

REQUEST FOR AUTHORIZATION TO ISSUE

If checked, this request supplements an earlier request dated _____

File No.: _____ Date Submitted: _____ Estimated Closing Date: _____

Member Name: _____ Member 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 ATG or Member, 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.")

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

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

1 2 3 Endorsement

- Access and Entry Endorsement (ALTA 17-06) (ATG Form 2115-06) or Indirect Access and Entry Endorsement (ALTA 17.1-06) (ATG Form 2116-06)
- Aggregation Endorsement (ALTA 12-06) (ATG Form 2106-06)
- Arbitration Deletion Endorsement (ATG Form 2140)
- Arbitration Modification Endorsement (ATG Form 2045)
- Assignment Endorsement (ALTA 10-06) (ATG Form 2103-06)
- Construction Loan Disbursement – Direct Payment Endorsement (ALTA 32.1-06) (ATG Form 2128-06) *(Approved Member Use Only)*
- Construction Loan Disbursement Endorsement (ALTA 32-06) (ATG Form 2127-06) *(Approved Member Use Only)*
- Contiguity – Multiple Parcels Endorsement (ALTA 19-06) (ATG Form 2119-06)
- Contiguity – Single Parcel Endorsement (ALTA 19.1-06) (ATG Form 2120-06)
- Covenants, Conditions, and Restrictions – Improved Land – Owner's Endorsement (ALTA 9.2-06) (ATG Form 2099-06)
- Covenants, Conditions, and Restrictions – Loan Endorsement (ALTA 9.3-06) (ATG Form 2100-06)
- Covenants, Conditions, and Restrictions – Unimproved Land – Owner's Endorsement (ALTA 9.1-06) (ATG Form 2098-06)
- Date Down Endorsement 1 (ATG Form 2016)
- Date Down Endorsement 2 (ATG Form 2017)
- Disbursement Endorsement (ALTA 33-06) (ATG Form 2017 (Illinois/Indiana) or ATG Form 2017-WI (Wisconsin)) *(Approved Member Use Only)*
- Doing Business Endorsement (ALTA 24-06) (ATG Form 2146-06)
- Easement – Damage or Enforced Removal Endorsement (ALTA 28-06) (ATG Form 2137-06)
- Encroachments – Boundaries and Easements Endorsement (ALTA 28.1-06) (ATG Form 2138-06)
- Environmental Protection Lien Endorsement – Commercial (ALTA 8.2-06) (ATG 2042-06)
- Environmental Protection Lien Endorsement (ALTA 8.1-06) (ATG Form 2021-06)
- First Loss – Multiple Parcel Transactions Endorsement (ALTA 20-06) (ATG Form 2121-06)
- Future Advance – Knowledge Endorsement (ALTA 14.1-06) (ATG Form 2108-06)
- Future Advance - Letter of Credit Endorsement (ALTA 14.2-06) (ATG Form 2108-06)
- Future Advance – Priority Endorsement (ALTA 14-06) (ATG Form 2107-06)
- Future Advance – Reverse Mortgage Endorsement (ALTA 14.3-06) (ATG Form 2110-06)
- Location and Map Endorsement (ALTA 22.1-06) (ATG Form 2124-06)
- Location Endorsement 1 (ALTA 22-06) (ATG Form 2030-06)
- Mortgage Modification Endorsement (ALTA 11-06) (ATG 2105-06)
- Multiple Tax Parcel Endorsement (ALTA 18.1-06) (ATG Form 2118-06)
- Nonimputation – Additional Insured Endorsement (ALTA 15.1-06) (ATG Form 2112-06) *(Issued only with Underwriting Department approval)*

Policy

1 2 3 Endorsement

- Nonimputation – Full Equity Transfer Endorsement (ALTA 15-06) (ATG Form 2111-06)
(Issued only with Underwriting Department approval)
- Nonimputation – Partial Equity Transfer Endorsement (ALTA 15.2-06) (ATG Form 2113-06)
(Issued only with Underwriting Department approval)
- Policy Authentication Endorsement (ALTA 39-06) (ATG Form 2141-06)
- Private Rights Loan Endorsement (ALTA 9.6-06) (ATG Form 2134-06)
- Restrictions, Encroachments, Minerals- Loan Endorsement (ALTA 9-06) (ATG Form 2035-06)
- Revolving Credit Endorsement 1 (ATG Form 2036)
- Revolving Credit Endorsement 2 (ATG Form 2037)
- Same as Portion of Survey Endorsement (ALTA 25.1-06) (ATG Form 2143-06)
- Shared Appreciation Mortgage Endorsement (ALTA 30-06) (ATG Form 2154-06)
- Single Tax Parcel Endorsement (ALTA 18-06) (ATG Form 2117-06)
- Street Assessments Endorsement (ALTA 1-06) (ATG Form 2068-06)
- Subdivision Endorsement (ALTA 26-06) (ATG Form 2123-06)
- Survey Endorsement (ALTA 25-06) (ATG Form 2062-06)
- Usury Endorsement (ATG Form 2041)
- Utility Access Endorsement (ALTA 17.2-06) (ATG Form 2156-06)
- Variable Rate Mortgage – Negative Amortization Endorsement (ALTA 6.2-06) (ATG Form 2003-06)
- Variable Rate Mortgage Endorsement (ALTA 6-06) (ATG Form 2043-06)
- Waiver of Arbitration Endorsement (ATG Form 2139)
- Zoning – Completed Structure Endorsement (ALTA 3.1-06) (ATG Form 2040-06)
- Zoning – Unimproved Land Endorsement (ALTA 3-06) (ATG Form 2039-06)

SIGNATURES

Submitted by:

Name (Print)	Date
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Signature

Approved by:

Name (Print)	Date
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Signature

Name (Print)	Date
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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/gethealthcare/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.