

**DELAWARE TITLE INSURANCE
RATING BUREAU**

RATING MANUAL

**EFFECTIVE AS AMENDED
THROUGH 3/8/2010**

**MANUAL OF
DELAWARE TITLE INSURANCE
RATING BUREAU**

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NOTICE

**THIS RATE MANUAL HAS BEEN APPROVED BY
THE DELAWARE DEPARTMENT OF INSURANCE
AS AMENDED THROUGH 3/8/2010**

- Waiver of Arbitration Endorsement – Loan Policy
DTIRB-25 (Rev'd 10/01/2007).....4-9
- Zoning Endorsement – Unimproved Land – Owner’s or Loan Policy
(ALTA Endorsement 3-06) DTIRB-26 (10/01/2007).....4-9
- Zoning Endorsement – Improved Land – Owner’s or Loan Policy
(ALTA Endorsement 3.1-06) DTIRB-27 (10/01/2007).....4-9

5. APPROVED POLICY FORMS

- ALTA Owner’s Policy (06/17/2006)
- ALTA Loan Policy (06/17/2006)
- ALTA U.S. Policy (9/28/91)
- ALTA Short Form Residential Loan Policy (06/16/2007) - as modified by DTIRB
(12/1/2008)
- ALTA Homeowners Policy of Title Insurance (For a One-to-Four Family Residence)
(01/01/08)
- ALTA Expanded Coverage Residential Loan Policy (01/01/08) - as modified by
DTIRB (12/1/2008)
- ALTA Short-Form Expanded Coverage Residential Loan Policy (01/01/08) - as
modified by DTIRB (12/1/2008)

6. APPROVED ENDORSEMENT FORMS

- Access and Entry Endorsement (Direct) - Owner’s and/or Loan Policy
(ALTA Endorsement 17-06) DTIRB-35 (10/01/2007)
- Access and Entry Endorsement (Indirect) - Owner’s and/or Loan Policy
(ALTA Endorsement 17.1-06) DTIRB-36 (10/01/2007)
- Aggregation/Tie-In Endorsement (Intrastate Only) – Loan Policy
(ALTA Endorsement 12-06) TIRB-22 (10/01/2007)
- Balloon (FNMA) Endorsement - Loan Policy
DTIRB-01 (Rev'd 10/01/2007)
- Condominium Endorsement - Owner’s and/or Loan Policy
(ALTA Endorsement 4.1-06) DTIRB-02 (10/01/2007)
- Contiguity Endorsement - Owner’s and/or Loan Policy
(ALTA Endorsement 19-06 as modified by DTIRB) DTIRB-39 (10/01/2007)
- Environmental Protection Lien Endorsement – Loan Policy
(ALTA Endorsement 8.1-06) DTIRB-05 (10/01/2007)

- CONDOMINIUM ENDORSEMENT
(ALTA ENDORSEMENT 4.1-06) DTIRB-02 (10/01/2007)

Owner's and/or Loan Policy

This endorsement affords multiple forms of coverage with respect to the Condominium Regime and Documentation, when affixed to a policy in which the insured land is a condominium unit together with its percentage interest in the common elements. The Rate for this endorsement is \$50.00.

- CONTIGUITY ENDORSEMENT
(ALTA ENDORSEMENT 19-06 as modified by DTIRB) DTIRB-39 (10/01/2007)

Owner's and/or Loan Policy

This endorsement provides coverage with regard to contiguity of the insured premises. The Rate for this endorsement is \$50.00.

- ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT
(ALTA ENDORSEMENT 8.1-06) DTIRB-05 (10/01/2007)

Loan Policy Only (Primarily Residential Property)

This endorsement provides coverage to a lender by insuring the lien priority of the insured mortgage over those environmental protection liens recorded in the land records except with respect to environmental protection liens provided for by certain statutes identified in the endorsement. The Rate for this endorsement is \$50.00.

- ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT - NON-RESIDENTIAL
DTIRB-06 (Rev'd 10/01/2007)

Loan Policy Only

This endorsement is the same as the ALTA Endorsement 8.1, except it has been modified so it can be issued with policies insuring all types of property including commercial, industrial and unimproved land. The Rate for this endorsement shall be \$50.00 on each loan policy issued.

- GENERAL ENDORSEMENT
DTIRB-10 (Rev'd 10/01/2007)

Owner's Policy and/or Loan Policy

This endorsement is to be used only for purposes of correcting and/or amending previously issued policies or for granting affirmative coverage not otherwise covered by the other endorsements set forth in this Manual.

This endorsement may not be used to provide the following coverages: Truth-in-Lending; Doing Business; Usury; Tie-In Interstate; Creditor's Rights or Subdivision.

- LAND SAME AS SURVEY ENDORSEMENT
DTIRB-43 (10/01/2007)

Loan Policy Only

This endorsement insures that the lands described in the policy are the same as those depicted on the survey referenced in the endorsement. The Rate for this endorsement is \$135.00.

- LEASEHOLD OWNER'S ENDORSEMENT
(ALTA ENDORSEMENT 13-06) DTIRB-13 (10/01/2007)

Owner's Policy Only

This endorsement may only be issued at the time of the issuance of the ALTA Owner's Policy. The endorsement sets forth how the leasehold estate is valued for purposes of a loss under the policy and the items covered by the issuance of the endorsement. The Rate for the issuance of the endorsement, together with the ALTA Owner's Policy, is set forth in Section 3.4 of this Manual.

- LEASEHOLD LOAN ENDORSEMENT
(ALTA ENDORSEMENT 13.1-06) DTIRB-14 (10/01/2007)

Loan Policy Only

This endorsement may only be issued at the time of the issuance of the ALTA Loan Policy. The endorsement sets forth how the leasehold estate is valued for purposes of a loss under the policy and the items covered by the issuance of the endorsement. The Rate for the issuance of the endorsement, together with the ALTA Loan Policy, is set forth in Section 3.4 of this Manual.

6. APPROVED ENDORSEMENT FORMS

- Access and Entry Endorsement (Direct) - Owner's and/or Loan Policy
(ALTA Endorsement 17-06) DTIRB-35 (10/01/2007)
- Access and Entry Endorsement (Indirect) - Owner's and/or Loan Policy
(ALTA Endorsement 17.1-06) DTIRB-36 (10/01/2007)
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- Condominium Endorsement - Owner's and/or Loan Policy
(ALTA Endorsement 4.1-06) DTIRB-02 (10/01/2007)
- Contiguity Endorsement - Owner's and/or Loan Policy
(ALTA Endorsement 19-06) DTIRB-39 (10/01/2007)
- Environmental Protection Lien Endorsement – Loan Policy
(ALTA Endorsement 8.1-06) DTIRB-05 (10/01/2007)
- Environmental Protection Lien Endorsement – Non Residential – Loan Policy
DTIRB-06 (Rev'd 10/01/2007)
- First Loss - Multiple Parcel - Endorsement – Loan Policy
(ALTA Endorsement 20-06) DTIRB-40 (10/01/2007)
- Future Advance - Letter of Credit - Endorsement - Loan Policy
(ALTA Endorsement 14.2-06) DTIRB-30 (10/01/2007)
- Future Advance - Priority - Endorsement - Loan Policy
(ALTA Endorsement 14-06) DTIRB-29 (10/01/2007)
- Future Advance - Reverse Mortgage Endorsement - Loan Policy
(ALTA Endorsement 14.3-06) DTIRB-10 (Rev'd 10/01/2007)
- General Endorsement – Owner's and/or Loan Policy
DTIRB-10 (Rev'd 10/01/2007)
- Leasehold Owner's Endorsement
(ALTA Endorsement 13-06) DTIRB-13 (10/01/2007)