

SOUTHERN TITLE INSURANCE CORP.

Over Limits/ Policy Authorization Request

SEND TO YOUR APPROPRIATE SUPERVISING OFFICE THAT SERVICES UNDERWRITING NEEDS:

<u>Virginia Offices:</u>	
___ Richmond	Fax # 804-644-0662
___ Charlottesville	Fax # 434-971-9789
___ Virginia Beach	Fax # 757-631-1792
___ Leesburg	Fax # 703-777-3715
___ Lynchburg	Fax # 434-845-1838

OR

<u>Regional Office</u>
Knoxville, Tennessee
Fax # 800-873-1722

OR

<u>Western Region Office (TX, CO, NM, NV)</u>
Austin, Texas
Fax # 888-632-3393
Or kmiglicco@southerntitletn.com

FROM: Agency Name: _____
 Address: _____
 Phone: (____) ____ - _____
 Reply to (name): _____

City/State/Zip: _____
 Fax: (____) ____ - _____
 Reply to E-mail: _____@_____

AUTHORIZATION REQUEST FOR PROPOSED INSURED(S):

Owner: _____	Amount: \$ _____
Mortgagee: _____	Amount: \$ _____
Interim Binder: _____	Amount: \$ _____

Type of Property: Single Family Improved Commercial Multifamily
 Vacant Residential Vacant Commercial Other _____

Type of Order: Sale Refinance Home Equity
 Loan on non-homestead Reverse Mortgage Other _____

REASONS FOR REQUEST:

- Policy Liability Over Authorized Limits
- Unusual Underwriting Risk
- Loss of Priority
- Request for Express Insurance or Affirmative Coverage
- Property Owned or Acquired by Agency Owner or Employee
- Other (Specify) _____

EXTRA HAZARDOUS RISK COVERAGE REQUESTED:

(Indicate "O" for Owner, "M" for Mortgagee, and "OM" for Owner and Mortgagee)

- Survey on Owner's Policy (Send copy of survey)
- Mechanics & Materialmen's Lien Coverage (Specify proposed basis) _____
- Non-Imputation Endorsement
- Endorsements (Specify name or number) _____
- Violation of Restrictions (Specify) _____
- Loss of Priority / Construction on property before filing D/T: (Specify) _____
- Express Insurance or Affirmative Coverage (Specify) _____
- Other (Specify) _____

REINSURANCE: Limit for Southern Title (If less than \$1,000,000): \$ _____
 Specific Re-insurers Requested, if any: what specific re-insurer did Lender request? _____

DOCUMENTS SUBMITTED FOR REVIEW: Specifically identify issue(s) related to document.

- Copy of Proposed Commitment
- Copy of Restrictions
- Copy of Unusual Easements
- Copy of Additional documents for review (list): _____
- Copy of Previous Policy
- Copy of Restrictions
- Copy of Leases
- Copy of Deed
- Copy of Affidavit
- Copy of Survey

I hereby certify: (1) That our office has caused to be examined, in accordance with local examination practices, the title to the property to be insured; (2) That all defects, liens or encumbrances to title in the property disclosed by said examination are shown on the Commitment; (3) That I have fully disclosed information with regard to matters identified above, and in the event that I have requested over authorized limits approval, I have answered the questions on the reverse side hereof.

SIGNATURE **DATE** **PRINT NAME**

(For Southern Title Use Only)

APPROVAL

APPROVAL GIVEN SUBJECT TO THE FOLLOWING: _____

SOUTHERN TITLE INSURANCE CORPORATION

By: _____

Date: _____

PRIOR AUTHORIZATION REQUEST

BASIS OF CERTIFICATION:

- PERSONAL EXAMINATION BY TITLE OFFICER/EXAMINER (Name) _____ , state how far back in the chain of title you searched and examined (The oldest document examined): _____
- EXAMINATION UPDATE FROM PREVIOUS OWNERS POLICY (Attach a copy of the policy.)
- OTHER (Specify) _____

YES NO ANSWER ALL QUESTIONS

- 1. Is there access to the property over a dedicated road or recorded easement right? (If no, explain.)
- 2. Are there probate proceedings in the chain of title? (If yes, indicate the document and recording date.)
- 3. Is there an Affidavit of Heirship in the chain of title? (If yes, attach a copy for review)
- 4. Are there conveyances in the chain of title from a railroad or public body? (If yes, indicate the document and recording date.)
- 5. If a partnership is involved in the transaction, has the partnership agreement been reviewed and appropriate documents recorded?
- 6. Are there any subordination agreements of existing mortgages to be made? (If yes, attach subordination agreement.)
- 7. Are we being asked to give specific insurance over violations of certain rights of re-entry or reverters contained in existing restrictions? (If yes, send copy of Restrictions.)
- 8. Does this property abut any body of water or is it crossed by any creeks, streams, or rivers?
- 9. Do you know of any special assessments which later may become a lien such as Rollback or Greenbelt taxes, pending or potential assessment, etc. (If yes, explain.)
- 10. Are there any description errors in the chain of title? (If yes, describe.)
- 11. Are there bankruptcy proceeds within the chain of title in the last six (6) years? (If yes, describe.)
- 12. Is title to the property to be received by or does the chain of title contain any of the following: Sheriff's sale or deed, trustee's deed, court deed, tax deed or sale, forfeiture under an agreement for sale, or deed in lieu of foreclosure? (If yes, explain.)
- 13. Are there any unusual easements, i.e. clear view easements, air flowage easements, etc.? (If yes, attach.)
- 14. Are there parties in possession other than the fee owner? I.e. leases, agreements or evidence/knowledge, recorded or otherwise that would indicate that someone else might be entitled to possession of the property. (If yes, explain and attach documents.)
- 15. Has a physical inspection been made? (If yes, note your findings.)
- 16. Request for Mechanics and Materialmen's Liens Coverage? (If yes, what is the proposed basis for Southern Title undertaking the risk?)
- 17. Has there been construction or improvement made to the property in the last 120 days? (If yes, explain all activity.)
- 18. Request for Survey coverage in Owner's Policy? (If yes, attach survey.)
- 19. Did the current owner obtain title by a limited warranty deed or by a quitclaim deed? (If yes, attach a copy of the deed.)
- 20. Within the past five years has a release /satisfaction of a mortgage / deed of trust been filed unrelated to a sale or re-finance of the subject property? (If yes, attach a copy.)
- 21. Do you know of any unusual circumstances, rumors, refusal to insure by other companies or other matters casting a doubt as to the status of title to the property to be insured? (If yes, explain.)
- 22. Do the land records reflect the existence of Indian lands, mineral interests separated from surface rights, or environmental contamination? (If yes, explain.)

Details on answers to #1 - #22 above: _____