

Endorsements are supplements to a Title Insurance Policy. They cover aspects of ownership protection that the general policy does not cover. ALL title companies in Pennsylvania provide these endorsements.

The most common endorsements required by lenders are:

- PA 100** This endorsement covers situations where there are no apparent violations of restrictions on existing construction. It will insure that any applicable restrictions have not been violated and that a future violation will not cause a forfeiture or reversion of title. This endorsement is usually granted based on an affidavit from the seller.
- PA 300** This is another endorsement required by the lender. It insures against loss resulting from issues which would be discovered if a survey were to have been done (N.B. - surveys are usually not required when purchasing a property in Pennsylvania). The title company will normally provide this endorsement based upon a seller's affidavit.
- PA 710 & 710 (6.2)** This endorsement relates solely to the 'Loan Policy' and insures the priority of a mortgage which is connected to a loan whose interest rate can be renegotiated. The 710 relates to adjustable rate loans; the 710 (6.2) relates to negative amortization loans.
- PA 810** PA 810 is issued for a Condominium Unit. It provides multiple forms of coverage relating to the Condominium Regime and Documentation.
- PA 820** Similar to PA 810, this endorsement provides similar coverage for a Planned Unit Development (PUD).
- PA 900** This endorsement insures lien priority to the lender over those environmental protection liens recorded in the land record except with respect to environmental protection liens provided for by certain statutes identified in the endorsement.