

2024 TIRSA Remittance and Rate Form Coding List Approval August 9, 2024 with Effective Date of October 1, 2024

RATE TYPE	RATE STRUCTURE	COVERAGE	DESCRIPTION	MANUAL SECTION	RATE CODE	DEVIATION RATE CODE
R A T E	120% OF FULL RATE	TIRSA Owners Extended Protection	Issued Alone	20	131	9131
		TIRSA Owners Extended Protection	Issued Simultaneously with Mortgage Policy	20	132	9132
	FULL RATE	Owner Policy	Issued Alone	5	111	9111
		Owner Policy	Issued Simultaneously with Loan Policy	10	112	9112
		Owner Policy	Issued Simultaneously with Leasehold Policy	7	113	9113
		Leasehold Policy	Issued Alone	6	114	9114
		Leasehold Policy	Assigned	6	116	9116
		Cooperative Leasehold Policy	Issued Alone	6	120	9120
		Cooperative Leasehold Policy	Issued Simultaneously with Loan Policy	6	134	
		Construction Loan Policy	Issued Alone	9	225	
		Construction Loan Policy	Issued Simultaneously w/ Constr. Loan Same Policy	9B.1	228	
		Construction Loan Policy	Issued Simultaneously w/ Constr. Loan Separate Policies	9B.2	227	
		Residential Contract Vendee	Issued Alone	21	123	9123
		Commercial Contract Vendee	Issued Alone	21	125	9125
		Option	Issued Simultaneously Option Endorsement	22	135	
		Option	Issued Simultaneously w/Option Endorsement and Additional Policy	22	136	
		Option	Issued Alone	22	129	9129
	R S	70% OF FULL RATE	Construction Loan Policy	Simultaneously w/Owner's Policy Covering Additional Property w/Liability Greater than \$475, 000	10D.3	290
		Construction Loan Policy	Refi or Subordiante with liability greater than \$475,000	12A&D	232	
		Owner's Policy to Foreclosing Lender		17	121	9121
50% OF FULL RATE		Construction Loan Policy	Refi or Subordiante with liability \$475,000 or less	12A&D	233	
		Construction Loan Policy	Simultaneously w/Owner's Policy Covering Additional Property w/Liability of \$475,00 and Less	10D.2	296	
		Modification Construction Loan Policy	No New Money (not a Conversion)	13	122	
30% OF FULL RATE		Leasehold Policy	With Credit for Prior Contract Vendee Policy	21	128	9128
		Leasehold Policy	Issued Simultaneously with Fee or Leasehold Policy	7	311	9311
		Construction Policy	Simultaneously with Owner's Policy	10D.1	312	

O W N E

	Construction Policy	Simultaneously with Owner's Policy (Lesser Estate Policy)	7B	139	9139
	Residential or Commercial Contract Vendee Option	Simultaneously with Leasehold or Coop Policy	21	124	9124
	Option	Simultaneously with Option Endorsement	22	137	
	Option	Simultaneously with Owner's, Leasehold or Coop Policy	22	130	9130
	Fee Policy	With Credit from Prior Contract Vendee Policy	21	127	9127
35 % of FULL RATE	Lender Same Borrower (residential 1-4 family only) Refinance Construction Loan - Same	With Liability of \$475,000 or Less (on or after 8-01-15)	12 12	284	
49 % of FULL RATE	Lender Same Borrower (residential 1-4 family only) Refinance Construction Loan - Same	With Liability above \$475,000 (on or after 8-01-15)	12 12	285	
42.5% of FULL RATE	Borrower new Lender (residential 1-4 family only) Refinance Construction Loan - Same	With Liability of \$475,000 or Less (on or after 8-01-15)	12 12	286	
59.5 % OF FULL RATE	Borrower new Lender (residential 1-4 family only)	With Liability above \$475,000 (on or after 8-01-15)	12 12	287	

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MORTGAGE	FULL RATE	Loan Policy	Issued Alone (P.M. or Acquisition Mortgage Issued without Owner's Policy)	8	211	
		Loan Policy	Issued Alone (Refi or Subordinate not Eligible for Discount)	8	231	
		Conversion	Change in Fee Interest Issued Alone	9E	212	
		Leasehold Loan	Issued Alone	8	237	
		Coop Leasehold Loan Policy	Issued Alone	6	291	
		Reverse Mortgage		16	261	
	70% OF FULL RATE	Conversion	Construction Loan Conversion with New Lender but no Change in Fee Interest	9	213	
		Refinance and Subordinate	With Liability Above \$475,000 (on or after 2-15-06)	12	234	
		Loan Policy	Issued Simultaneously with Owner's Policy (greater than \$475,000 Additional Property)	10C.3	292	
		Reverse Mortgage	With Liability Above \$250,000 eligible for discount	16	262	
	50% OF FULL RATE	Refinance and Subordinate (Not Reverse Mortgage)	With Liability \$475,000 or Less (on or after 2-15-06)	12	238	
		Loan Policy	Issued Simultaneously with Owner's Policy (\$475,000 and less Additional Property)	10	293	
		Modified Loan	No New Money (not a Conversion)	13	226	
		Reverse Mortgage	With Liability of \$475,000 or Less eligible for discount	16 w12	263	
	30% OF FULL RATE	Loan Policy	Issued Simultaneously with Cooperative Leasehold Policy	11C	314	
		Loan Policy	Issued Simultaneously with Fee Policy	10	315	
		Conversion	Construction Loan Conversion no Change in Fee and No Change in Fee Interest	9	222	
		Conversion	Construction Loan Conversion with Change in Fee Issued Simultaneously with an Owner's Policy	9D	294	
		Leasehold Loan	Issued Simultaneously with Owner's Leasehold Policy	10	245	
	FULL RATE	35 % of (residential 1-4 family only)	Refinance Loan - Same Lender Same Borrower	With Liability of \$475,000 or Less (on or after 8-01-15)	12	280
		49 % of (residential 1-4 family only)	Refinance Loan - Same Lender Same Borrower	With Liability above \$475,000 (on or after 8-01-15)	12	281
		42.5% of (residential 1-4 family only)	Refinance Loan - Same Borrower new Lender	With Liability of \$475,000 or Less (on or after 8-01-15)	12	282
		59.5 % OF (residential 1-4 family only)	Refinance Loan - Same Borrower new Lender	With Liability above \$475,000 (on or after 8-01-15)	12	283
		MISC	Subordinate loan policies priced under the	2nd. 3rd, etc. mortgage issued simultaneously - not a B/L	14	241

	aggregation rule of Section 14 (includes Cooperative Leasehold Loan Policies)	mortgage. The first of the mortgages simultaneously issued should be coded in the appropriate category listed above.	6	295
	Subordinate construction loan policies priced under the aggregation rule of Section 14	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

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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 RCE-1 Residential Endorsement (10%)	33	406	
			TIRSA RCE-3 Commercial, Limited Term Endorsement (20%)	33	418	
			TIRSA RCE-2 Commercial, Less than \$3,000,000 Endorsement (10%)	27	417	
			TIRSA Market Value Policy Endorsement (10%)	33	408	9408
			Increase in Amount of Insurance on an Owner's Policy	5	460	9460
			TIRSA Joint & Several Liability Endorsement	33	409	
			TIRSA New York City Development Rights Endorsement	11	426	
			ALTA 35.3-06 Endorsement	27	461	
			ALTA 36.4-06 Endorsement	31	462	
			ALTA 36.6-06 Endorsement	31	463	
			ALTA 36.5-06 Endorsement	31	464	
			ALTA 9.7-06 Endorsment	30	493	
			ALTA 9.8-06 Endorsement	30	465	
			ALTA 28.3-06 Endorsement	28	470	
			ALTA 46-06 Endorsement	22	494	
			TIRSA Commerical Contract Vendee Endorsement	21	495	
			TIRSA Residential Contract Vendee Fee or Leasehold Endorsement	21	496	
			TIRSA 3-06 Zoning Endorsement	23	466	
			TIRSA Interest Rate Agreement Swap Endorsement	33	410	
			TIRSA Additional Interest Endorsement	33	411	
			ALTA 20-06 Endorsement	33	412	
			TIRSA Mezzanine Financing Endorsement (20%)	19	447	9447
			TIRSA Non-Imputation-Additional Insured Endorsement	18	448	
	TIRSA Non-Imputation-Investor/Full Equity Transfer Endorsement	18	449			
	TIRSA Non-Imputation-Investor/Partial Equity Transfer Endorsement	18	450			
E N D O R S E M E N T S			TIRSA 7 (Manufactured Housing Unit) Endorsement	III - 2	421	
			TIRSA 4 (Condominium) Endorsement	III - 2	423	
			TIRSA 5.1 (Planned Unit Development) Endorsement	III - 2	424	
			ALTA 6-06 Endorsement	III - 2	487	
			ALTA 6.2-06 Endorsement	III - 2	488	
			ALTA 25-06 Endorsement	III - 2	489	
			ALTA 25.1-06 Endorsement	III - 2	490	
			ALTA 12.1-06 Endorsement	III - 2	497	
			ALTA 13-06 Endorsement	III - 2	498	
			ALTA 13.1-06 Endorsement	III - 2	499	
			ALTA 18-06 Endorsement	III - 2	520	
			ALTA 19-06 Endorsement	III - 2	521	

		ALTA 19.1-06 Endorsement	III - 2	522	
		ALTA 19.2-06 Endorsement	III - 2	524	
		ALTA 23-06 Endorsement	III - 2	525	
		ALTA 40-06 Endorsement	III - 2	526	
		ALTA 40.1-06 Endorsement	III - 2	527	
		ALTA 18.2-06 Endorsement	III - 2	491	
	FLAT \$50 RATE	TIRSA 8.1 EPL Endorsement	III - 2	429	
		Waiver of Arbitration Endorsement	III - 2	430	
		TIRSA Successor in Ownership of Indebtness Endorsement	III - 2	432	
		TIRSA 8.1 EPL (New York City Only) Endorsement	III - 2	434	
		TIRSA 8.1 EPL (Governmental Agencies) Endorsement	III - 2	435	
		Residential Mortgage Endorsement	III - 2	436	
		TIRSA Access Endorsement	III - 2	441	
		TIRSA Mortgage Tax Endorsement	III - 2	443	
		ALTA 28-06 Endorsement	28	467	
		ALTA 28.1-06 Endorsement	28	468	
		ALTA 28.2-06 Endorsement	28	469	
		ALTA 35.06 Endorsement	27	471	
	Flat Rate	ALTA 35.1-06 Endorsement	27	472	
	\$50 Residential	ALTA 35.2-06 Endorsement	27	473	
	\$250 Non-residential	ALTA 9.9-06 Endorsement	30	474	
		ALTA 9.1-06 Endorsement	30	475	
		ALTA 9.2-06 Endorsement	30	476	
		ALTA 9.3-06 Endorsement	30	477	
		ALTA 9.6-06 Endorsement	30	478	
		ALTA 9.6.1-06 Endorsement	30	479	
	Flat Rate \$100	TIRSA Mezzanine Financing Financing Assignment of Proceeds Endorsement	19	480	
	Flat Rate \$150	TIRSA Partial Release Endorsement	33	414	
	Flat Rate -\$150 Residential \$250 Non-residential	TIRSA Identified Risk Endorsement	33	481	
	Flat Rate \$200	TIRSA Construction Loan Policy Endorsement	9	528	
		ALTA 27-06 Endorsement	29	529	
	Flat Rate	ALTA 36-06 Endorsement	31	482	
	\$250 Non-residential	ALTA 36.1-06 Endorsement	31	483	
		ALTA 36.2-06 Endorsement	31	484	
		ALTA 36.3-06 Endorsement	31	485	
		ALTA 36.7-06 Endorsement	31	486	

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O T H E R	RATES					
			Mortgage Foreclosure Guarantee	24	514	
			Recorded Document Certificate with Open Order	25A	515	
			Recorded Document Certificate with NO Open Order	25B	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

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