

COMMON COLORADO ENDORSEMENTS

FORM	BRIEF DESCRIPTION	AVAILABLE TO	COVERAGE
100	Comprehensive Lender's Endorsement	Lender 1-4 Family Residential	Assures: <ul style="list-style-type: none"> • There are no current violations of covenants, conditions and restrictions • No present or future violation of covenants, conditions and restrictions will impair lien of the Lender's Deed of Trust • There no encroachments of improvements on insured land onto adjoining property, also insures against damage to improvement which encroach onto adjoining land or into an easement resulting from forced removal of such encroachment
100.30	Mineral	Lender	Protects insured against physical, not aesthetic loss or damage by surface entry for development
103.2	Encroachments (adjoining property)	Lender or Owner	Protects insured if improvements on insured property which are partially located on adjoining property must be removed from adjoining property
103.3	Encroachments (easements)	Lender or Owner	Protects insured if improvements on insured property which are partially OR entirely located on an easement must be removed from the easement
110.1	Deletion of Standard Exceptions	Lender or Owner	Extends policy coverage upon issuance by deleting the standard exceptions identified in the title commitment
110.7	Variable Rate Mortgage	Lender	Insures against loss or damage resulting from the invalidity, unenforceability, or loss of priority of the insured mortgage caused by provision of a change in the rate of interest
115.1	Condominium	Lender	Provides assurance that the creation of the condominium estate is in accordance with the laws; the covenants, conditions and restrictions are not violated; a homeowner's assessment lien is subordinate to the Lender's Deed Of Trust; and protection against common area encroachments
115.2	Planned Unit Development (P.U.D.)	Lender	Insures against loss or damage due to violations of restrictive covenants, forfeiture or reversion provisions if restrictive covenants, assessments gaining priority over an insurance mortgage, compelled removal of improvements due to encroachments and failure of title by reason of right of first refusal
107.9	Naming Additional Insured	Owner or Lender	Amends the policy to add a named insured.
115.3	Manufactured Housing	Lender	Insures that the definition of "land" as contained includes a manufactured housing unit located on the land
130	Owner's Extended Coverage (1-4 Family)	Owner	Provides coverage over loss or damage due to: <ul style="list-style-type: none"> • Limited mechanics liens • Violation of zoning ordinance • Violation of setbacks • Parties in possession • Violation of covenants, conditions and restrictions • Encroachments <p>NOTE: Principal dwelling coverage only</p>
140.1 (ALTA 8.1)	Environmental Protection	Lender	Insures against any loss to the Lender by reason of lack of priority of the insurance mortgage over State or Federal statutory environmental protection lien

Additional endorsements expand policy coverage. Some requirements and limitations may apply. Costs vary by endorsement, and rates are filed by the title underwriter with the Colorado Division of Insurance.

