



STEWART TITLE GUARANTY COMPANY RATE FILING FOR THE STATE OF ALASKA

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

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PART I

GENERAL PROVISIONS

1.1 Applicability of Schedule

This schedule of rates and charges is filed pursuant to AS 21.66.370 and contains the rates and charges for all policies, binders, guarantees, and endorsements issued in the State of Alaska.

This schedule shall be applicable in issuing commitments, owner's policies, loan policies, leasehold policies, guarantees, endorsements and other products and services described herein. Unless otherwise noted, owner's policies and guarantees shall be issued in an amount at least equal to the full value of the estate or interest insured, without deduction for encumbrances. Owner's policies may be issued in an amount greater than the full value of the estate insured to cover anticipated improvements. Loan policies shall generally be issued in an amount equal to the amount of the insured loan.

1.2 Definitions

A. Standard Coverage Owner's Policy and Standard Coverage Loan Policy

Standard Coverage Owner's Policy and Standard Coverage Loan Policy shall mean American Land Title Association Owner's policies, and American Land Title Association Loan Policies with the following exceptions in Schedule B:

- 1) Rights or claims of parties in possession not shown by the Public Records.
- 2) Easements, or claims of easement, not shown by the Public Records.
- 3) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the Land.
- 4) Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
- 5) Taxes or special assessments which are not shown as existing liens by the Public Records.
- 6) (a) Unpatented mining claims;
(b) reservations or exceptions in patents or in Acts authorizing the issuance thereof;
(c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
- 7) Rights of the state or federal government and/or public in and to any portion of the land for right of way as established by federal statute RS 2477 (whether or not such rights are shown by recordings of easements and/or maps in the Public Records by the State of Alaska showing the general location of these rights of way).

B. Extended Coverage Owner's Policy and Extended Coverage Loan Policy

Extended Coverage Owner's Policy shall mean an American Land Title Association Owner's Policy, and Extended Coverage Loan Policy shall mean an American Land Title Association Loan Policy.

C. Homeowner's Policy

Homeowner's Policy shall mean the American Land Title Association Homeowner's Policy of Title Insurance.

1.3 Computation of Rates

A rate calculated under the terms of this manual which includes \$0.01 - \$0.99 of premium may be rounded up or down to the next whole dollar.

1.4 Short Term Rate

The Short Term Rate is a reduction of 25% from the applicable fee for Owner's policies issued pursuant to Section 2.1 of this schedule when a prior policy has been issued within 24 months of the request for a new policy of title insurance.

The Short Term Rate shall not result in a lesser charge than the minimum policy charge applicable.

1.5 Increased Liability – Outstanding Insurance

The amount of insurance provided for in an existing policy of title insurance may be increased by endorsement at the Basic Title Insurance Rate applicable to the amount of additional insurance requested.

1.6 Minimum Charges

Additional charges will be made when unusual conditions of title exist, when special risks are insured against, or when special services are requested. In the event such charges are made, agreement thereto will be obtained in writing in advance from the person or entity obligated to pay all or any part of such charges and retained by the insurer subject to Division of Insurance approval. In addition to the charges set forth herein a charge will be made for travel and other related expenses incurred in preparing a preliminary report or commitment with respect to property located in a recording district for which Stewart or its agents do not maintain a title plant.

1.7 Additional Chain or Parcel Charges

The insurance rates referred to in this schedule contemplate a single chain of title or parcel and where additional chains of title or parcels are included the following additional charges are applicable:

- A. Property vested in the same ownership but located in different tracts, grants, subdivisions, government sections, swamp and overflow or tideland surveys within the State are separate parcels and an additional charge of \$220 for each separate parcel is added to the Insurance Rate applicable, based upon the aggregate liability, except where two such separate parcels within the same recording district abut to form one holding in one ownership. This additional parcel charge or the cost to obtain the title information applies even though several parcels may have been included within and covered under a prior policy insuring one owner.
- B. Property vested in different ownerships regardless of whether in the same or a different tract, grant, subdivision, government section, swamp and overflow or tideland survey is a separate chain of title and the appropriate Insurance Rate or the cost to obtain the title information applies to each separate ownership or chain of title.

- C. Property divided by a recording district line is construed as non-contiguous and the additional chain charge or the cost to obtain the title information is applied in such cases.

1.8 No Administration of Decedent's Estate (Lack of Probate)

In selected cases, Underwriter may agree to issue insurance even though there has been no administration of a decedent's estate. Such insurance must be based on adequate proofs of heirship, indebtedness and related matters. If the policy is issued within six (6) years of the decedent's death, there shall be an additional charge of 200% of the basic rate. If the policy is issued more than six (6) years but less than ten (10) years following the decedent's death, there shall be an additional charge of 100% of the basic rate. If the policy is issued more than ten (10) years after the decedent's death, there is no additional charge.

1.9 Vacated Streets, Alleys, Easements, Rights-of-Way, Covered with the Issuance of a Policy

The vacated portion of a street or alley or an easement or right-of-way appurtenant to or adjoining the land under search is considered as noncontiguous to the abutting parcel unless it has been previously insured in the same ownership with the abutting parcel. The minimum additional charge is \$225.

1.10 Charges for Services Not Scheduled Herein

Title services of Underwriter may be requested which are not described in this schedule and for which no charge is set forth. In such instances a charge will be made which, in the opinion of Underwriter, appears to be consistent with the general pattern of pricing provided herein and will be filed with the Division of Insurance subject to its approval as provided in AS 21.66.370.

1.11 Cancellation Charges

After the issuance of a preliminary commitment to issue a policy, the preliminary commitment shall have a 1-year effective date from date of billing. The minimum cancellation charge is \$263 as set by the schedule, which charge may be fully credited to a subsequent order on the same property within 12 months of the initial order and 50% credited to a subsequent order on the same property after 12 but within 24 months of the initial charge. If the order is reopened after the 24-month period, another charge shall be made for the issuance of a preliminary commitment or title policy. In the event an order for a trustee's sale guarantee is cancelled prior to the recording of a notice of default on the subject property, the fee for the guarantee shall be reduced to \$263.

If a transaction is consummated in reliance upon a commitment issued by Stewart within the 1 year effective date, but without requesting a policy of title insurance, the full charge appropriate to the type of insurance normally issued on such transaction will apply.

1.12 Guarantees

The charge for Guarantees is 100% of the Basic Title Insurance rate, minimum \$263.

1.13 Basic Insurance Rate Schedule “A” for Title Insurance Statewide

Amount of Insurance	Rate		Amount of Insurance	Rate		Amount of Insurance	Rate
\$1,000.00	\$263.00		\$35,000.00	\$307.00		\$69,000.00	\$481.00
\$2,000.00	\$263.00		\$36,000.00	\$313.00		\$70,000.00	\$486.00
\$3,000.00	\$263.00		\$37,000.00	\$320.00		\$71,000.00	\$490.00
\$4,000.00	\$263.00		\$38,000.00	\$326.00		\$72,000.00	\$494.00
\$5,000.00	\$263.00		\$39,000.00	\$332.00		\$73,000.00	\$498.00
\$6,000.00	\$263.00		\$40,000.00	\$339.00		\$74,000.00	\$502.00
\$7,000.00	\$263.00		\$41,000.00	\$345.00		\$75,000.00	\$507.00
\$8,000.00	\$263.00		\$42,000.00	\$351.00		\$76,000.00	\$511.00
\$9,000.00	\$263.00		\$43,000.00	\$357.00		\$77,000.00	\$515.00
\$10,000.00	\$263.00		\$44,000.00	\$364.00		\$78,000.00	\$519.00
\$11,000.00	\$263.00		\$45,000.00	\$370.00		\$79,000.00	\$523.00
\$12,000.00	\$263.00		\$46,000.00	\$376.00		\$80,000.00	\$528.00
\$13,000.00	\$263.00		\$47,000.00	\$383.00		\$81,000.00	\$532.00
\$14,000.00	\$263.00		\$48,000.00	\$389.00		\$82,000.00	\$536.00
\$15,000.00	\$263.00		\$49,000.00	\$395.00		\$83,000.00	\$540.00
\$16,000.00	\$263.00		\$50,000.00	\$402.00		\$84,000.00	\$544.00
\$17,000.00	\$263.00		\$51,000.00	\$406.00		\$85,000.00	\$549.00
\$18,000.00	\$263.00		\$52,000.00	\$410.00		\$86,000.00	\$553.00
\$19,000.00	\$263.00		\$53,000.00	\$414.00		\$87,000.00	\$557.00
\$20,000.00	\$263.00		\$54,000.00	\$418.00		\$88,000.00	\$561.00
\$21,000.00	\$263.00		\$55,000.00	\$423.00		\$89,000.00	\$565.00
\$22,000.00	\$263.00		\$56,000.00	\$427.00		\$90,000.00	\$570.00
\$23,000.00	\$263.00		\$57,000.00	\$431.00		\$91,000.00	\$574.00
\$24,000.00	\$263.00		\$58,000.00	\$435.00		\$92,000.00	\$578.00
\$25,000.00	\$263.00		\$59,000.00	\$439.00		\$93,000.00	\$582.00
\$26,000.00	\$263.00		\$60,000.00	\$444.00		\$94,000.00	\$586.00
\$27,000.00	\$263.00		\$61,000.00	\$448.00		\$95,000.00	\$591.00
\$28,000.00	\$263.00		\$62,000.00	\$452.00		\$96,000.00	\$595.00
\$29,000.00	\$269.00		\$63,000.00	\$456.00		\$97,000.00	\$599.00
\$30,000.00	\$278.00		\$64,000.00	\$460.00		\$98,000.00	\$603.00
\$31,000.00	\$282.00		\$65,000.00	\$465.00		\$99,000.00	\$607.00
\$32,000.00	\$288.00		\$66,000.00	\$469.00		\$100,000.00	\$612.00
\$33,000.00	\$294.00		\$67,000.00	\$473.00			
\$34,000.00	\$301.00		\$68,000.00	\$477.00			

For each \$1,000 or fraction thereof above \$100,000.00:

Liability		Premium
From	To	(per \$1,000 of liability)
\$100,001.00	\$500,000.00, add	\$3.20
\$500,001.00	\$750,000.00, add	\$2.65
\$750,001.00	\$2,000,000.00, add	\$2.15
\$2,000,001.00	\$5,000,000.00, add	\$1.30
\$5,000,001.00	Over, add	\$1.25

PART II

OWNER'S AND LOAN POLICIES

This part contains the rates and charges for all owner's and loan policies.

2.1 Owner's Policies – Basic Charges

- A. Owner's Standard Coverage Policy Form
100% of Basic Insurance Rate. Minimum \$263
- B. Owner's Extended Coverage Policy Form
135% of Basic Insurance Rate. Minimum \$263
- C. Homeowner's Policy Form
110% of Basic Insurance Rate. Minimum \$263

2.2 Reissue of Owner's Policy

The charge for an Owner's Policy reissued, other than a sale, loan, lease, or exchange, is 25% of Basic Title Insurance Rate (minimum: \$263; maximum: \$500), based upon the amount of existing insurance, plus additional charges for increased amount of insurance, if any. The Short Term Rate is applicable to the increased amount of insurance. If Owner's Extended Coverage Policy is reissued, the charge is 40% of Basic Title Insurance Rate (minimum: \$263; maximum: \$525). If the existing policy is a Standard Coverage Policy and the reissue is Extended Coverage Policy, add 20% of Basic Title Insurance Rate, based upon the full amount of insurance issued to the charge for reissue of a Standard Coverage Policy. Reissue rate is available only when no transaction is involved. The Homeowner's Policy is not available in reissue situations.

2.3 Concurrent Owner's Policies

Concurrent owners' policies, insuring a grantor and grantee or lessor and lessee, may be issued for 130% of the charge for the larger of such policies provided such policies are of the same form.

2.4 Loan Policies – Basic Charges

- A. Loan Policy (No Concurrent Owner's)
 - 1. Standard Coverage Loan Policy:
80% of Basic Title Insurance Rate. Minimum \$263
 - 2. Extended Coverage Loan Policy:
110% of Basic Title Insurance Rate. Minimum \$263
- B. Loan Policy (Concurrent with Owner's Policy in excess of Loan Policy)
 - 1. Standard Coverage Loan Policy:
Concurrent with Standard Coverage Owner's Policy, Homeowner's Policy, or Extended Owner's Policy: \$80 additional policy charge
 - 2. Extended Coverage Loan Policy:
 - a) Concurrent with Standard Coverage Owner's Policy or Homeowner's Policy:
30% of Basic Title Insurance Rate, plus \$80 additional policy charge. Minimum \$180
 - b) Concurrent with Extended Coverage Owner's Policy:

\$80 additional policy charge

C. Loan Policy (Concurrent with Owner's Policy, where Loan Policy exceeds Owner's Policy)

1. Standard Coverage Loan Policy:

Concurrent with Standard Coverage Owner's Policy, Homeowner's Policy, or Extended Owner's Policy. 80% of Basic Title Insurance Rate for the amount of the loan policy in excess of the Owner's Insurance, plus \$80 additional policy charge.

2. Extended Coverage Loan Policy:

a) Concurrent with Standard Coverage Owner's Policy or Homeowner's Policy:

30% of Basic Title Insurance Rate, up to amount of Owner's Policy and excess at 110% of Basic Title Insurance Rate, plus \$80 additional policy charge. Minimum: \$180.

b) Concurrent with Extended Coverage Owner's Policy:

110% of Basic Title Insurance Rate for the amount of the loan policy in excess of the Owner's Insurance, plus \$80 additional policy charge.

2.5 Standard or Extended Coverage Loan Policy (or policies) Concurrent with Extended Coverage Loan Policy

A Standard or extended Coverage Loan Policy (or policies), issued concurrently with an Extended Coverage Loan Policy and without the issuance of any owner's policy, is charged for based upon the additional amount of insurance for such loan policy, plus an additional charge of \$80 per additional policy.

2.6 Additional Coverage with Standard Coverage Policy

Charges for additional insurance to an owner or lender for the deletion, by endorsement, of one or more exceptions in Part I of Schedule "B" of Standard Coverage Policy are:

- | | |
|---|-----------------------------------|
| A. Any tax or assessment matter not disclosed of record | 5% of Basic Title Insurance Rate |
| B. Any facts, rights or claims not of record but which would be disclosed of record | 5% of Basic Title Insurance Rate |
| C. Any easements, claims of easement, or encumbrances not disclosed of record | 5% of Basic Title Insurance Rate |
| D. Any discrepancies, conflicts in boundary lines, shortages in area, encroachments, or other facts as disclosed by a current survey. | 10% of Basic Title Insurance Rate |
| E. Any unpatented mining claims, reservations, or exceptions in patents, water rights or claims to water | 5% of Basic Title Insurance Rate |

2.7 Reissue of Loan Policy

The charge to reissue a loan policy where no transaction is involved is:

A. Standard Coverage Loan Policy

30% of Basic Title Insurance Rate based on unpaid balance. Minimum: \$263; Maximum: \$500.

B. Extended Coverage Loan Policy

35% of Basic Title Insurance Rate based on unpaid balance. Minimum: \$263; Maximum: \$525.

2.8 Deletion or Insurance Against Loss by Reason of Specific Exceptions in a Policy

The charge to an owner or lender for the deletion by endorsement of a specific exception shall be a minimum charge of \$75.

2.9 Mortgage Policy Insuring Extension, Modification, or Assignment of Insured Mortgage

Extensions, Modifications, or Assignments of an insured mortgage may be covered by either an endorsement to an existing policy issued by Stewart or by a new policy at the following charges, based upon the unpaid balance of the mortgage. Insurance in excess thereof is charged at the rate applicable to such policy.

A. 20% of the Basic Title Insurance Rate, if the existing and the new policy are both Standard Coverage policies, minimum \$200.00.

B. 30% of the Basic Title Insurance Rate, if the existing and the new policy are both Extended Coverage policies, minimum \$200.00.

C. 50% of the Basic Title Insurance Rate, if the existing policy is a Standard Coverage policy and the new policy is an Extended Coverage form, minimum \$200.00.

Short Term Rate is not applicable.

2.10 ALTA Residential Limited Coverage Junior Loan Policy

This policy provides limited coverage on institutional loans where the borrower is seeking to place a second loan against their property and only requires a limited search of the public records. The ALTA JR 1 and the ALTA JR 2 (Future Advance) Endorsements may be used with this policy.

The charge for this policy is \$2.25 per thousand with a minimum charge of \$50.00.

2.11 ALTA Short Form Residential Limited Coverage Junior Loan Policy with Addendum

This is an abbreviated short form version of the ALTA Residential Limited Coverage Junior Loan Policy.

The charge for this policy is \$2.25 per thousand with a minimum charge of \$50.00.

2.12 ALTA Residential Limited Coverage Mortgage Modification Policy

The ALTA Residential Limited Coverage Mortgage Modification Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$175.00. The rate shall not

include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

PART III

ENDORSEMENTS

AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENTS

ALTA Series	CLTA equiv	Description	Charge
3		Zoning – Unimproved Land	10%, Min \$100, Max \$1,000
3.1	123.2	Zoning – Completed Structure	10%, Min \$100, Max \$1,000
3.2		Zoning – Land Under Development	10%, Min \$100, Max \$1,000
3.3		Zoning – Completed Improvement – Non-Conforming Use	10%, Min \$100, Max \$1,000
3.4		Zoning – No Zoning Classification	10%, Min \$100, Max \$1,000
4		Condominium – Assessments Priority	\$0 at policy; \$50 post policy
4.1		Condominium – Current Assessments	\$0 at policy; \$50 post policy
5.1		Planned Unit Development	\$0 at policy; \$50 post policy
6	111.5	Variable Rate Mortgage	\$0 at policy; \$50 post policy
6.2		Variable Rate Mortgage – Negative Amortization	\$0 at policy; \$50 post policy
7	116.5	Manufactured Housing Unit	\$0 at policy; \$50 post policy
7.1		Manufactured Housing Unit – Conversion; Loan	\$0 at policy; \$50 post policy
7.2		Manufactured Housing Unit – Conversion; Owner’s	\$0 at policy; \$50 post policy
8.1	110.9	Environmental Protection Lien	\$0 residential
8.2		Commercial Environmental Protection Lien	\$100
9	100.2	Restrictions, Encroachments, Minerals – Loan Policy	\$0 at policy; \$50 post policy
9.1		Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy	\$100
9.2		Covenants, Conditions, and Restrictions – Improved Land – Owner’s Policy	\$100
9.3		Covenants, Conditions and Restrictions – Loan Policy	\$100
9.6		Private Rights – Loan Policy	\$100
9.6.1		Private Rights – Current Assessments – Loan Policy	\$100
9.7		Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	\$100
9.8		Covenants, Conditions & Restrictions – Land Under Development – Owner’s Policy	\$100
9.9		Private Right(s) – Owner’s Policy	\$100
9.10		Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	\$100
10		Assignment	\$0 w/in 6 months; \$100 otherwise
10.1		Assignment and Date Down	\$100
11		Mortgage Modification	20% of the premium based on the unpaid balance plus additional for an increase in liability; Min \$175

ALTA Series	CLTA equiv	Description	Charge
11.1		Mortgage Modification with Subordination	20% of the premium based on the unpaid balance plus additional for an increase in liability; Min \$175
11.2		Mortgage Modification with Additional Amount of Insurance	20% of the premium based on the unpaid balance plus additional for an increase in liability; Min \$175
12		Aggregation – Loan Policy	\$50
12.1		Aggregation – State Limits – Loan Policy	\$50
13		Leasehold – Owner’s	\$0
13.1		Leasehold – Loan	\$0
14		Future Advance Priority (with or without MML)	\$0 at policy, \$50 post policy
14.1		Future Advance Knowledge (with or without MML)	\$0 at policy, \$50 post policy
14.2		Future Advance – Letter of Credit (with or without MML)	\$0 at policy, \$50 post policy
14.3		Future Advance Reverse Mortgage(with or without MML)	\$0 at policy, \$50 post policy
15		Non-imputation – Full Equity Transfer	5%; Min \$100, Max \$1,000
15.1		Non-imputation – Additional Insured	5%; Min \$100, Max \$1,000
15.2		Non-imputation – Partial Equity Transfer	5%; Min \$100, Max \$1,000
16		Mezzanine Financing	10%, Min \$100, Max \$2,500
17		Access and Entry	\$50
17.1		Indirect Access and Entry	\$50
17.2		Utility Access	Min \$100, Max 10% depending upon risk
18		Single Tax Parcel	\$75
18.1		Multiple Tax Parcel	\$75
18.2		Multiple Tax Parcel	\$75
19		Contiguity – Multiple Parcels	Min \$50, Max 5% depending upon risk
19.1	116.4	Contiguity – Single Parcel	Min \$50, Max 5% depending upon risk
19.2		Contiguity – Specified Parcels	Min \$50, Max 5%, depending upon risk
20		First Loss – Multiple Parcel Transactions	5%, Min \$250, Max \$1,000
22	116.1	Location	\$0
22.1		Location and Map	\$0
23		Coinsurance – Single Policy	\$0
23.1		Coinsurance – Multiple Policies	\$0
24		Doing Business	\$100
25		Same As Survey	\$100
25.1		Same as Portion of Survey	\$100
26		Subdivision	\$100
27		Usury	\$100
28	103.1	Easement – Damage or Enforced Removal	\$0 at policy; \$50 post policy
28.1		Encroachments – Boundaries and Easements	10%, Min \$50, Max \$500

ALTA Series	CLTA equiv	Description	Charge
28.2		Encroachments – Boundaries and Easements – Described Improvements	10%, Min \$50, Max \$500
28.3		Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	10%, Min \$50, Max \$500
29		Interest Rate Swap Endorsement – Direct Obligation	\$250
29.1		Interest Rate Swap Endorsement – Additional Interest	\$250
29.2		Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	Charge the applicable rate based on increased liability; Min \$100
29.3		Interest Rate Swap Endorsement – Additional Interest – Defined Amount	Charge the applicable rate based on increased liability; Min \$100
30		Shared Appreciation Mortgage	\$50
30.1		Commercial Participation Interest	\$150
31		Severable Improvements	5%, Min \$250, Max \$1,500
32		Construction Loan – Loss of Priority	10%, Min \$100, Max \$1,500
32.1		Construction Loan – Loss of Priority – Direct Payment	10%, Min \$100, Max \$1,500
32.2		Construction Loan – Loss of Priority – Insured’s Direct Payment	10%, Min \$100, Max \$1,500
33		Disbursement	\$100
34		Identified Risk Coverage	\$50
34.1		Identified Exception and Identified Risk Coverage	No charge
35		Minerals and Other Subsurface Substances – Buildings	5%, Min \$250, Max \$1,000
35.1		Minerals and Other Subsurface Substances – Improvements	5%, Min \$250, Max \$1,000
35.2		Minerals and Other Subsurface Substances – Described Improvements	5%, Min \$250, Max \$1,000
35.3		Minerals and Other Subsurface Substances – Land Under Development	5%, Min \$250, Max \$1,000
36		Energy Project – Leasehold/Easement – Owner’s	5%, Min \$250, Max \$1,000
36.1		Energy Project – Leasehold/Easement – Loan	5%, Min \$250, Max \$1,000
36.2		Energy Project – Leasehold – Owner’s	5%, Min \$250, Max \$1,000
36.3		Energy Project – Leasehold – Loan	5%, Min \$250, Max \$1,000
36.4		Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	5%, Min \$250, Max \$1,000
36.5		Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	5%, Min \$250, Max \$1,000
36.6		Energy Project - Encroachments	5%, Min \$250, Max \$1,000
36.7		Energy Project - Fee Estate - Owner's Policy	5%, Min \$250, Max \$1,000
36.8		Energy Project - Fee Estate - Loan Policy	5%, Min \$250, Max \$1,000

ALTA Series	CLTA equiv	Description	Charge
37	104.6	Assignment of Rents or Leases	\$50
38		Mortgage Tax	\$50
39		Policy Authentication	\$0
40		Tax Credit – Owner’s Policy	5%, Min \$100, Max \$1,000 plus additional premium for increased liability
40.1		Tax Credit – Defined Amount – Owner’s Policy	5%, Min \$100, Max \$1,000 plus additional premium for increased liability
41		Water – Buildings	5%, Min \$250, Max \$1,000
41.1		Water – Improvements	5%, Min \$250, Max \$1,000
41.2		Water – Described Improvements	5%, Min \$250, Max \$1,000
41.3		Water – Land Under Development	5%, Min \$250, Max \$1,000
42		Commercial Lender Group	\$100
43		Anti-Taint	\$100
44		Insured Mortgage Recording – Loan	\$100
45		Pari Passu Mortgage – Loan Policy	\$100
46		Option	\$100
47		Operative Law – 2006 Owner’s Policy	No charge
47.1		Operative Law – 2006 Loan Policy	No charge
47.2		Operative Law – 2013 Homeowner’s Policy	No charge
47.3		Operative Law – 2015 Expanded Coverage Residential Loan Policy	No charge
		ALTA Ltd Pre-Foreclosure Date-Down Endorsement	\$25
JR1		JR 1 Endorsement	\$25
JR2		JR 2 (Future Advance) Endorsement	\$25

CALIFORNIA LAND TITLE ASSOCIATION (CLTA) ENDORSEMENTS

CLTA #	ALTA equiv	Description	Charge
100		Restrictions, Encroachments & Minerals	\$0 at policy; \$50 post policy
100.4		CC&R's, Violations	\$250
100.5		CC&R's, Violations	\$250
100.6		CC&R's, Including Future Violations - Owner's	\$250
100.7		CC&R's, Violations	\$250
100.8		CC&R's, Violations	\$250
100.12		CC&R's, Right of Reversion	\$50
100.13		CC&R's, Assessment Liens - Loan Policy	\$50
100.17		CC&R's, Proper Modification	\$50
100.18		CC&R's, Right of Reversion	\$50
100.19		CC&R's, Violations	\$50
100.20		CC&R's, Violations	\$50
100.21		CC&R's, Plans and Specifications	\$50
100.27		CC&R's, Violations	\$50
100.28		CC&R's, Violation-Future Improvements	5%, Min \$250, Max \$1,000
100.29		Minerals, Surface Damage	5%, Min \$50, Max \$1,000
102.4		Foundation	\$50 residential; 10% commercial, Min \$250, Max \$1,500
102.5		Foundation	\$50 residential; 10% commercial, Min \$250, Max \$1,500
102.6		Foundation, Portion of Premises	\$50 residential; 10% commercial, Min \$250, Max \$1,500
102.7		Foundation, Portion of Premises	\$50 residential; 10% commercial, Min \$250, Max \$1,500
103.3		Easement, Existing Encroachment, Enforced Removal	10%, Min \$250, Max \$1,500
103.4		Easement, Access to Public Street	\$50
103.5		Water Rights, Surface Damage	10%, Min \$250, Max \$1,500
103.6		Encroachments, None Exist	10%, Min \$250, Max \$1,500
103.7		Land Abuts Street	\$50
103.9		Encroachment, Future Improvements	10%, Min \$250, Max \$1,500
103.10		Surface Use, Horizontal Subdivision	10%, Min \$250, Max \$1,500
104.1		Assignment of Mortgage	\$0 w/in 6 months; \$100 otherwise
104.4		Collateral Assignment of Mortgage	\$0 w/in 6 months; \$100 otherwise
104.7		Assignment of Rents/Leases	\$50
104.8		Assignment of Mortgage	\$100
104.10		Assignment of Mortgage	\$0 w/in 6 months; \$100 otherwise
104.11		Collateral Assignment of Mortgage	\$0 w/in 6 months; \$100 otherwise
105		Multiple Mortgages in One Policy	\$0 at policy; \$50 post policy
105.1		Multiple Mortgages in One Policy	\$0 at policy; \$50 post policy
107.1		Allocation of Liability of Parcels	\$50
107.2		Amount of Insurance, Increase	Applicable rate for increased liability

CLTA #	ALTA equiv	Description	Charge
107.5		Leasehold Improvement	\$100–10% depending upon risk; underwriter approval required
107.9		Additional Insured	\$100
107.10		Additional Insured	\$0 at policy; \$50 post policy
107.11		Non Merger After Lender Acquires Title	10%, Min \$250, Max \$1,500
108		Additional Advance	50% based on amount of advance; Min \$175
108.7		Additional Advance	50% based on amount of advance; Min \$175
108.8		Additional Advance	50% based on amount of advance; Min \$175
108.10		Revolving Credit Loan, Increase	50% based on amount of advance; Min \$175
110.1		Deletion of Item from Policy	10%, Min \$25, Max \$1,500
110.3		Minerals, Conveyance of Surface Rights	5%, Min \$250, Max \$1,000
110.4		Modification of Mortgage	20% of the premium based on the unpaid balance plus additional for increase in liability; Min \$175
110.5		Modification of Mortgage	20% of the premium based on the unpaid balance plus additional for increase in liability; Min \$175; if issued simult with 108.7 and/or 108.8, no charge
110.5A		Modification and Extension Agreement	20% of the premium based on the unpaid balance plus additional for increase in liability; Min \$175
110.6		Modification of Mortgage	20% of the premium based on the unpaid balance plus additional for increase in liability; Min \$175; if issued simult with 108.7 and/or 108.8, no charge
110.7		Insurance Against Enforceability of Item	\$0 at policy; \$50 post policy
111		Mortgage Priority, Partial Reconveyance	\$100
111.2		Mortgage Priority, Subordination	\$0 at policy; \$50 post policy
111.3		Mortgage Priority, Encroachment, Address	20% based upon unpaid loan balance; Min \$100
111.4		Mortgage Impairment After Conveyance	\$50
111.7		Variable Rate, Renewal	\$0 at policy; \$50 post policy
111.9		Variable Rate, FNMA 7 Year Balloon	\$0 at policy; \$50 post policy
111.10		Revolving Credit Loan, Optional Advance	\$0 at policy; \$50 post policy
111.11		Revolving Credit Loan, Obligatory Advance	\$0 at policy; \$50 post policy
114		Coinsurance	\$0 at policy; \$50 post policy
114.1		Coinsurance, Joint and Several Liability	\$0 at policy; \$50 post policy
114.2		Coinsurance, Joint and Several Liability	\$0 at policy; \$50 post policy
116		Designation of Improvements, Address	\$0 at policy; \$50 post policy
116.2		Designation of Improvements, Condo	\$50
116.3		Legal Description - New Subdivision	10%; Min \$50, Max \$1,500

CLTA #	ALTA equiv	Description	Charge
116.4	19.1	Contiguity, Single Parcel	Min \$50, Max 5% depending upon risk
116.7		Subdivision Map Act Compliance	\$100
119		Validity of Lease in Schedule B	\$50
122		Construction Lender Advance	10% based on amount of advance, Min \$250, Max \$2,500
122.2		Construction Lender Advance	10%, Min \$50, Max \$500
124.1		Covenants are Binding	10%, Min \$250, Max \$1,500
124.2		Covenants in Lease are Binding	10%, Min \$250, Max \$1,500
124.3		Covenants in Lease are Binding	10%, Min \$250, Max \$1,500

STEWART TITLE GUARANTY COMPANY (STG) ENDORSEMENTS

Endorsement Name	Charge
Alaska Covered Risk Supplemental Endorsement	No charge
Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No charge
Assumption of Mortgage	20% if issued alone; \$100 when issued with owner's policy
Date Down	\$50 – \$250 depending upon risk
Deletion of Arbitration	\$50
Deletion of PACA-PSA Exclusion	No charge
Fairway 1	5%, min \$100
Fairway 2	5%, min \$100
Future Insurance	5%, min \$100
Homeowner's Gold Endorsement	No charge
Patent 1	\$250
Post Policy Forgery Endorsement with 2021 ALTA Owner's Policy	No charge
Spreading Agreement	30% based on unpaid balance, min \$175
Guarantee Date Down (prefix E-1244)	No charge for first 2; subsequent are \$75 each
Guarantee Date Down Federal Tax Lien (prefix E-1245)	No charge for first 2; subsequent are \$75 each
Amendatory Endorsement	\$0 (required to be issued with US Policy)
General Endorsement	underwriter approval required depending upon risk