on or after 8-01-15) (residential 1-4 family only)	12	283	
35 % of FULL RATE	Refinance Constructive Loan - Same Lender S;	With Liability of \$475,000 or Less (on or after 8-01-15) (residential 1-4 family only)	12	284	
49 % of FULL RATE	Refinance Constructive Loan - Same Lender S;	With Liability above \$475,000 (on or after 8-01-15) (residential 1-4 family only)	12	285	
42.5% of FULL RATE	Refinance Construction Loan - Same Borrower	With Liability of \$475,000 or Less (on or after 8-01-15)	12	286	

FULL RATE	(residential 1-4 family only)		12	
59.5 % OF	Refinance Construction Loan - Same Borrower With Liability above \$475,000 (on or after 8-01-15)		12	287
FULL RATE	(residential 1-4 family only)		12	
MISC	Subordinate loan policies priced under the aggregation rule of Section 19 (includes Cooperative Leasehold Loan Policies)	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.	14	241
	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.	14	242
\$200	Junior Loan Policy	Face Amount \$100,000 or Less	23	317
\$225	Junior Loan Policy	Face Amount Above \$100,000, not to exceed \$150,000	23	318

RATE TYPE	RATE STRUCTURE	COVERAGE	DESCRIPTION	MANUAL SECTION	RATE CODE	DEVIATION RATE CODE
E N D O R S E M E N T S	SPECIAL RISK	TIRSA 9 (Restrictions, Encroachments, Minerals) (10%)		27	401	
		Non-imputation Endorsement (20%)		27	416	9416
		RCE-1 Residential (10%)		27	406	
		RCE-2 Commercial, Less than \$3,000,000 (10%)		27	417	
		RCE-3 Commercial, Limited Term (20%)		27	418	
		RCE-4 Commercial, \$3,000,000 or More (10%)		27	419	
		Market Value Policy Rider Endorsement (10%)		27	408	9408
		Market Value Policy Rider Endorsement TOEPP (5%)		27	446	9446
		Joint & Several Liability Endorsement (See Section 3B)		27	409	
		TIRSA Swap Endorsement		27	410	
		Additional Interest Endorsement		27	411	
		First Loss Endorsement		27	412	
		TIRSA Partial Release		27	414	
		TIRSA Mezzanine Financing Endorsement (30%)		27	447	9447
		TIRSA Non-Imputation-Additional Insured		27	448	
	TIRSA Non-Imputation-Investor/Full Equity Transfer		27	449		
	TIRSA Non-Imputation-Investor/Partial Equity Transfer		27	450		
	FLAT \$50 RATE	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 Endorsemen			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			

RATE TYPE	RATE STRUCTURE	COVERAGE	DESCRIPTION	MANUAL SECTION	RATE CODE	DEVIATION RATE CODE
O T H E R	RATES	Special Risk - Affirmative Coverage		1G	511	9511
		Affirmative Covenant Insurance (new construction or alteration)		22	512	9512
		Mortgage Forclosure 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
CHATAUGUA	CH	ONTARIO	ON	GREENE	G
CHEMUND	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	TIOMPKINS	T	ULSTER	U
JEFFERSON	J	WARREN	WR	WESTCHESTER	W
LEWIS	L	WASHINGTON	WS		
LIVINGSTON	LV	WAYNE	WN		
MADISON	MA	WYOMING	WY		
MONROE	MA	YATES	Y		

