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ALL-INCLUSIVE RESIDENTIAL SCHEDULE OF CHARGES FOR TITLE INSURANCE IN THE STATE OF MICHIGAN

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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MICHIGAN TITLE INSURANCE MANUAL OF CHARGES

A. GENERAL PROVISIONS

This all-inclusive schedule of charges shall be applicable to policies covering lands located in any county of the State of Michigan.

The charges established herein apply to title insurance products that are issued relative to either of the following: improved residential property (one-to-four family), or unimproved property that Stewart Title Guaranty Company ("Stewart" or "Underwriter") determines is intended to be used for residential purposes (one-to-four family) except unimproved property that qualifies for the Master Policy rate contained in the All Inclusive Commercial Schedule of Charges for Title Insurance in the State of Michigan.

The charges are "all-inclusive", in that same include all ordinary charges including, but not limited to, ordinary charges for the title search, tax search, title examination, commitment, and policy.

Owner's policies will be issued in the amount requested, except that said amount shall not be less than the fair market value of the subject property.

Loan policies will be issued in the amount requested, except that, as to loan policies insuring "first liens", said amount shall not be less than the lesser of the face amount of the subject mortgage or the fair market value of the subject property.

Whenever two or more pricing provisions may apply, the provision resulting in the lowest charge shall govern and apply.

To compute any insurance charges on a fractional thousand of insurance (except as to minimum charges), multiply the fractional thousand by the applicable charge per thousand, considering any fraction of \$1,000 as a full \$1,000.

Underwriter reserves the right to decline any application for the issuance of any of its title insurance products, or an increase in the amount of insurance relative to any product already issued by Stewart.

B. SCHEDULE OF CHARGES FOR POLICIES

1. Original Charge for ALTA Owner’s Policies

Up to \$20,000 of liability written	\$375.00
	Per Thousand
Over \$20,000 and up to \$100,000, add.....	\$6.40
Over \$100,000 and up to \$200,000, add.....	\$4.00
Over \$200,000 and up to \$300,000, add.....	\$3.75
Over \$300,000 and up to \$1,000,000, add.....	\$3.00
Over \$1,000,000, add	\$2.50

2. Original Charge for ALTA Homeowner’s Policy of Title Insurance

Up to \$20,000 of liability written	\$425.00
	Per Thousand
Over \$20,000 and up to \$100,000, add.....	\$6.70
Over \$100,000 and up to \$200,000, add.....	\$5.00
Over \$200,000 and up to \$300,000, add.....	\$4.40
Over \$300,000 and up to \$1,000,000, add.....	\$3.35
Over \$1,000,000, add	\$2.65

3. Michigan Department of Transportation Charges

Following is the schedule of charges that applies to title insurance commitments and policies that relate to property acquired or disposed of by the Michigan Department of Transportation (MDOT), which form of policy, when issued, will be the Owner’s Policy. The owner’s policy of title insurance will not be issued for less than the full value of the title interest being insured.

- a) One preliminary commitment for title insurance plus two interim commitments for title insurance to update title, provided that title to all of the property to be insured is vested in the same owner, and the commitment is for a policy in the amount of \$10,000..... \$335.00
 - Additional interim commitment for title insurance to update title \$52.50
- b) Owner’s Policies of Title Insurance:
 - Up to \$25,000 of liability written
 - \$335.00
 - Per Thousand**
 - Over \$25,000 and up to \$50,000, add..... \$5.20
 - Over \$50,000 and up to \$100,000, add..... \$4.20
 - Over \$100,000 and up to \$200,000, add..... \$3.67
 - Over \$200,000 and up to \$300,000, add..... \$3.15
 - Over \$300,000 and up to \$1,000,000, add..... \$2.62
 - Over \$1,000,000 and up to \$4,000,000, add..... \$2.10
 - Over \$4,000,000 and up to \$5,000,000, add..... \$1.57
 - Over \$5,000,000, add
 - \$1.05

The amount charged under paragraph 3.a will be credited against the Original Charge to the extent that a credit can be applied when a policy is ordered on property to which the preliminary commitment applies.

4. **New Construction Charge for One-To-Four Family Dwelling**

This section applies only to the first sale of a newly built residence (one-to-four-family dwelling only) for the first time after completion of the residence and only for issuance of an owner's policy. The charge for the owner's policy is sixty percent (60%) of the Original Owner's Policy Charge. The minimum charge for an owner's policy issued hereunder is the Minimum Charge of an Original Owner's Policy.

5. **Increase in Insurance Under Existing Owner's Policies**

When an insured under an Owner's Policy requests an increase in the Amount of Insurance without amendment to the Date of Policy, Stewart may endorse the policy increasing the Amount of Insurance to the requested amount.

The charge for the increments of increase shall be the Original Owner's Policy Charge, beginning with the first tier of charges that is above the original amount of the policy. The minimum charge for the increased insurance will be \$100.

6. **Policies Insuring Land Contract Interests**

When insuring the respective interests of a vendor (seller) and vendee (purchaser) in a land contract, and when both policies have an identical effective date, the charge for the base policy shall be at the applicable policy charge; the charge for the additional policy will be \$100. Each policy will contain language limiting the liability to the face amount of either policy rather than the aggregate of both policies.

7. **Original Charge for ALTA Loan Policies**

Up to \$20,000 of liability written	\$295.00
	Per Thousand
Over \$20,000 and up to \$100,000, add.....	\$3.85
Over \$100,000 and up to \$200,000, add.....	\$2.50
Over \$200,000 and up to \$300,000, add.....	\$2.20
Over \$300,000 and up to \$1,000,000, add.....	\$1.80
Over \$1,000,000, add	\$1.40

8. **Original Charge for ALTA Expanded Coverage Residential Loan Policy**

Up to \$20,000 of liability written	\$335.00
	Per Thousand
Over \$20,000 and up to \$100,000, add.....	\$3.50
Over \$100,000 and up to \$200,000, add.....	\$2.75
Over \$200,000 and up to \$300,000, add.....	\$2.35
Over \$300,000 and up to \$1,000,000, add.....	\$1.90
Over \$1,000,000, add	\$1.55

9. **Short Term Construction Policies**

The charge for a Loan Policy insuring a construction loan whose terms require full repayment within twenty-four months (24 months) from the Date of Policy shall be sixty percent (60%) of the Original Charge. The minimum charge for a policy issued hereunder is the Minimum Charge shown for an Original Loan Policy.

10. **Michigan Mortgage Foreclosure Guarantee and Commitment**

a) **Amount of Insurance**

A Michigan Mortgage Foreclosure Guarantee & Commitment shall be written in the amount equal to the face amount of the mortgage to be foreclosed, unless one of the following applies:

- i) The face amount of the mortgage to be foreclosed exceeds the fair market value of the property, in which case the Guarantee & Commitment may be written in an amount that is representative of the fair market value of the property.
- ii) The mortgage to be foreclosed covers multiple parcels, in which case the Guarantee & Commitment may be written in an amount as allocated by the Insured.

b) **Charge**

Up to \$200,000 of liability written.....	\$350.00
	Per Thousand
Over \$200,000 and up to \$300,000, add	\$1.00
Over \$300,000 and up to \$400,000, add	\$0.80
Over \$400,000 and up to \$1,000,000, add	\$0.50
Over \$1,000,000, add.....	\$0.40

c) **Updates**

Stewart shall, at the request of the Proposed Insured, provide without additional charge to the Proposed Insured, up to two (2) Guarantee and Commitment endorsements and/or verbal updates, updating the Foreclosure Guarantee and Commitment Date.

If the Proposed Insured requests more than two (2) endorsements and/or verbal updates, Stewart will provide the additional endorsement and verbal updates at a charge of \$50 each.

d) **Issuing Owner's Policies Pursuant to Foreclosure Guarantee and Commitment**

Stewart shall, at the request of the Proposed Insured, issue an Owner's Policy when the requirements shown in Schedule B-1 of the Foreclosure Guarantee and Commitment have been satisfied, provided:

- i) The Proposed Insured requests the issuance of the policy within 275 days following the expiration of the redemption period under Michigan law.
- ii) The Proposed Insured is the grantee in the deed issued pursuant to the foreclosure sale.
- iii) The Amount of Insurance in the policy is equal to the bid price paid at the foreclosure sale.
- iv) The Named Insured in the policy is the Proposed Insured in the Foreclosure Guarantee and Commitment, its wholly owned affiliated company or the governmental agency or governmental instrumentality that was the insurer or guarantor under an insurance contract or guaranty that insured or guaranteed the indebtedness secured by the mortgage that was foreclosed.
- v) The charge is the Original Charge for Owner's Policies less a credit equal to eighty percent (80%) of the amount paid under paragraph B.12.b for the Foreclosure

Guarantee and Commitment. The minimum charge for a policy issued hereunder is the Minimum Original Charge for Owner's Policies.

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

For up to \$100,000 of liability\$200.00
For each additional \$1,000 of liability, add 1.00
ALTA Supplemental Coverage Endorsement Form JR 1 \$50.00
ALTA Supplemental Coverage Endorsement Form JR 2 No Charge

NOTE: Policy is unavailable for transactions in excess of \$250,000.

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

The premium charge shall be:

Policy Amount.....	Charge
\$0-\$1,000,000.....	\$125.00
Over \$1,000,000 and up to \$1,500,000.....	\$250.00
Over \$1,500,000 and up to \$2,000,000.....	\$350.00

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000; add \$100.

13. **Work Fee**

As stated in the General Provisions above, the charges herein include all ordinary charges that relate to the production of the product, including, but not limited to, ordinary charges for the title search, tax search, title examination, and for the commitment and policy. A "work fee" of \$300 per hour may be charged for more than one chain of title, unusual complexity, and/or an unusual amount of preparation time.

14. **Michigan Mortgage Modification Guarantee**

The Michigan Mortgage Modification Guarantee may be issued for any recorded mortgage regardless of the previous underwriter.

\$125.00 flat fee. Amount of liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

15. **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:

Range of Liability	Charge
Up to \$300,000 of liability written:	\$350
Over \$300,000 and up to \$500,000.....	\$450
Over \$500,000 and up to \$700,000.....	\$550
Over \$700,000 and up to \$1,000,000.....	\$650
Over \$1,000,000 and up to \$1,500,000.....	\$750

16. **Centralized Processing Loan and Refinance Rate for Issuance of an ALTA Short Form Residential Loan Policy**

The Centralized Processing Loan and Refinance Rate 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; and
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy; and
7. 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:

Range of Liability	Fee
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

17. **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.

Range of Liability	Fee
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

C. ENDORSEMENTS

ALTA Series	Description	Charge
ALTA 1	Street Assessments	No Charge
ALTA 3	Zoning	10% of Original Charge/\$250 min.
ALTA 3.1	Zoning-Completed Structure	15% of Original Charge/\$500 min.
ALTA 3.2	Zoning-Land Under Development	15% of Original Charge/\$500 min.
ALTA 3.3	Zoning – Completed Improvement – Non-Conforming Use	15% of Original Charge/\$500 min.
ALTA 3.4	Zoning – No Zoning Classification	10% of Original Charge/\$250 min.
ALTA 4	Condominium	No Charge
ALTA 4.1	Condominium	No Charge
ALTA 5	Planned Unit Development	No Charge
ALTA 5.1	Planned Unit Development	No Charge
ALTA 6	Variable Rate Mortgage	No Charge
ALTA 6.2	Variable Rate Mortgage-Negative Amortization	No Charge
ALTA 7	Manufactured Housing Unit	No Charge
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	No Charge
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	No Charge
ALTA 8.1	Environmental Protection Lien	No Charge
ALTA 8.2	Commercial Environmental Protection Lien	No Charge
ALTA 9	Restrictions, Encroachments, Minerals	No Charge
ALTA 9.1	Restrictions, Encroachments, Minerals – Unimproved Land	10% of Original Charge/\$250 min.
ALTA 9.2	Restrictions, Encroachments, Minerals – Improved Land	10% of Original Charge/\$250 min.
ALTA 9.3	Restrictions, Encroachments, Minerals	No Charge
ALTA 9.6	Private Rights - Loan Policy	10% of Original Charge/\$250 min.
ALTA 9.6.1	Private Rights – Current Assessments – Loan Policy	10% of Original Charge/\$250 min.
ALTA 9.7	Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	10% of Original Charge/\$250 min.
ALTA 9.8	Covenants Conditions and Restrictions-Land Under Development-Owner's Policy	15% of Original Charge/\$250 min.
ALTA 9.9	Private Rights – Owner's Policy	15% of Original Charge/\$250 min.
ALTA 9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	No Charge
ALTA 10	Assignment	\$250
ALTA 10.1	Assignment & Date Down	15% of outstanding balance; \$500 min.
ALTA 11	Mortgage Modification	10% of Original Charge for face amount of existing policy; \$250 min.
ALTA 11.1	Mortgage Modification with Subordination	10% of Original Charge for face amount of existing policy; \$250 min.
ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	10% of Original Charge for face amount of existing policy, plus Original Charge for additional insurance; \$250 min.
ALTA 12	Aggregation – Loan Policy	10% of Original Charge/\$250 min.
ALTA 12.1	Aggregation – State Limits – Loan Policy	10% of Original Charge/\$250 min.

ALTA Series	Description	Charge
ALTA 13	Leasehold-Owner's	No Charge
ALTA 13.1	Leasehold-Loan	No Charge
ALTA 14	Future Advance-Priority (with and without MML)	10% of Original Charge/\$250 min.
ALTA 14.1	Future Advance-Knowledge (with and without MML)	10% of Original Charge/\$250 min.
ALTA 14.2	Future Advance-Letter of Credit (with and without MML)	10% of Original Charge/\$250 min.
ALTA 14.3	Future Advance-Reverse Mortgage (with and without MML)	10% of Original Charge/\$250 min.
ALTA 15	Nonimputation-Full Equity Transfer	15% of Original Charge/\$250 min.
ALTA 15.1	Nonimputation-Additional Insured	15% of Original Charge/\$250 min.
ALTA 15.2	Nonimputation-Partial Equity Transfer	15% of Original Charge/\$250 min.
ALTA 16	Mezzanine Financing	15% of Original Charge/\$250 min.
ALTA 17	Access and Entry	No Charge
ALTA 17.1	Indirect Access and Entry	10% of Original Charge/\$250 min.
ALTA 17.2	Utility Access	5% of Original Charge/\$100 min.
ALTA 18	Single Tax Parcel	No Charge
ALTA 18.1	Multiple Tax Parcel	No Charge
ALTA 18.2	Multiple Tax Parcel	No Charge
ALTA 18.3	Single Tax Parcel	No Charge
ALTA 19	Contiguity-Multiple Parcels	No Charge
ALTA 19.1	Contiguity-Single Parcel	No Charge
ALTA 19.2	Contiguity – Specified Parcels	No Charge
ALTA 20	First Loss-Multiple Parcel Transactions	10% of Original Charge/\$250 min.
ALTA 22	Location	No Charge
ALTA 22.1	Location and Map	No Charge
ALTA 23	Co-Insurance	No Charge
ALTA 23.1	Co-Insurance – Multiple Policies	No Charge
ALTA 24	Doing Business	No Charge
ALTA 25	Same As Survey	\$150
ALTA 25.1	Same as Portion of Survey	\$150
ALTA 26	Subdivision	10% of Original Charge/\$250 min.
ALTA 27	Usury (Michigan Specific Usury I form should be used)	10% of Original Charge/\$250 min.
ALTA 28	Easement-Damage or Enforced Removal	10% of Original Charge/\$250 min.
ALTA 28.1	Encroachments – Boundaries and Easements	10% of Original Charge/\$250 min.
ALTA 28.2	Encroachments – Boundaries and Easements – Described Improvements	10% of Original Charge/\$250 min.
ALTA 28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	10% of Original Charge/\$250 min.
ALTA 29	Interest Rate Swap Endorsement-Direct Obligation	10% of Original Charge/\$250 min.
ALTA 29.1	Interest Rate Swap Endorsement-Additional Interest	10% of Original Charge/\$250 min.
ALTA 29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	10% of Original Charge/\$250 min.

ALTA Series	Description	Charge
ALTA 29.3	Interest Rate Swap Endorsement-Additional Interest – Defined Amount	10% of Original Charge/\$250 min.
ALTA 30	One To Four Family Shared Appreciation Mortgage	10% of Original Charge/\$250 min.
ALTA 30.1	Commercial Participation Interest	10% of Original Charge/\$250 min.
ALTA 31	Severable Improvements	10% of Original Charge/\$250 min.
ALTA 32	Construction Loan – Loss of Priority	No Charge
ALTA 32.1	Construction Loan – Loss of Priority – Direct Payment	No Charge
ALTA 32.2	Construction Loan – Loss of Priority – Insured’s Direct Payment	No Charge
ALTA 33	Disbursement	No Charge
ALTA 34	Identified Risk Coverage	0%-50% determined by Underwriter based upon risk identified and being insured
ALTA 34.1	Identified Exception and Identified Risk Coverage	0% - 50 % determined by Underwriter based upon risk identified and being insured
ALTA 35	Mineral and Other Subsurface Substances – Building	10% of Original Charge/\$250 min.
ALTA 35.1	Mineral and Other Subsurface Substances – Improvements	10% of Original Charge/\$250 min.
ALTA 35.2	Mineral and Other Subsurface Substances – Described Improvements	10% of Original Charge/\$250 min.
ALTA 35.3	Mineral and Other Subsurface Substances – Land Under Development	10% of Original Charge/\$250 min.
ALTA 36	Energy Project – Leasehold/Easement – Owner’s	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC
ALTA 36.1	Energy Project – Leasehold/Easement – Loan	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC
ALTA 36.2	Energy Project – Leasehold – Owner’s	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC
ALTA 36.3	Energy Project – Leasehold – Loan	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC
ALTA 36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC
ALTA 36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC
ALTA 36.6	Energy Project – Encroachments	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC
ALTA 36.7	Energy Project – Fee Estate – Owner’s Policy	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC

ALTA Series	Description	Charge
ALTA 36.8	Energy Project – Fee Estate – Loan Policy	\$.35/\$1,000; if any one coverage of the 36 Series is obtained, all others can be included at NC
ALTA 37	Assignment of Rents or Leases	\$250
ALTA 38	Mortgage Tax	No Charge
ALTA 39	Policy Authentication	No Charge
ALTA 40	Tax Credit	\$250
ALTA 40.1	Tax Credit Defined Amount	\$250 plus Original Charge for additional insurance
ALTA 41	Water – Buildings	No Charge
ALTA 41.1	Water – Improvements	No Charge
ALTA 41.2	Water – Described Improvements	No Charge
ALTA 41.3	Water – Land Under Development	No Charge
ALTA 42	Commercial Lender Group	\$500
ALTA 43	Anti-Taint	\$500
ALTA 44	Insured Mortgage Recording	\$250
ALTA 45	Pari Passu Mortgage – Loan Policy	15% of Original Charge/\$250 min.
ALTA 46	Option	15% of Original Charge/\$250 min.
ALTA 47	Operative Law – 2006 Owner’s Policy	No charge
ALTA 47.1	Operative Law – 2006 Loan Policy	No charge
ALTA 47.2	Operative Law – 2013 Homeowner’s Policy	No charge
ALTA 47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy	No charge
ALTA 48	Tribal Waivers and Consents	No charge

Michigan Specific Endorsements

Description	Charge
Additional Insurance	\$250
Additional Named Insured	\$250 if issued after policy
Adverse Interest	No charge
Allocation Among Parcels	No charge
ALTA US Endorsement – U.S. Policy Date Down, 1963	No charge
Arbitration	No charge
CLTA 111.9 – Fannie Mae FNMA Balloon Endorsement	No charge
CLTA Assignment of Rents/Leases Endorsement	No charge
Commercial Restrictions	No charge
Construction Loan Disbursement	No charge
Conversion, Homeowner’s Policy	No charge
Conversion, Owner’s Policy	No charge
Convertible Variable Rate Mortgage	No charge
Date Down	15% of Original Charge for face amount of existing policy/\$250 min.
Discharge – Partial Release	\$100
Doing Business	\$250
Encroachment	No charge
Encroachment, Final Judgment	No charge
Extended Construction Loan Disbursement	No charge
Extended Owner’s Coverage	No charge
Fairway, Limited Liability Company	10% of Original Charge/\$250 min.
Fairway, Partnership	10% of Original Charge/\$250 min.
Foundation	1-10% of Original Charge based on risk/\$250 min.
Future Policy	No charge

Description	Charge
Increase in Amount of Insurance	Original Charge
Last Dollar	10% of Original Charge/\$100 min.
Letter of Credit	No charge
Restrictions	0-10% of Original Charge based on risk/\$250 min.
Restrictions, Final Judgment	0-10% of Original Charge based on risk/\$250 min.
Rights	0-10% of Original Charge based on risk/\$250 min.
Rights, Final Judgment	0-10% of Original Charge based on risk/\$250 min.
Scrivener/Corrective	No charge
STG 2021 ALTA Homeowner's Endorsement	No charge
STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No charge
STG Deletion of PACA-PSA Exclusion	No charge
STG Post Policy Forgery Endorsement with 2021 ALTA Owner's Policy	No charge
Unique Coverage (This endorsement issued only upon the approval of authorized counsel; charge dependent upon extent of risk assumed)	0%-50% - percentage to be determined by Underwriter based upon risk identified and being insured
Usury I	10% of Original Charge/\$250 min.