

**REQUEST FOR AUTHORIZATION TO ISSUE**

If checked, this request supplements an earlier request dated \_\_\_\_\_.

File No.: \_\_\_\_\_ Date Submitted: \_\_\_\_\_ Estimated Closing Date: \_\_\_\_\_

Member Name: \_\_\_\_\_ Agent No.: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**REASON FOR REQUEST** (Check all boxes that apply.)

- Over Underwriting Limit or Considered High Liability
- Mechanics' Lien Coverage (Attach Mechanics' Lien Risk Assessment.)
- Other Unusual Risk (See "Unusual Risk" section below and explain in "Summary of Transaction" section.)

**ITEMS ATTACHED**

- Preliminary Report(s)/Commitment(s)
- Prior Policy(ies)
- Pro Forma Policy(ies)
- Mechanic's Lien Risk Assessment
- Survey Map
- Other (Explain): \_\_\_\_\_

**TRANSACTION INFORMATION**

Property Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Current Use:  Raw Land  1-4 Family Residential  Multi-Family  Shopping Center  Commercial Office  
 Industrial  Mixed Use (Retail with Commercial/Office or Residential)  
 Other (Explain): \_\_\_\_\_

Possession:  Owner  Tenant(s) per Lease(s)  Other (Explain): \_\_\_\_\_

Survey:  Yes  No; Dated: \_\_\_\_\_ Type of Survey:  ALTA  Boundary (Attach copy)

Inspection:  Yes  No; Dated: \_\_\_\_\_ Ordered: \_\_\_\_\_

Title Search: From \_\_\_\_\_ to \_\_\_\_\_ by  Advocus or Agent  Independent Searcher  
Describe starters or prior policies relied on: \_\_\_\_\_

Financing:  Purchase  Cash  Purchase Money Loan  Refinance  Construction Loan  Mezzanine Loan  Lease  
 Other (Explain): \_\_\_\_\_

Has any construction or rehab work been done on the property within the last six months?  Yes  No

If yes, please describe: \_\_\_\_\_

Summary of Transaction: \_\_\_\_\_

Continued on Additional Sheet

**UNUSUAL RISK** (Some unusual risks require Underwriting approval. Check all that apply and explain in "Summary of Transaction.")

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> NONE  | <input type="checkbox"/> Forfeiture to Government                                 | <input type="checkbox"/> Railroad Owns, Previously Owned, or is Adjacent to the Land                                     |
| <input type="checkbox"/> Access Concerns   | <input type="checkbox"/> Hospital or Health Care Facility                         | <input type="checkbox"/> Subordination Will Establish Insured Mortgage's Priority  |
| <input type="checkbox"/> Affirmative Insurance via Schedule B                        | <input type="checkbox"/> Indemnity Being Taken                                    | <input type="checkbox"/> Survey Issues   |
| <input type="checkbox"/> Bankruptcy  | <input type="checkbox"/> Native American Lands or Tribe Involved                  | <input type="checkbox"/> Waterway, Wetlands, or Tidelands Adjoins, Passes Through, or Previously Passed through the Land |
| <input type="checkbox"/> Construction commenced, recently completed, or contemplated | <input type="checkbox"/> Inspection Revealed Risks                                | <input type="checkbox"/> Other (Explain in Summary of Transaction)   |
| <input type="checkbox"/> Creditors' Rights in Back Chain                             | <input type="checkbox"/> Oil, Gas, or Minerals Excepted or the Subject of a Lease |  |
| <input type="checkbox"/> Deed in Lieu of Foreclosure                                 | <input type="checkbox"/> PACA/PASA Trust Potential                                |  |
| <input type="checkbox"/> Energy Project  | <input type="checkbox"/> Receiver Selling Property                                |  |

**POLICY INFORMATION**

**Policy 1:**  Owner's  Loan Amount of Policy: \$ \_\_\_\_\_  
Estate/Interest:  Fee  Lease  Other: \_\_\_\_\_  
Deleted Exceptions/Reason: \_\_\_\_\_

**Policy 2:**  Owner's  Loan Amount of Policy: \$ \_\_\_\_\_  
Estate/Interest:  Fee  Lease  Other: \_\_\_\_\_  
Deleted Exceptions/Reason: \_\_\_\_\_

**Policy 3:**  Owner's  Loan Amount of Policy: \$ \_\_\_\_\_  
Estate/Interest:  Fee  Lease  Other: \_\_\_\_\_  
Deleted Exceptions/Reason: \_\_\_\_\_

**ENDORSEMENTS**  See below.  See attached list.  See Pro Forma Policy.

**Policy**

- | <b>1</b>                 | <b>2</b>                 | <b>3</b>                 | <b>Endorsement</b>  |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Standard Exception Waiver Endorsement (Advocus Form 2038) (Extended Coverage)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Access and Entry Endorsement (ALTA 17-06) or Indirect Access and Entry Endorsement (ALTA 17.1-06)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Aggregation Endorsement (ALTA 12)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Arbitration Deletion – 2021 ALTA Loan Policy Endorsement (Advocus Form 2140-21) or Arbitration Deletion – 2021 ALTA Owner's Policy Endorsement (Advocus Form 2150-21) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Arbitration Modification – 2021 ALTA Loan Policy Endorsement (Advocus Form 2045-21)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Assignment Endorsement (ALTA 10)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Construction Loan Disbursement – Direct Payment Endorsement (ALTA 32.1) <i>(Approved Member Use Only)</i>   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Construction Loan Disbursement Endorsement (ALTA 32-06) <i>(Approved Member Use Only)</i>   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Contiguity – Multiple Parcels Endorsement (ALTA 19-06)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Contiguity – Single Parcel Endorsement (ALTA 19.1-06)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Covenants, Conditions, and Restrictions – Improved Land – Owner's Endorsement (ALTA 9.2-06)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Covenants, Conditions, and Restrictions – Loan Endorsement (ALTA 9.3-06)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Covenants, Conditions, and Restrictions – Unimproved Land – Owner's Endorsement (ALTA 9.1-06)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Date Down Endorsement 1 (Advocus Form 2016)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Date Down Endorsement 2 (Advocus Form 2017)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Disbursement Endorsement (ALTA 33-06) (Illinois/Indiana/Iowa/Michigan) or Advocus Form 2017-WI (Wisconsin) <i>(Approved Member Use Only)</i>                          |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Doing Business Endorsement (ALTA 24-06)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Easement – Damage or Enforced Removal Endorsement (ALTA 28-06)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Encroachments – Boundaries and Easements Endorsement (ALTA 28.1)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Environmental Protection Lien Endorsement – Commercial (ALTA 8.2-06)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Environmental Protection Lien Endorsement (ALTA 8.1)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | First Loss – Multiple Parcel Transactions Endorsement (ALTA 20-06)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Future Advance – Knowledge Endorsement (ALTA 14.1)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Future Advance - Letter of Credit Endorsement (ALTA 14.2)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Future Advance – Priority Endorsement (ALTA 14)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Future Advance – Reverse Mortgage Endorsement (ALTA 14.3)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Location and Map Endorsement (ALTA 22.1-06)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Location Endorsement 1 (ALTA 22-06)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Mortgage Modification Endorsement (ALTA 11)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Multiple Tax Parcel Endorsement (ALTA 18.1-06)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Nonimputation – Additional Insured Endorsement (ALTA 15.1-06) <i>(Issued only with Underwriting Department approval)</i>  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Nonimputation – Full Equity Transfer Endorsement (ALTA 15-06) <i>(Issued only with Underwriting Department approval)</i>  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Nonimputation – Partial Equity Transfer Endorsement (ALTA 15.2-06) <i>(Issued only with Underwriting Department approval)</i>   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Policy Authentication Endorsement (ALTA 39-06)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Private Rights Loan Endorsement (ALTA 9.6-06)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Restrictions, Encroachments, Minerals - Loan Endorsement (ALTA 9-06)  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Revolving Credit Endorsement 1 (Advocus Form 2036)  |

**Policy**

**1 2 3 Endorsement**

- Revolving Credit Endorsement 2 (Advocus Form 2037)
- Same as Portion of Survey Endorsement (ALTA 25.1-06)
- Shared Appreciation Mortgage Endorsement (ALTA 30)
- Single Tax Parcel Endorsement (ALTA 18-06)
- Street Assessments Endorsement (ALTA 1-06)
- Subdivision Endorsement (ALTA 26-06)
- Survey Endorsement (ALTA 25-06)
- Usury Endorsement (ALTA 27)
- Utility Access Endorsement (ALTA 17.2-06)
- Variable Rate Mortgage – Negative Amortization Endorsement (ALTA 6.2)
- Variable Rate Mortgage Endorsement (ALTA 6)
- Zoning – Completed Structure Endorsement (ALTA 3.1)
- Zoning Endorsement (ALTA 3)

**SIGNATURES**

Submitted by:

\_\_\_\_\_ Date

Agent Name (Print)

\_\_\_\_\_

Signature

Approved by:

\_\_\_\_\_ Date

Name (Print)

\_\_\_\_\_

Signature

\_\_\_\_\_ Date

Name (Print)

\_\_\_\_\_

Signature

Conditions of Approval:

See additional sheet.

## UNUSUAL RISK EXPLANATIONS

**Access:** If the Land does not abut to a public street or highway or does not otherwise have a right to access to a public street or highway over an insurable appurtenant easement, please so specify in reasonable detail.

**Affirmative Insurance via Schedule B:** If any affirmative insurance is to be given through Schedule B, please specify in detail.

**Bankruptcy:** If the transaction involves a bankruptcy, please (i) specify and provide in reasonable detail all relevant information, and (ii) attach a copy of the bankruptcy order authorizing the transaction.

**Construction:** If construction has commenced or has recently been completed, please attach the Mechanics' Lien Risk Assessment unless "broken priority" is not an issue in your state. ("Broken priority" means that mechanic liens for the project can supersede the vestee's interest or the priority of the insured mortgage if construction has commenced prior to the recordation of the insured mortgage.) Caution: Approval by First American may be required.

**Creditor's Rights in the Back Chain:** Has there been a transfer within the past 7 years for apparently less than reasonably equivalent value, a deed in lieu of foreclosure or transfer for an antecedent debt? If a mortgage is to be insured, will the policy insure a modification (current or previous), where the obligations of the borrower are increased or additional collateral has been or is being added? If so, a detailed summary of the transaction including, but not limited to, the financial terms and the relationship of the parties, must be disclosed in detail.

**Deed in Lieu of Foreclosure:** If the transaction involves a deed in lieu of foreclosure, please attach a copy.

**Energy Project:** If the transaction involves wind, solar, geothermal, biomass, or other energy generating facilities, please so specify and provide all relevant information in reasonable detail.

**Forfeitures:** If any portion of the Land is currently or has ever been forfeited to a governmental agency, please specify and provide all relevant information in reasonable detail.

**Hospital or Health Care Facility:** If the Land contains a hospital or health care facility, please so specify and advise whether any Hill-Burton Funds were used on the project. If yes, you must add a Hill-Burton exception. To determine if Hill-Burton Funds were used on the project, go to: <http://www.hrsa.gov/getthehealthcare/affordable/hillburton/facilities.html>.

**Indemnity:** If an indemnity is being taken for any reason, please specify the reason and attach a copy. Caution: An indemnity for an amount over \$1,500,000 requires approval by First American.

**Native American Lands or Tribes:** (i) If all or any portion of the Land is located within the boundary of a reservation, (ii) if any interest is allotted to a Native American, or (iii) if a Native American tribe or entity is selling, mortgaging, leasing or acquiring the Land, please specify all relevant information in reasonable detail.

**Inspection:** Please specify whether the Land has been physically inspected. If it was inspected, please specify all unrecorded easements or encroachments, violations of CC&Rs or setbacks, and other matters discovered by the inspection (i) that will not be shown as exceptions on Schedule B, or (ii) for which affirmative coverage will be provided.

**Oil, Gas, and Minerals:** If oil, gas, or minerals (i) are excepted from the legal description, or (ii) are the subject of a lease in Schedule B, please specify whether the right to use the surface is included in the exception or lease.

**PACA/PASA:** If the Land is directly or indirectly owned by a dealer in agricultural commodities, poultry or meat, a statutory trust could arise under the Perishable Agricultural Commodities Act (PACA)(7 U.S.C. §§ 499a, et seq.) or the Packers and Stockyards Act (PSA)(7 U.S.C. §§ 181, et seq.). "Dealer" includes not only a broker, wholesaler, packer or processor, but can include a food retailer or restaurant. Accordingly, you must add a PACA/PASA exception. Underwriter approval is required to delete the exception.

**Receivership:** If the transaction involves a sale by a receiver, please (i) specify in and provide in reasonable detail all relevant information, and (ii) attach a copy of the receivership order authorizing the transaction.

**Railroads:** If any portion of the Land (i) has ever been owned or occupied by a railroad, or (ii) is adjacent to real property presently owned or occupied by a railroad, please so specify and provide all relevant information in reasonable detail.

**Subordination:** If priority of the insured mortgage is to be based on a subordination agreement, please attach a copy.

**Survey:** If there is a survey, please disclose any easements, encroachments, encumbrances, violations, variations, or adverse circumstances affecting the Title including discrepancies, conflicts in boundary lines, shortages in area, or any other facts shown thereon that: (i) will not be shown as exceptions, or (ii) for which affirmative coverage will be provided.

**Waterways, Wetlands, and Tidelands:** If all or any part of the Land adjoins or includes any waterway, river, lake, tidelands, swamp or other wetland or land that was formerly under any of them, please provide the details.

**Other High Risk Information:** If there are any other unusual aspects to the transaction or the requested policy such as outstanding air rights, wrap-around mortgages, severance of improvements, sale-leaseback, etc., please specify in detail.