

**STEWART TITLE GUARANTY COMPANY
SCHEDULE OF CHARGES
AND FORMS
FOR TITLE INSURANCE
IN THE STATE OF CALIFORNIA**

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This manual is for the use of Stewart Title Guaranty Company's ("STG" or "Underwriter") Title Insurance Policy Issuing Attorneys, Agents, and Offices. Any other use or reproduction of this manual is prohibited.

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SECTION 1 - GENERAL RULES

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1.1 INSURED OWNER

For computing charges, the term "insured owner" is defined as any of the following:

- ~~A. The named insured, the vestee, or the parties as defined in a policy of title insurance.~~
- ~~B. Stockholders in transfers between insured stockholders of a corporation, or between an insured corporation and its stockholders, or between an insured corporation and a subsidiary corporation and the parent corporation.~~
- ~~C. Partnerships in transfers between insured partnerships and the partners, or between insured partnerships and newly created partners, or between insured partners and the partnership.~~
- ~~D. Distributees of an estate where the deceased was an insured owner, except a purchaser for value from an heir or devisee.~~
- ~~E. Grantees by gift from an insured owner.~~
- ~~F. Principals or nominees in transfers between insured principals and nominees or insured nominees and principals.~~
- ~~G. Insured owners conveying to establish a trust or insured trustees conveying to beneficiaries to terminate or change a trust.~~
- ~~H. Insured purchasers acquiring title under a contract of sale or option.~~
- ~~I. Department of Veterans Affairs of the state of California acquiring title from or conveying to an insured veteran.~~

1.2 ADDITIONAL PARCEL OR CHAIN

There may be additional charges for separate chains of title or separate parcels based upon increased production and/or search costs.

1.3 COMPUTATION OF FEES AND ROUNDING

The charges shall always be applied on a per-unit of insurance basis in multiples of \$5,000, including any fraction thereof, in accordance with the division of such units as set forth in the Applicable Rate. All charges and fees are rounded up to the nearest dollar increment. If calculating the rate involves multiple stages, round up at each stages of the computation process.

1.4 EMPLOYEE CHARGE

No charge shall be made to employees of Stewart Title Guaranty Company and its affiliates for title insurance premiums for policies issued in connection with the financing, refinancing, sale or purchase of the employee's bona-fide home property, i.e., the employee's owner-occupied, primary residence. Waiver of such charges is authorized only in connection with those costs, which the employee would be obligated to pay, by established custom, as a party to the transaction.

1.5 CORRECTIONS

A policy may be re-written where required to correct an error for a charge commensurate with the work necessary and the circumstances involved.

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1.6 GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental, state or municipal agencies for the furnishing of guarantees or policies of title insurance based on a variety of factors, including the nature and types of transactions being contemplated, market conditions, and volume of business. In such situations, the minimum charge will be 40% of the Applicable Rate, along with additional work charges, which may be imposed in order to respond to any unusual requirements made by the agency.

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1.10 TITLE INSURANCE PAYMENT

All title insurance premiums and charges are due immediately upon recording or delivery. Policies, binders and Commitments shall only take effect upon receipt of payment.

1.11 MINIMUM CHARGES

The charges set forth in this schedule of charges are minimum charges. The minimum charge for any policy or product issued under any section of this schedule of charges will be \$400 unless a lesser charge is specifically noted in that section of this schedule of charges.

Additional charges will be made when unusual conditions or requirements are encountered, or when additional search and/or related production costs are incurred, or when special risks are insured against, or when special services are requested. These charges shall be documented and agreed to in writing by contract, agreement, or instruction which clearly defines the work to be done and the charge for such work.

Minimum charges do not apply to Section 9 – CLTA Guarantees; however, additional charges pursuant to Sections 1.2 and 1.11 may apply. See Section 9 for applicable charges.

1.12 DISASTER

In the event of a proclamation of a state or federal disaster by reason of a natural disaster such as an earthquake, flood, or fire, the charge for title insurance policies shall be 50% of the Applicable Rate for either: (a) a loan obtained by the party in title at the time the structure was damaged or destroyed, the proceeds of which are used for rebuilding the damaged or destroyed structures; or (b) for purchasing an owner-occupied, 1-4 family replacement home within eighteen (18) months of that purchaser's previous structure being damaged or destroyed. Note: when the purchaser is paying for the owner's title insurance premium, the discount is applied to the applicable owner's title insurance policy premium; otherwise, the discount is only applied to the applicable concurrent lender's title insurance policy premium. Endorsements and all other charges remain at rates set forth herein.

1.13 LOST POLICIES AND REPLACEMENTS

A charge of \$50 will be assessed for the re-issuance of any policy, which has been lost or destroyed.

1.14 REINSURANCE FEES

Any fees quoted under this schedule of charges may be increased by the cost of any reinsurance required by the insured.

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1.19 RESIDENTIAL RATE

The Residential Rate is the title insurance rate that is applicable to those transactions covering residential one-to-four unit properties. Please see Residential Rates pricing table in Section 11.2.

1.20 BASIC RATE

The Basic Rate is the title insurance rate applicable to those transactions not covered by the Residential Rate, or other rates, as set forth in this manual. Please see Basic Rates pricing table in Section 11.3.

1.21 APPLICABLE RATE

The term "Applicable Rate" as used in this schedule of charges refers to the Residential Rate or the Basic Rate as defined in sections 1.19 and 1.20 and their respective pricing tables as set forth in sections 11.2 and 11.3.

1.22 COMBINING DISCOUNTS NOT PERMITTED

Unless otherwise specified in this schedule of charges, where more than one discount applies to a particular transaction, only one discount may be applied; the discount providing the largest discount may be selected and applied.

1.23 CHARGES FOR INCREASED LIABILITY

Where the schedule of charges provides for an "increased liability charge", this amount shall be determined by calculating the difference between the charge at the Applicable Rate for the increased amount less the charge at the Applicable Rate for the original amount, and not the charge at the Applicable Rate based upon the calculated actual amount of increase.

1.24 REFERENCES TO STEWART TITLE GUARANTY COMPANY

Throughout this schedule of charges, Stewart Title Guaranty Company may be referred to as "Company", "STG" or Stewart Title Guaranty Company.

1.25 NON-RESIDENTIAL REFINANCE TRANSACTIONS OF \$45,000,000 OR MORE

Notwithstanding the rates set forth in this schedule of charges, the charges for loan policies, endorsements and/or guarantees where the aggregate amount of insurance or liability for non-residential refinance transactions is \$45,000,000.00 or more shall be based upon the liability amount at \$0.65 per \$1000 for standard coverage and \$0.75 per \$1000 for extended coverage as defined elsewhere in this schedule of charges. ~~Charges for all other products shall be the rates set forth in this schedule of charges. may be subject to negotiation and agreement between the issuing policy agent and the customer.~~

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1.26 SPECIAL DISCOUNTED TITLE INSURANCE PREMIUMS FOR OWNER-OCCUPIED 1-4 FAMILY RESIDENCES

At no time shall any charge for a policy discounted under this section be less than \$400.

Owner’s Title Insurance Premium for Buyers in Purchases when paid by Buyer: A special discount to a qualifying buyer paying for the owner’s title insurance premium on an owner-occupied, 1-4 family residence. This discount may be offered to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; (3) first-time homebuyers; and (4) first responders.

Owner’s Title Insurance Premium for Seller in Purchases when paid by Seller: A special discount to a qualifying seller paying for the owner’s title insurance premium on the buyer’s owner-occupied, 1-4 family residence. This discount may be offered to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; and (3) first responders.

Lender’s Title Insurance Premium for Buyer in Purchases when Owner’s Title Insurance Premium is paid by Seller: A special discount to a qualifying buyer for the lender’s title insurance premium when the seller is paying for the owner’s title insurance premium on an owner-occupied, 1-4 family residence. This discount may be offered for lender’s title insurance premiums charged under Section 3.1 B.2 to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; (3) first-time homebuyers; and (4) first responders.

Lender’s Title Insurance Premium in Refinances: A special discount to a qualifying borrower paying for the lender’s title insurance premium on an owner-occupied, 1-4 family residence. This discount may be offered under Sections 3.6 and 3.21 to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; and (3) first responders.

For the purposes of this section only, (1) “active military personnel” and “honorably discharged veterans” include only active members and honorably discharged veterans of the following U.S. military services branches: Air Force, Army, Coast Guard, Marine Corps, Navy and Space Force; any active Reserve members of these military services branches; and any active members of the Air or Army National Guard; and (2) “first responders” include only police officers, firefighters and paramedics or emergency medical technicians.

The special discount afforded under this section may be offered only upon written request, prior to recording/closing, for a discount to the qualified individual, accompanied by verification of qualification for, and entitlement to, the requested discount. The charge for the applicable discounted title policy premium shall be the sum of the applicable title policy premium less 10% of that amount. Endorsements and all other charges remain at the rates set forth herein. Only one special discount may apply and, unless specifically stated, combining discounts is not permitted (see Section 1.22).

1.27 JOINT PROTECTION POLICIES POLICY

The Joint Protection Policies Policy (JPPs) are ~~is the a single, combined 1990 CLTA Standard Coverage Policies issued to insure that simultaneously insures both the buyer and concurrent lender under one policy, one a single standard policy CLTA Standard coverage policy jacket.~~ The JPPs provides the same coverage at the same price as if issued as separate 1990 CLTA Standard Coverage

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~~policies, Owner's and CLTA Standard Lender's policies.~~ The charge for ~~the~~ JPPs shall be the calculated charge for a CLTA Standard Owner's Policy plus \$175~~0~~ (which is the charge under Section 3.1A for a concurrent CLTA Standard Lender's Policy). ~~STG~~ prefers the issuance of the 2022 CLTA Standard Coverage policies as these are the most current coverage forms.

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SECTION 2 – OWNER’S INSURANCE

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Provisions contained in this section are applicable to title insurance issued for the benefit of an owner or the owner of a lesser estate or interest combined.

2.1 OWNER’S TITLE INSURANCE RATE

- A. CLTA Standard Coverage Owner’s Policy and ALTA Owner’s Policy (with Western Regional Exceptions) also known as ALTA Standard Owner’s Policy: 100% of the Applicable Rate.
- B. ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy: 120% of the Applicable Rate.
- C. CLTA/ALTA Homeowner’s Policy: 110% of the Applicable Rate.

2.2 DELETED

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2.5 REISSUE OF OWNER’S INSURANCE TO CURRENT OWNERS (OF A STG INSURED POLICY)

- A. Reissued where no transaction is involved (no time limit).
25% of the Applicable Rate, based upon issuing the same type and amount of outstanding insurance plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.
- B. Reissued to include a loan (time limit of 24 months from date of policy).
25% of the Applicable Rate, based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

NOTE: If the original policy is a CLTA Standard Coverage Policy or ALTA Owner’s Policy (with Western Regional Exceptions) and the reissue policy is to be an ALTA Owner’s Policy (without Western Regional Exceptions) then the reissue charge is 25% of the Applicable Rate, plus, an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount, plus ~~40~~20% of the Applicable Rate for the total liability amount for the increased policy coverage.

If the original policy is a CLTA Standard Coverage Policy or ALTA Owner’s Policy (with Western Regional Exceptions) and the reissue policy is to be a CLTA/ALTA Homeowner’s Policy, the reissue charge is 25% of the Applicable Rate, plus, an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount, plus 10% of the Applicable Rate for the total liability amount for the increased policy coverage.

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2.6 CHURCHES OR NONPROFIT ORGANIZATIONS

50% of the Applicable Rate for CLTA Standard Coverage Owner's Insurance for churches, charitable or like eleemosynary nonprofit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended and when such entities pay for the policy in compliance with local custom and practice.

2.7 DEPARTMENT OF VETERAN AFFAIRS (DVA)

A. Acquisition by the DVA

80% of the Applicable Rate if the veteran is the record owner at the time the order is placed based upon the DVA contract.

100% of the Applicable Rate if the veteran is acquiring the property simultaneously with the transfer to the DVA.

B. Conveyance by the DVA to Current Owner

STG Insured Owner - 25% of the Applicable Rate plus, the increased liability, if any, at 100% of the Applicable Rate.

Non-STG Insured and Non-Insured Owner - 100% of the Applicable Rate.

NOTE: CLTA/ALTA Homeowner's Policy is available for Section 2.7(B); the charge shall be an additional 10% of the Applicable Rate.

2.8 VENDEE'S POLICY

A. Original Policy: 100% of the Applicable Rate.

B. Reissue Policy (of a STG Insured policy): 25% of the Applicable Rate based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.9 OPTIONEE'S POLICIES AND OPTION ENDORSEMENT

A. Optionee's Policy: 100% of the Applicable Rate based upon the option amount.

B. Final Policy: 100% of the Applicable Rate based upon the purchase price.

C. Reissue Optionee's Policy (of a STG Insured policy): 25% of the Applicable Rate based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

An Option Endorsement is available for Optionee's Policies; see Section 10 for applicable charges.

2.10 ALTA U.S. POLICY

The charge for the issuance of the ALTA United States of America policy shall be 100% of the Applicable Rate with Western Regional Exceptions and 120% of the Applicable Rate without Western Regional Exceptions. The ALTA U.S. Policy shall not be updated or dated-down.

The charge for reissuance of the ALTA U.S. Policy (within 12 months from the date of the policy) is 25% of the Applicable Rate, based upon issuing the same amount of insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

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2.11 TRANSFER OF UNDIVIDED INTEREST

- A. The grantee acquiring a specified undivided interest may purchase an owner’s policy at 100% of the Applicable Rate for that undivided interest.
- B. When the grantee acquiring the specified undivided interest and the insured owner(s) of the remaining interest request a policy covering the entire interest, then the charge shall be the charge above in “A” plus 25% of the Applicable Rate based upon the remaining interest, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.12 DELETED

~~**2.13 DELETED AS OF THE EFFECTIVE DATE HEREIN OWNER’S POLICY FOLLOWING A FORECLOSURE, TRUSTEE’S SALE OR DEED IN LIEU (REAL ESTATE OWNED – REO)**~~

~~2.13 Within one (1) year following a non judicial or judicial foreclosure of an insured deed of trust, or a deed in lieu of foreclosure of an insured deed of trust, where the beneficiary takes ownership of the property and is conveying the property to a bona fide third party purchaser, the charge for a standard coverage owner’s policy of title insurance (i.e., CLTA Standard Coverage Owner’s Policy or an ALTA Owner’s Policy (with Regional Exceptions)) shall be 60% of the Applicable Rate, for a homeowner’s policy of title insurance (i.e., CLTA/ALTA Homeowner’s Policy) shall be 65% of the Applicable Rate, or an extended coverage owner’s policy of title insurance (i.e., ALTA Owner’s Policy (without Western Regional Exceptions) also known as an ALTA Extended Policy) shall be 70% of the Applicable Rate.~~

2.14 DELETED

2.15 EXPANDING STANDARD OWNER’S INSURANCE COVERAGE

~~Subject to With written approval from STG Underwriting guidelines, the coverage provided in the CLTA Standard Coverage Owner’s Policy and the ALTA Owner’s Policy (with Western Regional Exceptions) may be expanded through deletion of exceptions by endorsement as follows:~~

- A. Exception 1 relating to taxes or assessments. 10% of the Applicable Rate
- B. Exception 2 relating to persons in possession. 20% of the Applicable Rate
- C. Exception 3 relating to easements or encumbrances. 20% of the Applicable Rate
- D. Exception 4 relating to survey matters. 20% of the Applicable Rate
- ~~E. Exception 5 relating to:~~
 - (a) Any unpatented mining claims 15% of the Applicable Rate
 - (b) Reservations or claims in patents; 15% of the Applicable Rate
 - ~~(c) Water rights may not be deleted.~~
- ~~(e)~~
- F. Exception 6 relating to mechanics’ liens. 20% of the Applicable Rate
- G. Exception 7 relating to minerals 20% of the Applicable Rate

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NOTE: The maximum endorsement charge for any combination of A-FG above shall not exceed 100% of the Applicable Rate charged for ~~the standard~~ an ALTA Owner's Policy (without Western Regional Exceptions) also known as ALTA Extended Owner's Policy-coverage policy.

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~~2.16 DELETED AS OF THE EFFECTIVE DATE HEREIN REMOVING TIDELAND, SWAMP, AND OVERFLOW EXCEPTIONS~~

~~2.16 Tideland, swamp, and overflow land exceptions relating to accretions and erosions may be eliminated from an owner's policy of title insurance for a minimum charge of 33% of the Applicable Rate.~~

2.17 BINDERS

The charge for an interim binder fee under Sections A., B. and C. below shall be 10% of the calculated policy amount in addition to the charge for the calculated policy premium amount. The calculated policy amount is 100% of the Applicable Rate if the final title policy is contemplated to be a standard coverage policy, 110% of the Applicable Rate if the final title policy is contemplated to be a Homeowner's policy and 120% of the Applicable Rate if the final title policy is contemplated to be an Extended Coverage policy. In addition to the binder fee and charge for the applicable policy, at the time of issuance, there shall be a \$100 charge for the final title policy plus any charge, when applicable, for the change in policy type or the increase in the liability amount and any other applicable additional charges.

NOTE: A binder may not be issued on an existing binder.

If an interim binder is issued in conjunction with a policy priced under Section 2.20 – Major Transactions or Section 5 – Subdivision/Builder and Timeshare Rates the charge for an interim binder fee shall be 10% of the calculated policy amount under the applicable section.

A. Sale Binding the Company to Insure a Resale

This section is effective only on the following conditions and at the charges specified:

1. A STG Interim Binder is issued to Binder Holder upon recording the initial conveyance in lieu of a policy of title insurance.
2. The STG Interim Binder Holder's sale to a purchaser is recorded within two years (730 days) from the date of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued insuring Binder Holder.
3. In the final title policy issued to the purchaser from Binder Holder, there shall be a charge of \$100 for and upon issuance of the final title policy.
4. In the final title policy issued to the purchaser from Binder Holder, there shall be a charge for any increased liability with or without a change in policy type. The charge for increased liability shall be calculated based upon 100% of the Applicable Rate at the full amount of the new coverage less the amount previously paid for the policy premium only (not including the 10% charge for the binder fee) at the same level of policy type coverage.
5. In the final title policy issued to the purchaser from Binder Holder, there shall also be a charge for an expansion of coverage, e.g., the type of policy coverage increases from standard coverage to a homeowners' policy. The charge for the expansion of coverage shall be calculated based upon the calculated policy amount (described above) less the amount previously paid for the policy premium only (not including the 10% charge for the binder fee).
6. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of one year (365 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price (not including the 10% charge for the binder fee). The STG Interim Binder may be extended for another term of one year (365 days) for a charge of 10% of the Applicable Rate

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based upon the initial purchase price (not including the 10% charge for the binder.

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6. fee) provided said extension is purchased prior to the expiration of the previous extension.

B. Sale Binding the Company to Insure a Deed of Trust following an Interim Financing Deed of Trust

This section is effective only on the following conditions and at the charges specified:

1. A STG Interim Binder is issued to insure a future loan which replaces an interim financing loan recorded concurrently with the sale.
2. The replacement loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued insuring the sale and the interim financing deed of trust.
3. If separate lenders insurance is requested for the interim financing loan concurrently with the issuance of the STG Interim Binder, there shall be an additional charge for the separate lenders insurance based upon the Applicable Rate pursuant to Section 3.1A or 3.1B for the specific type of insurance requested.
4. After recording of the loan which replaces the interim financing loan, there shall be a charge of \$100 for and upon issuance of the final title policy.
5. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for a charge of 10% of the Applicable Rate based upon the initial loan amount.

C. Sale Binding the Company to Insure a Deed of Trust when Initial Purchase is All-Cash

This section is effective only on the following conditions and at the charges specified:

1. A STG Interim Binder is issued to insure the all-cash purchase.
2. A loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued only insuring the all-cash sale.
3. After recording of the loan, there shall be a charge of \$100 for and upon issuance of the final title policy.
4. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for a charge of 10% of the Applicable Rate based upon the initial loan amount.

2.18 CONVERSION OF STG INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES

Outstanding STG policies covering individual leasehold estates insuring a lessee or lessee's assignee may be reissued to cover the conversion into a fee title estate shall be charged 25% of the Applicable Rate based upon the same type and amount of outstanding insurance plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.19 WETLANDS/SUBMERGED LANDS OR TIDELANDS

~~The charge for owner's insurance coverage of wetlands shall be~~ 100% of the Applicable Rate based upon the amount of the estate or interest covered when such estate or interest has been previously insured by STG; ~~if not previously insured by STG, the charge shall be 200% is double of the~~

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2.20 MAJOR TRANSACTIONS

This section may be used for pricing for any transaction or transactions involving one or more commercial, industrial, agricultural, apartment, or land developments which may involve issuance of multiple owners, lessees, and/or lender's (including construction loans) policies of title insurance issued together or at different times on fee or lesser interests. For purposes of achieving the aggregate rate steps provided for herein, liability may be aggregated for policies issued under Paragraphs A, B, C, D and E. Pricing under this section is not calculated on a tiered basis. Calculate the charge by aggregating the amount of all policies to be issued, find the bracket in which the aggregated amount falls and price the transaction at the rate per thousand shown for the type of coverage requested. The charges set forth herein are in lieu of those in other sections of this schedule of charges. For pricing purposes, Standard Coverage shall include CLTA Standard Coverage Policy and ALTA Owner's Policy (with Western Regional Exceptions) and Extended Coverage shall include ALTA Owner's or Loan Policies (without Western Regional Exceptions) also known as ALTA Extended Owner's or Loan Policies.

Requests for a service or coverage not specifically provided for herein shall be submitted to the appropriate underwriting office for determination of affording such service or coverage and the charges thereof.

The time within which the required policies or services may be priced for any qualifying project may be limited by the Company.

Notwithstanding the pricing and charges set forth in this Section 2.20, pricing considerations may be given to transactions aggregating \$5,000,000 or more, and may be more or less than the pricing and charges set forth herein, based upon various factors such as the geographic location, the number of parcels involved, risks, additional labor or research expenses and other reasonable competitive considerations. Any pricing pursuant to this paragraph must be approved by senior management and in accordance with Stewart's pricing guidelines.

A. Owner's (original issued or increased liability)

Liability	Standard Coverage cost per \$1000	Extended Coverage cost per \$1000
Aggregate up to and including \$10,000,000	\$0.65	\$0.75
Aggregate up to and including \$5,000,000	\$0.70	\$0.80
Aggregate over \$5,000,000 up to and including \$10,000,000	\$0.65	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate over \$50,000,000	\$0.50	\$0.55

B. Lender's Insurance (concurrently with an Owner's policy)

1. Lender's Insurance issued concurrently with a CLTA Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy
 - a. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) - \$1750 but there is no additional charge up to the liability of the CLTA Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy.
 - b. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) – charge is per \$1,000 of insurance in excess of the CLTA

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Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy:

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Aggregate up to and including \$5,000,000	\$0.70
Aggregate over \$5,000,000 up to and including aggregate of \$10,000,000	\$0.65
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55
Aggregate over \$50,000,000	\$0.50

- c. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan policy – charge per \$1,000 of insurance up to the liability of the Owner’s policy:

Aggregate up to and including \$5,000,000	\$0.20
Aggregate over \$5,000,000 up to and including \$10,000,000	\$0.15
Aggregate over \$10,000,000	\$0.10

- d. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan policy – charge per \$1,000 of insurance in excess of CLTA Owner’s policy.

Aggregate up to and including \$5,000,000	\$0.80
Aggregate over \$5,000,000 up to and including \$10,000,000	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.60
Aggregate over \$50,000,000	\$0.55

2. Lender’s Insurance issued concurrently with an ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy

- a. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) - \$1750 but there is no additional charge up to the liability of the ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy.

- b. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) – charge is per \$1,000 of insurance in excess of the ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy:

Aggregate up to and including \$5,000,000	\$0.70
Aggregate over \$5,000,000 up to and including \$10,000,000	\$0.65
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55
Aggregate over \$50,000,000	\$0.50

- c. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy – \$1750 but there is no additional charge up to the liability of the ALTA Owner’s/Lessee’s policy.

- d. ALTA Loan Policy (without Western Regional Exceptions) also known

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as ALTA Extended Loan Policy – charge per \$1,000 of insurance in excess of ALTA Owner’s policy:

✚

<u>Aggregate up to and including \$5,000,000</u>	<u>\$0.80</u>
<u>Aggregate over \$5,000,000 up to and including \$10,000,000</u>	<u>\$0.75</u>
Up to and including aggregate of \$10,000,000	
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.60
Aggregate over \$50,000,000	\$0.55

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3. Reissuance and Final Policy Rates:

The charge for reissuance of a loan policy after completion of construction, or for issuing a final loan policy shall be as follows:

Original	Reissue	Cost per \$1000
Standard	Standard	\$0.20, maximum \$300
Standard	Extended	\$0.40, maximum \$500
Extended	Extended	\$0.35, maximum \$550

Note: Any increased liability above the original policy amount shall be charged as set forth in B above.

C. Binders -
See Section 2.17 for applicable charges.

D. Lender's Insurance (not concurrent with an Owner's policy)

Liability	Standard Coverage cost per \$1000	Extended Coverage cost per \$1000
Aggregate up to and including \$10,000,000	\$0.65	\$0.75
Aggregate up to and including \$5,000,000	\$0.70	\$0.80
Aggregate over \$5,000,000 up to and including \$10,000,000	\$0.65	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate over \$50,000,000	\$0.50	\$0.55

Note: Any increased liability above the original policy amount shall be charged as set forth in B above.

E. Reissuance of Owner's Policy

1. When no transaction is involved, an Owner's policy may be re-issued for the same type of coverage based upon the amount of outstanding insurance. The charge for CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) shall be \$0.25 per \$1,000 (maximum of \$400); the charge for an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Policy shall be \$0.35 per \$1,000 (maximum of \$500).

2. When the reissuance of an Owner's policy includes a policy on a concurrent loan transaction, the following charges shall apply:

~~2.~~

Liability	Standard Coverage cost per \$1000	Extended Coverage cost per \$1000
Aggregate up to and including \$5,000,000	\$0.28	\$0.40

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Aggregate over \$5,000,000 up to and including \$10,000,000 Up to and including \$10,000,000	\$0.25	\$0.35
Aggregate Excess over \$10,000,000	\$0.22	\$0.30

Note: Any increased liability above the original policy amount shall be charged as set forth in A above.

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When the reissuance of an Owner's policy includes an expansion of coverage from a CLTA Standard Owner's Coverage or ALTA Owner's Policy (with Western Regional Exceptions) to an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Owner's Policy, there shall be an additional charge of \$0.35 per \$1,000 up to an aggregate of \$10,000,000 and \$0.25 per \$1,000 for an aggregate in excess of \$10,000,000.

- F. Endorsements —
See Section 10 for applicable charges.
- G. ~~Wetlands Submerged Lands or Tidelands~~
See Section 2.19 for applicable charges.
- H. Commitment for Title Insurance
 - 1. The charge for the Commitment and committed policy is the charge set forth in Section 2 (Owner's) or Section 3 (Lender's), as applicable.
 - 2. The Commitment is valid for one year (365 days).
 - 3. If the Commitment expires, a policy may still be issued upon written request received within 30 days of expiration; however, any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part I section of the policy.
 - 4. If the Commitment expires, and a written request for policy issuance is not received within 30 days of expiration, the conditions, matters, requirements, and exceptions set out in the Commitment are no longer valid and all responsibility of STG under the expired Commitment ceases.

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SECTION 3 – LENDER’S INSURANCE

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Provisions contained in this section are applicable to title insurance issued for the benefit of a lender or an assignee.

3.1 LENDER’S TITLE INSURANCE RATES

- A. CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions)
 - 1. If no owner’s insurance is issued 80% of the Applicable Rate; Minimum \$320
 - 2. If concurrently with owner’s insurance issued for the full value of the land and improvements \$1750 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance
 - 3. If concurrently with owner’s insurance issued for only the value of the unimproved land \$1750 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance.
- B. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy
 - 1. If no owner’s insurance is issued 100% of the Applicable Rate
 - 2. If concurrently with CLTA Standard Coverage Owner’s Policy, ALTA Owner’s Policy (with Western Regional Exceptions), and CLTA/ALTA Homeowner’s Policy Insurance issued for the full value of the land and improvements 100% of Section 11.6 – ALTA Concurrent Loan Rates
 - 3. If concurrently with ALTA Owner’s Policy (without Western Regional Exceptions) issued for the full value of the land and improvements \$1750 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance.
 - 4. If concurrently with owner’s insurance issued for only the value of the unimproved land \$1750 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance.

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3.2 CONSTRUCTION LOAN ~~EXPANDED-LENDER'S INSURANCE COVERAGE PACKAGE (LP)~~

~~3.2-~~

~~The charge for a future loan policy to be reissued shall be based upon the initial loan amount of the construction loan and shall be charged as an additional fee at the time contemplated in the initial transaction and calculated as set forth below. This charge is in addition to the charge for the applicable calculated policy premium amount for the construction loan as set forth in Section 3.1. The charges set forth below are based upon the initial loan amount at the time additional coverage is purchased. If reissuing a policy, there is also a charge for the increased liability, if any, at 100% of the Applicable Rate.~~

A. Where CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) is the initial policy coverage, the following charges apply:

~~1. The reissued, future policy is Priority Insurance Mechanics' Lien Endorsement (CLTA 101) charge an additional 10% of the Applicable Rate. (LP #4)~~

~~2.1. Re the issue as same policy form and the same coverage as initial coverage - the charge shall be an additional ~~an additional~~ 15% of the Applicable Rate. (LP #5)~~

~~3.2. The rReissued, future policy is the ~~as~~ ALTA Loan Policy (without Western Regional Exceptions) also known as ~~or~~ ALTA Extended Loan Policy - the charge shall be an additional ~~an additional~~ 30% of the Applicable Rate. (LP #6)~~

~~NOTE: LP #8 consists of same as initial coverage plus #1 and #2.
LP #9 consists of same as initial coverage plus #1 and #3.~~

B. Where ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy is the initial coverage, the following charges apply:

~~The rReissued, future policy is the ~~as~~ same policy form and the same coverage - the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy Coverage - charge shall be an additional ~~an additional~~ 30% of the Applicable Rate. (LP #10)~~

3.3 DELETED

3.4 EXTENDING OR MODIFYING INSURED DEEDS OF TRUST

When the original lender and borrower extend or modify the terms of a deed of trust insured by ~~this~~ STG Company, loan policies are issued at the following charges based upon the unpaid balance of the encumbrance:

- A. 25% of the Applicable Rate, if original and new coverage are CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions); minimum \$100.
- B. 35% of the Applicable Rate, if original and new coverage are ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$140.
- C. 45% of the Applicable Rate, if original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$180.

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3.5 REVAMPING OR REPLACING INSURED DEEDS OF TRUST

When the original lender and borrower revamp or replace the terms of a deed of trust insured by [STG](#), loan policies are issued at the following charges based upon the amount of the new loan:

- A. 60% of the Applicable Rate, if original and new coverage are CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. 70% of the Applicable Rate, if original and new coverage are ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
- C. 80% of the Applicable Rate, if original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.

3.6 REFINANCE RATE

Policies issued for new loan for the purpose of refinancing an existing secured debt are issued at the following charges:

- A. Residential ([Section 11.2](#))
 - (1) 80% of the ~~Applicable Rate charge shown in Section 11.2~~ if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) 70% of the ~~Applicable Rate charge shown in Section 11.2~~ if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. Basic ([Section 11.3](#))
 - (1) 80% of the ~~Applicable Rate charge shown in Section 11.3~~ if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) 70% of the ~~Applicable Rate charge shown in Section 11.3~~ if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).

3.7 ADDITIONAL ADVANCES OR INCREASES IN LINES OF CREDIT

Additional advances evidenced by additional notes for deeds of trust insured by STG may be insured by either an endorsement to the existing policy (See Section 10 – Endorsements) or by the issuance of a new policy based solely upon the amount of the advance at the following charges:

- 1. 60% of the Applicable Rate, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or the ALTA Loan Policy (with Western Regional Exceptions) policies; minimum \$240.
- 2. 70% of the Applicable Rate, if the original and the new coverage are both the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$280.

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3.8 ASSIGNMENTS OF DEEDS OF TRUST

Assignments of the beneficial interest under a deed of trust insured by STG may be insured by either an endorsement to the existing policy (See Section 10 – Endorsements) or by the issuance of endorsement or by a new policy based upon the unpaid balance of the encumbrance deed of trust being assigned, or upon the collateral amount if the assignment is for collateral purposes only, at the following charges:

A. Insurance by Policy

1. 20% of the Applicable Rate based on the unpaid balance or collateral amount, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) policies; minimum \$120150.
2. 30% of the Applicable Rate based on the unpaid balance or collateral amount, if the original and the new coverage are the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$120150.
3. 40% of the Applicable Rate based on the unpaid balance or collateral amount, if the original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$1750.

B. Insurance by Endorsement

1. "Assignment and Date Down" for new Assignee (CLTA Endorsement 104.13-06); the charge for this endorsement is the same as in Section A above but with a minimum of \$175.
2. "Assignment and Date Down" Endorsement (CLTA Endorsements 104.06, 104.8-06, and 104.12-06; CLTA Endorsements 104.A, 104.9 and 104.13-06); the charge for these endorsements is the same as in Section A above.
3. "Assignment" Endorsements:
 - a. Basic Assignment: \$75 charge for the CLTA Endorsement 104.1-06 and the CLTA Endorsement 104.10-06.
 - b. Basic Assignment for new Assignee: \$100 charge for the CLTA Endorsement 104.12-06.

3.9 MULTIPLE LOAN POLICIES

This section applies when multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the Applicable Rate, based on the aggregate amount of the loans plus \$1750 for each additional policy plus any additional parcel or chain of title charges or any other applicable charges.

3.10 BONDHOLDER POLICIES

The charge for any Bondholder Policy shall be 100% of the Applicable Rate based upon the amount and type of insurance. The minimum charge shall be based upon an amount not less than that portion of such bonds allocated to the insured property.

3.11 CHURCHES OR NONPROFIT ORGANIZATIONS

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This section applies only to churches, charitable or like eleemosynary nonprofit organizations on properties dedicated to church or charitable use within the scope of the normal activities for which such entities were intended. The charge for any policy issued under this section is 50% of the Applicable Rate based upon the amount and type of insurance.

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3.13 EXPANDING STANDARD LENDER'S INSURANCE COVERAGE

~~Subject to With written approval from STG Underwriting guidelines, the coverage provided in the CLTA Standard Coverage Policy and the ALTA Loan Policy (with Western Regional Exceptions) may be expanded through deletion of exceptions by endorsement as follows:~~ ~~The coverage provided in the CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) may be expanded through removal of exceptions by endorsement as follows:~~

- A. Exception 1 relating to taxes or assessments. 10% of the Applicable Rate
- B. Exception 2 relating to persons in possession. 20% of the Applicable Rate
- C. Exception 3 relating to easements or encumbrances. 20% of the Applicable Rate
- D. Exception 4 relating to survey matters. 20% of the Applicable Rate
- E. Exception 5 relating to:
 - ~~—Any unpatented mining claims~~ 15% of the Applicable Rate
 - (a) 15% of the Applicable Rate
 - ~~(b) Reservations or claims in patents;~~
 - (c) Water rights may not be deleted.
- F. Exception 6 relating to mechanics' liens. 20% of the Applicable Rate
- G. Exception 7 relating to minerals 20% of the Applicable Rate

- A. ~~Any tax or assessment not of record.~~ 10% of the Applicable Rate
- B. ~~Any facts, rights or claims not of record but which would be disclosed by inspection or inquiry.~~ 15% of the Applicable Rate
- C. ~~Any easements, claims of easements or encumbrances not of record.~~ 15% of the Applicable Rate
- D. ~~Any survey matters as disclosed by a correct survey~~ 15% of the Applicable Rate
- E. ~~Any unpatented mining claims reservations or exceptions in patents, water rights, or claims to water.~~ 10% of the Applicable Rate

NOTE: The maximum charge for any combination of A-EG above shall not exceed 100% of the Applicable Rate charged for an ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.

~~3.14 DELETED~~ ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

The charge for any ALTA Expanded Coverage Residential Loan Policy shall be 120% of the Applicable ~~3.14 Rate based upon the liability amount of insurance.~~

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3.15 ~~ALTA~~ ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

This section applies to junior loans issued by institutional lenders. The charge for policies issued under this section shall be as follows:

Liability up to and including \$75,000	\$100 125
Liability over \$75,000 up to and including \$500,000	\$150 25
Liability over \$500,000 up to and including \$750,000	\$175 0

Note: The JR1 Endorsement and, if applicable, the JR2 Endorsement shall be issued at no additional charge.

Institutional lenders obtaining a policy under this section shall record the junior lien within thirty (30) calendar days following receipt of the policy; the JR1 or JR2 shall be issued upon request following recording.

Junior liens not recorded timely as set forth in this section shall require the issuance of a new policy and an additional charge of \$75.

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3.17 **STG DIRECT ISSUANCE HOME EQUITY LOAN POLICY ISSUED BY STEWART TITLE GUARANTY COMPANY'S CENTRALIZED TITLE SERVICES DIVISION**

This section applies only to STG Direct Issuance Home Equity Loan Policy (HELP) issued by Stewart Title Guaranty Company's Centralized Title Services division (CTS). The HELP is a limited coverage policy on existing, improved, one-to-four family, owner-occupied, residential properties for home equity loan or home equity line of credit transactions.

HELP applies only when all of the following conditions are met:

1. CTS has successfully enrolled its lender client in the CTS Home Equity Loan Program;
2. The subject transaction is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family, owner-occupied residence;
4. The order is opened electronically and processed through CTS;
5. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
6. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and
8. The lender's title policy issued is a STG Direct Issuance Home Equity Loan Policy.

The charge for the STG Direct Issuance Home Equity Loan Policy is as follows:

Range of Liability	Fee
Up to and including \$100,000	\$85
Over \$100,000 and up to and including \$250,000	\$105
Over \$250,000 and up to and including \$500,000	\$175

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3.19 CENTRALIZED PROCESSING LOAN AND REFINANCE RATE (CPLR) FOR ISSUANCE OF AN ALTA SHORT FORM RESIDENTIAL LOAN POLICY

The Centralized Processing Loan and Refinance Rate (CPLR) is the fee charged for an ALTA Short Form Residential Loan Policy on existing, improved one-to-four family residential property for loan transactions.

The CPLR applies only when all of the following conditions are met:

1. The residential property is an existing, improved, one-to-four family residence;
 2. The order is opened electronically and processed through the title agent’s centralized processing department;
 3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
 4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
 5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and
 6. The lender’s title policy issued is an ALTA Short Form Residential Loan Policy.
6. The charge for the Centralized Processing Loan and Refinance Rate is as follows:

Range of Liability	Fee
Up to and including \$250,000	\$350
Over \$250,000 and up to and including \$500,000	\$425
Over \$500,000 and up to and including \$750,000	\$580
Over \$750,000 and up to and including \$1,000,000	\$660
Over \$1,000,000 and up to and including \$1, 500,000	\$945
Over \$1,500,000 and up to and including \$2,000,000	\$1,295
Over \$2,000,000 and up to and including \$3,000,000	\$1,750 850
Over \$3,000,000 and up to and including \$4,000,000	\$2,675
Over \$4,000,000 and up to and including \$5,000,000	\$3,100 400

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3.21 STEWART TITLE ABSOLUTE RATE (S.T.A.R.)

The S.T.A.R. is the fee charged for a lender’s policy of title insurance on improved one-to-four family residential property for loan transactions refinancing existing debt. To advertise a single combined title and escrow rate, the S.T.A.R. may also be used in conjunction with a properly filed escrow rate filed by a policy issuing agent of Stewart Title Guaranty Company.

The S.T.A.R. applies only when all of the following conditions are met:

1. The order is opened electronically;
2. The preliminary report is delivered electronically;
3. The preliminary report may use generic exceptions for such matters as Covenants Conditions & Restrictions and Easements of record or may reflect the actual filed exceptions of record (e.g., book and page) when contemplating the issuance of any loan policy product, i.e., an ALTA Short Form Residential Loan Policy, a CLTA Standard Coverage Loan Policy, an ALTA Loan Policy (with Western Regional Exceptions), or an ALTA Loan Policy (without Western Regional Exceptions) also known as an ALTA Extended Loan Policy; and
4. The policy is delivered electronically.

The charge for a S.T.A.R. policy is as follows:

Liability Amount	S.T.A.R.	Liability Amount	S.T.A.R.
0-\$50,000	\$500	\$800,001-\$850,000	\$790
\$50,001-\$100,000	\$500	\$850,001-\$900,000	\$815
\$100,001-\$150,000	\$500	\$900,001-\$950,000	\$815
\$150,001-\$200,000	\$500	\$950,001-\$1,000,000	\$835
\$200,001-\$250,000	\$500	\$1,000,001-\$1,250,000	\$1200
\$250,001-\$300,000	\$620	\$1,250,001-\$1,500,000	\$1200
\$300,001-\$350,000	\$620	\$1,500,001-\$1,750,000	\$1400
\$350,001-\$400,000	\$620	\$1,750,001-\$2,000,000	\$1400
\$400,001-\$450,000	\$620	\$2,000,001-\$3,000,000	\$2000
\$450,001-\$500,000	\$625	\$3,000,001-\$4,000,000	\$2815
\$500,001-\$550,000	\$690	\$4,000,001-\$5,000,000	\$3650
\$550,001-\$600,000	\$720	\$5,000,001-\$6,000,000	\$4150
\$600,001-\$650,000	\$720	\$6,000,001-\$7,000,000	\$4650
\$650,001-\$700,000	\$755	\$7,000,001-\$8,000,000	\$5150
\$700,001-\$750,000	\$755	\$8,000,001-\$9,000,000	\$5650
\$750,001-\$800,000	\$790	\$9,000,001-\$10,000,000	\$6150

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Liability Amount	S.T.A.R.
0-\$50,000	\$400
\$50,001-\$100,000	\$400
\$100,001-\$150,000	\$400
\$150,001-\$200,000	\$425
\$200,001-\$250,000	\$500
\$250,001-\$300,000	\$550
\$300,001-\$350,000	\$550
\$350,001-\$400,000	\$550
\$400,001-\$450,000	\$550
\$450,001-\$500,000	\$575
\$500,001-\$550,000	\$650
\$550,001-\$600,000	\$675
\$600,001-\$650,000	\$675
\$650,001-\$700,000	\$690

Liability Amount	S.T.A.R.
\$700,001-\$750,000	\$690
\$750,001-\$800,000	\$770
\$800,001-\$850,000	\$770
\$850,001-\$900,000	\$785
\$900,001-\$950,000	\$785
\$950,001-\$1,000,000	\$800
\$1,000,001-\$1,250,000	\$1200
\$1,250,001-\$1,500,000	\$1200
\$1,500,001-	\$1400
\$1,750,000\$3,000,001-	\$28
\$4,000,000	00
\$1,750,001-	\$1400
\$2,000,000\$4,000,001-	\$33
\$5,000,000	00
\$2,000,001-	\$1850
\$3,000,000\$5,000,001-	\$39
\$6,000,000	00
\$6,000,001-\$7,000,000	\$4500
\$7,000,001-\$8,000,000	\$5000
\$8,000,001-\$9,000,000	\$5500
\$9,000,001-\$10,000,000	\$6000

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SECTION 4 – COMMERCIAL LEASEHOLD INSURANCE

The charges in this section applies to all commercial leasehold insurance transactions unless qualifying for Section 2.20 Major Transactions.

A. Lessee's Leasehold Rate

1. 100% of the Applicable Rate for a CLTA Standard Coverage Owner's Policy and ALTA Owner's Policy (with Western Regional Exceptions).
2. 120% of the Applicable Rate for an ALTA Owner's Policy (without Western Regional Exceptions).

NOTE: The Applicable Rates above are double for submerged lands or tidelands that were not previously insured by STG. The charge for a Lessee's policy may be calculated based upon either the full value of the land and existing improvements or, on a lesser amount relating to the term of the lease as follows:

- a. Less than 25 years: Ten (10) times the annual rental or the value of the property, whichever is the lesser amount.
- b. 25 years or more, but less than 50 years: Twenty (20) times the annual rental or the value of the property, whichever is the lesser amount.
- c. 50 years or more: The full value of the land and existing improvements.

For calculating the charge for a concurrent loan policy, if any, the charge shall be based upon the loan amount or the amount produced by the above formulas, whichever is the greater.

If the Lessee's and the Fee Owner's estates or interest are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the charge for the Lessee's policy shall be based upon the full value of the land and existing improvements at the Owner's Title Insurance rate as set forth in Section 2.1 of this schedule of charges.

If the Lessee's and the Fee Owner's estates or interests are segregated in the same policy by an endorsement, or if concurrently with the owner's policy a separate leasehold policy is issued, the charge for the policy shall be based upon the increased liability above the owner's policy amount, calculated under the above formulas, plus \$100 for the additional policy.

B. Lender's Leasehold Rate

1. 80% of the Applicable Rate for a CLTA Standard Coverage Loan Policy or the ALTA Loan Policy (with Western Regional Exceptions).
2. 100% of the Applicable Rate for an ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.

NOTE: The Applicable Rates above are double for submerged lands or tidelands that were not previously insured by STG.

The charge for a Lender's Leasehold policy shall be calculated based upon the amount of the encumbrance allocated to the property.

The charges for additional coverages or separate lender's insurance issued concurrently with other policies covering the same leasehold estate shall be as set forth in Section 3.1 of this schedule of charges.

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SECTION 5 – SUBDIVISION/BUILDER AND TIMESHARE RATES

5.1 SUBDIVISION RATE AND BUILDERS/DEVELOPER BULK RATE (BBR) FOR SUBDIVISIONS

The charges in this section apply to purchasers or lessees of the subdivision sale-out lots or parcels and to builders, developers, contractors, or subdividers for concurrent construction loan policies as set forth below of two (2) or more separate lots, building sites, or units of occupancy, all of which are being developed for sale or lease as separate individual units. This section also applies to the purchasers of the out sale units when two (2) or more policies are to be issued insuring two (2) or more different purchasers or lessees on either improved or unimproved property in developments that were STG Insured. The charges contained herein are in addition to the charges for the policy insuring the developer's or subdivider's acquisition of the estate or interest in the land.

A. Purchase Rate for Builder/Developer Bulk Rate—Sale-Out Sale Properties: ~~urchaser Rate for Owner's Title Insurance Policy~~ Purchase Transactions Rate

The charges in Section A may apply to an owner's policy issued for the ~~to the purchase~~ sale or lease of two or more improved parcels or lots in a STG insured subdivision project now being sold to third-party purchasers. The below charges are a percentage of the Applicable Rate based upon the type of owner's title insurance being issued. ~~ser of the out sale unit for an Owner's Title Insurance policy shall be based upon the number of units contained in a given project and the full value of each separate sale or unit value under a lease as follows:~~

<u>No. Lots or Parcels in Subdivision</u>	<u>Standard Owner's under Section 2.1A</u>	<u>Homeowner's under Section 2.1C</u>	<u>Extended ALTA Owner's under Section 2.1B</u>
<u>2 to 25</u>	<u>65% of Applicable Rate</u>	<u>70% of Applicable Rate</u>	<u>75% of Applicable Rate</u>
<u>26 to 100</u>	<u>55% of Applicable Rate</u>	<u>60% of Applicable Rate</u>	<u>65% of Applicable Rate</u>
<u>101 or more</u>	<u>50% of Applicable Rate</u>	<u>55% of Applicable Rate</u>	<u>60% of Applicable Rate</u>

1. ~~2 to 25 units~~ 65% of the Applicable Rate
2. ~~26 to 100 units~~ 55% of the Applicable Rate
3. ~~101 or more units~~ 50% of the Applicable Rate

NOTE: CLTA/ALTA Homeowner's Policy may be issued for an additional 10% of the above calculated rate.

B. Builder/Developer Construction Loan Bulk Rate when Purchasing Property: ~~Construction Loan Rate for Loan Policy~~ Builder/Developer Concurrent Loan Rate with Simultaneously Issued with Owner's Title Insurance Policy Insuring a Builder/Developer for Developer On Site Construction Loan Transactions Concurrent with Developer Purchase of Land

The charges in Section B may apply to a ~~for the concurrent construction loan policy~~ issued in connection with the acquisition and development of two or more parcels or lots to be developed as a subdivision for sale or lease to third-party purchasers. ~~i.e., specified coverage on blanket loans, individual construction loans, permanent loans or take-out loans issued simultaneously concurrent with the owner's policy insuring the Builder's/Developer's purchase of the land~~ Developers insuring the purchase of the land shall be calculated as

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follows:

Loan Policy Charges:

1. Standard Coverage Construction Loan without Mechanics' Lien Coverage: CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions)~~on Construction Loan without Priority Insurance~~ \$175 plus an increased liability charge, if any, at ~~Add 180%~~ of the Applicable Rate for the increased liability above the owner's insurance
2. Extended Coverage Construction Loan: ~~CLTA-ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy~~Standard Coverage on Construction Loan with Priority Insurance If concurrently with CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions), 80% of Section 11.6 – ALTA Concurrent Loan Rate~~Add 15% of Applicable Rate~~
If concurrently with ALTA Owner's Policy (without Western Regional Exceptions), \$175 plus an increased liability charge, if any, at 80% of the Applicable Rate for the increased liability above the owner's insurance.
3. Reissue loan policy as ~~CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) Loan Policy (without Western Regional Exceptions)~~Coverage on Construction Loan ~~Add 120%~~ of Applicable Rate based upon amount of Construction Loan shown as separate line item
4. Reissue as CLTA Standard Coverage Loan Policy on the original STG Insured loan or on a STG Insured take-out loan Add 10% of Applicable Rate
5. Reissue as ALTA Loan Policy (without Western Regional Exceptions) also known as the ALTA Extended Loan Policy on the STG Insured original loan Add 15% of Applicable Rate; maximum \$500
6. Reissue loan policy as ~~ALTA Loan Policy~~ender's (without Western Regional Exceptions) also known as the ALTA Extended Loan Policy~~Coverage policy on Builder's/Developer/purchaser's take-out loan~~ Add 15% of Applicable Rate based upon amount of Construction Loan shown as a separate line item, plus \$65; minimum \$100

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NOTE: A custom has been developed to refer to combinations of the above policies by the following designations:

- LP #2 Owner's or Lessees CLTA Policy plus service #3.*
- LP #4 Owner's or Lessees CLTA Policy plus service #2.*
- LP #5 Owner's or Lessees CLTA Policy plus services #1 and #4.*
- LP #6 Owner's or Lessees CLTA Policy plus services #1 and #5.*
- LP #8 Owner's or Lessees CLTA Policy plus services #2 and #4.*
- LP #9 Owner's or Lessees CLTA Policy plus services #2 and #5.*
- LP #10 Owner's or Lessees CLTA Policy plus services #3 and #5.*

Endorsements

The charge for endorsements to the Builder/Developer Construction loan-Loan policy Policy shall be 100% of the charge as set forth in Section 10 of ~~computed by multiplying the applicable percentage above by the Applicable Rate for that endorsement as set forth in Section 10 Endorsements of~~ this schedule of charges.

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5.3 TIMESHARE DEVELOPMENTS

The charges in this section apply to timeshare developments.

5.3.1 TIMESHARE DEVELOPMENTS – FIRST TIME SALE

When a transaction involves the first time deed out of a timeshare interest from the timeshare developer to the purchaser, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0 – \$50,000	\$125
\$50,001 - \$75,000	\$150

- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25
For liability amounts in excess of \$100,000	Use charges in 5.3.4

5.3.2 TIMESHARE DEVELOPMENTS - RESALE

When a transaction involves the resale of timeshare interest, the rate shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0-\$2500	\$150
\$2501-\$50,000	\$300

Note: For liability amounts exceeding \$50,000, the charge shall be 60% of the Basic Rate (Section 11.3); minimum \$325.

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- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25

5.3.3 TIMESHARE DEVELOPMENTS - ASSOCIATION RESALE

When a transaction involves the resale of owner's association timeshare interest, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0 – \$50,000	\$200

- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25

5.3.4 FRACTIONAL/PRIVATE RESIDENCE CLUBS

When a transaction involves the sale of an interest in a fractional/private residence club, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) shall be 50% of the Basic Rate (Schedule 11.3); minimum \$250.
- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions): 25% of the Basic Rate (Schedule 11.3) based upon the loan amount of the fractional interest

5.4 APPLICATION OF SUBDIVISION RATES FOR LENDER'S INSURANCE ON LOANS OTHER THAN ON-SITE CONSTRUCTION LOANS

The charge for an off-site construction loan recorded concurrently with or as a portion of the on-site construction loan shall be either, the applicable percentage based on the number of lots/units (as stated in the Subdivision and Builders Bulk Rate (BRR) in Section 5.1) or the Loan Rates in Section 3.1, etc., whichever is the lesser charge, plus any additional charge, as applicable, for expanded coverage.

5.5 MOVED TO SECTION 9

5.6 REASSESSMENT OF DEVELOPER SUBDIVISION/BUILDER BULK RATE

These reduced percentages of the Subdivision/Builder Bulk Rate in Section 5.1 are available only when STG is to insure the sales or leases of all the lots or all remaining lots owned by the developer or builder in the subdivision. If, prior to completion of the sale of all of the lots in the subdivision upon which construction loans have been insured, the developer or builder decides not to obtain title insurance from STG on the balance of the lots, the Company reserves the right to re-compute the policy charges to the developer using the charges set forth in Sections 2 and 3 of this schedule of charges and the developer or builder will be billed for the difference, if any.

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1,975,001	2,000,000	1,871
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TSG FEES		
Liability	To	TSG Rate
0	55,000	290
55,001	60,000	300
60,001	65,000	315
65,001	70,000	330
70,001	75,000	345
75,001	100,000	360
100,001	125,000	390
125,001	150,000	420
150,001	175,000	450
175,001	200,000	480
200,001	225,000	510
225,001	250,000	540
250,001	275,000	570
275,001	300,000	600
300,001	325,000	625
325,001	350,000	650
350,001	375,000	675
375,001	400,000	700
400,001	425,000	725
425,001	450,000	745
450,001	475,000	765
475,001	500,000	785
500,001	525,000	805
525,001	550,000	825
550,001	575,000	845
575,001	600,000	863
600,001	625,000	881
625,001	650,000	899
650,001	675,000	917
675,001	700,000	935
700,001	725,000	953
725,001	750,000	971
750,001	775,000	989
775,001	800,000	1,007
800,001	825,000	1,025
825,001	850,000	1,043
850,001	875,000	1,061

TSG FEES		
Liability	To	TSG Rate
875,001	900,000	1,079
900,001	925,000	1,097
925,001	950,000	1,115
950,001	975,000	1,133
975,001	1,000,000	1,151
1,000,001	1,025,000	1,169
1,025,001	1,050,000	1,187
1,050,001	1,075,000	1,205
1,075,001	1,100,000	1,223
1,100,001	1,125,000	1,241
1,125,001	1,150,000	1,259
1,150,001	1,175,000	1,277
1,175,001	1,200,000	1,295
1,200,001	1,225,000	1,313
1,225,001	1,250,000	1,331
1,250,001	1,275,000	1,349
1,275,001	1,300,000	1,367
1,300,001	1,325,000	1,385
1,325,001	1,350,000	1,403
1,350,001	1,375,000	1,421
1,375,001	1,400,000	1,439
1,400,001	1,425,000	1,457
1,425,001	1,450,000	1,475
1,450,001	1,475,000	1,493
1,475,001	1,500,000	1,511
1,500,001	1,525,000	1,529
1,525,001	1,550,000	1,547
1,550,001	1,575,000	1,565
1,575,001	1,600,000	1,583
1,600,001	1,625,000	1,601
1,625,001	1,650,000	1,619
1,650,001	1,675,000	1,637
1,675,001	1,700,000	1,655
1,700,001	1,725,000	1,673
1,725,001	1,750,000	1,691
1,750,001	1,775,000	1,709
1,775,001	1,800,000	1,727

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SECTION 6 - TRUSTEE'S SALE GUARANTEE

TSG FEES			TSG FEES		
Liability	To	TSG Rate	Liability	To	TSG Rate
1,800,001	1,825,000	1,745	1,900,001	1,925,000	1,817
1,825,001	1,850,000	1,763	1,925,001	1,950,000	1,835
1,850,001	1,875,000	1,781	1,950,001	1,975,000	1,853
1,875,001	1,900,000	1,799	1,975,001	2,000,000	1,871

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For amounts above \$2,000,000, add \$15 for each additional \$25,000 of liability.

- B. \$50 charge for each TSG Date-Down Endorsement over two (CLTA Guarantee Form No. 22.1 Endorsement).
- C. \$100 charge to convert a Trustee's Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a Trustee's Sale Guarantee for the benefit of a substituted trustee.

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SECTION 7 – COMMITMENT FOR TITLE INSURANCE

The charges in this section applies to all transactions where a Commitment is issued unless qualifying and being priced under Section 2.20 Major Transactions, subsection (H).

The charge for a commitment fee shall be 10% of the calculated policy amount in addition to the charge for the calculated policy premium amount. The calculated policy amount is 100% of the Applicable Rate if the committed policy issued is a standard coverage policy, 110% of the Applicable Rate if the committed policy issued is a Homeowner's policy and 120% of the Applicable Rate if the committed policy issued is an Extended Coverage policy. In addition to the commitment fee and charge for the applicable committed policy, there shall be a \$50 charge upon issuance of the title policy.

If a Commitment is issued in conjunction with a policy priced under Section 5 – Subdivision/Builder and Timeshare Rates, the charge for a commitment fee shall be 10% of the calculated policy amount under that section.

This Section is effective only on the following conditions and at the charges specified:

1. Upon request by the proposed insured, a Commitment is issued.
2. A Commitment is valid for one year (365 days).
3. If the policy issued is consistent with, and as contemplated in, the Commitment, there shall be a \$50 charge for the issuance of the policy.
4. Provided a Commitment extension is purchased prior to its expiration, a Commitment may be extended for another term of one year (365 days) for a charge of 10% of the Applicable Rate based upon the initial policy amount.
5. If the Commitment expires, a policy may still be issued upon written request received within 30 days of expiration; however, any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part I section of the policy.
6. If the Commitment expires, and a written request for policy issuance is not received within 30 days of expiration, the conditions, matters, requirements, and exceptions set out in the Commitment are no longer valid and all responsibility of STG under the expired Commitment ceases.

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SECTION 8 - CANCELLATION OR PRELIMINARY REPORT ONLY CHARGE

8.1 CANCELLATION AND/OR PRELIMINARY REPORT ONLY CHARGE

The charge for a preliminary report only, or, if title insurance is declined or an order is cancelled after the issuance of the preliminary report or Commitment, will be that amount which, in the opinion of the Company, is proper compensation for the services rendered, but in no event shall said charge be less than \$400. The Company may agree to waive a cancellation charge in accordance with California Insurance Code § 12404.1.

8.2 CREDIT FOR PRELIMINARY REPORTS ON SUBSEQUENT POLICIES

Where no major change in the title has occurred since the issuance of the original preliminary report, the order may be reopened and all or a portion of the charge for the preliminary report may be credited towards the subsequent policy charge within the following time from the date of the preliminary report.

Within 12 months	75% of the preliminary report charge may be credited towards the final policy charge.
Over 12 months, but less than 24 months	50% of the preliminary report charge may be credited towards the final policy charge.

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SECTION 9 – CLTA GUARANTEES

The pricing in this section may be subject to additional charges for other parcels or chains of title pursuant to Section 1.2 and additional work charges pursuant to Section 1.11.

9.1 LITIGATION GUARANTEE (CLTA GUARANTEE FORM NO. 1) AND LITIGATION GUARANTEE ENDORSEMENT

Litigation Guarantees are for the benefit of attorneys only and are issued in connection with quiet title actions, partition actions, or other litigation matters.

- A. 100% of the Applicable Rate based upon the value of the particular estate or interest involved; the liability amount is limited to that same value. The minimum charge is \$400.
- B. \$75 charge for each date-down over one issued within a period of 24 months of the issuance of the original Litigation Guarantee (CLTA Litigation Guarantee Endorsement).

9.2 CHAIN OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 6)

The charge shall be \$500 per parcel; the amount of liability is limited to \$1,000.

There shall be no charge for a Chain of Title Guarantee requested by a lender in connection with the closing and issuance of a STG lender’s policy of title insurance covering twenty-four (24) months prior to issuance of the Preliminary Report or Commitment. The amount of liability is limited to \$1,000.

9.3 MECHANICS’ LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 9)

The charge shall be \$200 per parcel; the amount of liability is limited to the next multiple of \$100 above the fee charged.

9.4 JUDGEMENT AND TAX LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 10)

The charge shall be \$200 per name (husband and wife are considered one name); the amount of liability is limited to the next multiple of \$100 above the fee charged.

9.5 PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (CLTA GUARANTEE FORM NO. 11)

The charge shall be 35% of the Applicable Rate based upon the amount of liability requested; the amount reflects the value of the personal property. The minimum charge is \$300. The amount of liability is limited to the amount requested and used to calculate the charge.

9.6 LOT BOOK GUARANTEE (CLTA GUARANTEE FORM NO. 12)

The charge shall be \$175 per parcel. The amount of liability is limited to the next multiple of \$100 above the fee charged.

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9.7 SUBDIVISION GUARANTEE (CLTA GUARANTEE FORM NO. 14)

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600
\$10,000	\$1,000

9.8 RECORD OWNER GUARANTEE (CLTA GUARANTEE FORM NO. 15)

The charge shall be \$175 per parcel; the liability is limited to \$1,000.

9.9 COMBINATION GUARANTEE (CLTA GUARANTEE FORM NO. 16)

Combination Guarantee provides the ability to combine two separate Guarantees into one. The charge shall be 80% of the combined amount of charges for both Guarantees; liability shall be limited for each Guarantee to its respective liability limitation set forth herein.

9.10 PLANT INFORMATION GUARANTEE (CLTA GUARANTEE FORM NO. 17)

The charge is an hourly rate of \$75 per hour plus any applicable additional work charges under Section 1.11; the liability is limited to the next multiple of \$100 above the fee charged.

9.11 TRUSTEE'S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22) AND DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 22.1)

See Section 6.1 of this schedule of charges.

9.12 PARCEL MAP GUARANTEE (CLTA GUARANTEE FORM NO. 23)

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600
\$10,000	\$1,000

9.13 PROPERTY OWNER'S NOTICE GUARANTEE (CLTA GUARANTEE FORM NO. 25)

The charge shall be \$300; the liability is limited to the next multiple of \$100 above the fee charged.

9.14 RECORDED DOCUMENT GUARANTEE (CLTA GUARANTEE FORM NO. 27 OR ALTA EQUIVALENT)

The charge shall be \$1,200 per parcel upon receipt of a completed Application for the Issuance of CLTA Recorded Document Guarantee; the liability shall be limited to \$25,000.

Upon subsequent issuance of lender's or owner's insurance covering property for which a Recorded Document Guarantee has been issued, a credit of 50% of the price paid, or \$500, whichever is less, will be credited to the policy charge.

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9.15 CONDITION OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 28)

The charge shall be:

Liability Amount	Rate
\$1,000	\$550
\$3,000	\$650
\$5,000	\$750
\$10,000	\$1150

Up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$200 plus a \$5 charge for each matter over five.

When a Condition of Title is requested based upon a known or obvious extra-hazardous risk, the charges and liability above do not apply; rather, the charge shall be \$600 with liability limited to the \$600. Further, up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$200 plus a \$5 charge for each matter over five.

Upon subsequent issuance of lender's or owner's insurance covering property for which a Condition of Title Guarantee has been issued, a credit of 50% of the price paid will be credited to the policy charge.

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
CLTA Adoption Date	Description	**Insured		Charge % of Applicable Rate
100 (08-04-22)	Restrictions, Encroachments & Minerals ALTA Form 9-06	Lender	Extended Standard	No Charge – Issued only at date of policy 20%
100.1 (08-01-18)	Restrictions, Encroachments & Minerals	Lender	1990 CLTA Standard	20%
100.2.1-06 (04-02-12)	Covenants, Conditions and Restrictions ALTA Form 9.3-06	Lender	Extended	No Charge – Issued only at date of policy
100.2.6-06 (04-02-13)	Private Rights ALTA Form 9.6-06	Lender	Extended	20%
100.2.7-06 (08-01-16)	Restrictions, Encroachments, Minerals - Land Under Development ALTA Form 9.7-06	Lender	Extended	10%
100.2.8-06 (04-02-12)	Covenants, Conditions and Restrictions - Land Under Development ALTA Form 9.8-06	Owner	Extended	20%
100.2.9-06 (04-02-13)	Private Rights ALTA Form 9.9-06	Owner	Extended	20%
100.2.10-06 (08-01-16)	Restrictions, Encroachments, Minerals – Current Violations ALTA Form 9.10-06	Lender	Extended	No Charge
100.4 (08-04-22)	CC&R's, Present Violation – Specific Provision	Owner Lender	Extended Standard Extended Standard	No Charge 20% No Charge 10%

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
100.5 (08-04-22)	CC&R's, Violations	<u>Owner</u>	<u>Extended Standard</u>	<u>No Charge</u> <u>20%</u>
		<u>Lender</u>	<u>Extended Standard</u>	<u>No Charge</u> <u>10%</u>
100.6 (08-04-22)	CC&R's, Future Violation	<u>Owner</u>	<u>Extended Standard</u>	<u>No Charge</u> <u>20%</u>
		<u>Lender</u>	<u>Extended Standard</u>	<u>No Charge</u> <u>10%</u>
100.8 (08-04-22)	CC&R's, Future Violation – Specific Provision	<u>Owner</u>	<u>Extended Standard</u>	<u>No Charge</u> <u>20%</u>
		<u>Lender</u>	<u>Extended Standard</u>	<u>No Charge</u> <u>10%</u>
100.9-06 (04-02-12)	<u>Covenants, Conditions and Restrictions -Unimproved Land</u> <u>ALTA Form 9.1-06</u>	<u>Owner</u>	<u>Extended Standard</u>	<u>No Charge</u> <u>10% - Minimum \$100; Maximum \$500</u>
100.10-06 (04-02-12)	<u>Covenants, Conditions and Restrictions – Improved Land</u> <u>ALTA Form 9.2-06</u>	<u>Owner</u>	<u>Extended Standard</u>	<u>No Charge</u> <u>10% - Minimum \$100; Maximum \$500</u>
100.12 (08-04-22)	CC&R's, Right of Reversion	<u>Owner</u>	<u>All Policies</u>	<u>20%</u>
		<u>Lender</u>	<u>All Policies</u>	<u>\$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved.</u>
100.13 (08-04-22)	CC&R's, Assessment Liens	<u>Lender</u>	<u>Extended</u>	<u>\$25 or, \$10 per endorsement on tract deals where three or more are issued concurrently.</u>

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 ***A variation of this form is also available as a STG modified endorsement, see Grant Deed Endorsements at the end of Section 18 Endorsements.

SECTION 10 - ENDORSEMENTS

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<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
100.19 (08-04-22)	CC&R's, Violations	Owner	Extended Standard	No Charge 20%
		Lender	Extended Standard	No Charge 10%
100.20 (08-04-22)	CC&R's, Enforcement, Violations	Owner	Extended Standard	No Charge 20%
		Lender	Extended Standard	No Charge 10%
100.29 (08-04-22)	Minerals, Surface Damage	Owner	All Policies	20%
		Lender	All Policies	10%
101 (08-04-22)	Mechanics Liens	Lender	Standard	10%
101.1 (08-04-22)	Mechanics Liens - Notice of Completion No Priority	Owner	Extended	20%; DVA-10%
101.2 (08-04-22)	Mechanics Liens – Notice of Completion	Lender	Extended	10%
101.3 (08-04-22)	Mechanics Liens – No Notice of Completion	Lender	Extended	10%
101.4 (08-04-22)	Mechanics Liens – No Notice of Completion	Owner	Standard	20%
101.5 (08-04-22)	Mechanics Liens - Notice of Completion	Lender	Extended	10% Plus \$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved. Plus \$10 for each Mechanics Liens over two.

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SECTION 10 - ENDORSEMENTS

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<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
<u>101.6 (08-04-22)</u>	<u>Mechanics Liens - Notice of Completion</u>	<u>Lender</u>	<u>Extended</u>	<u>No Charge for one endorsement; \$25 for each additional endorsement. Plus \$10 for each Mechanics' Liens over two.</u>
<u>102.4 (08-04-22)</u>	<u>Foundation – Boundary Lines, CC&Rs</u>	<u>Lender</u>	<u>All Policies</u>	<u>10% - Minimum \$100; Maximum \$750</u>
<u>102.5 (08-04-22)</u>	<u>Foundation – Boundary Lines, CC&Rs, Easements</u>	<u>Lender</u>	<u>All Policies</u>	<u>15% - Maximum \$750</u>
<u>102.6 (08-04-22)</u>	<u>Foundation, Portion of Premises – Boundary Lines, CC&Rs</u>	<u>Lender</u>	<u>All Policies</u>	<u>10% - Minimum \$100; Maximum \$750</u>
<u>102.7 (08-04-22)</u>	<u>Foundation, Portion of Premises – Boundary Lines, CC&Rs, Easements</u>	<u>Lender</u>	<u>All Policies</u>	<u>15% - Minimum \$100; Maximum \$750</u>
<u>103.1-06 (02-03-10)</u>	<u>Easement - Damage or Enforced Removal</u> <u>ALTA Form 28-06</u>	<u>Owner</u>	<u>All Policies</u>	<u>10%</u>
		<u>Lender</u>	<u>All Policies</u>	<u>\$25</u>
<u>103.3 (08-04-22)</u>	<u>Easement, Existing Encroachment, Enforced Removal</u>	<u>Owner</u>	<u>All Policies</u>	<u>10%</u>
		<u>Lender</u>	<u>All Policies</u>	<u>\$25</u>
<u>103.4 (08-04-22)</u>	<u>Easement, Access to Public Street</u>	<u>Owner</u>	<u>All Policies</u>	<u>20%</u>
		<u>Lender</u>	<u>All Policies</u>	<u>10%</u>
<u>103.5 (08-04-22)</u>	<u>Water Rights, Surface Damage</u>	<u>Owner</u>	<u>Extended</u>	<u>10%</u>
			<u>Standard</u>	<u>20%</u>
		<u>Lender</u>	<u>Extended</u>	<u>\$25 for one-to-four family residential</u>
			<u>Standard</u>	<u>\$100 for commercial</u>
				<u>10%</u>

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
CLTA Adoption Date	Description	**Insured		Charge % of Applicable Rate
103.7 (08-04-22)	Land Abuts Street	Owner Lender	Extended Extended	\$100 No Charge if issued at policy date; otherwise, 10% - Maximum \$100.
103.11-06 (06-17-06)	Access and Entry ALTA Form 17-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.12-06 (06-17-06)	Indirect Access and Entry ALTA Form 17.1-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.13-06 (10-16-08)	Utility Access ALTA Form 17.2-06	Owner Lender	Extended Standard Extended Standard	10% 20% \$100 10%
103.14 (07-01-21)	Encroachments – Boundaries and Easements ALTA Form 28.1	Owner Lender	All Policies All Policies	10% \$25
103.15-06 (04-02-13)	Encroachments – Boundaries and Easements – Described Improvements ALTA Form 28.2-06	Owner Lender	All Policies All Policies	10% \$25
103.16-06 (12-01-16)	Encroachments – Boundaries and Easements - Land Under Development ALTA Form 28.3-06	Owner Lender	Extended Standard Extended Standard	10% 20% \$100 10%
104.4 (08-04-22)	Collateral Assignment of Mortgage	Lender	All Policies	\$150

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Effective May 16, 2022 (includes all revisions)

Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company

SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
104.6 (08-04-22)	Assignments of Rents or Leases ALTA Form 37-06	Lender	Extended	\$50
104.7 (08-04-22)	Assignment of Rents/Leases	Lender	All Policies	\$25
104.10*** (08-04-22)	Assignment of Mortgage	Lender	All Policies	\$75
104.11 (08-04-22)	Collateral Assignment of Mortgage	Lender	All Policies	\$125
104.12-06 (02-03-10)	Assignment ALTA Form 10-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	\$100
104.12 (07-01-21)	Assignment ALTA Form 10	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	\$100
104.13-06 (08-01-16)	Assignment and Date Down ALTA Form 10.1-06	Lender	2006 ALTA Extended 1990 CLTA Standard	30% - Minimum \$120 20% - Minimum \$120
104.13 (07-01-21)	Assignment and Date Down ALTA Form 10.1	Lender	2021 ALTA Extended 2022 CLTA Standard	30% - Minimum \$120 20% - Minimum \$120

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Effective May 16, 2022 (includes all revisions)

Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company

SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
107.1 (08-04-22)	Allocation of Liability of Parcels	Owner or Lender	All Policies	No Charge
107.2 (08-04-22)	Amount of Insurance, Increase	Owner or Lender	All Policies	\$50 plus 100% based upon amount of increased liability.
107.9 (08-04-22)	Additional Insured	Owner or Lender	All Policies	\$25 when issued on date of policy; otherwise, \$50
107.11 (08-04-22)	Non-Merger After Lender Acquires Title	Lender	Extended	10% - Maximum \$500
108.7 (09-10-10)	Additional Advance	Lender	1990 CLTA Standard	60% - Minimum \$240
108.8 (08-04-22)	Additional Advance	Lender	Extended Standard	70% - Minimum \$280 60% - Minimum \$240
108.9 (08-04-22)	Additional Advance, DVA	Owner	Standard	60% - Minimum \$240
109 (08-04-22)	Oil and Gas Lease, Assignments in the Public Records	Owner or Lender	All Policies	20%
110.1 (08-04-22)	Deletion of Schedule B Exception	Owner or Lender	All Policies	10% - Maximum \$100
110.2 (08-04-22)	Deletion of Arbitration Condition from Policy	Owner or Lender	All Policies	\$25
110.5 *** (08-04-22)	Modification of Mortgage	Lender	All Policies	35% - Minimum \$100 For extension only – Maximum \$500

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
CLTA Adoption Date	Description	**Insured		Charge % of Applicable Rate
110.6 (09-10-10)	Modification of Mortgage	Lender	1990 CLTA Standard	35% - Minimum \$100
110.7 (08-04-22)	Insurance Against Enforceability of Item	Owner Lender	All Policies Extended	20% 10%
110.9-06 (06-17-06)	Environmental Protection Lien ALTA Form 8.1-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	\$25 No Charge if issued pursuant to s 3.19 (CPLR) or Section 3.21 (S.T.A.R.)
110.9 (07-01-21)	Environmental Protection Lien ALTA Form 8.1	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	\$25 No Charge if issued pursuant to Section 3.19 (CPLR) or Section 3.21 (S.T.A.R.)
110.9.1-06 (10-16-08)	Environmental Protection Lien - Commercial ALTA Form 8.2-06	Owner Lender	All Policies All Policies	\$100 \$25
110.10 (08-04-22)	Modification and Additional Advance	Lender	Extended	35% Plus 70% based on the amount of the advance
110.11-06 (06-17-06)	Mortgage Modification ALTA Form 11-06	Lender	2006 ALTA Extended	35% - Minimum \$100
110.11 (07-01-21)	Mortgage Modification ALTA Form 11	Lender	2021 ALTA Extended	35% - Minimum \$100
110.11.1-06 (10-22-09)	Mortgage Modification with Subordination ALTA Form 11.1-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	35% - Minimum \$100

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
CLTA Adoption Date	Description	**Insured		Charge % of Applicable Rate
110.11.1 (07-01-21)	Mortgage Modification with Subordination ALTA Form 11.1 -	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	35% - Minimum \$100
110.11.2-06 (12-02-13)	Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	35% Plus 70% based on the amount of the advance
110.11.2 (07-01-21)	Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	35% Plus 70% based on the amount of the advance
111 (08-04-22)	Mortgage Priority, Partial Reconveyance	Lender	All Policies	10% based on the unpaid balance of the encumbrance - Minimum \$25; Maximum \$150
111.1 (08-04-22)	Partial Reconveyance, No Waiver	Lender	All Policies	10% based on the unpaid balance of the encumbrance - Minimum \$25; Maximum \$150
111.3 (08-04-22)	Partial Reconveyance, Lot Line Adjustment	Lender	All Policies	20%
111.4 (08-04-22)	Mortgage Impairment After Conveyance	Lender	Extended	10% based on the unpaid balance of the encumbrance - Minimum \$25; Maximum \$250
111.5-06 (10-16-08)	Variable Rate Mortgage ALTA Form 6-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	No Charge

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SECTION 10 - ENDORSEMENTS

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<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
111.5 (07-01-21)	Variable Rate Mortgage ALTA Form 6	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
111.8-06 (10-16-08)	Variable Rate Mortgage, Negative Amortization ALTA Form 6.2-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	No Charge
111.8 (07-01-21)	Variable Rate Mortgage, Negative Amortization ALTA Form 6.2	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
111.11 (08-04-22)	Revolving Credit Loan, Obligatory Advance	Lender	All Policies	No Charge
111.14-06 (02-03-11)	Future Advance – Priority ALTA Form 14-06	Lender	2006 ALTA Extended	\$50
111.14 (07-01-21)	Future Advance – Priority ALTA Form 14	Lender	2021 ALTA Extended	\$50
111.14.1-06 (02-03-11)	Future Advance - Knowledge ALTA Form 14.1-06	Lender	2006 ALTA Extended	\$50
111.14.1 (07-01-21)	Future Advance - Knowledge ALTA Form 14.1	Lender	2021 ALTA Extended	\$50
111.14.2-06 (02-03-11)	Future Advance – Letter of Credit ALTA Form 14.2-06	Lender	2006 ALTA Extended	\$50

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SECTION 10 - ENDORSEMENTS

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CLTA Adoption Date	Description	**Insured		Charge % of Applicable Rate
111.14.2 (07-01-21)	Future Advance – Letter of Credit ALTA Form 14.2	Lender	2021 ALTA Extended	\$50
111.14.3-06 (02-03-11)	Future Advance – Reverse Mortgage ALTA Form 14.3-06	Lender	2006 ALTA Extended	\$50
111.14.3 (07-01-21)	Future Advance – Reverse Mortgage ALTA Form 14.3	Lender	2021 ALTA Extended	\$50
112 (06-03-05)	Bondholder	Lender/Bondholder	1990 CLTA Standard	No Charge
112.1 (08-04-22)	Bondholder	Lender/Bondholder	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
112.2 (06-03-05)	Bondholder, Joint Powers Transaction	Lender/Bondholder	1990 CLTA Standard	No Charge
114.3-06 (10-16-08)	Co-Insurance - Single Policy ALTA Form 23-06	Owner or Lender	Extended	No Charge
114.4 (05-12-22)	Co-Insurance - Multiple Policies ALTA Form 23.1	Owner or Lender	2021 ALTA Extended	No Charge
115 (08-04-22)	Condominium	Owner or Lender	All Policies	No Charge

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
<u>115.1-06 (12-01-16)</u>	<u>Condominium – Assessments Priority</u> <u>ALTA Form 4-06</u>	<u>Lender</u>	<u>All 2006 ALTA Policies and 1990 CLTA Standard</u>	<u>No Charge</u>
<u>115.1 (07-01-21)</u>	<u>Condominium - Assessments Priority</u> <u>ALTA Form 4</u>	<u>Lender</u>	<u>All 2021 ALTA Policies and 2022 CLTA Standard</u>	<u>No Charge</u>
<u>115.2-06 (12-01-17)</u>	<u>Planned Unit Development – Assessments Priority</u> <u>ALTA Form 5-06</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>115.3-06 (12-01-16)</u>	<u>Condominium – Current Assessments</u> <u>ALTA Form 4.1-06</u>	<u>Owner or Lender</u>	<u>All 2006 ALTA Policies and 1990 CLTA Standard</u>	<u>No Charge</u>
<u>115.3 (07-01-21)</u>	<u>Condominium – Current Assessments</u> <u>ALTA Form 4.1</u>	<u>Owner or Lender</u>	<u>All 2021 ALTA Policies and 2022 CLTA Standard</u>	<u>No Charge</u>
<u>115.4-06 (12-01-17)</u>	<u>Planned Unit Development – Current Assessments</u> <u>ALTA Form 5.1-06</u>	<u>Owner or Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>116 (08-04-22)</u>	<u>Location and Map</u> <u>ALTA Form 22.1-06</u>	<u>Owner</u> <u>Lender</u>	<u>All Policies</u> <u>All Policies</u>	<u>10%</u> <u>No Charge, if issued on date of policy; otherwise, 10%</u>

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SECTION 10 - ENDORSEMENTS

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CLTA Adoption Date	Description	**Insured		Charge % of Applicable Rate
116.01-06 (06-17-06)	Location ALTA Form 22-06	Owner Lender	All Policies All Policies	10% No Charge if issued on date of policy; otherwise, 10%
116.1-06 (10-16-08)	Same as Survey ALTA Form 25-06	Owner Lender	Extended Extended	20% No Charge if issued on date of policy; otherwise, 15%
116.1.2-06 (10-16-08)	Same as Portion of Survey ALTA Form 25.1-06	Owner Lender	Extended Extended	20% No Charge if issued on date of policy; otherwise, 15%
116.3 (08-04-22)	Legal Description, New Subdivision	Owner or Lender	All Policies	10%
116.4-06 (06-17-06)	Contiguity - Single Parcel ALTA Form 19.1-06	Owner Lender	Extended Standard Extended Standard	No Charge if all parcels are searched for policy; otherwise, 20%. 20% No Charge if all parcels are searched for policy; otherwise, 10% 10%
116.4.1-06 (06-17-06)	Continuity – Multiple Parcels ALTA Form 19-06	Owner Lender	Extended Standard Extended Standard	No Charge if all parcels are searched for policy; otherwise, 20%. 20% No Charge if all parcels are searched for policy; otherwise, 10% 10%
116.5-06 (06-17-06)	Manufactured Housing Unit ALTA Form 7-06	Owner or Lender	All Policies	No Charge

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CLTA Adoption Date	Description	**Insured		Charge % of Applicable Rate
116.5.1-06 (06-17-06)	Manufactured Housing Unit – Conversion ALTA Form 7.1-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	No Charge
116.5.1 (07-01-21)	Manufactured Housing – Conversion ALTA Form 7.1	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
116.5.2-06 (06-17-06)	Manufactured Housing Unit - Conversion ALTA Form 7.2-06	Owner	All 2006 ALTA Policies and 1990 CLTA Standard	No Charge
116.5.2 (07-01-21)	Manufactured Housing- Conversion ALTA Form 7.2	Owner	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
116.6 (08-04-22)	Manufactured Housing Unit – Post Policy Installation	Owner or Lender	All Policies	No Charge
116.7 (08-04-22)	Subdivision Map Act – Specific Parcels	Owner or Lender	All Policies	10%
116.8-06 (10-16-08)	Subdivision ALTA Form 26-06	Owner or Lender	2006 ALTA Extended	10%
116.8 (07-01-21)	Subdivision ALTA Form 26	Owner or Lender	2021 ALTA Extended	10%

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
116.9-06 (04-02-15)	Contiguity – Specified Parcels ALTA Form 19.2-06	Owner	Extended	No Charge if all parcels are searched for policy; otherwise, 20% 20%.
			Standard	
		Lender	Extended	No Charge if all parcels are searched for policy; otherwise, 10% 10%
			Standard	
117-06 (04-02-13)	Aggregation ALTA Form 12-06	Lender	2006 ALTA Extended	No Charge
117 (07-01-21)	Aggregation ALTA Form 12	Lender	2021 ALTA Extended	No Charge
117.1-06 (04-02-13)	Aggregation – State Limits ALTA Form 12.1-06	Lender	2006 ALTA Extended	No Charge
117.1 (07-01-21)	Aggregation – State Limits ALTA Form 12.1	Lender	2021 ALTA Extended	No Charge
119.5-06 (04-02-12)	Leasehold ALTA Form 13-06	Owner	Extended	No Charge
119.6-06 (04-02-12)	Leasehold ALTA Form 13.1-06	Lender	Extended	No Charge

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ENDORSEMENTS				
CLTA Adoption Date	Description	**Insured		Charge % of Applicable Rate
122*** (08-04-22)	Construction Lender Advance	Lender	Extended	Per Endorsement Rate for Lenders \$400 for one-to-four family residential \$650 for commercial Flat Rate fee for Lenders \$1600 for one-to-four family residential for issuance of 6 or less; \$300 for each endorsement thereafter \$2600 for commercial for issuance of 6 or less; \$550 for each endorsement thereafter
122.1A (08-04-22)	Construction Loan Advance-Initial Advance	Lender	Extended	No Charge
122.1B*** (08-04-22)	Construction Loan Advance-Subsequent Disbursement	Lender	Extended	Per Endorsement Rate for Lenders \$250 for one-to-four family residential \$500 for commercial Flat Rate fee for Lenders \$1000 for one-to-four family residential for issuance of 6 or less; \$300 for each endorsement thereafter \$2000 for commercial for issuance of 6 or less; \$400 for each endorsement thereafter
123.1-06 (06-17-06)	Zoning - Unimproved Land ALTA Form 3-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
123.1 (07-01-21)	Zoning ALTA Form 3	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300
123.2-06 (10-22-09)	Zoning – Completed Structure ALTA Form 3.1-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
123.2 (07-01-21)	Zoning – Completed Structure ALTA Form 3.1	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300
123.3-06 (04-02-12)	Zoning – Land Under Development ALTA Form 3.2-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
123.3 (07-01-21)	Zoning – Land Under Development ALTA Form 3.2	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300
123.4-06 (12-01-18)	Zoning – Completed Improvement – Non-Conforming Use ALTA Form 3.3-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
123.4 (07-01-21)	Zoning – Completed Improvement – Non-Conforming Use ALTA Form 3.3	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300
123.5-06 (12-01-18)	Zoning – No Zoning Classification ALTA Form 3.4-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
123.5 (07-01-21)	Zoning – No Zoning Classification ALTA Form 3.4	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300
124.1 (08-04-22)	Specified Covenants are Binding	Owner Lender	All Policies All Policies	20% 10%
124.2 (08-04-22)	Covenants in Lease are Binding	Owner Lender	All Policies All Policies	20% 10%

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<u>127-06 (06-17-06)</u>	<u>Non-Imputation - Full Equity Transfer</u> <u>ALTA Form 15-06</u>	<u>Owner</u>	<u>All Policies</u>	<u>15%</u>
<u>127.1-06 (06-17-06)</u>	<u>Non-Imputation - Additional Insured</u> <u>ALTA Form 15.1-06</u>	<u>Owner</u>	<u>All Policies</u>	<u>15% based on the percentage interest acquired by additional insured</u>
<u>127.2-06 (08-01-15)</u>	<u>Non-Imputation – Partial Equity Transfer</u> <u>ALTA Form 15.2-06</u>	<u>Owner</u>	<u>All Policies</u>	<u>15%</u>
<u>128-06 (06-17-06)</u>	<u>Mezzanine Financing</u> <u>ALTA Form 16-06</u>	<u>Owner</u>	<u>Extended</u>	<u>20% based on the amount of the Mezzanine Loan</u>
<u>129-06 (06-17-06)</u>	<u>Single Tax Parcel</u> <u>ALTA Form 18-06</u>	<u>Owner or Lender</u>	<u>All Policies</u>	<u>\$100</u>
<u>129.1-06 (12-01-16)</u>	<u>Multiple Tax Parcel – Easements</u> <u>ALTA Form 18.1-06</u>	<u>Owner or Lender</u>	<u>All Policies</u>	<u>\$100</u>
<u>129.2-06 (08-01-16)</u>	<u>Multiple Tax Parcel</u> <u>ALTA Form 18.2-06</u>	<u>Owner or Lender</u>	<u>All Policies</u>	<u>\$100</u>
<u>129.3-06 (12-01-18)</u>	<u>Single Tax Parcel and ID</u> <u>ALTA Form 18.3-06</u>	<u>Owner or Lender</u>	<u>All Policies</u>	<u>\$100</u>
<u>130-06 (06-17-06)</u>	<u>First Loss - Multiple Parcel Transactions</u> <u>ALTA Form 20-06</u>	<u>Lender</u>	<u>Extended</u>	<u>10%</u>

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<u>132-06 (10-16-08)</u>	<u>Usury</u> <u>ALTA Form 27-06</u>	<u>Lender</u>	<u>2006 ALTA Extended</u>	<u>20%</u>
<u>132 (07-01-21)</u>	<u>Usury</u> <u>ALTA Form 27</u>	<u>Lender</u>	<u>2021 ALTA Extended</u>	<u>20%</u>
<u>133-06 (10-16-08)</u>	<u>Doing Business</u> <u>ALTA Form 24-06</u>	<u>Lender</u>	<u>Extended</u>	<u>5% - Minimum \$100</u>
<u>134-06 (08-01-16)</u>	<u>Interest Rate Swap-Direct Obligation</u> <u>ALTA Form 29-06</u>	<u>Lender</u>	<u>Extended</u>	<u>15% - Minimum \$200</u>
<u>134.1-06 (08-01-16)</u>	<u>Interest Rate Swap – Additional Interest</u> <u>ALTA Form 29.1-06</u>	<u>Lender</u>	<u>Extended</u>	<u>15% based on the original liability amount - Minimum \$200</u> <u>Plus, 100% based on the increased liability amount</u>
<u>134.2-06 (08-01-16)</u>	<u>Interest Rate Swap – Direct Obligation – Defined Amount</u> <u>ALTA Form 29.2-06</u>	<u>Lender</u>	<u>Extended</u>	<u>15% based on the original liability amount- Minimum \$200</u> <u>Plus, 100% based on the increased liability amount</u>
<u>134.3-06 (08-01-16)</u>	<u>Interest Rate Swap – Additional Interest – Defined Amount</u> <u>ALTA Form 29.3-06</u>	<u>Lender</u>	<u>Extended</u>	<u>15% based on the original liability amount - Minimum \$200</u> <u>Plus, 100% based on the increased liability amount</u>
<u>135-06 (07-26-10)</u>	<u>One to Four Family Shared Appreciation</u> <u>ALTA Form 30-06</u>	<u>Lender</u>	<u>2006 ALTA Extended</u>	<u>10% - Minimum \$200</u>
<u>135 (07-01-21)</u>	<u>One-to-Four Family Shared Appreciation Mortgage</u> <u>ALTA Form 30</u>	<u>Lender</u>	<u>2021 ALTA Extended</u>	<u>10% - Minimum \$200</u>

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
135.1-06 (08-01-12)	Commercial Participation Interest ALTA Form 30.1-06	Lender	2006 ALTA Extended	10% - Minimum \$200
135.1 (07-01-21)	Commercial Participation Interest ALTA Form 30.1	Lender	2021 ALTA Extended	10% - Minimum \$200
136-06 (02-03-11)	Severable Improvements ALTA Form 31-06	Lender	Extended	10% - Minimum \$500
137-06 (12-01-18)	Construction Loan ALTA Form 32-06	Lender	2006 ALTA Extended	No Charge
137 (07-01-21)	Construction Loan ALTA Form 32	Lender	2021 ALTA Extended	No Charge
137.1-06 (12-01-18)	Construction Loan – Direct Payment ALTA Form 32.1-06	Lender	2006 ALTA Extended	No Charge
137.1 (07-01-21)	Construction Loan –Direct Payment ALTA Form 32.1	Lender	2021 ALTA Extended	No Charge
137.2-06 (12-01-18)	Construction Loan – Insured’s Direct Payment ALTA Form 32.2-06	Lender	2006 ALTA Extended	No Charge
137.2 (07-01-21)	Construction Loan – Insured’s Direct Payment ALTA Form 32.2	Lender	2021 ALTA Extended	No Charge

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Effective May 16, 2022 (includes all revisions)

Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company

SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
138-06 (02-03-11)	Disbursement ALTA Form 33-06	Lender	Extended	Per Endorsement Rate: \$250 for one-to-four family residential \$500 for commercial Flat Fee Rate: \$1000 for one-to-four family residential for issuance of 6 or less; \$200 for each endorsement thereafter \$2000 for commercial for issuance of 6 or less; \$400 for each endorsement thereafter
139-06 (08-01-11)	Identified Risk Coverage ALTA Form 34-06	Owner	All Policies	20%
		Lender	All Policies	10%
139.1 (07-01-21)	Identified Exception & Identified Risk Coverage ALTA Form 34.1	Owner	All Policies	20%
		Lender	All Policies	10%
140-06 (08-01-16)	Minerals and Other Subsurface Substances – Buildings ALTA Form 35-06	Owner	All Policies	20%
		Lender	All Policies	10%
140.1-06 (08-01-16)	Minerals and Other Subsurface Substances – Improvements ALTA Form 35.1-06	Owner	All Policies	20%
		Lender	All Policies	10%
140.2-06 (08-01-16)	Minerals and Other Subsurface Substances – Described Improvements ALTA Form 35.2-06	Owner	All Policies	20%
		Lender	All Policies	10%

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
140.3-06 (08-01-16)	Minerals and Other Subsurface Substances – Land Under Development ALTA Form 35.3-06	Owner	All Policies	20%
		Lender	All Policies	10%
141-06 (04-02-12)	Energy Project – Leasehold/Easement ALTA Form 36-06	Owner	Extended	\$500
141.1-06 (04-02-12)	Energy Project – Leasehold/Easement ALTA Form 36.1-06	Lender	Extended	\$500
141.2-06 (04-02-12)	Energy Project – Leasehold ALTA Form 36.2-06	Owner	Extended	\$500
141.3-06 (04-02-12)	Energy Project – Leasehold ALTA Form 36.3-06	Lender	Extended	\$500
141.4-06 (04-02-12)	Energy Project – Covenants, Conditions and Restrictions - Land Under Development ALTA Form 36.4-06	Owner	Extended	10% - Minimum \$500
141.5-06 (04-02-12)	Energy Project – Covenants, Conditions and Restrictions - Land Under Development ALTA Form 36.5-06	Lender	Extended	10% - Minimum \$500
141.6-06 (08-01-16)	Energy Project – Encroachments ALTA Form 36.6-06	Owner or Lender	Extended	10% - Minimum \$500

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SECTION 10 - ENDORSEMENTS

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<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
		<u>Owner</u>	<u>Extended</u>	
141.7-06 (12-01-14)	Energy Project – Fee Estate <u>ALTA Form 36.7-06</u>	<u>Owner</u>	<u>Extended</u>	\$500
141.8-06 (12-01-14)	Energy Project – Fee Estate <u>ALTA Form 36.8-06</u>	<u>Lender</u>	<u>Extended</u>	\$500
142-06 (04-02-13)	Policy Authentication <u>ALTA Form 39-06</u>	<u>Owner or Lender</u>	<u>All Policies</u>	No Charge
143-06 (12-02-13)	Water – Buildings <u>ALTA Form 41-06</u>	<u>Owner</u>	<u>All Policies</u>	15%
		<u>Lender</u>	<u>All Policies</u>	10%
143.1-06 (12-02-13)	Water – Improvements <u>ALTA Form 41.1-06</u>	<u>Owner</u>	<u>All Policies</u>	20%
		<u>Lender</u>	<u>All Policies</u>	10%
143.2-06 (12-02-13)	Water – Described Improvements <u>ALTA Form 41.2-06</u>	<u>Owner</u>	<u>All Policies</u>	20%
		<u>Lender</u>	<u>All Policies</u>	10%
143.3-06 (12-02-13)	Water – Land Under Development <u>ALTA Form 41.3-06</u>	<u>Owner</u>	<u>All Policies</u>	20%
		<u>Lender</u>	<u>All Policies</u>	10%
144-06 (12-02-13)	Commercial Lender Group <u>ALTA Form 42-06</u>	<u>Lender</u>	<u>Extended</u>	\$100
145-06 (12-02-13)	Anti-Taint <u>ALTA Form 43-06</u>	<u>Lender</u>	<u>Extended</u>	\$500

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
<u>CLTA Adoption Date</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge % of Applicable Rate</u>
<u>146-06 (12-02-13)</u>	<u>Insured Mortgage Recording</u> <u>ALTA Form 44-06</u>	<u>Lender</u>	<u>All Policies</u>	<u>No charge</u>
<u>147-06 (04-02-14)</u>	<u>Tax Credit</u> <u>ALTA Form 40-06</u>	<u>Owner</u>	<u>Extended</u>	<u>\$100</u>
<u>147.1-06 (04-02-14)</u>	<u>Tax Credit – Defined Amount</u> <u>ALTA Form 40.1-06</u>	<u>Owner</u>	<u>Extended</u>	<u>\$100</u> <u>Plus 100% based on the increased liability amount</u>
<u>148-06 (12-01-14)</u>	<u>Pari Passu Mortgage</u> <u>ALTA Form 45-06</u>	<u>Lender</u>	<u>Extended</u>	<u>\$500</u>
<u>149-06 (08-01-15)</u>	<u>Option</u> <u>ALTA Form 46-06</u>	<u>Owner</u>	<u>Standard</u>	<u>10%</u>
<u>150 (08-04-22)</u>	<u>Solar Endorsement</u>	<u>Lender</u>	<u>All Policies</u>	<u>\$100</u>
<u>151 (04-02-21)</u>	<u>Operative Law – 2006 Owner’s Policy</u> <u>ALTA Form 47</u>	<u>Owner</u>	<u>2006 ALTA Owner’s</u>	<u>No Charge</u>
<u>151.1 (04-02-21)</u>	<u>Operative Law – 2006 Loan Policy</u> <u>ALTA Form 47.1</u>	<u>Lender</u>	<u>2006 ALTA Owner’s</u>	<u>No Charge</u>
<u>151.2 (04-02-21)</u>	<u>Operative Law – 2013 Homeowner’s Policy</u> <u>ALTA Form 47.2</u>	<u>Owner</u>	<u>2013 CLTA/ALTA Homeowner’s</u>	<u>No Charge</u>

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
Endorsement Name	Description	**Insured		Charge % of Applicable Rate
<u>151.3</u> <u>(04-02-21)</u>	<u>Operative Law – 2015 Expanded Coverage Residential Loan Policy</u> <u>ALTA Form 47.3</u>	<u>Lender</u>	<u>2015 ALTA Expanded Residential</u>	<u>No Charge</u>
<u>152</u> <u>(04-02-22)</u>	<u>Tribal Waivers and Consents</u> <u>ALTA Form 48</u>	<u>Owner or Lender</u>	<u>All Policies</u>	<u>No Charge</u>

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
Endorsement Name	Description	**Insured		Charge % of Applicable Rate
<u>CA - STG 110.5E Extension Modification</u>	<u>Extension Modification</u>	<u>Lender</u>	<u>All Policies</u>	<u>10% - based on the remaining loan balance amount; Maximum \$300</u>
<u>CA - STG 110.5S Specified Minor Modifications</u>	<u>Specified Minor Modifications</u>	<u>Lender</u>	<u>All Policies</u>	<u>10% - based on the remaining loan balance amount; Maximum \$300</u>
<u>CA - STG Additional Insured</u>	<u>Additional Insured (Includes Legal Entities with Natural Persons)</u>	<u>Owner</u>	<u>2013 CLTA/ALTA Homeowner's</u>	<u>\$25</u>
<u>CA - STG Amendment of Covered Risk 10</u>	<u>Amendment of Covered Risk 10 on 2021 ALTA Loan Policy (07-01-21)</u>	<u>Lender</u>	<u>2021 ALTA Loan Policies and 2022 CLTA Policies</u>	<u>No charge</u>
<u>CA - STG Deletion of PACA-PSA</u>	<u>Deletion of PACA-PSA Exclusion on 2021 Policies</u>	<u>Owner or Lender</u>	<u>2021 ALTA Policies and 2022 CLTA Policies</u>	<u>No charge</u>
<u>CA - STG Homeowner's Gold</u>	<u>Homeowner's Gold with 2021 CLTA/ALTA Homeowner's Policy (07-01-21)</u>	<u>Owner</u>	<u>2021 CLTA/ALTA Homeowner's</u>	<u>No charge</u>
<u>CA - STG Modified CLTA 104.10</u>	<u>Assignment of Mortgage (Multi-Bene)</u>	<u>Lender</u>	<u>All Policies</u>	<u>\$75</u>
<u>CA - STG Modified CLTA 122</u>	<u>Construction Loan Advance</u>	<u>Lender</u>	<u>Extended</u>	<u>10% - Minimum \$50</u>
<u>CA - STG Non-Vested Spouse</u>	<u>Non-Vested Spouse</u>	<u>Lender</u>	<u>All Policies</u>	<u>No charge</u>
<u>CA - STG Post-Policy Forgery</u>	<u>Post-Policy Forgery with 2021 ALTA Owner's Policy (07-01-21)</u>	<u>Owner</u>	<u>2021 ALTA Owner's (Non-Residential Only)</u>	<u>No charge</u>

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SECTION 10 ENDORSEMENTS

ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge % of Applicable Rate
100-06 (-----) 02/16/15	Restrictions, Eneerachments- & Minerals ALTA Form 9-06	Lender	Extended 2022 Standard	No Charge Issued only at date of policy. Issued only at date of policy.20%
100.1 [02/16/15]	Restrictions, Eneerachments & Minerals	Lender	1990 CLTA Standard	20%
100.2-06 08/01/16	Restrictions, Eneerachments, Minerals ALTA Form 9-06	Lender	Extended	No Charge Issued only at date of policy.
100.2.1-06 (04/02/12)	Covenants, Conditions and Restrictions ALTA Form 9.3-06	Lender	Extended	No Charge Issued only at date of policy.
100.2.6-06 (04/02/13)	Private Rights ALTA Form 9.6-06	Lender	Extended	10%
100.2.7-06 (08/01/16)	Restrictions, Eneerachments, Eneerachments & Minerals Land Under Development Land Under Development ALTA Form 9.7-06	Lender	Extended	10%
100.2.8-06 (04/02/12)	Covenants, Conditions and Restrictions Land Under Development ALTA Form 9.8-06	Owner	Extended	20%
100.2.9-06 (04/02/13)	Private Rights ALTA Form 9.9-06	Owner	Extended	20%
100.2.10-06 (08/01/16)	Restrictions, Eneerachments, Eneerachments, Minerals Current Violations ALTA Form 9.10-06	Lender	Extended	No Charge

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Effective May 16, 2022 (includes all revisions)

Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company

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02/06/15()				deals where three or more are issued concurrently.
100.17.06 03/09/07	CC&R's, Proper Modification	Owner Lender	All Policies All Policies	20% 10%

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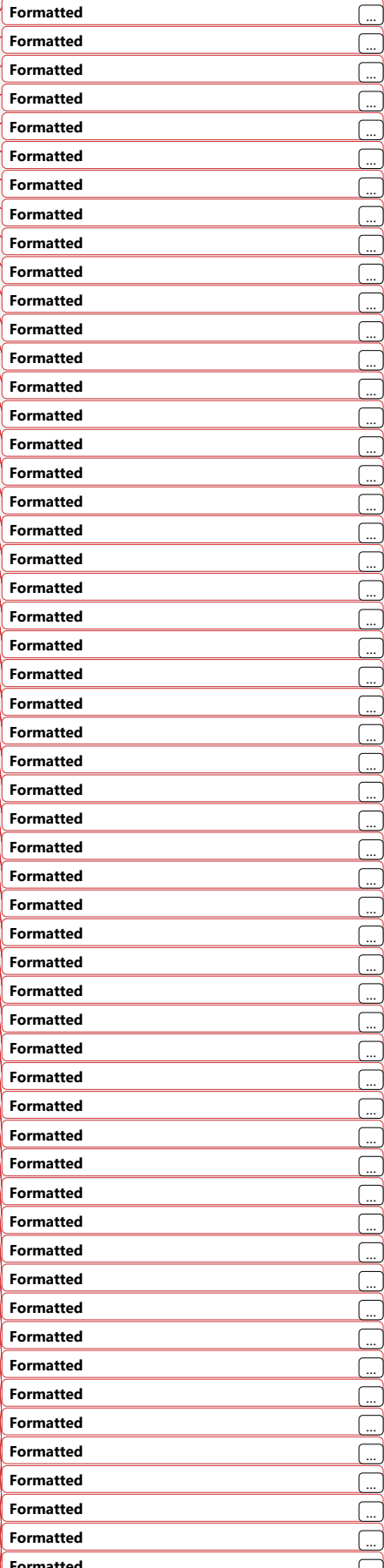
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ENDORSEMENTS

CLTA adoption_date	Type	**Insured	%Charge % of Applicable Rate	
100.18-06 3/09/07	CC&R's, Right of Reversion	Owner Lender	All Policies All-Policies	20% \$25
100.13 ()	CC&R's, Assessment Liens	Lender	Extended	\$25 or, \$10 per endorsement on tract deals where three or more are issued concurrently.
100.19-06 3/09/07()	CC&R's, Violations	Owner	Extended-Standard	No Charge 20%
		Lender	Extended-Standard	No Charge 10%
100.20-06 03/09/07()	CC&R's, Enforcement, Violations	Owner	Extended-Standard	No Charge 20%
		Lender	Extended-Standard	No Charge 10%
100.29 ()	Minerals, Surface Damage	Owner	All Policies	20%
		Lender	All Policies	10%
101 ()	Mechanics' Liens	Lender	Standard	10%
101.1-06 ()	Mechanics' Liens - Notice of Completion No Priority	Owner	Extended	20% (DVA 10%) MISSED BY FORMS
101.2 ()	Mechanics' Liens - Notice of Completion	Lender	Extended	10%
101.3 ()	Mechanics' Liens - No Notice of Completion	Lender	Extended	10%
101.4	Mechanics' Liens - No	Owner	Standard	20%

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104.11 (104.11)	Collateral Assignment of Mortgage	Lender	All Policies	\$125
104.12-06 (102-03-10)	Assignment ALTA Form 10-06	Lender	All Policies	\$100

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Effective May 16, 2022 (includes all revisions)

Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company

107.9 (←)	Additional Insured	Owner Lender	All Policies All Policies	\$25 when issued on date of policy; otherwise \$50. \$25 when issued on date of policy; otherwise \$50.
107.11 (←)	Non Merger After Lender- Acquires Title	Lender	Extended	40% Maximum \$500
108.7 (09-10-10)	Additional Advance	Lender	1990 CLTA Standard	60% Minimum \$240
108.8 (←)	Additional Advance	Lender	Extended	70% Minimum \$280

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110.6 (09-10-10)	Modification of Mortgage	Lender	1990 CLTA Standard	35% - Minimum \$100
110.7 (-----)	Insurance Against Enforceability of Item	Owner Lender	All Policies Extended	20% 10%
110.9.06 (06-17-06) 110.4.06 (09-10-10)	Environmental Protection Lien ALTA Form 8-1 Modification of Mortgage	Lender Lender	All Policies Extended	\$25 No Charge if issued pursuant to Section 3.19 (CPLR) or Section 3.21 (S.T.A.R.) 10% - Minimum \$100
110.9 (07-01-21)	Environmental Protection Lien ALTA Form 8-1	Lender	All Policies	\$25 No Charge if issued pursuant to Section 3.19 (CPLR) or Section 3.21 (S.T.A.R.)

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<u>411.5-06</u> <u>(10-16-08)</u>	<u>Variable Rate Mortgage-</u> <u>ALTA Form 6-06</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>411.5</u> <u>(07-01-21)</u>	<u>Variable Rate Mortgage-</u> <u>ALTA Form 6</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>411.8-06</u> <u>(10-16-08)</u>	<u>Variable Rate Mortgage-</u> <u>Negative Amortization</u> <u>ALTA Form 6.2-06</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>411.8</u> <u>(07-01-21)</u>	<u>Variable Rate Mortgage-</u> <u>Negative Amortization</u> <u>ALTA Form 6.2</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>411.11</u> <u>(-----)</u>	<u>Revolving Credit Loan-</u> <u>Obligatory Advance</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>

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***A variation of this form is also available as a STG modified endorsement, see Green STG Endorsements at the end of Section 10 Endorsements.

Effective May 16, 2022 (includes all revisions)

Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company

<u>111.14.1</u> <u>(07-01-21)</u>	<u>Future Advance – Knowledge-ALTA Form 14.1</u>	<u>Lender</u>	<u>Extended</u>	<u>\$50</u>
<u>111.14.2 06</u> <u>(02-03-11)</u>	<u>Future Advance – Letter of-Credit</u> <u>ALTA Form 14.2 06</u>	<u>Lender</u>	<u>Extended</u>	<u>\$50</u>
<u>111.14.2</u> <u>(07-01-21)</u>	<u>Future Advance – Letter of-Credit</u> <u>ALTA Form 14.2</u>	<u>Lender</u>	<u>Extended</u>	<u>\$50</u>
<u>111.14.3 06</u> <u>(02-03-11)</u>	<u>Future Advance – Reverse-Mortgage</u> <u>ALTA Form 14.3 06</u>	<u>Lender</u>	<u>Extended</u>	<u>\$50</u>
<u>111.14.3</u> <u>(07-01-21)</u>	<u>Future Advance – Reverse-Mortgage</u> <u>ALTA Form 14.3</u>	<u>Lender</u>	<u>Extended</u>	<u>\$50</u>
<u>112</u> <u>(06/02/05)</u>	<u>Bondholder</u>	<u>Bondholder</u> <u>or Lender</u>	<u>1990 CLTA</u> <u>Standard</u>	<u>No Charge</u>

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***A variation of this form is also available as a STG modified endorsement see Grant STG Endorsements at the end of Section 10 Endorsements.

<u>114.4 06</u> <u>(08-01-16)</u>	<u>Co-Insurance - Multiple Policies</u> <u>ALTA Form 23.1-06</u>	<u>Owner or Lender</u>	<u>Extended</u>	<u>No Charge</u>
<u>114.4</u> <u>(05-12-22)</u>	<u>Co-Insurance - Multiple Policies</u> <u>ALTA Form 23.1</u>	<u>Owner or Lender</u>	<u>Extended</u>	<u>No Charge</u>
<u>115</u> <u>(_____)</u>	<u>Condominium</u>	<u>Owner or Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>115.1 06</u> <u>(02-03-10)</u>	<u>Condominium - Assessments Priority</u> <u>ALTA Form 4-06</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>115.1</u> <u>(07-01-21)</u>	<u>Condominium - Assessments Priority ALTA Form 4</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>
<u>115.2 06</u> <u>(02-03-10)</u>	<u>Planned Unit Development - Assessments Priority</u> <u>ALTA Form 5-06</u>	<u>Lender</u>	<u>All Policies</u>	<u>No Charge</u>

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***A variation of this form is also available as a STG modified endorsement, see Gen. STG Endorsements at the end of Section 10 Endorsements.

				<p>\$1600 one to four family residential for issuance of 6 or less; \$300 for each endorsement thereafter</p> <p>\$2600 commercial for issuance of 6 or less; \$550 for each endorsement thereafter</p>
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~~***A variation of this form is also available as a STG modified endorsement see General Endorsements at the end of Section 10 Endorsements.~~

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123.2-06 (10-22-09)	Zoning—Completed Structure ALTA Form 3-1-06	Owner or Lender	Extended	25%—Minimum \$300
123.2 (07-01-21)	Zoning—Completed Structure ALTA Form 3-1	Owner or Lender	Extended	25%—Minimum \$300

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ENDORSEMENTS

CLTA adoption date	Type	# Insured	# Charge	
			% of Applicable Rate	
123.4-06 (12/01/18)	Zoning—Completed- Improvement—Non- Conforming Use ALTA Form 3.3-06	Owner or Lender	Extended	25%—Minimum \$300
123.4 (07/01/21)	Zoning—Completed- Improvement—Non- Conforming Use ALTA Form 3.3	Owner or Lender	Extended	25%—Minimum \$300
123.5-06 (12/01/18)	Zoning—No Zoning Classification ALTA Form 3.4-06	Owner or Lender	Extended	25%—Minimum \$300
123.5 (07/01/21)	Zoning—No Zoning Classification ALTA Form 3.4	Owner or Lender	Extended	25%—Minimum \$300
124.1-06 09/10/15()	Specified Covenants are Binding	Owner Lender	All Policies All Policies	20% 40%
124.2-06 03/09/07()	Covenants in Lease are Binding	Owner Lender	All Policies All- Policies	20% 40%
124.3-06 03/09/07	Covenants in Lease are Binding	Owner Lender	All Policies All- Policies	20% 40%
127-06 (08/01/2015)	Non-Imputation, Full Equity Transfer ALTA Form 15-06	Owner	All Policies	40%

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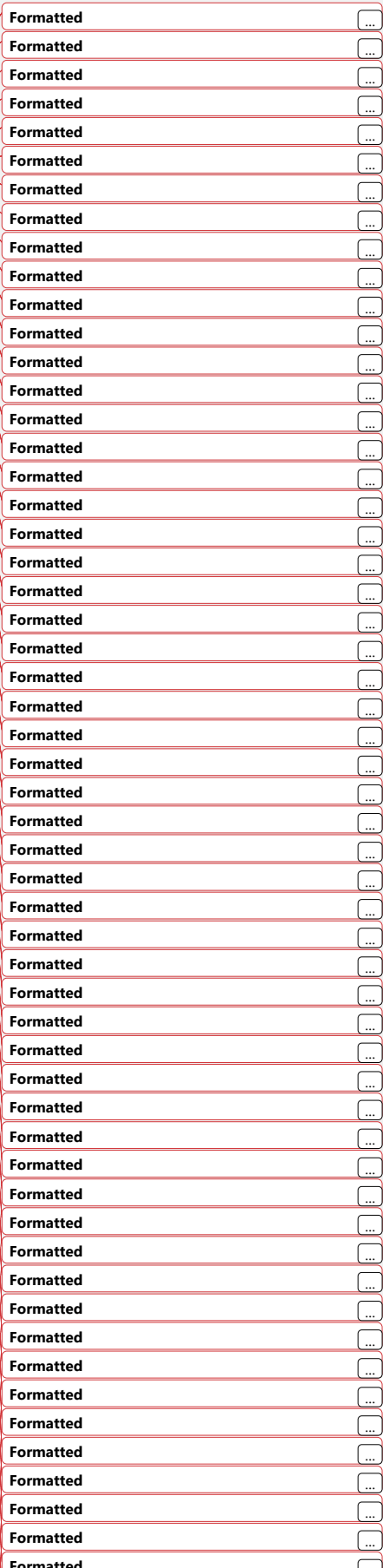
***A variation of this form is also available as a STG modified endorsement see Green STG Endorsements at the end of Section 10 Endorsements.

Effective May 16, 2022 (includes all revisions)

Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company



140-06 (08/01/16)	Minerals and Other Subsurface Substances— Buildings ALTA Form 35-06	Owner Lender	All Policies All Policies	20% 10%
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***A variation of this form is also available as a STG modified endorsement, see General Endorsements at the end of Section 10 Endorsements.

Effective May 16, 2022 (includes all revisions)

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Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company

(08/01/15) ALTA Form 46-06

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Effective May 16, 2022 (includes all revisions)

Stewart Title Guaranty Company

Effective April 3, 2023 (includes all revisions)

Stewart Title Guaranty Company

~~SECTION 11 – STEWART TITLE GUARANTY COMPANY RATES~~

~~STEWART TITLE GUARANTY COMPANY RATES~~

~~11.1 RATES FOR USE IN CONNECTION WITH PROPERTIES LOCATED IN THE FOLLOWING COUNTIES: BUTTE, COLUSA, DEL NORTE, GLENN, HUMBOLDT, LAKE, LASSEN, PLUMAS, SIERRA, SISKIYOU AND TEHAMA.~~

~~The rates below are applicable to all transactions under \$50,000 with properties located in these designated counties.~~

Amount of Insurance	Charge
0 – \$25,000	\$300
\$25,001 – \$30,000	\$315
\$30,001 – \$35,000	\$325
\$35,001 – \$40,000	\$350
\$40,001 – \$45,000	\$375
\$45,001 – \$50,000	\$400
\$50,001 and up	**

~~SECTION 11.1 – DELETED AS OF THE EFFECTIVE DATE HEREIN~~

~~^{*}All amounts are rounded to the next dollar and zero cents.~~

~~^{**}See Applicable Rate in this schedule of charges.~~

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~~Effective March 1, 2006, 2022-2023~~
~~(includes all revisions) Stewart Title Guaranty~~

11.2 RESIDENTIAL RATES

Amount of Insurance		Residential Rate
0	50,000	400432
50,001	55,000	400432
55,001	60,000	450486
60,001	65,000	450486
65,001	70,000	450486
70,001	75,000	475513
75,001	80,000	513475
80,001	85,000	500540
85,001	90,000	556725
90,001	95,000	594550
95,001	100,000	600648
100,001	105,000	612661
105,001	110,000	625675
110,001	115,000	637688
115,001	120,000	650702
120,001	125,000	662715
125,001	130,000	668721
130,001	135,000	675729
135,001	140,000	680734
140,001	145,000	687742
145,001	150,000	700756
150,001	155,000	715772
155,001	160,000	788730
160,001	165,000	745805
165,001	170,000	760821
170,001	175,000	775837
175,001	180,000	785848
180,001	185,000	795859
185,001	190,000	805869
190,001	195,000	815880
195,001	200,000	825891
200,001	205,000	833900
205,001	210,000	839906
210,001	215,000	848916
215,001	220,000	857926
220,001	225,000	868937
225,001	230,000	878948
230,001	235,000	889960
235,001	240,000	904973
240,001	245,000	913986
245,001	250,000	925999
250,001	255,000	9371012
255,001	260,000	9501026

Amount of Insurance		Residential Rate
260,001	265,000	9621039
265,001	270,000	9741052
270,001	275,000	9871066
275,001	280,000	9991079
280,001	285,000	10111092
285,001	290,000	10241106
290,001	295,000	10371120
295,001	300,000	10501134
300,001	305,000	10581143
305,001	310,000	10671152
310,001	315,000	10751161
315,001	320,000	10831170
320,001	325,000	10901177
325,001	330,000	10981186
330,001	335,000	11051193
335,001	340,000	11121201
340,001	345,000	11191209
345,001	350,000	11251215
350,001	355,000	11361227
355,001	360,000	11471239
360,001	365,000	11581251
365,001	370,000	11691263
370,001	375,000	11801274
375,001	380,000	11911286
380,001	385,000	12011297
385,001	390,000	12101307
390,001	395,000	12171314
395,001	400,000	12251323
400,001	405,000	12321331
405,001	410,000	12391338
410,001	415,000	12461346
415,001	420,000	12551355
420,001	425,000	12631364
425,001	430,000	12701372
430,001	435,000	12771379
435,001	440,000	12851388
440,001	445,000	12931396
445,001	450,000	13001404
450,001	455,000	13101415
455,001	460,000	13201426
460,001	465,000	13291435
465,001	470,000	13391446
470,001	475,000	13491457

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Effective ~~March 1, 2016, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

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Amount of Insurance		Residential Rate
475,001	480,000	1359 1468
480,001	485,000	1370 1480
485,001	490,000	1380 1490
490,001	495,000	1390 1501
495,001	500,000	1400 1512
500,001	505,000	1408 1521
505,001	510,000	1415 1528
510,001	515,000	1423 1537
515,001	520,000	1430 1544
520,001	525,000	1438 1553
525,001	530,000	1445 1561
530,001	535,000	1453 1569
535,001	540,000	1460 1577
540,001	545,000	1467 1584
545,001	550,000	1475 1593
550,001	555,000	1483 1602
555,001	560,000	1490 1609
560,001	565,000	1497 1617
565,001	570,000	1505 1625
570,001	575,000	1512 1633
575,001	580,000	1520 1642
580,001	585,000	1527 1649
585,001	590,000	1535 1658
590,001	595,000	1543 1666
595,001	600,000	1550 1674
600,001	605,000	1558 1683
605,001	610,000	1565 1690
610,001	615,000	1573 1699
615,001	620,000	1580 1706
620,001	625,000	1588 1715
625,001	630,000	1595 1723
630,001	635,000	1603 1731
635,001	640,000	1610 1739
640,001	645,000	1618 1747
645,001	650,000	1625 1755
650,001	655,000	1633 1764
655,001	660,000	1640 1771
660,001	665,000	1647 1779
665,001	670,000	1655 1787
670,001	675,000	1663 1796
675,001	680,000	1671 1805
680,001	685,000	1679 1813
685,001	690,000	1686 1821
690,001	695,000	1693 1828

Amount of Insurance		Residential Rate
695,001	700,000	1700 1836
700,001	705,000	1707 1844
705,001	710,000	1715 1852
710,001	715,000	1722 1860
715,001	720,000	1730 1868
720,001	725,000	1737 1876
725,001	730,000	1745 1885
730,001	735,000	1752 1892
735,001	740,000	1760 1901
740,001	745,000	1767 1908
745,001	750,000	1775 1917
750,001	755,000	1785 1928
755,001	760,000	1794 1938
760,001	765,000	1804 1948
765,001	770,000	1814 1959
770,001	775,000	1823 1969
775,001	780,000	1833 1980
780,001	785,000	1843 1990
785,001	790,000	1854 2002
790,001	795,000	1865 2014
795,001	800,000	1875 2025
800,001	805,000	1883 2034
805,001	810,000	1890 2041
810,001	815,000	1898 2050
815,001	820,000	1905 2057
820,001	825,000	1913 2066
825,001	830,000	1920 2074
830,001	835,000	1927 2081
835,001	840,000	1935 2090
840,001	845,000	1942 2097
845,001	850,000	1950 2106
850,001	855,000	1958 2115
855,001	860,000	1965 2122
860,001	865,000	1973 2131
865,001	870,000	1980 2138
870,001	875,000	1988 2147
875,001	880,000	1995 2155
880,001	885,000	2003 2163
885,001	890,000	2010 2171
890,001	895,000	2018 2179
895,001	900,000	2025 2187
900,001	905,000	2033 2196
905,001	910,000	2040 2203
910,001	915,000	2047 2211

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Effective ~~March~~ April 3, 2023 ~~2022-2023~~
(includes all revisions) Stewart Title Guaranty

Amount of Insurance		Residential Rate
915,001	920,000	20522216
920,001	925,000	20602225
925,001	930,000	20682233
930,001	935,000	20762242
935,001	940,000	20842251
940,001	945,000	20922259
945,001	950,000	21002268
950,001	955,000	21082277
955,001	960,000	21152284
960,001	965,000	21232293
965,001	970,000	21312301
970,001	975,000	21392310
975,001	980,000	21472319

Amount of Insurance		Residential Rate
980,001	985,000	21542326
985,001	990,000	21612334
990,001	995,000	21682341
995,001	1,000,000	21752342

For each \$5,000 or fraction thereof above \$1,000,000:

Add \$~~56~~.00 per \$5,000 up to and including \$2,000,000

Add \$3.~~00-15~~ per \$5,000 over \$2,000,000

Effective ~~March 1, 2016, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

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11.3 BASIC RATES

Amount of Insurance		Basic Rate
0	50,000	550
50,001	55,000	550
55,001	60,000	550
60,001	65,000	550
65,001	70,000	550
70,001	75,000	575
75,001	80,000	575
80,001	85,000	600
85,001	90,000	625
90,001	95,000	650
95,001	100,000	675
100,001	105,000	685
105,001	110,000	695
110,001	115,000	705
115,001	120,000	760
120,001	125,000	770
125,001	130,000	780
130,001	135,000	790
135,001	140,000	800
140,001	145,000	810
145,001	150,000	815
150,001	155,000	815
155,001	160,000	825
160,001	165,000	835
165,001	170,000	845
170,001	175,000	855
175,001	180,000	865
180,001	185,000	875
185,001	190,000	885
190,001	195,000	895
195,001	200,000	900
200,001	205,000	935
205,001	210,000	945
210,001	215,000	955
215,001	220,000	965
220,001	225,000	975
225,001	230,000	985
230,001	235,000	995
235,001	240,000	1005
240,001	245,000	1015
245,001	250,000	1025
250,001	255,000	1035
255,001	260,000	1045

Amount of Insurance		Basic Rate
260,001	265,000	1055
265,001	270,000	1065
270,001	275,000	1075
275,001	280,000	1085
280,001	285,000	1095
285,001	290,000	1105
290,001	295,000	1115
295,001	300,000	1125
300,001	305,000	1130
305,001	310,000	1135
310,001	315,000	1140
315,001	320,000	1145
320,001	325,000	1150
325,001	330,000	1155
330,001	335,000	1160
335,001	340,000	1165
340,001	345,000	1170
345,001	350,000	1175
350,001	355,000	1180
355,001	360,000	1185
360,001	365,000	1190
365,001	370,000	1195
370,001	375,000	1220
375,001	380,000	1245
380,001	385,000	1255
385,001	390,000	1260
390,001	395,000	1265
395,001	400,000	1275
400,001	405,000	1280
405,001	410,000	1285
410,001	415,000	1290
415,001	420,000	1295
420,001	425,000	1300
425,001	430,000	1305
430,001	435,000	1310
435,001	440,000	1315
440,001	445,000	1320
445,001	450,000	1325
450,001	455,000	1340
455,001	460,000	1355
460,001	465,000	1370
465,001	470,000	1385
470,001	475,000	1400
475,001	480,000	1415

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Effective ~~March 1, 2006, 2022-2023~~
 (includes all revisions) Stewart Title Guaranty

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Amount of Insurance		Basic Rate
480,001	485,000	1430
485,001	490,000	1445
490,001	495,000	1460
495,001	500,000	1465
500,001	505,000	1470
505,001	510,000	1475
510,001	515,000	1480
515,001	520,000	1485
520,001	525,000	1490
525,001	530,000	1495
530,001	535,000	1500
535,001	540,000	1505
540,001	545,000	1510
545,001	550,000	1560
550,001	555,000	1565
555,001	560,000	1570
560,001	565,000	1575
565,001	570,000	1580
570,001	575,000	1585
575,001	580,000	1590
580,001	585,000	1595
585,001	590,000	1600
590,001	595,000	1605
595,001	600,000	1610
600,001	605,000	1615
605,001	610,000	1620
610,001	615,000	1625
615,001	620,000	1630
620,001	625,000	1635
625,001	630,000	1640
630,001	635,000	1645
635,001	640,000	1650
640,001	645,000	1655
645,001	650,000	1665
650,001	655,000	1670
655,001	660,000	1675
660,001	665,000	1680
665,001	670,000	1685
670,001	675,000	1690
675,001	680,000	1695
680,001	685,000	1700
685,001	690,000	1705
690,001	695,000	1710
695,001	700,000	1725

Amount of Insurance		Basic Rate
700,001	705,000	1735
705,001	710,000	1745
710,001	715,000	1755
715,001	720,000	1765
720,001	725,000	1775
725,001	730,000	1785
730,001	735,000	1795
735,001	740,000	1805
740,001	745,000	1815
745,001	750,000	1820
750,001	755,000	1825
755,001	760,000	1835
760,001	765,000	1840
765,001	770,000	1845
770,001	775,000	1855
775,001	780,000	1865
780,001	785,000	1875
785,001	790,000	1885
790,001	795,000	1895
795,001	800,000	1900
800,001	805,000	1905
805,001	810,000	1910
810,001	815,000	1915
815,001	820,000	1935
820,001	825,000	1940
825,001	830,000	1950
830,001	835,000	1960
835,001	840,000	1970
840,001	845,000	1985
845,001	850,000	1995
850,001	855,000	2000
855,001	860,000	2005
860,001	865,000	2010
865,001	870,000	2015
870,001	875,000	2025
875,001	880,000	2035
880,001	885,000	2045
885,001	890,000	2055
890,001	895,000	2060
895,001	900,000	2070
900,001	905,000	2075
905,001	910,000	2080
910,001	915,000	2085
915,001	920,000	2090

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Effective ~~March 1, 2016, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
920,001	925,000	2095
925,001	930,000	2100
930,001	935,000	2105
935,001	940,000	2110
940,001	945,000	2115
945,001	950,000	2150
950,001	955,000	2155
955,001	960,000	2160
960,001	965,000	2165
965,001	970,000	2170
970,001	975,000	2175
975,001	980,000	2180
980,001	985,000	2185
985,001	990,000	2190
990,001	995,000	2200
995,001	1,000,000	2225
1,000,001	1,005,000	2230
1,005,001	1,010,000	2235
1,010,001	1,015,000	2240
1,015,001	1,020,000	2245
1,020,001	1,025,000	2250
1,025,001	1,030,000	2255
1,030,001	1,035,000	2260
1,035,001	1,040,000	2265
1,040,001	1,045,000	2270
1,045,001	1,050,000	2275
1,050,001	1,055,000	2280
1,055,001	1,060,000	2285
1,060,001	1,065,000	2290
1,065,001	1,070,000	2295
1,070,001	1,075,000	2300
1,075,001	1,080,000	2315
1,080,001	1,085,000	2335
1,085,001	1,090,000	2355
1,090,001	1,095,000	2360
1,095,001	1,100,000	2375
1,100,001	1,105,000	2380
1,105,001	1,110,000	2385
1,110,001	1,115,000	2390
1,115,001	1,120,000	2395
1,120,001	1,125,000	2400
1,125,001	1,130,000	2405
1,130,001	1,135,000	2410
1,135,001	1,140,000	2415

Amount of Insurance		Basic Rate
1,140,001	1,145,000	2420
1,145,001	1,150,000	2440
1,150,001	1,155,000	2445
1,155,001	1,160,000	2450
1,160,001	1,165,000	2455
1,165,001	1,170,000	2460
1,170,001	1,175,000	2465
1,175,001	1,180,000	2470
1,180,001	1,185,000	2475
1,185,001	1,190,000	2480
1,190,001	1,195,000	2485
1,195,001	1,200,000	2490
1,200,001	1,205,000	2498
1,205,001	1,210,000	2506
1,210,001	1,215,000	2514
1,215,001	1,220,000	2522
1,220,001	1,225,000	2530
1,225,001	1,230,000	2538
1,230,001	1,235,000	2546
1,235,001	1,240,000	2554
1,240,001	1,245,000	2562
1,245,001	1,250,000	2570
1,250,001	1,255,000	2578
1,255,001	1,260,000	2586
1,260,001	1,265,000	2594
1,265,001	1,270,000	2602
1,270,001	1,275,000	2610
1,275,001	1,280,000	2618
1,280,001	1,285,000	2626
1,285,001	1,290,000	2634
1,290,001	1,295,000	2642
1,295,001	1,300,000	2652
1,300,001	1,305,000	2652
1,305,001	1,310,000	2662
1,310,001	1,315,000	2670
1,315,001	1,320,000	2676
1,320,001	1,325,000	2685
1,325,001	1,330,000	2692
1,330,001	1,335,000	2700
1,335,001	1,340,000	2708
1,340,001	1,345,000	2715
1,345,001	1,350,000	2723
1,350,001	1,355,000	2730
1,355,001	1,360,000	2738

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Effective ~~March 1, 2021~~ March 1, 2022-2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
1,360.001	1,365,000	2746
1,365.001	1,370,000	2753
1,370.001	1,375,000	2761
1,375.001	1,380,000	2768
1,380.001	1,385,000	2776
1,385.001	1,390,000	2784
1,390.001	1,395,000	2791
1,395.001	1,400,000	2799
1,400.001	1,405,000	2806
1,405.001	1,410,000	2814
1,410.001	1,415,000	2822
1,415.001	1,420,000	2829
1,420.001	1,425,000	2837
1,425.001	1,430,000	2844
1,430.001	1,435,000	2852
1,435.001	1,440,000	2860
1,440.001	1,445,000	2867
1,445.001	1,450,000	2875
1,450.001	1,455,000	2882
1,455.001	1,460,000	2890
1,460.001	1,465,000	2898
1,465.001	1,470,000	2905
1,470.001	1,475,000	2913
1,475.001	1,480,000	2920
1,480.001	1,485,000	2928
1,485.001	1,490,000	2936
1,490.001	1,495,000	2943
1,495.001	1,500,000	2951
1,500.001	1,505,000	2958
1,505.001	1,510,000	2966
1,510.001	1,515,000	2974
1,515.001	1,520,000	2981
1,520.001	1,525,000	2989
1,525.001	1,530,000	2996
1,530.001	1,535,000	3004
1,535.001	1,540,000	3012
1,540.001	1,545,000	3019
1,545.001	1,550,000	3027
1,550.001	1,555,000	3034
1,555.001	1,560,000	3042
1,560.001	1,565,000	3050
1,565.001	1,570,000	3057
1,570.001	1,575,000	3065
1,575.001	1,580,000	3072

Amount of Insurance		Basic Rate
1,580.001	1,585,000	3080
1,585.001	1,590,000	3088
1,590.001	1,595,000	3095
1,595.001	1,600,000	3103
1,600.001	1,605,000	3110
1,605.001	1,610,000	3118
1,610.001	1,615,000	3126
1,615.001	1,620,000	3133
1,620.001	1,625,000	3141
1,625.001	1,630,000	3148
1,630.001	1,635,000	3156
1,635.001	1,640,000	3164
1,640.001	1,645,000	3171
1,645.001	1,650,000	3179
1,650.001	1,655,000	3186
1,655.001	1,660,000	3194
1,660.001	1,665,000	3202
1,665.001	1,670,000	3209
1,670.001	1,675,000	3217
1,675.001	1,680,000	3224
1,680.001	1,685,000	3232
1,685.001	1,690,000	3240
1,690.001	1,695,000	3247
1,695.001	1,700,000	3255
1,700.001	1,705,000	3262
1,705.001	1,710,000	3270
1,710.001	1,715,000	3278
1,715.001	1,720,000	3285
1,720.001	1,725,000	3293
1,725.001	1,730,000	3300
1,730.001	1,735,000	3308
1,735.001	1,740,000	3316
1,740.001	1,745,000	3323
1,745.001	1,750,000	3331
1,750.001	1,755,000	3338
1,755.001	1,760,000	3346
1,760.001	1,765,000	3354
1,765.001	1,770,000	3361
1,770.001	1,775,000	3369
1,775.001	1,780,000	3376
1,780.001	1,785,000	3384
1,785.001	1,790,000	3392
1,790.001	1,795,000	3399
1,795.001	1,800,000	3407

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Effective ~~March 1, 2006, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
1,800,001	1,805,000	3414
1,805,001	1,810,000	3422
1,810,001	1,815,000	3430
1,815,001	1,820,000	3437
1,820,001	1,825,000	3445
1,825,001	1,830,000	3452
1,830,001	1,835,000	3460
1,835,001	1,840,000	3468
1,840,001	1,845,000	3475
1,845,001	1,850,000	3483
1,850,001	1,855,000	3490
1,855,001	1,860,000	3498
1,860,001	1,865,000	3506
1,865,001	1,870,000	3513
1,870,001	1,875,000	3521
1,875,001	1,880,000	3528
1,880,001	1,885,000	3536
1,885,001	1,890,000	3544
1,890,001	1,895,000	3551
1,895,001	1,900,000	3559
1,900,001	1,905,000	3566
1,905,001	1,910,000	3574
1,910,001	1,915,000	3582
1,915,001	1,920,000	3589
1,920,001	1,925,000	3597
1,925,001	1,930,000	3604
1,930,001	1,935,000	3612
1,935,001	1,940,000	3620
1,940,001	1,945,000	3627
1,945,001	1,950,000	3635
1,950,001	1,955,000	3642
1,955,001	1,960,000	3650
1,960,001	1,965,000	3658
1,965,001	1,970,000	3665
1,970,001	1,975,000	3673
1,975,001	1,980,000	3680
1,980,001	1,985,000	3688
1,985,001	1,990,000	3696
1,990,001	1,995,000	3703
1,995,001	2,000,000	3711
2,000,001	2,005,000	3718
2,005,001	2,010,000	3726
2,010,001	2,015,000	3734
2,015,001	2,020,000	3741

Amount of Insurance		Basic Rate
2,020,001	2,025,000	3749
2,025,001	2,030,000	3756
2,030,001	2,035,000	3764
2,035,001	2,040,000	3772
2,040,001	2,045,000	3779
2,045,001	2,050,000	3787
2,050,001	2,055,000	3794
2,055,001	2,060,000	3802
2,060,001	2,065,000	3810
2,065,001	2,070,000	3817
2,070,001	2,075,000	3825
2,075,001	2,080,000	3832
2,080,001	2,085,000	3840
2,085,001	2,090,000	3848
2,090,001	2,095,000	3855
2,095,001	2,100,000	3863
2,100,001	2,105,000	3870
2,105,001	2,110,000	3878
2,110,001	2,115,000	3886
2,115,001	2,120,000	3893
2,120,001	2,125,000	3901
2,125,001	2,130,000	3908
2,130,001	2,135,000	3916
2,135,001	2,140,000	3924
2,140,001	2,145,000	3931
2,145,001	2,150,000	3939
2,150,001	2,155,000	3946
2,155,001	2,160,000	3954
2,160,001	2,165,000	3962
2,165,001	2,170,000	3969
2,170,001	2,175,000	3977
2,175,001	2,180,000	3984
2,180,001	2,185,000	3992
2,185,001	2,190,000	4000
2,190,001	2,195,000	4007
2,195,001	2,200,000	4015
2,200,001	2,205,000	4022
2,205,001	2,210,000	4030
2,210,001	2,215,000	4038
2,215,001	2,220,000	4045
2,220,001	2,225,000	4053
2,225,001	2,230,000	4060
2,230,001	2,235,000	4068
2,235,001	2,240,000	4076

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Effective ~~March 1, 2022~~ March 1, 2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
2,240,001	2,245,000	4083
2,245,001	2,250,000	4091
2,250,001	2,255,000	4098
2,255,001	2,260,000	4106
2,260,001	2,265,000	4114
2,265,001	2,270,000	4124
2,270,001	2,275,000	4129
2,275,001	2,280,000	4136
2,280,001	2,285,000	4144
2,285,001	2,290,000	4152
2,290,001	2,295,000	4159
2,295,001	2,300,000	4167
2,300,001	2,305,000	4174
2,305,001	2,310,000	4182
2,310,001	2,315,000	4190
2,315,001	2,320,000	4197
2,320,001	2,325,000	4205
2,325,001	2,330,000	4212
2,330,001	2,335,000	4220
2,335,001	2,340,000	4228
2,340,001	2,345,000	4235
2,345,001	2,350,000	4243
2,350,001	2,355,000	4250
2,355,001	2,360,000	4258
2,360,001	2,365,000	4266
2,365,001	2,370,000	4273
2,370,001	2,375,000	4281
2,375,001	2,380,000	4288
2,380,001	2,385,000	4296
2,385,001	2,390,000	4304
2,390,001	2,395,000	4311
2,395,001	2,400,000	4319
2,400,001	2,405,000	4326
2,405,001	2,410,000	4334
2,410,001	2,415,000	4342
2,415,001	2,420,000	4349
2,420,001	2,425,000	4357
2,425,001	2,430,000	4364
2,430,001	2,435,000	4372
2,435,001	2,440,000	4380
2,440,001	2,445,000	4387
2,445,001	2,450,000	4395
2,450,001	2,455,000	4402
2,455,001	2,460,000	4410

Amount of Insurance		Basic Rate
2,460,001	2,465,000	4418
2,465,001	2,470,000	4425
2,470,001	2,475,000	4433
2,475,001	2,480,000	4440
2,480,001	2,485,000	4448
2,485,001	2,490,000	4456
2,490,001	2,495,000	4463
2,495,001	2,500,000	4471
2,500,001	2,505,000	4478
2,505,001	2,510,000	4486
2,510,001	2,515,000	4494
2,515,001	2,520,000	4501
2,520,001	2,525,000	4509
2,525,001	2,530,000	4516
2,530,001	2,535,000	4524
2,535,001	2,540,000	4532
2,540,001	2,545,000	4539
2,545,001	2,550,000	4547
2,550,001	2,555,000	4554
2,555,001	2,560,000	4562
2,560,001	2,565,000	4570
2,565,001	2,570,000	4577
2,570,001	2,575,000	4585
2,575,001	2,580,000	4592
2,580,001	2,585,000	4600
2,585,001	2,590,000	4608
2,590,001	2,595,000	4615
2,595,001	2,600,000	4623
2,600,001	2,605,000	4630
2,605,001	2,610,000	4638
2,610,001	2,615,000	4646
2,615,001	2,620,000	4653
2,620,001	2,625,000	4661
2,625,001	2,630,000	4668
2,630,001	2,635,000	4676
2,635,001	2,640,000	4684
2,640,001	2,645,000	4691
2,645,001	2,650,000	4699
2,650,001	2,655,000	4706
2,655,001	2,660,000	4714
2,660,001	2,665,000	4722
2,665,001	2,670,000	4729
2,670,001	2,675,000	4737
2,675,001	2,680,000	4744

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Effective ~~March 1, 2016~~ March 1, 2022-2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
2,680,001	2,685,000	4752
2,685,001	2,690,000	4760
2,690,001	2,695,000	4767
2,695,001	2,700,000	4775
2,700,001	2,705,000	4782
2,705,001	2,710,000	4790
2,710,001	2,715,000	4798
2,715,001	2,720,000	4805
2,720,001	2,725,000	4813
2,725,001	2,730,000	4820
2,730,001	2,735,000	4828
2,735,001	2,740,000	4836
2,740,001	2,745,000	4843
2,745,001	2,750,000	4851
2,750,001	2,755,000	4858
2,755,001	2,760,000	4866
2,760,001	2,765,000	4874
2,765,001	2,770,000	4881
2,770,001	2,775,000	4889
2,775,001	2,780,000	4896
2,780,001	2,785,000	4904
2,785,001	2,790,000	4912
2,790,001	2,795,000	4919
2,795,001	2,800,000	4927
2,800,001	2,805,000	4934
2,805,001	2,810,000	4942
2,810,001	2,815,000	4950
2,815,001	2,820,000	4957
2,820,001	2,825,000	4965
2,825,001	2,830,000	4972
2,830,001	2,835,000	4980
2,835,001	2,840,000	4988
2,840,001	2,845,000	4995
2,845,001	2,850,000	5003
2,850,001	2,855,000	5010
2,855,001	2,860,000	5018
2,860,001	2,865,000	5026
2,865,001	2,870,000	5033
2,870,001	2,875,000	5041
2,875,001	2,880,000	5048
2,880,001	2,885,000	5056
2,885,001	2,890,000	5064
2,890,001	2,895,000	5071
2,895,001	2,900,000	5079

Amount of Insurance		Basic Rate
2,900,001	2,905,000	5086
2,905,001	2,910,000	5094
2,910,001	2,915,000	5102
2,915,001	2,920,000	5109
2,920,001	2,925,000	5117
2,925,001	2,930,000	5124
2,930,001	2,935,000	5132
2,935,001	2,940,000	5140
2,940,001	2,945,000	5147
2,945,001	2,950,000	5155
2,950,001	2,955,000	5162
2,955,001	2,960,000	5170
2,960,001	2,965,000	5178
2,965,001	2,970,000	5185
2,970,001	2,975,000	5193
2,975,001	2,980,000	5200
2,980,001	2,985,000	5208
2,985,001	2,990,000	5216
2,990,001	2,995,000	5223
2,995,001	3,000,000	5231
3,000,001	3,005,000	5238
3,005,001	3,010,000	5246
3,010,001	3,015,000	5254
3,015,001	3,020,000	5261
3,020,001	3,025,000	5269
3,025,001	3,030,000	5276
3,030,001	3,035,000	5284
3,035,001	3,040,000	5292
3,040,001	3,045,000	5299
3,045,001	3,050,000	5307
3,050,001	3,055,000	5314
3,055,001	3,060,000	5322
3,060,001	3,065,000	5330
3,065,001	3,070,000	5337
3,070,001	3,075,000	5345
3,075,001	3,080,000	5352
3,080,001	3,085,000	5360
3,085,001	3,090,000	5368
3,090,001	3,095,000	5375
3,095,001	3,100,000	5384
3,100,001	3,105,000	5390
3,105,001	3,110,000	5398
3,110,001	3,115,000	5406
3,115,001	3,120,000	5413

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Effective ~~March 1, 2022~~ March 1, 2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
3,120,001	3,125,000	5421
3,125,001	3,130,000	5428
3,130,001	3,135,000	5436
3,135,001	3,140,000	5444
3,140,001	3,145,000	5451
3,145,001	3,150,000	5459
3,150,001	3,155,000	5466
3,155,001	3,160,000	5474
3,160,001	3,165,000	5482
3,165,001	3,170,000	5489
3,170,001	3,175,000	5497
3,175,001	3,180,000	5504
3,180,001	3,185,000	5512
3,185,001	3,190,000	5520
3,190,001	3,195,000	5527
3,195,001	3,200,000	5535
3,200,001	3,205,000	5542
3,205,001	3,210,000	5550
3,210,001	3,215,000	5558
3,215,001	3,220,000	5565
3,220,001	3,225,000	5573
3,225,001	3,230,000	5580
3,230,001	3,235,000	5588
3,235,001	3,240,000	5596
3,240,001	3,245,000	5603
3,245,001	3,250,000	5611
3,250,001	3,255,000	5618
3,255,001	3,260,000	5626
3,260,001	3,265,000	5634
3,265,001	3,270,000	5641
3,270,001	3,275,000	5649
3,275,001	3,280,000	5656
3,280,001	3,285,000	5664
3,285,001	3,290,000	5672
3,290,001	3,295,000	5679
3,295,001	3,300,000	5687
3,300,001	3,305,000	5694
3,305,001	3,310,000	5702
3,310,001	3,315,000	5710
3,315,001	3,320,000	5717
3,320,001	3,325,000	5725
3,325,001	3,330,000	5732
3,330,001	3,335,000	5740
3,335,001	3,340,000	5748

Amount of Insurance		Basic Rate
3,340,001	3,345,000	5755
3,345,001	3,350,000	5763
3,350,001	3,355,000	5770
3,355,001	3,360,000	5778
3,360,001	3,365,000	5786
3,365,001	3,370,000	5793
3,370,001	3,375,000	5801
3,375,001	3,380,000	5808
3,380,001	3,385,000	5816
3,385,001	3,390,000	5824
3,390,001	3,395,000	5831
3,395,001	3,400,000	5839
3,400,001	3,405,000	5846
3,405,001	3,410,000	5854
3,410,001	3,415,000	5862
3,415,001	3,420,000	5869
3,420,001	3,425,000	5877
3,425,001	3,430,000	5884
3,430,001	3,435,000	5892
3,435,001	3,440,000	5900
3,440,001	3,445,000	5907
3,445,001	3,450,000	5915
3,450,001	3,455,000	5922
3,455,001	3,460,000	5930
3,460,001	3,465,000	5938
3,465,001	3,470,000	5945
3,470,001	3,475,000	5953
3,475,001	3,480,000	5960
3,480,001	3,485,000	5968
3,485,001	3,490,000	5976
3,490,001	3,495,000	5983
3,495,001	3,500,000	5991
3,500,001	3,505,000	5998
3,505,001	3,510,000	6006
3,510,001	3,515,000	6014
3,515,001	3,520,000	6021
3,520,001	3,525,000	6029
3,525,001	3,530,000	6036
3,530,001	3,535,000	6044
3,535,001	3,540,000	6052
3,540,001	3,545,000	6059
3,545,001	3,550,000	6067
3,550,001	3,555,000	6074
3,555,001	3,560,000	6082

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Effective ~~March 1, 2016, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
3,560.001	3,565,000	6090
3,565.001	3,570,000	6097
3,570.001	3,575,000	6105
3,575.001	3,580,000	6112
3,580.001	3,585,000	6120
3,585.001	3,590,000	6128
3,590.001	3,595,000	6135
3,595.001	3,600,000	6143
3,600.001	3,605,000	6150
3,605.001	3,610,000	6158
3,610.001	3,615,000	6166
3,615.001	3,620,000	61466174
3,620.001	3,625,000	6181
3,625.001	3,630,000	6188
3,630.001	3,635,000	6196
3,635.001	3,640,000	6204
3,640.001	3,645,000	6211
3,645.001	3,650,000	6219
3,650.001	3,655,000	6226
3,655.001	3,660,000	6234
3,660.001	3,665,000	6242
3,665.001	3,670,000	6249
3,670.001	3,675,000	6257
3,675.001	3,680,000	6264
3,680.001	3,685,000	6272
3,685.001	3,690,000	6280
3,690.001	3,695,000	6287
3,695.001	3,700,000	6295
3,700.001	3,705,000	6302
3,705.001	3,710,000	6310
3,710.001	3,715,000	6318
3,715.001	3,720,000	6325
3,720.001	3,725,000	6333
3,725.001	3,730,000	6340
3,730.001	3,735,000	6348
3,735.001	3,740,000	6356
3,740.001	3,745,000	6363
3,745.001	3,750,000	6371
3,750.001	3,755,000	6378
3,755.001	3,760,000	6386
3,760.001	3,765,000	6394
3,765.001	3,770,000	6401
3,770.001	3,775,000	6409
3,775.001	3,780,000	6416

Amount of Insurance		Basic Rate
3,780.001	3,785,000	6424
3,785.001	3,790,000	6432
3,790.001	3,795,000	6439
3,795.001	3,800,000	6447
3,800.001	3,805,000	6454
3,805.001	3,810,000	6462
3,810.001	3,815,000	6470
3,815.001	3,820,000	6477
3,820.001	3,825,000	6485
3,825.001	3,830,000	6492
3,830.001	3,835,000	6500
3,835.001	3,840,000	6508
3,840.001	3,845,000	6515
3,845.001	3,850,000	6523
3,850.001	3,855,000	6530
3,855.001	3,860,000	6538
3,860.001	3,865,000	6546
3,865.001	3,870,000	6553
3,870.001	3,875,000	6561
3,875.001	3,880,000	6568
3,880.001	3,885,000	6576
3,885.001	3,890,000	6584
3,890.001	3,895,000	6591
3,895.001	3,900,000	6599
3,900.001	3,905,000	6606
3,905.001	3,910,000	6614
3,910.001	3,915,000	6622
3,915.001	3,920,000	6629
3,920.001	3,925,000	6637
3,925.001	3,930,000	6644
3,930.001	3,935,000	6652
3,935.001	3,940,000	6660
3,940.001	3,945,000	6667
3,945.001	3,950,000	6675
3,950.001	3,955,000	6682
3,955.001	3,960,000	6690
3,960.001	3,965,000	6698
3,965.001	3,970,000	6705
3,970.001	3,975,000	6713
3,975.001	3,980,000	6720
3,980.001	3,985,000	6728
3,985.001	3,990,000	6736
3,990.001	3,995,000	6743
3,995.001	4,000,000	6751

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Effective ~~March 1, 2016~~ March 1, 2022-2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
4,000,001	5,000,000	7751
5,000,001	6,000,000	8751
6,000,001	7,000,000	9751
7,000,001	8,000,000	10751

Amount of Insurance		Basic Rate
8,000,001	9,000,000	11751
9,000,001	10,000,000	12751

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For each \$5,000 or fraction thereof above \$10,000,000 add \$5.00

11.4 ~~ALTA REFINANCE RATE- DELETED AS OF THE EFFECTIVE DATE HEREIN~~

11.5 ~~CLTA REFINANCE RATE- DELETED AS OF THE EFFECTIVE DATE HEREIN~~

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Effective ~~March 1, 2006, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

11.6 ALTA CONCURRENT LOAN RATES

Amount of Insurance		ALTA Concurrent Loan Rate
0	50,000	381396
50,001	55,000	387402
55,001	60,000	393409
60,001	65,000	398414
65,001	70,000	403419
70,001	75,000	409425
75,001	80,000	414431
80,001	85,000	420437
85,001	90,000	425442
90,001	95,000	431450
95,001	100,000	440458
100,001	105,000	445463
105,001	110,000	450468
110,001	115,000	455473
115,001	120,000	460478
120,001	125,000	465484
125,001	130,000	470489
130,001	135,000	475494
135,001	140,000	480499
140,001	145,000	485504
145,001	150,000	490510
150,001	155,000	495515
155,001	160,000	499519
160,001	165,000	504524
165,001	170,000	509529
170,001	175,000	514535
175,001	180,000	518539
180,001	185,000	524545
185,001	190,000	529550
190,001	195,000	537558
195,001	200,000	545567
200,001	205,000	548570
205,001	210,000	550572
210,001	215,000	555577
215,001	220,000	560582
220,001	225,000	565588
225,001	230,000	570593
230,001	235,000	575598

Amount of Insurance		ALTA Concurrent Loan Rate
235,001	240,000	580603
240,001	245,000	586609
245,001	250,000	592616
250,001	255,000	597621
255,001	260,000	602626
260,001	265,000	608632
265,001	270,000	613638
270,001	275,000	619644
275,001	280,000	625650
280,001	285,000	631656
285,001	290,000	636661
290,001	295,000	642668
295,001	300,000	647673
300,001	305,000	649675
305,001	310,000	651677
310,001	315,000	658684
315,001	320,000	665692
320,001	325,000	672699
325,001	330,000	678705
330,001	335,000	685712
335,001	340,000	692720
340,001	345,000	698726
345,001	350,000	704732
350,001	355,000	711739
355,001	360,000	717746
360,001	365,000	724753
365,001	370,000	731760
370,001	375,000	738768
375,001	380,000	744774
380,001	385,000	751781
385,001	390,000	757787
390,001	395,000	764795
395,001	400,000	770801
400,001	405,000	782813
405,001	410,000	794826
410,001	415,000	801833
415,001	420,000	808840
420,001	425,000	815848
425,001	430,000	821854
430,001	435,000	828861
435,001	440,000	834867
440,001	445,000	841875

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Effective March ~~1~~206, 2022-2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		ALTA Concurrent Loan Rate
445,001	450,000	848882
450,001	455,000	855889
455,001	460,000	861895
460,001	465,000	868903
465,001	470,000	874909
470,001	475,000	881916
475,001	480,000	888924
480,001	485,000	894930
485,001	490,000	900936
490,001	495,000	907943
495,001	500,000	913950
500,001	505,000	917954
505,001	510,000	921958
510,001	515,000	926963
515,001	520,000	931968
520,001	525,000	936973
525,001	530,000	941979
530,001	535,000	946984
535,001	540,000	951989
540,001	545,000	956994
545,001	550,000	961999
550,001	555,000	9661005
555,001	560,000	9711010
560,001	565,000	9761015
565,001	570,000	9811020
570,001	575,000	9861025
575,001	580,000	9901030
580,001	585,000	9951035
585,001	590,000	10001040
590,001	595,000	10051045
595,001	600,000	10101050
600,001	605,000	10141055
605,001	610,000	10181059
610,001	615,000	10231064
615,001	620,000	10281069
620,001	625,000	10331074
625,001	630,000	10381080
630,001	635,000	10431085
635,001	640,000	10481090
640,001	645,000	10531095
645,001	650,000	10581100
650,001	655,000	10631106

Amount of Insurance		ALTA Concurrent Loan Rate
655,001	660,000	10681111
660,001	665,000	10731116
665,001	670,000	10781121
670,001	675,000	10831126
675,001	680,000	10881132
680,001	685,000	10931137
685,001	690,000	10971141
690,001	695,000	11021146
695,001	700,000	11071151
700,001	705,000	11111155
705,001	710,000	11151160
710,001	715,000	11201165
715,001	720,000	11251170
720,001	725,000	11301175
725,001	730,000	11351180
730,001	735,000	11401186
735,001	740,000	11451191
740,001	745,000	11501196
745,001	750,000	11551201
750,001	755,000	11601206
755,001	760,000	11651212
760,001	765,000	11701217
765,001	770,000	11751222
770,001	775,000	11801227
775,001	780,000	11851232
780,001	785,000	11901238
785,001	790,000	11941242
790,001	795,000	11991247
795,001	800,000	12041252
800,001	805,000	12091257
805,001	810,000	12141263
810,001	815,000	12191268
815,001	820,000	12241273
820,001	825,000	12291278
825,001	830,000	12341283
830,001	835,000	12391289
835,001	840,000	12441294
840,001	845,000	12491299
845,001	850,000	12541304
850,001	855,000	12581308
855,001	860,000	12641311
860,001	865,000	12651316

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Effective ~~March 1, 2016, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

Amount of Insurance		ALTA Concurrent Loan Rate
865,001	870,000	4268 1319
870,001	875,000	4272 1323
875,001	880,000	4275 1326
880,001	885,000	4279 1330
885,001	890,000	4282 1331
890,001	895,000	4285 1336
895,001	900,000	4288 1340
900,001	905,000	4292 1344
905,001	910,000	4295 1347
910,001	915,000	4299 1351
915,001	920,000	4302 1354
920,001	925,000	4306 1358
925,001	930,000	4309 1361
930,001	935,000	4313 1366
935,001	940,000	4316 1369
940,001	945,000	4320 1373
945,001	950,000	4323 1376
950,001	955,000	4327 1380
955,001	960,000	4330 1383
960,001	965,000	4334 1387
965,001	970,000	4337 1390
970,001	975,000	4341 1395
975,001	980,000	4344 1398
980,001	985,000	4348 1402
985,001	990,000	4351 1405
990,001	995,000	4355 1409
995,001	1,000,000	4358 1412
1,000,001	1,005,000	4361 1415
1,005,001	1,010,000	4363 1418
1,010,001	1,015,000	4366 1421
1,015,001	1,020,000	4368 1423
1,020,001	1,025,000	4371 1426
1,025,001	1,030,000	4373 1428
1,030,001	1,035,000	4376 1431
1,035,001	1,040,000	4378 1433
1,040,001	1,045,000	4381 1436
1,045,001	1,050,000	4383 1438
1,050,001	1,055,000	4385 1440
1,055,001	1,060,000	4387 1442
1,060,001	1,065,000	4390 1446
1,065,001	1,070,000	4392 1448
1,070,001	1,075,000	4395 1451

Amount of Insurance		ALTA Concurrent Loan Rate
1,075,001	1,080,000	4397 1453
1,080,001	1,085,000	4400 1456
1,085,001	1,090,000	4402 1458
1,090,001	1,095,000	4405 1461
1,095,001	1,100,000	4407 1463
1,100,001	1,105,000	4410 1466
1,105,001	1,110,000	4412 1468
1,110,001	1,115,000	4415 1472
1,115,001	1,120,000	4417 1474
1,120,001	1,125,000	4420 1477
1,125,001	1,130,000	4422 1479
1,130,001	1,135,000	4425 1482
1,135,001	1,140,000	4427 1484
1,140,001	1,145,000	4430 1487
1,145,001	1,150,000	4432 1489
1,150,001	1,155,000	4435 1492
1,155,001	1,160,000	4437 1494
1,160,001	1,165,000	4440 1498
1,165,001	1,170,000	4442 1500
1,170,001	1,175,000	4445 1503
1,175,001	1,180,000	4447 1505
1,180,001	1,185,000	4450 1508
1,185,001	1,190,000	4452 1510
1,190,001	1,195,000	4455 1513
1,195,001	1,200,000	4457 1515
1,200,001	1,205,000	4460 1518
1,205,001	1,210,000	4462 1520
1,210,001	1,215,000	4465 1524
1,215,001	1,220,000	4467 1526
1,220,001	1,225,000	4470 1529
1,225,001	1,230,000	4472 1531
1,230,001	1,235,000	4475 1534
1,235,001	1,240,000	4477 1536
1,240,001	1,245,000	4480 1539
1,245,001	1,250,000	4482 1541
1,250,001	1,255,000	4484 1543
1,255,001	1,260,000	4486 1545
1,260,001	1,265,000	4489 1549
1,265,001	1,270,000	4491 1551
1,270,001	1,275,000	4494 1554
1,275,001	1,280,000	4496 1556
1,280,001	1,285,000	4499 1559

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Effective ~~March 1, 2021~~ March 1, 2022-2023
(includes all revisions) Stewart Title Guaranty

Amount of Insurance		ALTA Concurrent Loan Rate
1,285,001	1,290,000	1504 1561
1,290,001	1,295,000	1504 1564
1,295,001	1,300,000	1506 1566
1,300,001	1,305,000	1509 1569
1,305,001	1,310,000	1511 1571
1,310,001	1,315,000	1514 1575
1,315,001	1,320,000	1516 1577
1,320,001	1,325,000	1519 1580
1,325,001	1,330,000	1521 1582
1,330,001	1,335,000	1524 1585
1,335,001	1,340,000	1526 1587
1,340,001	1,345,000	1529 1590
1,345,001	1,350,000	1531 1592
1,350,001	1,355,000	1534 1595
1,355,001	1,360,000	1536 1597
1,360,001	1,365,000	1539 1601
1,365,001	1,370,000	1541 1603
1,370,001	1,375,000	1544 1606
1,375,001	1,380,000	1546 1608
1,380,001	1,385,000	1549 1611
1,385,001	1,390,000	1551 1613
1,390,001	1,395,000	1554 1616
1,395,001	1,400,000	1556 1618
1,400,001	1,405,000	1559 1621
1,405,001	1,410,000	1561 1623
1,410,001	1,415,000	1564 1627
1,415,001	1,420,000	1566 1629
1,420,001	1,425,000	1569 1632
1,425,001	1,430,000	1571 1634
1,430,001	1,435,000	1574 1637
1,435,001	1,440,000	1576 1639
1,440,001	1,445,000	1579 1642
1,445,001	1,450,000	1581 1644
1,450,001	1,455,000	1583 1646
1,455,001	1,460,000	1585 1648
1,460,001	1,465,000	1588 1652
1,465,001	1,470,000	1590 1654
1,470,001	1,475,000	1593 1657
1,475,001	1,480,000	1595 1659
1,480,001	1,485,000	1598 1662
1,485,001	1,490,000	1600 1664
1,490,001	1,495,000	1603 1667

Amount of Insurance		ALTA Concurrent Loan Rate
1,495,001	1,500,000	1605 1669
1,500,001	1,505,000	1607 1671
1,505,001	1,510,000	1609 1673
1,510,001	1,515,000	1611 1675
1,515,001	1,520,000	1613 1678
1,520,001	1,525,000	1615 1680
1,525,001	1,530,000	1617 1682
1,530,001	1,535,000	1619 1684
1,535,001	1,540,000	1621 1686
1,540,001	1,545,000	1623 1688
1,545,001	1,550,000	1625 1690
1,550,001	1,555,000	1627 1692
1,555,001	1,560,000	1629 1694
1,560,001	1,565,000	1631 1696
1,565,001	1,570,000	1633 1698
1,570,001	1,575,000	1635 1700
1,575,001	1,580,000	1637 1702
1,580,001	1,585,000	1639 1705
1,585,001	1,590,000	1641 1707
1,590,001	1,595,000	1643 1709
1,595,001	1,600,000	1645 1711
1,600,001	1,605,000	1647 1713
1,605,001	1,610,000	1649 1715
1,610,001	1,615,000	1651 1717
1,615,001	1,620,000	1653 1719
1,620,001	1,625,000	1655 1721
1,625,001	1,630,000	1657 1723
1,630,001	1,635,000	1659 1725
1,635,001	1,640,000	1661 1727
1,640,001	1,645,000	1663 1730
1,645,001	1,650,000	1665 1732
1,650,001	1,655,000	1667 1734
1,655,001	1,660,000	1669 1736
1,660,001	1,665,000	1671 1738
1,665,001	1,670,000	1673 1740
1,670,001	1,675,000	1675 1742
1,675,001	1,680,000	1677 1744
1,680,001	1,685,000	1679 1746
1,685,001	1,690,000	1681 1748
1,690,001	1,695,000	1683 1750
1,695,001	1,700,000	1684 1751
1,700,001	1,705,000	1686 1753

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Effective March ~~1206, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		ALTA Concurrent Loan Rate
1,705,001	1,710,000	1688 1756
1,710,001	1,715,000	1690 1758
1,715,001	1,720,000	1692 1760
1,720,001	1,725,000	1694 1762
1,725,001	1,730,000	1696 1764
1,730,001	1,735,000	1698 1766
1,735,001	1,740,000	1700 1768
1,740,001	1,745,000	1702 1770
1,745,001	1,750,000	1704 1772
1,750,001	1,755,000	1706 1774
1,755,001	1,760,000	1708 1776
1,760,001	1,765,000	1710 1778
1,765,001	1,770,000	1712 1780
1,770,001	1,775,000	1714 1783
1,775,001	1,780,000	1716 1785
1,780,001	1,785,000	1718 1787
1,785,001	1,790,000	1720 1789
1,790,001	1,795,000	1722 1791
1,795,001	1,800,000	1724 1793
1,800,001	1,805,000	1726 1795
1,805,001	1,810,000	1728 1797
1,810,001	1,815,000	1730 1799
1,815,001	1,820,000	1732 1801
1,820,001	1,825,000	1734 1803
1,825,001	1,830,000	1736 1805
1,830,001	1,835,000	1738 1808
1,835,001	1,840,000	1740 1810
1,840,001	1,845,000	1742 1812
1,845,001	1,850,000	1744 1814
1,850,001	1,855,000	1746 1816
1,855,001	1,860,000	1748 1818
1,860,001	1,865,000	1750 1820
1,865,001	1,870,000	1752 1822
1,870,001	1,875,000	1754 1824
1,875,001	1,880,000	1756 1826
1,880,001	1,885,000	1758 1828
1,885,001	1,890,000	1760 1830
1,890,001	1,895,000	1762 1832
1,895,001	1,900,000	1764 1835
1,900,001	1,905,000	1766 1837
1,905,001	1,910,000	1768 1839
1,910,001	1,915,000	1770 1841

Amount of Insurance		ALTA Concurrent Loan Rate
1,915,001	1,920,000	1772 1843
1,920,001	1,925,000	1774 1845
1,925,001	1,930,000	1776 1847
1,930,001	1,935,000	1778 1849
1,935,001	1,940,000	1780 1851
1,940,001	1,945,000	1782 1853
1,945,001	1,950,000	1783 1854
1,950,001	1,955,000	1785 1856
1,955,001	1,960,000	1787 1858
1,960,001	1,965,000	1789 1861
1,965,001	1,970,000	1791 1863
1,970,001	1,975,000	1793 1865
1,975,001	1,980,000	1795 1867
1,980,001	1,985,000	1797 1869
1,985,001	1,990,000	1799 1871
1,990,001	1,995,000	1801 1873
1,995,001	2,000,000	1803 1875
2,000,001	2,005,000	1806 1878
2,005,001	2,010,000	1808 1880
2,010,001	2,015,000	1811 1883
2,015,001	2,020,000	1813 1886
2,020,001	2,025,000	1816 1889
2,025,001	2,030,000	1818 1891
2,030,001	2,035,000	1821 1894
2,035,001	2,040,000	1823 1896
2,040,001	2,045,000	1826 1899
2,045,001	2,050,000	1828 1901
2,050,001	2,055,000	1831 1904
2,055,001	2,060,000	1833 1906
2,060,001	2,065,000	1836 1909
2,065,001	2,070,000	1838 1912
2,070,001	2,075,000	1841 1915
2,075,001	2,080,000	1843 1917
2,080,001	2,085,000	1846 1920
2,085,001	2,090,000	1848 1922
2,090,001	2,095,000	1851 1925
2,095,001	2,100,000	1853 1927
2,100,001	2,105,000	1856 1930
2,105,001	2,110,000	1858 1932
2,110,001	2,115,000	1861 1935
2,115,001	2,120,000	1863 1938
2,120,001	2,125,000	1866 1941

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Effective ~~March 1, 2006, 2022-2023~~
(includes all revisions) Stewart Title Guaranty

Amount of Insurance		ALTA Concurrent Loan Rate
2,125,001	2,130,000	1868 1943
2,130,001	2,135,000	1874 1946
2,135,001	2,140,000	1873 1948
2,140,001	2,145,000	1876 1951
2,145,001	2,150,000	1878 1953
2,150,001	2,155,000	1880 1955
2,155,001	2,160,000	1882 1957
2,160,001	2,165,000	1885 1960
2,165,001	2,170,000	1887 1962
2,170,001	2,175,000	1890 1966
2,175,001	2,180,000	1892 1968
2,180,001	2,185,000	1895 1971
2,185,001	2,190,000	1897 1973
2,190,001	2,195,000	1900 1976
2,195,001	2,200,000	1902 1978
2,200,001	2,205,000	1905 1981
2,205,001	2,210,000	1907 1983
2,210,001	2,215,000	1910 1986
2,215,001	2,220,000	1912 1988
2,220,001	2,225,000	1915 1992
2,225,001	2,230,000	1917 1994
2,230,001	2,235,000	1920 1997
2,235,001	2,240,000	1922 1999
2,240,001	2,245,000	1925 2002
2,245,001	2,250,000	1927 2004
2,250,001	2,255,000	1930 2007
2,255,001	2,260,000	1932 2009
2,260,001	2,265,000	1935 2012
2,265,001	2,270,000	1937 2014
2,270,001	2,275,000	1940 2018
2,275,001	2,280,000	1942 2020
2,280,001	2,285,000	1945 2023
2,285,001	2,290,000	1947 2025
2,290,001	2,295,000	1950 2028
2,295,001	2,300,000	1952 2030
2,300,001	2,305,000	1955 2033
2,305,001	2,310,000	1957 2035
2,310,001	2,315,000	1960 2038
2,315,001	2,320,000	1962 2040
2,320,001	2,325,000	1965 2044
2,325,001	2,330,000	1967 2046
2,330,001	2,335,000	1970 2049

Amount of Insurance		ALTA Concurrent Loan Rate
2,335,001	2,340,000	1972 2051
2,340,001	2,345,000	1975 2054
2,345,001	2,350,000	1977 2056
2,350,001	2,355,000	1979 2058
2,355,001	2,360,000	1981 2060
2,360,001	2,365,000	1984 2063
2,365,001	2,370,000	1986 2065
2,370,001	2,375,000	1989 2069
2,375,001	2,380,000	1991 2071
2,380,001	2,385,000	1994 2074
2,385,001	2,390,000	1996 2076
2,390,001	2,395,000	1999 2079
2,395,001	2,400,000	2001 2081
2,400,001	2,405,000	2004 2084
2,405,001	2,410,000	2006 2086
2,410,001	2,415,000	2009 2089
2,415,001	2,420,000	2011 2091
2,420,001	2,425,000	2014 2095
2,425,001	2,430,000	2016 2097
2,430,001	2,435,000	2019 2100
2,435,001	2,440,000	2021 2102
2,440,001	2,445,000	2024 2105
2,445,001	2,450,000	2026 2107
2,450,001	2,455,000	2029 2110
2,455,001	2,460,000	2031 2112
2,460,001	2,465,000	2034 2115
2,465,001	2,470,000	2036 2117
2,470,001	2,475,000	2039 2121
2,475,001	2,480,000	2041 2123
2,480,001	2,485,000	2044 2126
2,485,001	2,490,000	2046 2128
2,490,001	2,495,000	2049 2131
2,495,001	2,500,000	2051 2133
2,500,001	2,505,000	2054 2136
2,505,001	2,510,000	2056 2138
2,510,001	2,515,000	2059 2141
2,515,001	2,520,000	2061 2143
2,520,001	2,525,000	2064 2147
2,525,001	2,530,000	2066 2149
2,530,001	2,535,000	2069 2152
2,535,001	2,540,000	2071 2154
2,540,001	2,545,000	2074 2157

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Effective March ~~1~~206, 2022-2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		ALTA Concurrent Loan Rate
2,545,001	2,550,000	2076 2159
2,550,001	2,555,000	2078 2161
2,555,001	2,560,000	2080 2163
2,560,001	2,565,000	2083 2166
2,565,001	2,570,000	2085 2168
2,570,001	2,575,000	2088 2172
2,575,001	2,580,000	2090 2174
2,580,001	2,585,000	2093 2177
2,585,001	2,590,000	2095 2179
2,590,001	2,595,000	2098 2182
2,595,001	2,600,000	2100 2184
2,600,001	2,605,000	2103 2187
2,605,001	2,610,000	2105 2189
2,610,001	2,615,000	2108 2192
2,615,001	2,620,000	2110 2194
2,620,001	2,625,000	2113 2198
2,625,001	2,630,000	2115 2200
2,630,001	2,635,000	2118 2203
2,635,001	2,640,000	2120 2205
2,640,001	2,645,000	2123 2208
2,645,001	2,650,000	2125 2210
2,650,001	2,655,000	2128 2213
2,655,001	2,660,000	2130 2215
2,660,001	2,665,000	2133 2218
2,665,001	2,670,000	2135 2220
2,670,001	2,675,000	2138 2224
2,675,001	2,680,000	2140 2226
2,680,001	2,685,000	2143 2229
2,685,001	2,690,000	2145 2231
2,690,001	2,695,000	2148 2234
2,695,001	2,700,000	2150 2236
2,700,001	2,705,000	2153 2239
2,705,001	2,710,000	2155 2241
2,710,001	2,715,000	2158 2244
2,715,001	2,720,000	2160 2246
2,720,001	2,725,000	2163 2250
2,725,001	2,730,000	2165 2252
2,730,001	2,735,000	2168 2255
2,735,001	2,740,000	2170 2257
2,740,001	2,745,000	2173 2260
2,745,001	2,750,000	2175 2262
2,750,001	2,755,000	2177 2264

Amount of Insurance		ALTA Concurrent Loan Rate
2,755,001	2,760,000	2179 2266
2,760,001	2,765,000	2182 2269
2,765,001	2,770,000	2184 2271
2,770,001	2,775,000	2187 2274
2,775,001	2,780,000	2189 2277
2,780,001	2,785,000	2192 2280
2,785,001	2,790,000	2194 2282
2,790,001	2,795,000	2197 2285
2,795,001	2,800,000	2199 2287
2,800,001	2,805,000	2202 2290
2,805,001	2,810,000	2204 2292
2,810,001	2,815,000	2207 2295
2,815,001	2,820,000	2209 2297
2,820,001	2,825,000	2212 2300
2,825,001	2,830,000	2214 2303
2,830,001	2,835,000	2217 2306
2,835,001	2,840,000	2219 2308
2,840,001	2,845,000	2222 2311
2,845,001	2,850,000	2224 2313
2,850,001	2,855,000	2227 2316
2,855,001	2,860,000	2229 2318
2,860,001	2,865,000	2232 2321
2,865,001	2,870,000	2234 2323
2,870,001	2,875,000	2237 2326
2,875,001	2,880,000	2239 2329
2,880,001	2,885,000	2242 2332
2,885,001	2,890,000	2244 2334
2,890,001	2,895,000	2247 2337
2,895,001	2,900,000	2249 2339
2,900,001	2,905,000	2252 2342
2,905,001	2,910,000	2254 2344
2,910,001	2,915,000	2257 2347
2,915,001	2,920,000	2259 2349
2,920,001	2,925,000	2262 2352
2,925,001	2,930,000	2264 2355
2,930,001	2,935,000	2267 2358
2,935,001	2,940,000	2269 2360
2,940,001	2,945,000	2272 2363

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Effective March ~~1~~206, 2022-2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		ALTA Concurrent Loan Rate
2,965,001	2,970,000	2283 2374
2,970,001	2,975,000	2286 2377
2,975,001	2,980,000	2288 2380
2,980,001	2,985,000	2291 2383
2,985,001	2,990,000	2293 2385
2,990,001	2,995,000	2296 2388
2,995,001	3,000,000	2298 2390

For each \$5,000 or fraction thereof above \$3,000,000 add \$2.00

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Effective ~~March 1, 2021~~ March 1, 2022-2023
(includes all revisions) Stewart Title Guaranty

Effective April 3, 2023 (includes all revisions)
Stewart Title Guaranty Company

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