



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 ~~20%~~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 ~~\$200~~\$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 ~~\$200~~\$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 ~~\$250~~\$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 ~~\$250~~\$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 ~~\$250~~\$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 | \$250.00 \$263.00 | \$35,000.00 | \$292.00 \$307.00 | \$69,000.00 | \$458.00 \$481.00 |
| \$2,000.00 | \$250.00 \$263.00 | \$36,000.00 | \$298.00 \$313.00 | \$70,000.00 | \$462.00 \$486.00 |
| \$3,000.00 | \$250.00 \$263.00 | \$37,000.00 | \$304.00 \$320.00 | \$71,000.00 | \$466.00 \$490.00 |
| \$4,000.00 | \$250.00 \$263.00 | \$38,000.00 | \$310.00 \$326.00 | \$72,000.00 | \$470.00 \$494.00 |
| \$5,000.00 | \$250.00 \$263.00 | \$39,000.00 | \$316.00 \$332.00 | \$73,000.00 | \$474.00 \$498.00 |
| \$6,000.00 | \$250.00 \$263.00 | \$40,000.00 | \$322.00 \$339.00 | \$74,000.00 | \$478.00 \$502.00 |
| \$7,000.00 | \$250.00 \$263.00 | \$41,000.00 | \$328.00 \$345.00 | \$75,000.00 | \$482.00 \$507.00 |
| \$8,000.00 | \$250.00 \$263.00 | \$42,000.00 | \$334.00 \$351.00 | \$76,000.00 | \$486.00 \$511.00 |
| \$9,000.00 | \$250.00 \$263.00 | \$43,000.00 | \$340.00 \$357.00 | \$77,000.00 | \$490.00 \$515.00 |
| \$10,000.00 | \$250.00 \$263.00 | \$44,000.00 | \$346.00 \$364.00 | \$78,000.00 | \$494.00 \$519.00 |
| \$11,000.00 | \$250.00 \$263.00 | \$45,000.00 | \$352.00 \$370.00 | \$79,000.00 | \$498.00 \$523.00 |
| \$12,000.00 | \$250.00 \$263.00 | \$46,000.00 | \$358.00 \$376.00 | \$80,000.00 | \$502.00 \$528.00 |
| \$13,000.00 | \$250.00 \$263.00 | \$47,000.00 | \$364.00 \$383.00 | \$81,000.00 | \$506.00 \$532.00 |
| \$14,000.00 | \$250.00 \$263.00 | \$48,000.00 | \$370.00 \$389.00 | \$82,000.00 | \$510.00 \$536.00 |
| \$15,000.00 | \$250.00 \$263.00 | \$49,000.00 | \$376.00 \$395.00 | \$83,000.00 | \$514.00 \$540.00 |
| \$16,000.00 | \$250.00 \$263.00 | \$50,000.00 | \$382.00 \$402.00 | \$84,000.00 | \$518.00 \$544.00 |
| \$17,000.00 | \$250.00 \$263.00 | \$51,000.00 | \$388.00 \$406.00 | \$85,000.00 | \$522.00 \$549.00 |
| \$18,000.00 | \$250.00 \$263.00 | \$52,000.00 | \$390.00 \$410.00 | \$86,000.00 | \$526.00 \$553.00 |
| \$19,000.00 | \$250.00 \$263.00 | \$53,000.00 | \$394.00 \$414.00 | \$87,000.00 | \$530.00 \$557.00 |
| \$20,000.00 | \$250.00 \$263.00 | \$54,000.00 | \$398.00 \$418.00 | \$88,000.00 | \$534.00 \$561.00 |
| \$21,000.00 | \$250.00 \$263.00 | \$55,000.00 | \$402.00 \$423.00 | \$89,000.00 | \$538.00 \$565.00 |
| \$22,000.00 | \$250.00 \$263.00 | \$56,000.00 | \$406.00 \$427.00 | \$90,000.00 | \$542.00 \$570.00 |
| \$23,000.00 | \$250.00 \$263.00 | \$57,000.00 | \$410.00 \$431.00 | \$91,000.00 | \$546.00 \$574.00 |
| \$24,000.00 | \$250.00 \$263.00 | \$58,000.00 | \$414.00 \$435.00 | \$92,000.00 | \$550.00 \$578.00 |
| \$25,000.00 | \$250.00 \$263.00 | \$59,000.00 | \$418.00 \$439.00 | \$93,000.00 | \$554.00 \$582.00 |
| \$26,000.00 | \$250.00 \$263.00 | \$60,000.00 | \$422.00 \$444.00 | \$94,000.00 | \$558.00 \$586.00 |
| \$27,000.00 | \$250.00 \$263.00 | \$61,000.00 | \$426.00 \$448.00 | \$95,000.00 | \$562.00 \$591.00 |
| \$28,000.00 | \$250.00 \$263.00 | \$62,000.00 | \$430.00 \$452.00 | \$96,000.00 | \$566.00 \$595.00 |
| \$29,000.00 | \$256.00 \$269.00 | \$63,000.00 | \$434.00 \$456.00 | \$97,000.00 | \$570.00 \$599.00 |
| \$30,000.00 | \$262.00 \$278.00 | \$64,000.00 | \$438.00 \$460.00 | \$98,000.00 | \$574.00 \$603.00 |
| \$31,000.00 | \$268.00 \$282.00 | \$65,000.00 | \$442.00 \$465.00 | \$99,000.00 | \$578.00 \$607.00 |
| \$32,000.00 | \$274.00 \$288.00 | \$66,000.00 | \$446.00 \$469.00 | \$100,000.00 | \$582.00 \$612.00 |
| \$33,000.00 | \$280.00 \$294.00 | \$67,000.00 | \$450.00 \$473.00 | | |
| \$34,000.00 | \$286.00 \$301.00 | \$68,000.00 | \$454.00 \$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 | \$3.00 \$3.20 |
| \$500,001.00 | \$750,000.00, add | \$2.50 \$2.65 |
| \$750,001.00 | \$2,000,000.00, add | \$2.00 \$2.15 |
| \$2,000,001.00 | \$5,000,000.00, add | \$1.25 \$1.30 |
| \$5,000,001.00 | Over, add | \$1.20 \$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 ~~\$250~~\$263
- B. Owner's Extended Coverage Policy Form
135% of Basic Insurance Rate. Minimum ~~\$250~~\$263
- C. Homeowner's Policy Form
110% of Basic Insurance Rate. Minimum ~~\$250~~\$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: ~~\$250~~\$263; maximum: ~~\$500~~\$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 ~~35%~~40% of Basic Title Insurance Rate (minimum: ~~\$250~~\$263; maximum: ~~\$500~~\$525). If the existing policy is a Standard Coverage Policy and the reissue is Extended Coverage Policy, add ~~15%~~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 ~~\$250~~\$263
 - 2. Extended Coverage Loan Policy:
110% of Basic Title Insurance Rate. Minimum ~~\$250~~\$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: ~~\$75~~\$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 ~~\$75~~\$80 additional policy charge.
Minimum ~~\$175~~\$180
 - b) Concurrent with Extended Coverage Owner's Policy:

~~\$75~~~~\$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, ~~or~~ 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 ~~\$75~~~~\$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 ~~\$75~~~~\$80~~ additional policy charge. Minimum: ~~\$475~~~~\$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 ~~\$75~~~~\$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 ~~\$75~~~~\$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

~~25%~~30% of Basic Title Insurance Rate based on unpaid balance. Minimum: ~~\$250~~\$263; Maximum: \$500.

B. Extended Coverage Loan Policy

35% of Basic Title Insurance Rate based on unpaid balance. Minimum: ~~\$250~~\$263; Maximum: ~~\$500~~\$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 ~~\$50~~\$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 ~~\$175.00~~\$200.00.

B. 30% of the Basic Title Insurance Rate, if the existing and the new policy are both Extended Coverage policies, minimum ~~\$175.00~~\$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 ~~\$175.00~~\$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 ~~\$2.00~~\$2.25 per thousand with a minimum charge of ~~\$35.00~~\$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 ~~\$2.00~~\$2.25 per thousand with a minimum charge of ~~\$35.00~~\$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

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Limited Coverage Mortgage Modification Policy shall be ~~\$450.00~~\$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 |
| <u>3.3</u> | | <u>Zoning – Completed Improvement – Non-Conforming Use</u> | <u>10%, Min \$100, Max \$1,000</u> |
| <u>3.4</u> | | <u>Zoning – No Zoning Classification</u> | <u>10%, Min \$100, Max \$1,000</u> |
| <u>4</u> | | <u>Condominium – Assessments Priority</u> | <u>\$0 at policy; \$50 post policy</u> |
| 4.1 | | Condominium – <u>Current Assessments</u> | \$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 |
| <u>34.1</u> | | <u>Identified Exception and Identified Risk Coverage</u> | <u>No charge</u> |
| 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 |
| <u>47</u> | | <u>Operative Law – 2006 Owner’s Policy</u> | <u>No charge</u> |
| <u>47.1</u> | | <u>Operative Law – 2006 Loan Policy</u> | <u>No charge</u> |
| <u>47.2</u> | | <u>Operative Law – 2013 Homeowner’s Policy</u> | <u>No charge</u> |
| <u>47.3</u> | | <u>Operative Law – 2015 Expanded Coverage Residential Loan Policy</u> | <u>No charge</u> |
| | | 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 |
|--|--|
| <u>Alaska Covered Risk Supplemental Endorsement</u> | <u>No charge</u> |
| <u>Amendment of Covered Risk 10 on 2021 ALTA Loan Policy</u> | <u>No charge</u> |
| 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 |
| <u>Deletion of PACA-PSA Exclusion</u> | <u>No charge</u> |
| Fairway 1 | 5%, min \$100 |
| Fairway 2 | 5%, min \$100 |
| Future Insurance | 5%, min \$100 |
| <u>Homeowner's Gold Endorsement</u> | <u>No charge</u> |
| Patent 1 | \$250 |
| <u>Post Policy Forgery Endorsement with 2021 ALTA Owner's Policy</u> | <u>No charge</u> |
| 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 |

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