

TX STG Request for Approval to Issue Overlimits (Large) Policy or Extra Hazardous Coverage

TX STG Request for Approval to Issue Policy
(Must be used if Amount of Insurance exceeds authority limits)

REQUEST FOR APPROVAL TO ISSUE POLICY

To: Stewart Title Guaranty Company Date: _____

From: _____ [Name of Sender]
_____ [Company/Office, City, and State]

Telephone: _____; Fax: _____; Email: _____

Re: Title/File/Order No. _____
_____ [Property Address/Reference]

1. Title was examined from _____ to _____

2. Starter, if any. Please specify: (a) prior Company: _____; (b) prior Effective Date: _____; (c) _____ Owner's Policy or _____ Loan Policy (check one). [*] Please attach a copy. [Must comply with Bulletin TX000065]

3. List the Policy Form(s), Type, Insured and Stewart's Policy amount. If Policy Form not indentified, the form will be the 2006 ALTA Policy. Attach a copy of Commitments.

Policy Form (e.g. 2006 ALTA)	Type (e.g. Loan)	Proposed Insured	Amount
			\$
			\$
			\$
			\$

4. Description of Property (e.g., undeveloped, apartments, offices, etc.): _____

5. Describe transaction and purpose of financing (Briefly, but in detail): _____

6. Owner's Policy Endorsements: *	7. Loan Policy Endorsements: *
(Check box and circle endorsement number)	(Check box and circle endorsement number)
N/A ALTA 3 or 3.1 Zoning	N/A ALTA 3 or 3.1 Zoning
ALTA 4 Condominium TX T-28	ALTA 4 Condominium TX T-28
ALTA 5, 5.1 Planned Unit Development TX T-17	ALTA 5, 5.1 Planned Unit Development TX T-17
	ALTA 6 Variable Rate Mortgage TX T-33 or 6.2 Variable Rate Mortgage-Negative Amortization TX T-33.1
ALTA 7 Manufactured Housing Unit TX T-31; T-31.1	ALTA 7 Manufactured Housing Unit TX T-31; T-31.1
ALTA 7.2 Manufactured Housing Unit-Conversion TX N/A	ALTA 7.1 Manufactured Housing Unit-Conversion TX N/A
	ALTA 8.1 TX N/A , Environmental Protection Lien (Residential) TX T-36
N/A ALTA 8.2 Commercial Environmental Lien	N/A ALTA 8.2 Commercial Environmental Lien
ALTA 9.1 TX T-19.1 NON RESIDENTIAL ONLY , 9.2, 9.4, or 9.5 REM TX N/A	ALTA 9 TX T-19 or 9.3 REM TX N/A
	ALTA 12 Tie-in TX T-16
ALTA 13 Lease TX T-5	ALTA 13.1 Lease TX T-4
	ALTA 14, 14.1 or 14.2 Future Advance TX USE T-3
ALTA 15, 15.1, or 15.2 Nonimputation TX T-24	
ALTA 16 Mezzanine Financing TX T-24.1	
ALTA 17 or 17.1 Access TX T-23	ALTA 17 or 17.1 Access TX T-23
N/A 17.2 Utility Access	N/A 17.2 Utility Access
N/A ALTA 18 or 18.1 Tax Parcel	N/A ALTA 18 or 18.1 Tax Parcel
ALTA 19 or 19.1 Contiguity TX T-25	ALTA 19 or 19.1 Contiguity TX T-25
	N/A ALTA 20 First Loss
N/A ALTA 22 and 22.1 Location	N/A ALTA 22 and 22.1 Location
ALTA 23 Co-Insurance - Single Policy TX T-48	ALTA 23 Co-Insurance - Single Policy TX T-48
	N/A ALTA 24 Doing Business
N/A ALTA 25 Same as Survey or 25.1 Same as Portion of Survey	N/A ALTA 25 Same as Survey or 25.1 Same as Portion of Survey
N/A ALTA 26 Subdivision	N/A ALTA 26 Subdivision
	N/A ALTA 27 Usury
N/A ALTA 28 Easement-Damaged or Enforced Removal	N/A ALTA 28 Easement-Damaged or Enforced Removal
	N/A ALTA 29 or 29.1 Interest Rate Swap
	N/A ALTA 30 Shared Appreciation Mortgage
	Assignment of Rents and Leases TX T-27
Other:	Other:

* May be modified to refer to other endorsements available in applicable states.

8. Does this file involve the following? (If applicable, write **YES**; if no, write **NO**):

_____ A construction loan?

_____ Broken-priority (e.g., early start) or no-priority? If so, please describe underwriting:

_____ Recent construction performed or completed within the lien period? If so, please describe underwriting:

_____ Request for Mechanic's Lien Coverage?

_____ Access based solely upon an easement (i.e., is there no direct access to a dedicated public street)? If so, was title to the access easement examined? _____

- _____ Lien priority based upon subordination of a lien or mortgage
- _____ Tidelands, filled land, submerged land, navigable waters or riparian issues

- _____ Insuring title to railroad property
- _____ Title based upon judicial proceedings (e.g., tax foreclosure, condemnation, bankruptcy)
- _____ Title based upon foreclosure or deed in lieu of foreclosure
- _____ Easement independent of real property (i.e., an easement in gross)
- _____ Insured option
- _____ Native American (Indian) lands
- _____ Water rights
- _____ Sheriff's Sale in last 10 years (other than mortgage foreclosure)

_____ Other extra hazardous risks

If **yes** to any of the above, please describe in the next section or by supplement.

9. Other unusual risks, issues and/or affirmative coverages, if any:

10. If this transaction involves co-insurance, list the co-insurers and their liability amounts/percentages:

11. This policy will be issued by (must be completed):

_____ (a) an issuing agent authorized in the state, in compliance with state law; or

_____ (b) direct issue/home office, in compliance with state law.

_____ (c) attach completed T-00 signed by Entity Requesting Payment and the Agency Issuing the Policy/Paying for the Work

12. From our examination of the Title and the foregoing, we are of the opinion that the requested Policy complies with Company Guidelines and can be safely issued.

The requested coverages and endorsements are allowed to be issued in the state, and the rates to be charged will comply with state requirements.

Signature: _____ (Title Examiner/Chief Title Officer/Closer)

Printed Name: _____ Title: _____

IF THERE ARE ADDITIONAL MATERIAL FACTS OR SUBSTANTIVE CHANGES OF CIRCUMSTANCES OR IF ADDITIONAL COVERAGES ARE REQUESTED, YOU MUST OBTAIN WRITTEN APPROVAL. A COPY OF THE COMMITMENT OR TITLE REPORT MUST BE ATTACHED.

*This approval is **NOT** an approval for Reinsurance. If the Policy amount is \$100,000,000.00 or larger contact our Reinsurance Department even if Reinsurance is not required, so that the transaction may be properly reported to management.*

This approval form must be signed by your State, District or Division Counsel, or other Underwriter before forwarding to a Senior Underwriter.

APPROVAL Re: Title/File/Order No. _____

Based upon the information above given, approval is hereby granted to issue the Policy as requested, subject to the following: _____

Local/Regional/Assoc. Senior Underwriter

Senior Underwriter

Senior Underwriter

Senior Underwriter

Revised 12/17/2010