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STEWART TITLE GUARANTY COMPANY MANUAL OF CHARGES AND FORMS FOR TITLE INSURANCE IN THE STATE OF NEBRASKA

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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NEBRASKA TITLE INSURANCE

MANUAL OF CHARGES

A. GENERAL PROVISIONS

The rate is an all-inclusive fee composed of the risk premium, searching charge, examination charge, and every other charge related to the issuance of the title insurance policy. This would include the agent's retained portion which includes the charges for searching and determining insurability and other related charges. In the event that the agent subcontracts, searches, or gives title opinions, this cost is borne by the agent out of his retained portion of the fee. If the agent performs closings or is requested by the purchaser to extend the abstract in addition to the title insurance, these nonrelated items can be charged for, but are not shown as a part of the charge for the policy.

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.

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, deed of trust, trust deed, 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 day and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.

B. POLICIES

1. Original Issue Charges

- A. Owner/Leasehold Owner: In the State of Nebraska the basic charge for an original owner's, or leasehold owner's policy shall be \$175 for coverage up to \$5,000. The charge for coverage over \$5,000 shall be as follows:

Liability		Charge
From	To	Per \$1,000 of Liability
\$5,001	\$50,000 add	\$3.50
\$50,001	\$100,000 add	\$3.00
\$100,001	\$1,000,000 add	\$2.00
\$1,000,001	\$5,000,000 add	\$1.50
\$5,000,001	\$10,000,000 add	\$1.10
\$10,000,001	Over, add	\$0.90

- B. Loan/Leasehold Loan: In the State of Nebraska the basic charge for an original loan, or leasehold loan policy shall be \$150 for coverage up to \$5,000. The charge for coverage over \$5,000 shall be as follows:

Liability		Charge
From	To	Per \$1,000 of Liability
\$5,001	\$50,000 add	\$3.50
\$50,001	\$100,000 add	\$3.00
\$100,001	\$1,000,000 add	\$2.00
\$1,000,001	\$5,000,000 add	\$1.50
\$5,000,001	\$10,000,000 add	\$1.10
\$10,000,001	Over, add	\$0.90

2. Negotiable Charge for High Liability Commercial Policies

Special pricing consideration may be given by Underwriter on transactions involving policies aggregating \$5,000,000.00 or more on a single risk, based on various factors including, but not limited to, the financial abilities of the parties to the transaction, geographic location, competitive environment, expenses, reinsurance requirements, assurances and/or documentation that are deemed sufficient to decrease risk exposure, and other reasonable considerations.

However, unless specifically stated otherwise, in no event shall the charge be less than 60% of the Original Issue rates in Section B.1 nor shall the charge exceed the full Original Issue rates. The simultaneous issue rules and rates shall apply except that any percentage rates may be multiplied against the reduced policy premium in lieu of the Original Issue/Basic rate. Any percentage rate endorsement charges may be multiplied against the reduced policy premium in lieu of the Original Issue/Basic rate.

3. Increased Liability

The charge for increased liability shall be the difference between the basic charge for the amount of the insurance shown in the initial policy and the basic charge for the ultimate amount of insurance issued at the appropriate charge for the type of insurance involved, with a minimum fee of \$10. If the effective date of the policy is changed, an additional charge shall be made per the charge for the STG Date Down Endorsement.

4. Copies and Duplicates

Copies of lost policies in which no additional insurance is given may be furnished at the discretion of the issuing company at a charge no more than \$50.00 each. The policy must contain this statement: "This policy is issued in lieu of lost Policy No. _____, which is hereby cancelled."

5. Cancellations

Commitments to insure are issued only upon receipt of an order for a policy of title insurance. After the issuance of the commitment to insure, if the record discloses that the commitment has been acted upon by recordation of deed, mortgage, or other instruments, or if acted upon by unrecorded document or documents, apply the original issue charge. However, if the applicant cancels or no documents have been recorded and no actions have been taken by the expiration date of the commitment, **a minimum charge of \$25 plus extra service charges, if any must, be charged.** The entire charge may be cancelled if it is apparent that through error the customer has entered duplicate orders either with the same or competing companies, or if the order is cancelled prior to commencement of search.

6. Construction Loans

A construction Loan Policy and Owner's Policy and a permanent Loan Policy and Owner's Policy insuring the fee simple title, mortgages or deeds of trust on the same residential or commercial property will be issued for a combined charge of one hundred percent (100%) of the applicable rate for the largest policy. This combination includes the original policy to the lot owner, construction loan (lender) and the issuance of a permanent Loan Policy and Owner's Policy. The initial premium charge shall be payable upon issuance of a lot policy, construction Loan Policy or Owner's Policy and any additional premium shall be payable upon issuance of the permanent Loan Policy and Owner's Policy.

The premium paid for the issuance of the lot policy and construction loan and owner's policies shall be credited toward any premium due Stewart for the permanent Loan Policy and Owner's Policy on the same property. It is not necessary for the borrower, owner or the lender to be the same on the permanent loan as the construction loan for this credit to apply. The credit shall be available one time only and expires three (3) years after the issue date of the construction Loan Policy.

7. Leasehold

Owner's policies insuring a leasehold estate with an ALTA leasehold owner's policy endorsement shall not be issued for less than the aggregate of the rentals payable under the primary term of the lease or the fair market value of the lease property, whichever is less.

Loan policies insuring a leasehold loan with an ALTA lender's leasehold policy endorsement shall be issued for the charges applicable to loan policies upon a fee simple estate subject to such reduction as is hereinafter provided for the simultaneous issuance of policies.

8. Simultaneous Issuance

a. **Simultaneous Issuance of Owner's and Loan Policy:**

An owner's policy and a loan policy insuring the lender shall be written simultaneously for 100% of the basic charge for the larger policy plus \$75 for the smaller policy.

b. **Simultaneous Issuance of Owner's and Leasehold Policy:**

When owner's policies insuring a fee simple estate and a leasehold estate covering identical land are issued simultaneously, the charge for the larger policy shall be 100% of the basic charge. The charge for the other policy shall be 30% of the basic charge

calculated upon the face amount of the smaller policy with a minimum of \$35. When an owner's policy is issued insuring a fee simple estate in land only and an owner's policy is issued insuring a leasehold estate in the land and a fee in the improvements (where the ownership of the improvements is separated from ownership of the land), the charge shall be computed on the total amount of the two policies added together and shall be 100% of the basic charge.

9. Sale of Vendor's Interest

The sale of the vendor's interest in a land contract may be insured for less than the value of the property. The policy must be issued in the amount of the full consideration paid for the vendor's interest with a charge for an amount calculated at 100% of the basic charge.

10. Refinance Charge

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 issue charges up to the face amount of the mortgage being refinanced. The original issue charges in the applicable bracket will apply to coverage in excess of the previous mortgage amount. If the new policy is an expanded loan policy and the prior policy was a basic/standard, the refinance charge is 70% of the expanded loan policy rate. Stewart is under no obligation to seek or make a determination of the existence of a previous policy. This rule will be applied to all counties in Nebraska.

11. Subdivision Rate

During the five-year period following recording of an approved final plat of a parcel or tract of land, or a master deed or declaration creating a condominium property regime, containing at least five (5) buildable lots or condominium units, the title insurance premium for these lots shall be based on a "subdivision rate".

The filing of a modified or altered plat or master deed or declaration will not extend the five-year period. The original filing date of the approved plat or master deed or declaration for purpose of this rate cannot be extended for any reason. A copy of the recorded plat or master deed or declaration must be in each agent's master file of the subdivision which the subdivision rate is based on. The rate so charged will be seventy percent (70%) of the filed basic rate in effect at the time of the policy issue date for an amount of insurance up to \$1,000,000. The premium as to any amounts of insurance in excess of \$1,000,000 will be at one hundred percent (100%) of the filed basic rate then in effect. The minimum premium for a transaction under this filing shall be \$75. Policies with an issue date more than five years following the recording of the approved final plat or master deed or declaration will not be eligible for the subdivision rate.

The subdivision rate shall only be applicable to: (1) policies issued insuring unimproved (not built upon) lots or condominium units, (2) policies issued during initial construction, (3) policies issued covering the initial sale of an improved (built upon) lot or condominium unit where the improvements have never been occupied, except under an early occupancy agreement, (4) the initial policies issued to a builder or developer covering financing on the initial improvements, and (5) policies issued covering permanent financing for the owner of an unimproved lot upon completion of the initial improvements on said lot or condominium unit. Both residential and commercial lots or condominium units are eligible for the subdivision rate and will be equally available for lenders policies, as well as owner's policies.

12. 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 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 rate, Stewart Title Guaranty Company 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 following simplified rate structure is based on the charges for the loan transaction as indicated as follows for each range set out below:

Liability	Fee:
Up to \$300,000.00 of liability written:	\$350
Over \$300,000.00 and up to \$500,000.00	\$450
Over \$500,000.00 and up to \$750,000.00	\$550
Over \$750,000.00 and up to \$1,000,000.00	\$650
Over \$1,000,000.00 and up to \$1,500,000.00	\$750

13. Short Form Commercial Loan Policy

This policy is similar to the ALTA Short Form Residential Loan Policy which is available on residential transactions. The Short Form Commercial Loan Policy allows lenders making loans secured by commercial real estate faster access to obtaining their policy as well as experiencing savings in time and money by using this form of policy.

The charge for this policy will be the currently approved rate for the ALTA loan policy, plus the filed rate, if any, as currently approved, for any endorsement as indicated for use in Schedule A of the policy.

14. ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Assessments Priority, ALTA Expanded Coverage Residential Loan Policy-Current Assessments; and 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.

The rates for the ALTA Expanded Coverage Residential Loan Policies will be:

Liability:	Charge:
\$0-\$10,000	\$125.00 (flat rate)
\$10,001 - \$50,000, add.....	\$4.25 per thousand
\$50,001 - \$100,000, add.....	\$3.75 per thousand
\$100,001 - \$1,000,000, add.....	\$2.75 per thousand
\$1,000,001 - \$5,000,000, add.....	\$2.25 per thousand
\$5,000,001 - \$15,000,000, add.....	\$1.75 per thousand
Over \$15,000,000, add	\$1.25 per thousand

15. ALTA Short Form Residential Loan Policy and ALTA Short Form Residential Loan Policy – Current Violations:

The ALTA Short Form Residential Loan Policy insures the lender making a loan on a one-to four family residence or condominium unit. The policy is an abbreviated short form version of the 2006 ALTA Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain ALTA endorsement forms are either included or may be specified by marking a box on the policy. The policy contains exceptions to taxes, covenants and restrictions, easements, reservations of minerals or mineral rights, and offers certain assurances with respect to those exceptions desired by lenders. The policy addendum can be used to set forth additional exceptions.

The ALTA Short Form Residential Loan Policy – Current Violations is issued to a lender making a loan secured by a one-to-four family residential lot or condominium. This policy insures against violations of covenants, conditions, or restrictions at Date of Policy.

The charge for these policies is the same as the charges for the original loan policy set out in Section B (1&2) of this manual.

16. ALTA Homeowner’s Policy of Title Insurance

The American Land Title Association adopted the Homeowner’s Policy of Title Insurance originally in October, 1998. This policy includes a number of new coverages as there are 32 insuring clauses found within the policy. The accompanying lender’s policy is the ALTA Expanded Coverage Residential Loan Policy. The charge for this policy will be:

Liability:	Charge:
\$0-\$10,000	\$175.00 (flat rate)
\$10,001 - \$50,000, add.....	\$4.25 per thousand
\$50,001 - \$100,000, add.....	\$3.75 per thousand
\$100,001 - \$1,000,000, add.....	\$2.75 per thousand
\$1,000,001 - \$5,000,000, add.....	\$2.25 per thousand
\$5,000,001 - \$15,000,000, add.....	\$1.75 per thousand
Over \$15,000,000, add	\$1.25 per thousand

17. Article 9 Comprehensive Plus Policy of Title Insurance

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.

LIABILITY:	BASIC CHARGE:
\$0 up to and including \$100,000	\$500.00 (flat rate)
\$100,001 to \$300,000, add	\$3.85 per thousand
\$300,001 to \$1,000,000, add	\$2.00 per thousand
\$1,000,001 to \$3,000,000, add	\$1.50 per thousand
\$3,000,001 to \$5,000,000, add	\$1.25 per thousand
\$5,000,001 to \$10,000,000, add	\$1.00 per thousand

\$10,000,001 to \$25,000,000, add	\$0.85 per thousand
\$25,000,001 to \$50,000,000, add	\$0.65 per thousand
\$50,000,001 and above, add	\$0.50 per thousand

All rates reflect the premium rate for the Article 9 Comprehensive Plus Policy, and do not include costs for reinsurance required by the insured, UCC searches, UCC preparation costs, and UCC filings 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 RATE

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 rate shall be the Basic Rate 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 rate for the Article 9 Comprehensive Plus Policies shall be 90% of the applicable rate, but in no event less than \$500 for each policy.

18. Stewart Master Residential Loan Policy Schedules A&B

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence 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 borrowers.

The charges for the policy will be as follows:

Liability:	Fee:
Up to \$25,000 of liability written	\$25
Over \$25,000 and up to \$250,000	\$65
Over \$250,000 and up to \$500,000	\$125

19. ALTA U.S. Policy of Title Insurance

The ALTA U.S. Policy of Title Insurance can be issued when an entity of the Federal Government is taking title in property that they are acquiring for their needed inventory of various types of properties. The rate for this policy will be the same as that approved for the Owner’s Policy of Title Insurance for Nebraska.

20. Additional Parcels

When insuring two or more parcels of land, an additional minimum charge of One Hundred dollars (\$100.00) will be added if additional time and expense is required to search the additional parcel(s). If the additional parcel(s) are added after the initial title application is made, the additional charges shall be made.

21. 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 or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

22. ALTA Closing Protection Letter

A Closing Protection Letter (“CPL”) shall be issued to the proposed Insured parties in connection with any real estate transaction in which Underwriter or its title insurance agent on behalf of Underwriter, issues a title insurance commitment or a title insurance policy. The CPL is required to be issued to each of the proposed Insured parties in connection with the real estate transaction giving rise to the issuance of the CPL. A fee shall be charged to each proposed Insured party receiving the benefit of the CPL. The fee to be charged shall be \$25 per letter issued. 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 \$25 per letter would be charged.

23. 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.

24. ALTA Residential Limited Coverage Junior Loan Policy

For second or lesser priority mortgage loan transactions involving improved Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy Rate is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000.

Loan Amount	Rate
Up to and including \$150,000	\$150
\$150,001 to \$300,000	\$250

25. ALTA Short Form Residential Limited Coverage Junior Loan Policy

This policy is the abbreviated short form version of the ALTA Residential Coverage Junior Loan Policy. The rate charge for this policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000.

Loan Amount	Rate
Up to and including \$150,000	\$150
\$150,001 to \$300,000	\$250

26. ALTA Limited Pre-Foreclosure Policy

The charge to issue a limited pre-foreclosure policy shall be the same as the Loan Policy charge based on the mortgage stated amount.

C. ENDORSEMENTS

ALTA Series #	Description	Charge
1	Street Assessments	\$25.00
3	Zoning	\$1.00 per \$1,000 of liability; \$50.00 minimum; \$5,000.00 maximum
3.1	Zoning-Completed Structure	\$1.00 per \$1,000 of liability; \$50.00 minimum; \$5,000.00 maximum
3.2	Zoning-Land Under Development	\$1.00 per \$1,000 of liability; \$50.00 minimum; \$5,000.00 maximum
3.3	Zoning – Completed Improvement – Non-Conforming Use	\$1.00 per \$1,000 of liability; \$50.00 minimum; \$5,000.00 maximum
3.4	Zoning – No Zoning Classification	\$1.00 per \$1,000 of liability; \$50.00 minimum; \$5,000.00 maximum
4	Condominium	\$25.00
4.1	Condominium	\$25.00
5	Planned Unit Development	\$25.00
5.1	Planned Unit Development	\$25.00
6	Variable Rate Mortgage	\$25.00
6.2	Variable Rate Mortgage-Negative Amortization	\$25.00
7	Manufactured Housing Unit	\$25.00
7.1	Manufactured Housing Unit – Conversion; Loan	\$25.00
7.2	Manufactured Housing Unit – Conversion; Owner's	\$25.00
8.1	Environmental Protection Lien – Residential	\$10.00
8.2	Commercial Environmental Protection Lien	\$25.00
9	Restrictions, Encroachments, Minerals	\$25.00
9.1	Restrictions, Encroachments, Minerals-Unimproved Land	\$25.00
9.2	Restrictions, Encroachments, Mineral-Improved Land	\$25.00
9.3	Restrictions, Encroachments, Minerals	\$25.00
9.6	Private Rights-Loan Policy	\$25.00
9.6.1	Private Rights – Current Assessments – Loan Policy	\$25.00
9.7	Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	\$25.00
9.8	Covenants, Conditions & Restrictions-Land Under Development-Owner's Policy	\$25.00
9.9	Private Right-Owner's Policy	\$25.00
9.10	Restrictions, Encroachments, Minerals-Current Violations-Loan Policy	\$25.00
10	Assignment	\$25.00
10.1	Assignment and Date Down	\$50.00
11	Mortgage Modification	25% of Original Issue rate for the amount of insurance; minimum of \$250
11.1	Mortgage Modification with Subordination	25% of Original Issue rate for the amount of insurance; minimum of \$250
11.2	Mortgage Modification with Additional Amounts of Insurance	25% of Original Issue rate for the existing amount of insurance plus Original Issue rate at the applicable rate tier(s) for the increased liability; minimum of \$250
12	Aggregation – Loan Policy	\$25.00
12.1	Aggregation-State Limits-Loan Policy	\$25.00
13	Leasehold Owner's	No Charge
13.1	Leasehold Loan	No Charge
14	Future Advance Priority with or without MML	\$25.00
14.1	Future Advance-Knowledge with or without MML	\$25.00
14.2	Future Advance-Letter of Credit with or without MML	\$25.00
14.3	Future Advance-Reverse Mortgage with or without MML	\$25.00
15	Non-Imputation-Full Equity Transfer	5% of the basic rate for the owner policy of title insurance
15.1	Non-Imputation-Additional Insured	5% of the basic rate for the owner policy of title insurance
15.2	Non-Imputation-Partial Equity Transfer	5% of the basic rate for the owner policy of title insurance
16	Mezzanine Financing	5% of the basic rate for the owner policy of title insurance
17	Access & Entry	\$25.00
17.1	Indirect Access & Entry	\$25.00
17.2	Utility Access	\$25.00
18	Single Tax Parcel	\$25.00

ALTA Series #	Description	Charge
18.1	Multiple Tax Parcels	\$25.00
18.2	Multiple Tax Parcel	\$25.00
19	Contiguity-Multiple Parcels	\$25.00
19.1	Contiguity-Single Parcel	\$25.00
19.2	Contiguity – Specified Parcels	\$25.00
20	First Loss-Multiple Parcel Transaction	\$25.00 Residential; \$100.00 Commercial
22	Location	\$25.00
22.1	Location and Map	\$25.00
23	Co-Insurance	No Charge
23.1	Co-Insurance – Multiple Policies	No Charge
24	Doing Business	\$25.00
25	Same As Survey	\$25.00
25.1	Same as Portion of Survey	\$25.00
26	Subdivision	\$25.00
27	Usury	\$25.00
28	Easement-Damage or Enforced Removal	\$25.00
28.1	Encroachments-Boundaries & Easements	\$25.00
28.2	Encroachments-Boundaries and Easements-Described Improvements	\$25.00
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	\$25.00
29	Interest Rate Swap –Direct Obligation	\$25.00
29.1	Interest Rate Swap-Additional Interest	\$25.00
29.2	Interest Rate Swap-Direct Obligation-Defined Amount	The charge for this endorsement shall be based on the applicable increase in liability for the additional amount of insurance set forth in the endorsement form based upon the basic schedule of charges set out in our manual
29.3	Interest Rate Swap-Additional Interest-Defined Amount	The charge for this endorsement shall be based on the applicable increase in liability for the additional amount of insurance set forth in the endorsement form based upon the basic schedule of charges set out in our manual
30	One to Four Family Shared Appreciation Mortgage	\$25.00
30.1	Commercial Participation Interest	\$25.00
31	Severable Improvements	\$25.00
32	Construction Loan-Loss of Priority	\$25.00
32.1	Construction Loan-Loss of Priority-Direct Payment	\$25.00
32.2	Construction Loan-Loss of Priority-Insured's Direct Payment	\$25.00
33	Disbursement	\$25.00
34	Identified Risk Coverage	\$25.00
34.1	Identified Exception and Identified Risk Coverage	\$25.00
35	Mineral & Other Subsurface Substances-Buildings	\$25.00
35.1	Minerals & other Subsurface Substances-Improvements	\$25.00
35.2	Minerals & Other Subsurface Substances-Described Improvements	\$25.00
35.3	Minerals & Other Subsurface Substances-Land Under Development	\$25.00
36	Energy Project-Leasehold/Easement-Owner's	\$25.00
36.1	Energy Project-Leasehold/Easement –Loan	\$25.00
36.2	Energy Project-Leasehold-Owner's	\$25.00
36.3	Energy Project-Leasehold-Loan	\$25.00
36.4	Energy Project-Covenants, Conditions & Restrictions-Land Under Development-Owner's	\$25.00
36.5	Energy Project-Covenants, Conditions & Restrictions-Land Under Development-Loan	\$25.00
36.6	Energy Project-Encroachments	\$25.00
36.7	Energy Project – Fee Estate – Owner's Policy	\$25.00
36.8	Energy Project – Fee Estate – Loan Policy	\$25.00
37	Assignment of Rents or Leases	\$25.00
38	Mortgage Tax	\$25.00
39	Policy Authentication	No Charge
40	Tax Credit – Owner's Policy	\$25.00
40.1	Tax Credit – Defined Amount – Owner's Policy	\$25.00

ALTA Series #	Description	Charge
41	Water Buildings	\$25.00
41.1	Water-Improvements	\$25.00
41.2	Water-Described Improvements	\$25.00
41.3	Water-Land Under Development	\$25.00
42	Commercial Lender Group	\$25.00
43	Anti-Taint	\$25.00
44	Insured Mortgage Recording	\$25.00
45	Pari Passu Mortgage – Loan Policy	\$25.00
47	Operative Law – 2006 Owner’s Policy	No charge
47.1	Operative Law – 2006 Loan Policy	No charge
47.2	Operative Law – 2013 Homeowner’s Policy	No charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy	No charge
48	Tribal Waivers and Consents	No charge
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	\$25.00
JR1	JR 1 Endorsement	\$25.00
JR2	JR 2 (Future Advance) Endorsement	\$25.00
JR2	JR 2 – Revolving Credit/Variable Rate	\$25.00

D. ADDITIONAL ENDORSEMENTS

FORM	DESCRIPTION	CHARGE
SM	Secondary Market	No Charge
CLTA 101	Priority Insurance Mechanic’s Liens	10% of the basic premium
UCC	UCC Endorsement	15% of loan premium
CIP	Commercial Inflation Protection	No Charge
ARB1	Deletion of Arbitration Clause Endorsement	\$25.00
ARB3	Amendment of Arbitration Clause Endorsement	\$25.00
BAL	Balloon Mortgage Endorsement 2	\$25.00
FWY	Fairway 1	\$75.00
FWY2	Fairway 2	\$75.00
	General Endorsement	No Charge
LAST	Last Dollar	\$0.50 per \$1,000 of liability
SURV	Survey Endorsement	\$25.00
TAXD	Tax Deed	\$25.00
	STG 2021 ALTA Homeowner’s Endorsement	No Charge
	STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No Charge
	STG Date Down Endorsement	If issued within 180 days of policy issue date, the charge is \$50.00; no minimum. If issued more than 180 days from policy issue date, the charge is 10% of Original Issue rate; minimum of \$500.
	STG Deletion of PACA-PSA Exclusion	No Charge
	STG Post Policy Forgery Endorsement	No Charge