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## **STEWART TITLE GUARANTY COMPANY SCHEDULE OF CHARGES FOR USE IN THE COMMONWEALTH OF KENTUCKY**

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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# KENTUCKY TITLE INSURANCE

## MANUAL OF CHARGES

### A. GENERAL PROVISIONS

This manual of charges contains charges for title insurance by Stewart Title Guaranty Company (“Stewart” or “Underwriter”) for the Commonwealth of Kentucky. The charges hereinafter set out are basic charges for title insurance only and do not include charges for searches, examinations, abstracts, attorneys’ fees, escrow or closing services, inspections or other services charged by local attorneys, title agents, surveyors, abstractors, or abstract companies. The charges are recommended minimum charges, and additional charges shall be made when an unusual condition of title exists or when special risks are insured. In the event such charges are made, agreement thereto must be obtained in advance from the person or entity obligated to pay all or any part of such charges.

When a rate for a policy or guarantee is not an even dollar amount, the rate shall be rounded up to the nearest dollar. A rate that is a percentage of the Basic Schedule of Charges shall be calculated from the unrounded rate amount with rounding done after all other calculations have been determined.

Underwriter reserves the right to decline any application or may at any time on notification to the applicant, cancel any application accepted as long as a binder for insurance has not been issued.

### DEFINITIONS

Charge. The charge is that cost per unit of insurance which, when multiplied by the total units of liability, results in the charge to the customer for the risk assumed. The charge does not include the abstracting or searching fee, examination fee, settlement fees, closing fees, or escrow fees.

Full Principal Debt. The full principal debt is that part of the mortgage debt that is secured by land, excluding therefrom that part of the debt, if any, secured by personal property.

Full Value of Land. The full value of land is the actual purchase price or, if no sale is involved, the full reasonable value as may be agreed upon between the insurer and the proposed insured. On leasehold estates, the full value of the land is the aggregate of the rentals payable under the primary term of the lease or the full value of the land as herein defined, whichever is less.

Identical Land. The identical land is the land or any part thereof described in a policy of title insurance or other indemnity.

Insured. The insured is the person named as the insured in the policy of title insurance or other indemnity.

Land, Premises, or Property. Unless otherwise set forth in the policy of title insurance or other indemnity, land, premises, or property is the land described, specifically or by reference, and improvements affixed thereto which by law constitute real property.

Mortgage. A mortgage is a transfer of an interest in land, other than in trust, to secure performance of the obligation to pay back the indebtedness. The form of the mortgage may be a mortgage or other security instrument relating, at least in part, to land.

Simultaneous Issue. Simultaneous issue is the issuance of two or more policies on identical land out of the same transaction. The effective dates of the policies do not have to be the same in

order to qualify for a simultaneous issue; however, if the effective dates are not the same, these policies must have been able to have been issued the same date and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.

**B. SCHEDULE OF CHARGES FOR POLICIES**

**1. Interim Title Insurance Binder/Commitment to Insure**

An interim title insurance binder is issued to show the liens, defects, and objections to the title to be paid or removed before a policy can be issued and the exceptions, if any, which shall appear in the policy when issued. It is also a binding obligation of Stewart to issue its policy when the requirements of the binder have been complied with.

A commitment shall be effective for six (6) months. Underwriter may issue a written endorsement extending the effective period of the commitment provided that:

- a) A request for extension is received prior to expiration of the commitment.
- b) The extension is for no more than six (6) months.
- c) The effective date of the commitment remains unchanged.
- d) The commitment may not be extended for a total period of more than two (2) years, or five (5) years in the case of planned project commitments.

**2. Original Charge for Owner’s or Leasehold Policies**

An Owner’s policy of any type, insuring a fee simple estate, will not be issued for less than the full fair market value of all land and improvements, if any, constituting real property. A Leasehold Owner’s policy will not be issued for less than the aggregate of the rentals payable under the lease, in connection with which a policy is requested, or the appraised value of the premises, whichever is less.

The charge for Original Owner’s or Original Leasehold Owner’s policies is as follows:

Liability Amount	Per Thousand
\$0 to \$100,000 .....	\$4.50
Over \$100,000 to \$500,000, add .....	\$3.25
Over \$500,000 to \$5,000,000, add .....	\$2.75
Over \$5,000,000, add .....	\$2.50
Minimum.....	\$200.00

**3. ALTA Homeowner’s Policy of Title Insurance (Expanded Coverage)**

The ALTA Homeowner’s Policy will be available only to purchasers of one-to-four family residential properties, and the charge is as follows:

Liability Amount	Per Thousand
\$0 to \$100,000 .....	\$5.25
Over \$100,000 to \$500,000, add .....	\$3.75
Over \$500,000, add .....	\$3.25
Minimum.....	\$200.00

**4. Reissue Charge for Owner’s or Leasehold Policies**

A. Reissue charges are available for an owner’s or leasehold policy when:

- 1) The same property has been insured by an owner's or leasehold policy issued within five (5) years prior to such application by any title insurance company authorized to conduct business in the Commonwealth of Kentucky; or
  - 2) The insured, under a loan policy issued by Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt.
- B. Reissue charges shall be seventy percent (70%) of the charge for an original owner's or leasehold policy as set out above, up to the amount of insurance of the previous owner's or leasehold policy. Original title insurance charges for an owner's or leasehold policy will be charged for any amount exceeding the previous owner's or leasehold policy amount.

Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

5. **Original Charge for Loan Policies**

Loan policies shall be issued in the amount of the principal debt together with all amounts secured by the mortgage, or such lesser amount as may be attributed to the value of the real property interest securing the repayment of the debt. A loan policy may be issued for an amount up to 25% in excess of the principal debt to cover interest and foreclosure costs.

Loan or mortgage title insurance expires with the payment or satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability. If insured, the new transaction requires payment of an original title insurance charge for a loan policy of title insurance, unless it falls within the classification of "Refinance Charges for Loan Policies".

The charge for original loan or mortgage policies is as follows:

Liability Amount	Per Thousand
\$0 to \$100,000 .....	\$3.55
Over \$100,000 to \$500,000, add .....	\$2.75
Over \$500,000 to \$5,000,000, add .....	\$2.40
Over \$5,000,000, add .....	\$1.75
Minimum.....	\$200.00

6. **ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Assessments Priority, ALTA Expanded Coverage Residential Loan Policy-Current Assessments** and
7. **ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy-Assessments Priority, ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments**

The ALTA Expanded Coverage Residential Loan Policy - Assessments Priority provides additional coverage to lenders regarding lack of priority of the lien of the Insured Mortgage over the lien of certain assessments.

ALTA Short Form Expanded Coverage Residential Loan Policy - Assessments Priority is the Short Form version of the ALTA Expanded Coverage Residential Loan Policy. It incorporates the insuring provisions, exclusions and conditions of that ALTA policy. It

provides additional coverage to lenders regarding lack of priority of the lien of the Insured Mortgage over the lien of certain assessments.

The ALTA Expanded Coverage Residential Loan Policy - Current Assessments provides additional coverage to lenders for certain assessments imposed at Date of Policy.

The ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments is the Short Form version of the ALTA Expanded Coverage Residential Loan Policy. It incorporates the insuring provisions, exclusions and conditions of that ALTA policy. It provides additional coverage to lenders for certain assessments imposed at Date of Policy.

These policies are to be issued on one-to-four family residential structures. The charge for these policies shall be issued at the following charges below, plus any additional charges for endorsements, if any, issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

Liability Amount	Per Thousand
\$0 to \$100,000 .....	\$4.00
Over \$100,000 to \$500,000, add .....	\$3.00
Over \$500,000, add .....	\$2.50
Minimum .....	\$200.00

**8. Refinance Charges for Loan Policies**

A refinance charge applies for policies insuring a replacement or refinance loan on property subject to an institutional mortgage dated and recorded within the previous five years. The refinance charge shall be seventy percent (70%) of the original charge up to the face amount of the mortgage being refinanced. The original charge in the applicable bracket will apply to coverage in excess of the previous mortgage amount.

Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

**9. Second Mortgages**

The charges for title insurance on second loan or mortgage transactions, and any other junior loans or mortgages, will be the same as the charges for Original Loan Policies.

**10. Extension of Mortgage Loan**

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by Stewart, is renewed by an extension agreement, upon receipt of an approved attorney's certificate of title, which may be in the form of a letter covering the period from the date of recordation of the mortgage through the date of the recording of the extension agreement, a new title policy or endorsement in connection with the existing policy furnishing coverage up to and including the date of the recording of the extension agreement shall be issued at the following charges:

- a) If issued within one year of the date of the former policy, the minimum charge shall be \$5.00;
- b) If issued within more than one year after the date of the former policy, but less than two years, the minimum charge shall be \$7.50;
- c) If issued more than two years after the date of the former policy, the following charges shall apply based on the face amount of the policy:

Liability Amount	Per Thousand
Up to \$50,000.....	\$1.00
Over \$50,000, add.....	\$1.50
Minimum charge.....	\$25.00

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

11. **ALTA Residential Limited Coverage Junior Loan Policy** and

12. **ALTA Short Form Residential Limited Coverage Junior Loan Policy**

The charge for a Residential Limited Coverage Junior Policy or a Short Form Residential Limited Coverage Junior Loan Policy is \$150.00 for any size policy up to \$200,000.

13. **Simultaneous Issue Transactions**

a) **Simultaneous Issuance of Owner’s and Loan Policies**

When an owner’s or leasehold policy and a loan or mortgage policy covering identical land are to be issued simultaneously, the charge shall be at the applicable charge for Original Owner’s or Leasehold policies. The charge for the loan or mortgage policy so issued simultaneously will be \$200. If the loan or mortgage amount exceeds the owner’s or leasehold policy amount, an original title insurance premium shall be charged on the amount of the loan policy in excess of the owner’s or leasehold policy amount.

b) **Simultaneous Issuance of Owner’s (Fee) and Leasehold Policies**

When there is a sale and a simultaneous lease-back of the same property with an owner’s policy issued by Stewart in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a premium of 30% of the charge for an original owner’s or leasehold policy. If the amount of insurance requested is greater for the leasehold policy than that of the owner’s policy, the excess shall be computed at the original title insurance premiums for owner’s or leasehold policies under the applicable brackets. Minimum charge shall be \$200.

c) **Simultaneous Issuance of Seller’s and Purchaser’s Policies**

Where there is a sale with an owner’s policy issued by Stewart to the purchaser, a policy to the seller may be issued upon request at a charge of 30% of the charge for an original owner’s or leasehold policy up to the amount of the policy issued to the purchaser. Minimum charge shall be \$200.

14. **Closing Protection Letters**

A Closing Protection Letter (CPL) is available to the parties of the transaction. CPLs may be issued in a residential real estate transaction if (a) a title policy is issued by a title company or by a title insurance producer on behalf of the company, and (b) the company or title insurance producer also acts as the settlement or closing agent for the transaction. If the conditions are met, the CPL may be issued to the lender, borrower, buyer, and seller of the property. A fee shall be charged to each party receiving the benefit of the CPL. The fees to be charged shall be \$50 for a lender, and \$25 each for a buyer/borrower and seller. The entire amount of the CPL fee, rate, or charge shall be remitted to Underwriter for providing a CPL. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 per letter would be charged. A CPL may be issued in a commercial transaction (defined as non 1-

4 family transaction) under the same terms, conditions and charges set forth above, at the discretion of Underwriter.

15. **ALTA Residential Limited Coverage Mortgage Modification Policy**

The ALTA Residential Limited Coverage Mortgage 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 \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

16. **Large Commercial Transactions**

Commercial transactions with policies having an insured liability amount in excess of \$5,000,000 are subject to pricing adjustments, as agreed to by Stewart Title Guaranty Company, both as to premium and endorsements. Factors that will merit adjustment of pricing include risk analysis, complexity, portfolio type, and service or services required to insure the deal in question in the time frame requested.



## **C. ENDORSEMENTS**

1. Endorsements shall be charged at the rates in the accompanying Schedule of Endorsements for Residential transactions and Commercial Transactions, with pricing adjustments allowed on Large Commercial Transactions over \$5,000,000 as agreed to by Stewart Title Company Underwriting. When Stewart is requested to furnish special coverages by endorsement, additional charges may apply. Charges for any special coverages shall be determined by Underwriter and will be reasonable compensation for the work performed and the risk assumed.

## **SCHEDULE A**

### **SPECIAL PRODUCTS AVAILABLE FOR STEWART TITLE GUARANTY COMPANY ISSUANCE IN KENTUCKY**

#### **I. Secondary Market Short Form Residential Loan Policy One-To-Four Family**

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. The Policy is available for first lien refinance and first lien home equity loans as well as first lien purchase transactions. In the latter case, a full priced owner's policy will be issued where applicable. The Policy does not contain all of the insuring provisions of the regular ALTA Loan Policy and does not contain specific title exceptions as to matters recorded in the public records. The policy does insure the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides of Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders.

The policy has been specifically designed for Internet originated loans and the pricing and cost structure has been designed for a centrally processed, Internet ordered title insurance product. In order to produce this Policy at a reduced charge, Stewart would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart for placement of the Secondary Market Short Form Residential Loan Policy One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family will be based on the charges for the loan transaction as indicated as follows for each range set out below:

<b>Range of Liability</b>	<b>Charge</b>
Up to \$300,000 of liability written: .....	\$350
Over \$300,000 and up to \$500,000 .....	\$450
Over \$500,000 and up to \$750,000 .....	\$550
Over \$750,000 and up to \$1,000,000 .....	\$650
Over \$1,000,000 and up to \$1,500,000 .....	\$750

#### **II. Stewart Master Residential Loan Policy Schedules A&B**

These schedules are to be issued with the American Land Title Association Loan Policy (M-9994).

Together they are designed to insure only equity loans on the primary residence or secondary residences of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrower.

The charges for the policy will be as follows:

Range of Liability	Charge
Up to \$25,000 of liability written .....	\$25
Over \$25,001 and up to \$250,000 .....	\$65
Over \$250,001 and up to \$500,000 .....	\$125

**III. The Article 9 Comprehensive Plus™ Policy of Title Insurance (M-9804 and O-9803)**

The Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender’s) and the Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner’s) are title insurance policies that will be issued to owners of and lenders secured by liens on various types of collateral, including (if applicable) fixtures, timber, as-extracted collateral and other Collateral.

The Owner’s Policy insures the owner against stated liens that may have attached to the Collateral. The Lender’s Policy insures the lender and primarily insures (1) against stated liens that may have attached to the Collateral, (2) that the Lender’s lien has attached to the Collateral, and (3) that the Lender’s lien has been perfected, as provided in the Policy.

**Basic Charges:**

Up to \$100,000 of liability written .....	\$500.00
	<b>Per Thousand</b>
Over \$100,000 and up to \$300,000, add.....	\$3.85
Over \$300,000 and up to \$1,000,000, add.....	\$2.00
Over \$1,000,000 and up to \$3,000,000, add.....	\$1.50
Over \$3,000,000 and up to \$5,000,000, add.....	\$1.25
Over \$5,000,000 and up to \$10,000,000, add.....	\$1.00
Over \$10,000,000 and up to \$25,000,000, add.....	\$0.85
Over \$25,000,000 and up to \$50,000,000, add.....	\$0.65
Over \$50,000,000, add .....	\$0.50

**NOTE:** All charges reflect the charge for the Article 9 Comprehensive Plus Policy, and do not include costs for reinsurance required by the insured, UCC searches, UCC preparation, and UCC filing charges and fees. Any order for the Article 9 Comprehensive Plus Policy must be placed and communications must be sent through websites or other electronic communication locations designated by Stewart for placement and receipt of order for the Article 9 Comprehensive Plus Policy.

**SIMULTANEOUS ISSUE CHARGE**

If an Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner’s) is issued simultaneously with an Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender’s), the charge shall be the Basic Charge for the amount of insurance for the policy with the larger amount of insurance, plus \$500 for the additional policy.

**MIXED COLLATERAL TRANSACTIONS**

In transactions of any amount where both personal property and real property secure the same indebtedness, and Stewart policies are simultaneously issued on both the real property and personal property, the charge for the Article 9 Comprehensive Plus™ Policies shall be ninety percent (90%) of the applicable charge, but in no event less than \$500 for each policy.

**IV. MODIFICATION GUARANTEE**

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order,

applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart for placement of orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The charge for the Modification Guarantee shall be \$125.00. The charge for each continuation or down date shall be \$25.00. The charge shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

**V. 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, conditions, and restrictions;
6. The lender’s title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.

The charge for the Centralized Processing Loan and Refinance Rate is as follows:

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$300,000	\$350
Over \$300,000 and up to and including \$500,000	\$450
Over \$500,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950
Over \$2,000,000 and up to and including \$2,500,000	\$1,150

Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

**VI. STEWART TITLE GUARANTY COMPANY LIMITED COVERAGE STG HOME EQUITY LOAN POLICY (HELP)**

This section applies to Stewart Title Guaranty Company’s issuance of the limited coverage STG Home Equity Loan Policy (HELP) on an existing, improved one-to-four family residential property for home equity loan transactions.

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

1. The lender has either successfully enrolled in the Home Equity Loan Program and entered into a contract with Stewart Title Guaranty Company’s Centralized Title Services (CTS) division, or the lender client has signed a Statement of Work which obligates the lender to abide by the rules of the HELP Program;
2. The loan is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family residence;
4. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
5. The order for the STG Home Equity Loan Policy is placed electronically by the insured or the insured’s authorized agent;
6. The preliminary report and/or title commitment, if issued, 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 Home Equity Loan Policy.

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$100,000	\$45
Over \$100,000 and up to and including \$250,000	\$65
Over \$250,000 and up to and including \$500,000	\$125

**APPENDIX “A”**  
**Kentucky Schedule of Charges for Endorsements**

ALTA Series	Description	Residential Charge	Commercial Charge
1	Street Assessments	\$0	\$100
3	Zoning – Unimproved Land	\$0	25%
3.1	Zoning – Completed Structure	\$0	25%
3.2	Zoning – Land Under Development	\$0	25%
3.3	Zoning – Completed Improvements – Non-Conforming Use	\$0	25%
3.4	Zoning – No Zoning Classification	\$0	25%
4	Condominium	\$50	\$100
4.1	Condominium	\$50	\$100
5	Planned Unit Development	\$50	\$100
5.1	Planned Unit Development	\$50	\$100
6	Variable Rate Mortgage	\$25	\$100
6.2	Variable Rate Mortgage – Negative Amortization	\$25	\$100
7	Manufactured Housing Unit	\$75	\$100
7.1	Manufacturing Housing - Conversion; Loan	\$75	\$100
7.2	Manufacturing Housing - Conversion; Owners	\$75	\$100
8.1	Environmental Protection Lien	\$25	N/A
8.2	Commercial Environmental Protection Lien	N/A	\$100
9	Restrictions, Encroachments, Minerals	\$25	\$100
9.1	CCR - Unimproved Land	\$0	\$100
9.2	CCR - Improved Land	\$25	\$100
9.3	Covenants, Conditions and Restrictions	\$0	\$100
9.6	Private Rights - Loan Policy	\$0	\$100
9.6.1	Private Rights - Current Assessments – Loan Policy	\$0	\$100
9.7	REM - Land Under Development	\$0	10%
9.8	CCR - Land Under Development	\$0	\$100
9.9	Private Rights	\$25	\$100
9.10	REM – Current Violations	\$0	\$100
10	Assignment	\$0	\$100
10.1	Assignment and Date Down	\$0	\$100
11	Mortgage Modification	\$0	20%
11.1	Mortgage Modification with Subordination	\$0	20%
11.2	Mortgage Modification with Additional Amounts of Insurance	\$0	Premium on additional amount; \$100 min.
12	Aggregation - Loan	\$0	10%
12.1	Aggregation - State Limits - Loan	\$0	10%
13	Leasehold - Owners	\$0	\$0
13.1	Leasehold - Loan	\$0	\$0
14	Future Advance - Priority with MML	\$0	10%
14	Future Advance - Priority without MML	\$0	10%
14.1	Future Advance - Knowledge with MML	\$0	10%
14.1	Future Advance - Knowledge without MML	\$0	10%
14.2	Future Advance - Letter of Credit with MML	\$0	10%
14.2	Future Advance - Letter of Credit without MML	\$0	10%
14.3	Future Advance - Reverse Mortgage with MML	\$0	10%
14.3	Future Advance - Reverse Mortgage without MML	\$0	10%
15	Non-Imputation - Full Equity Transfer	\$0	10%
15.1	Non-Imputation - Additional Insured	\$0	10%
15.2	Non-Imputation - Partial Equity Transfer	\$0	10%
16	Mezzanine Financing	\$0	10%
17	Access and Entry	\$0	\$100
17.1	Indirect Access and Entry	\$0	\$100
17.2	Utility Access	\$0	\$100
18	Single Tax Parcel	\$0	\$100
18.1	Multiple Tax Parcel	\$0	\$100
18.2	Multiple Tax Parcel	\$0	\$100
19	Contiguity - Multiple Parcels	\$0	\$100
19.1	Contiguity - Single Parcel	\$0	\$100

ALTA Series	Description	Residential Charge	Commercial Charge
19.2	Contiguity - Specified Parcels	\$0	\$100
20	First Loss - Multiple Parcel Transactions	\$0	10%
22	Location	\$0	\$100
22.1	Location and Map	\$0	\$100
23	Co-Insurance - Single Policy	\$0	\$100
23-1	Co-Insurance - Multiple Policies	\$0	\$100
24	Doing Business	\$0	\$100
25	Same As Survey	\$0	\$100
25.1	Same as Portion of Survey	\$0	\$100
26	Subdivision	\$0	\$100
27	Usury	\$0	\$100
28	Easement - Damage or Enforced Removal	\$0	\$100
28.1	Encroachments - Boundaries and Easements	\$0	\$100
28.2	Encroachments - Boundaries and Easements – Described Improvements	\$0	\$100
28.3	Encroachments - Boundaries and Easements – Described Improvements and Land Under Development	\$0	\$100
29	Interest Rate Swap	\$0	\$100
29.1	Interest Rate Swap - Additional Interest	\$0	\$100
29.2	Int Rate Swap - Direct Obligation	\$0	premium on additional amount; \$100 min
29.3	Int Rate Swap - Additional Interest	\$0	premium on additional amount; \$100 min
30	One-to-Four Family Shared Appreciation Mortgage	\$0	10%
30.1	Commercial Participation Interest	\$0	10%
31	Severable Improvements	\$0	\$100
32	Construction Loan - Loss of Priority	\$0	10%
32.1	Const Loan - Loss of Prior -Direct Payment	\$0	10%
32.2	Const Loan - Loss of Prior -Insured's Direct Payment	\$0	10%
33	Disbursement	\$0	\$100
34	Identified Risk Coverage	\$0	\$100
34.1	Identified Exception and Identified Risk Coverage	\$0	\$100
35	Minerals and Other Subsurface Substances - Buildings	\$0	10%
35.1	Minerals and Other Subsurface Substances – Improvements	\$0	10%
35.2	Minerals and Other Subsurface Substances – Described Improvements	\$0	10%
35.3	Minerals and Other Subsurface Substances – Land Under Development	\$0	10%
36	Energy Project – Leasehold/Easement – Owners	\$0	10%
36.1	Energy Project – Leasehold/Easement - Loan	\$0	10%
36.2	Energy Project - Leasehold - Owners Rev	\$0	10%
36.3	Energy Project - Leasehold – Loan	\$0	10%
36.4	Energy Project - CCR - Land Und Dev - Owners	\$0	\$100
36.5	Energy Project - CCR - Land Und Dev - Loan	\$0	\$100
36.6	Energy Project - Encroachment	\$0	\$100
36.7	Energy Project - Fee Estate - Owners Policy	\$0	10%
36.8	Energy Project - Fee Estate - Loan Policy	\$0	10%
37	Assignments of Rents or Leases	\$0	\$100
38	Mortgage Tax	\$0	\$100
39	Policy Authentication	\$0	\$100
40	Tax Credit - Owner's Policy	\$0	\$100
40.1	Tax Credit - Defined Amount - Owner's Policy	\$0	premium on additional amount; \$100 min
41	Water – Building	\$0	\$100
41.1	Water – Improvements	\$0	\$100
41.2	Water – Described Improvements	\$0	\$100
41.3	Water - Land Under Development	\$0	\$100
42	Commercial Lender Group	\$0	\$100
43	Anti-Taint	\$0	\$100
44	Insured Mortgage Recording – Loan	\$0	\$100

ALTA Series	Description	Residential Charge	Commercial Charge
45	Pari Passu Mortgage – Loan Policy	\$0	\$100
47	Operative Law – 2006 Owner’s Policy	\$0	\$0
47.1	Operative Law – 2006 Loan Policy	\$0	\$0
47.2	Operative Law – 2013 Homeowner’s Policy	\$0	\$0
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Assessments Priority	\$0	\$0
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Current Assessments	\$0	\$0
48	Tribal Waivers and Consents	\$0	\$0
JR 1	ALTA JR 1 Endorsement	\$0	\$100
JR 2	ALTA JR 2 Endorsement	\$0	\$100
	ALTA US endorsement US Policy Date Down	\$0	\$100
	General Endorsement	\$0	\$100
	KY Deletion of Survey Charge Only	\$0	\$0
	STG Arbitration Endorsement	\$0	\$0
	STG Down Date Endorsement 1	\$0	\$100
	STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	\$0	\$0
	STG Deletion of PACA-PSA Exclusion	\$0	\$0
	STG Gold Homeowner’s Endorsement	\$0	\$0
	STG Post Policy Forgery Endorsement	\$0	\$0
	STG Multiple Foreclosure Endorsement	\$0	\$250