

STEWART TITLE GUARANTY COMPANY
SCHEDULE OF CHARGES
AND FORMS
FOR TITLE INSURANCE
IN THE STATE OF CALIFORNIA

Effective ~~September 21, 2020~~ April 29, 2019 (includes all revisions)
Stewart Title Guaranty Company

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

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SECTION 1 - GENERAL RULES

1.1 INSURED OWNER

For computing charges, the term “insured owner” is defined as any of the following:

- A. The named insured, the vestee, or the parties as defined in a policy of title insurance.
- B. Stockholders in transfers between insured stockholders of a corporation, or between an insured corporation and its stockholders, or between an insured corporation and a subsidiary corporation and the parent corporation.
- C. Partnerships in transfers between insured partnerships and the partners, or between insured partnerships and newly created partners, or between insured partners and the partnership.
- D. Distributees of an estate where the deceased was an insured owner, except a purchaser for value from an heir or devisee.
- E. Grantees by gift from an insured owner.
- F. Principals or nominees in transfers between insured principals and nominees or insured nominees and principals.
- G. Insured owners conveying to establish a trust or insured trustees conveying to beneficiaries to terminate or change a trust.
- H. Insured purchasers acquiring title under a contract of sale or option.
- I. Department of Veterans Affairs of the state of California acquiring title from or conveying to an insured veteran.

1.2 ADDITIONAL PARCEL OR CHAIN

There may be additional charges for separate chains of title or separate parcels based upon increased production and/or search costs.

1.3 COMPUTATION OF FEES AND ROUNDING

The charges shall always be applied on a per-unit of insurance basis in multiples of \$5,000, including any fraction thereof, in accordance with the division of such units as set forth in the Applicable Rate. All charges and fees are rounded up to the nearest dollar increment. If calculating the rate involves multiple stages, round up at each stages of the computation process.

1.4 EMPLOYEE CHARGE

No charge shall be made to employees of Stewart Title Guaranty Company and its affiliates for title insurance premiums for policies issued in connection with the financing, refinancing, sale or purchase of the employee’s bona-fide home property, i.e., the employee’s owner-occupied, primary residence. Waiver of such charges is authorized only in connection with those costs, which the employee would be obligated to pay, by established custom, as a party to the transaction.

1.5 CORRECTIONS

A policy may be re-written where required to correct an error for a charge commensurate with the work necessary and the circumstances involved.

1.6 GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental, state or municipal agencies for the furnishing of guarantees or policies of title insurance based on a variety of factors, including the nature and types of transactions being contemplated, market conditions, and volume of business. In such situations, the minimum charge will be 40% of the Applicable Rate, along with additional work charges, which may be imposed in order to respond to any unusual requirements made by the agency.

1.7 DELETED

1.8 DELETED

1.9 DELETED

1.10 TITLE INSURANCE PAYMENT

All title insurance premiums and charges are due immediately upon recording or delivery. Policies, binders and Commitments shall only take effect upon receipt of payment.

1.11 MINIMUM CHARGES

The charges set forth in this schedule of charges are minimum charges. The minimum charge for any policy will be \$400 unless a lesser charge is specifically noted in any of the sections herein.

Additional charges will be made when unusual conditions or requirements are encountered, or when additional search and/or related production costs are incurred, or when special risks are insured against, or when special services are requested. These charges shall be documented and agreed to in writing by contract, agreement, or instruction which clearly defines the work to be done and the charge for such work.

Minimum charges do not apply to the miscellaneous title services under Section 9; such charges are as stated.

1.12 DISASTER

In the event of a proclamation of a state or federal disaster by reason of a natural disaster such as an earthquake, flood, or fire, ~~the charge for title insurance policies shall be 50% of the Applicable Rate for either: (a) a obtained for loans obtained by the party in title at the time the structure was damaged or destroyed, (the proceeds of which are used for rebuilding the damaged or destroyed or damaged structures; or (b) for purchasing an owner-occupied, 1-4 family replacement home within eighteen (18) months of that purchaser's previous structure being damaged or destroyed. Note: when the purchaser is paying for the owner's title insurance premium, the discount is applied to the applicable owner's title insurance policy premium; otherwise, the discount is only applied to the applicable concurrent lender's title insurance policy premium. -shall be priced at 50% of the Applicable Rate.~~ Endorsements and all other charges remain at rates set forth herein.

1.13 LOST POLICIES AND REPLACEMENTS

A charge of \$50 will be assessed for the re-issuance of any policy, which has been lost or destroyed.

1.14 REINSURANCE FEES

Any fees quoted under this schedule of charges may be increased by the cost of any reinsurance required by the insured.

1.15 DELETED

1.16 DELETED

1.17 DELETED

1.18 DELETED AS OF THE EFFECTIVE DATE HEREIN

1.19 RESIDENTIAL RATE

The Residential Rate is the title insurance rate that is applicable to those transactions covering residential one-to-four unit properties.
Please see Residential Rates pricing table in Section 11.2.

1.20 BASIC RATE

The Basic Rate is the title insurance rate applicable to those transactions not covered by the Residential Rate, or other rates, as set forth in this manual.
Please see Basic Rates pricing table in Section 11.3.

1.21 APPLICABLE RATE

The term "Applicable Rate" as used in this schedule of charges refers to the Residential Rate or the Basic Rate as defined in sections 1.19 and 1.20 and their respective pricing tables as set forth in sections 11.2 and 11.3.

1.22 COMBINING DISCOUNTS NOT PERMITTED

Where more than one discount applies to a particular transaction, only one discount may be applied; the discount providing the largest discount may be selected and applied.

1.23 CHARGES FOR INCREASED LIABILITY

Where the schedule of charges provides for an "increased liability charge", this amount shall be determined by calculating the difference between the charge at the Applicable Rate for the increased amount less the charge at the Applicable Rate for the original amount, and not the charge at the Applicable Rate based upon the calculated actual amount of increase.

1.24 REFERENCES TO STEWART TITLE GUARANTY COMPANY

Throughout this schedule of charges, Stewart Title Guaranty Company may be referred to as "Company", "STG" or Stewart Title Guaranty Company.

1.25 NON-RESIDENTIAL REFINANCE TRANSACTIONS OF \$15,000,000 OR MORE

Notwithstanding the rates set forth in this schedule of charges, the charges for policies, endorsements and/or guarantees where the aggregate amount of insurance or liability for non-residential refinance transactions is \$15,000,000.00 or more may be subject to negotiation and agreement between the issuing policy agent and the customer.

1.26 SPECIAL DISCOUNTED TITLE INSURANCE PREMIUMS FOR OWNER-OCCUPIED 1-4 FAMILY RESIDENCES

Owner's Title Insurance ~~Premium for Buyers~~ in Purchases ~~when paid by Buyer~~: A special discount to a qualifying ~~buyer paying individual being charged~~ for the owner's title insurance premium on an owner-occupied, 1-4 family residence. This discount ~~may be offered to~~: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; ~~and~~ (3) first-time homebuyers; ~~and~~ (4) first responders.

~~Owner's Title Insurance Premium for Seller in Purchases when paid by Seller: A special discount to a qualifying seller paying for the owner's title insurance premium on the buyer's owner-occupied, 1-4 family residence. This discount may be offered to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; and (3) first responders.~~

~~Lender's Title Insurance Premium in Purchases when Owner's Title Insurance Premium is paid by Seller: A special discount to a qualifying buyer for the lender's title insurance premium when the seller is paying for the owner's title insurance premium on an owner-occupied, 1-4 family residence. This discount may be offered for lender's title insurance premiums charged under Section 3.1 B.2 to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; (3) first-time homebuyers; and (4) first responders.~~

~~The special discount may be offered only upon written request, prior to recording/closing, for a discount to the qualified individual, accompanied by verification of qualification for, and entitlement to, the requested discount. The discounted rate charge for title premium shall be the applicable title premium less 10%. Endorsements and all other charges remain at the rates set forth herein.~~

Lender's Title Insurance Premium in Refinances: A special discount to a qualifying borrower ~~paying being charged~~ for the lender's title insurance premium on an owner-occupied, 1-4 family residence. This discount may be offered under Sections 3.6 and 3.21 to: (1) active military personnel and honorably discharged veterans; ~~and~~ (2) senior citizens 55 years of age or older; ~~and~~ (3) first responders.

~~The special discount may be offered only upon written request, prior to recording/closing, for a discount to the qualified individual, accompanied by verification of qualification for, and entitlement to, the requested discount. The discounted rate charge for title premium shall be the applicable title premium less 10%. Endorsements and all other charges remain at the rates set forth herein.~~

For the purposes of this section only, (1) "active military personnel" and "honorably discharged veterans" include only active members and honorably discharged veterans of the following U.S. military services branches: Air Force, Army, Coast Guard, ~~Navy and~~ Marine Corps, ~~Navy and Space Force~~; ~~and also include any active Reserve members of these military services branches; and Reserve any active members of the Air or Army National Guard members and any active National Guard members~~; and (2) "first responders" include only police officers, firefighters and paramedics or emergency medical technicians.

~~The special discount may be afforded under this section may be offered only upon written request, prior to recording/closing, for a discount to the qualified individual, accompanied by verification of qualification for, and entitlement to, the requested discount. The charge for the applicable discounted title policy premium shall be the sum of the applicable title policy premium less 10%~~

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~~of that amount. The discounted rate charge for title premium shall be the applicable title premium less 10%. Endorsements and all other charges remain at the rates set forth herein. Only one special discount may apply and, unless specifically stated, combining discounts is not permitted (see Section 1.22).~~

1.27 JOINT PROTECTION POLICIES

Joint Protection Policies (JPPs) are single, combined CLTA Standard Coverage Policies that insure the buyer and concurrent lender under one CLTA Standard coverage policy jacket. The JPPs provides the same coverage at the same price as if issued as separate CLTA Standard Owner's and CLTA Standard Lender's policies. The charge for JPPs shall be the calculated charge for a CLTA Standard Owner's Policy plus \$110 (which is the charge under Section 3.1A for a concurrent CLTA Standard Lender's Policy).

SECTION 2 – OWNER’S INSURANCE

Provisions contained in this section are applicable to title insurance issued for the benefit of an owner or the owner of a lesser estate or interest combined.

2.1 OWNER’S TITLE INSURANCE RATE

- A. CLTA Standard Coverage Owner’s Policy and ALTA Owner’s Policy (with Western Regional Exceptions) also known as ALTA Standard Owner’s Policy: 100% of the Applicable Rate.
- B. ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy: 120% of the Applicable Rate.
- C. CLTA/ALTA Homeowner’s Policy: 110% of the Applicable Rate.

2.2 DELETED

2.3 DELETED

2.4 DELETED

2.5 REISSUE OF OWNER’S INSURANCE TO CURRENT OWNERS (OF A STG INSURED POLICY)

- A. Reissued where no transaction is involved (no time limit).
25% of the Applicable Rate, based upon issuing the same type and amount of outstanding insurance plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.
- B. Reissued to include a loan (time limit of 24 months from date of policy).
25% of the Applicable Rate, based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

NOTE: If the original policy is a CLTA Standard Coverage Policy or ALTA Owner’s Policy (with Regional Exceptions) and the reissue policy is to be an ALTA Owner’s Policy (without Regional Exceptions) the reissue charge is 25% of the Applicable Rate, plus, an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount, plus 40% of the Applicable Rate –for the total liability amount for the increased policy coverage.

If the original policy is a CLTA Standard Coverage Policy or ALTA Owner’s Policy (with Regional Exceptions) and the reissue policy is to be a CLTA/ALTA Homeowner’s Policy, the reissue charge is 25% of the Applicable Rate, plus, an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount, plus 10% of the Applicable Rate for the total liability amount for the increased policy coverage.

2.6 CHURCHES OR NONPROFIT ORGANIZATIONS

50% of the Applicable Rate for CLTA Standard Coverage Owner's Insurance for churches, charitable or like eleemosynary nonprofit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended and when such entities pay for the policy in compliance with local custom and practice.

2.7 DEPARTMENT OF VETERAN AFFAIRS (DVA)

A. Acquisition by the DVA

80% of the Applicable Rate if the veteran is the record owner at the time the order is placed based upon the DVA contract.

100% of the Applicable Rate if the veteran is acquiring the property simultaneously with the transfer to the DVA.

B. Conveyance by the DVA to Current Owner

STG Insured Owner - 25% of the Applicable Rate plus, the increased liability, if any, at 100% of the Applicable Rate.

Non-STG Insured and Non-Insured Owner - 100% of the Applicable Rate.

NOTE: CLTA/ALTA Homeowner's Policy is available for Section 2.7(B); the charge shall be an additional 10% of the Applicable Rate.

2.8 VENDEE'S POLICY

A. Original Policy: 100% of the Applicable Rate.

B. Reissue Policy (of a STG Insured policy): 25% of the Applicable Rate based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.9 OPTIONEE'S POLICIES

A. Optionee's Policy: 100% of the Applicable Rate based upon the option amount.

B. Final Policy: 100% of the Applicable Rate based upon the purchase price.

C. Reissue Optionee's Policy (of a STG Insured policy): 25% of the Applicable Rate based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.10 ALTA U.S. POLICY

The charge for the issuance of the ALTA United States of America policy shall be 100% of the Applicable Rate with Western Regional Exceptions and 120% of the Applicable Rate without Western Regional Exceptions. The ALTA U.S. Policy shall not be updated or dated-down.

The charge for reissuance of the ALTA U.S. Policy (within 12 months from the date of the policy) is 25% of the Applicable Rate, based upon issuing the same amount of insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.11 TRANSFER OF UNDIVIDED INTEREST

A. The grantee acquiring a specified undivided interest may purchase an owner's policy at 100% of the Applicable Rate for that undivided interest.

- B. When the grantee acquiring the specified undivided interest and the insured owner(s) of the remaining interest request a policy covering the entire interest, then the charge shall be the charge above in "A" plus 25% of the Applicable Rate based upon the remaining interest, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.12 DELETED

2.13 OWNER'S POLICY FOLLOWING A FORECLOSURE, TRUSTEE'S SALE OR DEED IN LIEU (REAL ESTATE OWNED - REO)

Within one (1) year following a non-judicial or judicial foreclosure of an insured deed of trust, or a deed in lieu of foreclosure of an insured deed of trust, where the beneficiary takes ownership of the property and is conveying the property to a bona fide third party purchaser, the charge for a ~~standard coverage~~ owner's policy of title insurance (i.e., CLTA Standard Coverage Owner's Policy or an ALTA Owner's Policy (with Regional Exceptions)) shall be ~~50~~60% of the Applicable Rate, ~~for a homeowner's policy of title insurance (i.e., CLTA/ALTA Homeowner's Policy) shall be for a CLTA Standard Coverage Owner's Policy or an ALTA Owner's Policy (with Regional Exceptions), 55~~65% of the Applicable Rate, ~~or an extended coverage owner's policy of title insurance (i.e., ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Policy) shall be for a CLTA/ALTA Homeowner's Policy, or 65~~70% of the Applicable Rate ~~for an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Policy.~~

2.14 DELETED

2.15 EXPANDING STANDARD OWNER'S INSURANCE COVERAGE

The coverage provided in the CLTA Standard Coverage Policy and the ALTA Owner's (with Western Regional Exceptions) may be expanded through removal of exceptions by endorsement as follows:

- | | | |
|----|---|-----------------------------|
| A. | Any tax or assessment matters not of record. | 10% of the Applicable Rate |
| B. | Any facts, rights, or claims not of record but which would be disclosed by inspection or inquiry. | 33⅓% of the Applicable Rate |
| C. | Any easements, claims of easements, or encumbrances not of record. | 33⅓% of the Applicable Rate |
| D. | Any survey matters as disclosed by a correct survey. | 33⅓% of the Applicable Rate |
| E. | Any unpatented mining claims, reservations or exceptions in patents, water rights or claims to water. | 15% of the Applicable Rate |

NOTE: The maximum charge for any combination of A-E above shall not exceed 100% of the Applicable Rate.

2.16 REMOVING TIDELAND, SWAMP, AND OVERFLOW EXCEPTIONS

Tideland, swamp, and overflow land exceptions relating to accretions and erosions may be eliminated from an owner's policy of title insurance for a minimum charge of 33⅓% of the Applicable Rate.

2.17 BINDERS

The charge for an interim binder ~~fee~~ under Sections A., ~~and B.~~ and C. below shall be ~~an additional~~ 10% ~~of above~~ the calculated policy amount. The calculated policy amount is 100% of the Applicable Rate ~~if the final title policy is contemplated to be a standard coverage policy~~, 110% of the Applicable Rate if the final title policy is ~~contemplated to be~~ a Homeowner's policy and 120% of the Applicable Rate if the final title policy is ~~contemplated to be~~ an Extended Coverage policy. ~~In addition to the binder fee and charge for the applicable policy, there shall be a \$50 charge for the~~ issuance of the final title policy plus any charge, when applicable, for the change in policy type or the increase in the liability amount and any other applicable additional charges.

If an interim binder is issued in conjunction with a policy priced under Section 2.20 – Major Transactions or -Section 5 – Subdivision/Builder and Timeshare Rates the charge for an interim binder ~~fee~~ shall be 10% ~~of above~~ the calculated policy amount under the applicable section.

A. Sale Binding the Company to Insure a Resale

This section is effective only on the following conditions and at the charges specified:

1. A ~~STG~~ Interim Binder is issued ~~to Binder Holder~~ upon recording the initial conveyance in lieu of a policy of title insurance.
2. The STG Interim Binder ~~holder's~~ Holder's sale to a purchaser is recorded within three years (1095 days) from the date of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued insuring ~~Binder Holder~~ ~~the original purchaser in the initial sale~~.
3. In the final title policy issued to the purchaser from Binder Holder, there shall be a charge for any increased liability with or without a change in policy type. The charge for increased liability shall be calculated based upon 100% of the Applicable Rate at the full amount of the new coverage less the amount previously paid for the policy premium only (not including the 10% ~~charge for the binder fee~~ ~~charge~~) at the same level of policy type coverage.
4. In the final title policy issued to the purchaser from Binder Holder, there shall also be a charge for an expansion of coverage, e.g., the type of policy coverage increases from standard coverage to a homeowners' policy. The charge for the expansion of coverage shall be calculated based upon the calculated policy amount (described above) less the amount previously paid for the policy premium only (not including the 10% ~~charge for the binder fee~~ ~~charge~~).
5. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of one year (365 days) for ~~an additional~~ charge of 10% of the Applicable Rate based upon the initial purchase price (not including the 10% ~~charge for the binder fee~~ ~~charge~~). The STG Interim Binder may be extended for another term of one year (365 days) for ~~an additional~~ charge of 10% of the Applicable Rate based upon the initial purchase price (not including the 10% ~~charge for the binder fee~~ ~~charge~~) provided said extension is purchased prior to the expiration of the previous extension.

B. Sale Binding the Company to Insure a Deed of Trust following an Interim Financing Deed of Trust

This section is effective only on the following conditions and at the charges specified:

1. A STG Interim Binder is issued to insure a future loan which replaces an interim financing loan recorded concurrently with the ~~sale~~initial conveyance.
 2. The replacement loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued insuring the sale and the interim financing deed of trust.
 3. ~~In~~If separate lenders insurance is requested for the interim financing loan concurrently with the issuance of the STG Interim Binder, there shall be an additional charge for the separate lenders insurance based upon the Applicable Rate pursuant to Section 3.1A or 3.1B for the specific type of insurance requested.
~~the final title policy issued to the purchaser from Binder Holder, there shall be a charge for any increased liability with or without a change in policy type. The charge for increased liability shall be calculated based upon 100% of the Applicable Rate at the full amount of the new coverage less the amount previously paid for the policy premium only (not including the 10% binder charge) at the same level of policy type coverage.~~
 4. Upon recording of the loan which replaces the interim financing loan, the charge for issuance of an ALTA Loan Policy (without Western Regional Exceptions) shall be 40% of the Applicable Rate, plus \$110 as based upon the new loan amount (minimum \$270).
- ~~In the final title policy issued to the purchaser from Binder Holder, there shall also be a charge for an expansion of coverage, e.g., the type of policy coverage increases from standard coverage to an extended coverage policy. The charge for the expansion of coverage shall be calculated based upon the calculated policy amount (described above) less the amount previously paid for the policy premium only (not including the 10% binder charge).~~
5. Provided a ~~binder~~extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for an ~~additional~~ charge of 10% of the Applicable Rate based upon the initial loan amount. ~~The STG Interim Binder may be extended for another term of 6 months (180 days) for an additional charge of 10% of the Applicable Rate based upon the initial loan amount provided said extension is purchased prior to the expiration of the previous extension.~~

C. Sale Binding the Company to Insure a Deed of Trust when Initial Purchase is All-Cash

This section is effective only on the following conditions and at the charges specified:

1. A STG Interim Binder is issued to insure the all-cash purchase.
2. A loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued only insuring the all-cash sale.

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3. Upon recording of the loan, the charge for issuance of an ALTA Loan Policy (without Western Regional Exceptions) shall be 40% of the Applicable Rate, plus \$110 as based upon the new loan amount (minimum \$270).
4. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for a charge of 10% of the Applicable Rate based upon the initial loan amount.

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2.18 CONVERSION OF STG INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES

Outstanding STG policies covering individual leasehold estates insuring a lessee or lessee's assignee may be reissued to cover the conversion into a fee title estate shall be charged 25% of the Applicable Rate based upon the same type and amount of outstanding insurance plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.19 SUBMERGED LANDS OR TIDELANDS

100% of the Applicable Rate based upon the amount of the estate or interest covered when such estate or interest has been previously insured by STG. If not, the charge is double the Applicable Rate.

2.20 MAJOR TRANSACTIONS

This section may be used for pricing for any transaction or transactions involving one or more commercial, industrial, agricultural, apartment, or land developments which may involve issuance of multiple owners, lessees, and/or lender's (including construction loans) policies of title insurance issued together or at different times on fee or lesser interests, aggregating at least \$1,000,000. For purposes of achieving the aggregate rate steps provided for herein, liability may be aggregated for policies issued under Paragraphs A, B, C, D and E. Pricing under this section is not calculated on a tiered basis. Calculate the charge by aggregating the amount of all policies to be issued, find the bracket in which the aggregated amount falls and price the transaction at the rate per thousand shown for the type of coverage requested. The charges set forth herein are in lieu of those in other sections of this schedule of charges. For pricing purposes, CLTA shall include CLTA Standard Coverage Policy and ALTA Owner's Policy (with Western Regional Exceptions) and ALTA shall include ALTA Owner's or Loan Policies (without Western Regional Exceptions) also known as ALTA Extended Owner's or Loan Policies.

Requests for a service or coverage not specifically provided for herein shall be submitted to the appropriate underwriting office for determination of affording such service or coverage and the charges thereof.

The time within which the required policies or services may be priced for any qualifying project may be limited by the Company.

Notwithstanding the pricing and charges set forth in this Section 2.20, pricing considerations may be given to transactions aggregating \$5,000,000 or more, and may be more or less than the pricing and charges set forth herein, based upon various factors such as the geographic location, the number of parcels involved, risks, additional labor or research expenses and other reasonable competitive considerations. Any pricing pursuant to this paragraph must be approved by senior management and in accordance with Stewart's pricing guidelines.

- A. Owner's (original issued or increased liability)

Liability	CLTA cost per \$1000	ALTA cost per \$1000
Aggregate up to and including \$10,000,000	\$0.65	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate over \$50,000,000	\$0.50	\$0.55

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B. Lender's Insurance (concurrently with an Owner's policy)

1. Lender's Insurance issued concurrently with a CLTA Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy
 - a. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) - \$110 but there is no additional charge up to the liability of the CLTA Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy.
 - b. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) – charge is per \$1,000 of insurance in excess of the CLTA Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy:

Up to and including aggregate of \$10,000,000	\$0.65
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55
Aggregate over \$50,000,000	\$0.50

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- c. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan policy – charge per \$1,000 of insurance up to the liability of the Owner's policy:

Up to and including aggregate of \$10,000,000	\$0.15
Aggregate over \$10,000,000	\$0.10

- d. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan policy – charge per \$1,000 of insurance in excess of CLTA Owner’s policy.

Up to and including aggregate of \$10,000,000	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.60
Aggregate over \$50,000,000	\$0.55

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2. Lender’s Insurance issued concurrently with an ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy

- a. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) - \$110 but there is no additional charge up to the liability of the ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy.
- b. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) – charge is per \$1,000 of insurance in excess of the ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy:

Up to and including aggregate of \$10,000,000	\$0.65
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55
Aggregate over \$50,000,000	\$0.50

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- c. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy – \$110 but there is no additional charge up to the liability of the ALTA Owner’s/Lessee’s policy.
- d. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy – charge per \$1,000 of insurance in excess of ALTA Owner’s policy.

Up to and including aggregate of \$10,000,000	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.60
Aggregate over \$50,000,000	\$0.55

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3. Reissuance and Final Policy Rates:

The charge for reissuance of a loan policy after completion of construction, or for issuing a final loan policy shall be as follows:

Original	Reissue	Cost per \$1000
CLTA	CLTA	\$0.20, maximum \$300
CLTA	ALTA	\$0.40, maximum \$500
ALTA	ALTA	\$0.35, maximum \$550

Note: Any increased liability above the original policy amount shall be charged as set forth in B above.

C. Binders -

See Section 2.17

for applicable charges.

D. Lender's Insurance (not concurrent with an Owner's policy)

Liability	CLTA cost per \$1000	ALTA cost per \$1000
Up to and including aggregate of \$10,000,000	\$0.65	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate over \$50,000,000	\$0.50	\$0.55

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Note: Any increased liability above the original policy amount shall be charged as set forth in B above.

E. Reissuance of Owner's Policy

1. When no transaction is involved, an Owner's policy may be re-issued for the same type of coverage based upon the amount of outstanding insurance. The charge for CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) shall be \$0.25 per \$1,000 (maximum of \$400); the charge for an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Policy shall be \$0.35 per \$1,000 (maximum of \$500).
2. When the reissuance of an Owner's policy includes a policy on a concurrent loan transaction, the following charges shall apply:

Liability	CLTA Cost per \$1000	ALTA Cost per \$1000
Up to and including \$10,000,000	\$0.25	\$0.35
Excess over \$10,000,000	\$0.22	\$0.30

Note: Any increased liability above the original policy amount shall be charged as set forth in A above.

When the reissuance of an Owner's policy includes an expansion of coverage from a CLTA Standard Owner's Coverage or ALTA Owner's Policy (with Western Regional Exceptions) to an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Owner's Policy, there shall be an additional charge of \$0.35 per \$1,000 up to an aggregate of \$10,000,000 and \$0.25 per \$1,000 for an aggregate in excess of \$10,000,000.

F. Endorsements -

See

~~The charge for each endorsement attached to a policy issued under this section is set forth in Section 10 for applicable charges.~~ ~~Endorsements.~~

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G. Submerged Lands or Tidelands

~~S~~

See Section 2.19 for applicable charges.

H. DELETED

SECTION 3 – LENDER’S INSURANCE

Provisions contained in this section are applicable to title insurance issued for the benefit of a lender or an assignee.

3.1 LENDER’S TITLE INSURANCE RATES

- | | | |
|----|---|--|
| A. | CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) | |
| 1. | If no owner’s insurance is issued | 80% of the Applicable Rate;
Minimum \$320 |
| 2. | If concurrently with owner’s insurance issued for the full value of the land and improvements | \$110 |
| 3. | If concurrently with owner’s insurance issued for only the value of the unimproved land | \$110 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance. |
| B. | ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy | |
| 1. | If no owner’s insurance is issued | 100% of the Applicable Rate |
| 2. | If concurrently with CLTA Standard Coverage Owner’s Policy, ALTA Owner’s Policy (with Western Regional Exceptions), and CLTA/ALTA Homeowner’s Policy Insurance issued for the full value of the land and improvements | \$110 plus 40% of the Applicable Rate; Minimum \$270 |
| 3. | If concurrently with ALTA Owner’s Policy (without Western Regional Exceptions) issued for the full value of the land and improvements | \$110 |
| 4. | If concurrently with owner’s insurance issued for only the value of the unimproved land | \$110 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance; Minimum \$270. |

3.2 EXPANDED LENDER’S INSURANCE COVERAGE

The charges set forth below are based upon the initial loan amount at the time additional coverage is purchased. If reissuing a policy, there is also a charge for the increased liability, if any, at 100% of the Applicable Rate.

A. Where CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) is the initial coverage, the following charges apply:

1. Priority Insurance Mechanics' Lien Endorsement (CLTA 101) – charge an additional 10% of the Applicable Rate. (LP #4)
2. Reissue as same as initial coverage – charge an additional 15% of the Applicable Rate. (LP #5)
3. Reissue as ALTA Loan Policy (without Western Regional Exceptions) or ALTA Extended Loan Policy – charge an additional 30% of the Applicable Rate. (LP #6)

NOTE: LP #8 consists of same as initial coverage plus #1 and #2.
LP #9 consists of same as initial coverage plus #1 and #3.

B. Where ALTA Loan Policy (without Western Regional Exceptions) is the initial coverage, the following charges apply:

Reissue as ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy Coverage – charge an additional 30% of the Applicable Rate. (LP #10)

3.3 DELETED

3.4 EXTENDING OR MODIFYING INSURED DEEDS OF TRUST

When the original lender and borrower extend or modify the terms of a deed of trust insured by this Company, loan policies are issued at the following charges based upon the unpaid balance of the encumbrance:

- A. 25% of the Applicable Rate, if original and new coverage are CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions); minimum \$100.
- B. 35% of the Applicable Rate, if original and new coverage are ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$140.
- C. 45% of the Applicable Rate, if original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$180.

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3.5 REVAMPING OR REPLACING INSURED DEEDS OF TRUST

When the original lender and borrower revamp or replace the terms of a deed of trust insured by this Company, loan policies are issued at the following charges based upon the amount of the new loan:

- A. 60% of the Applicable Rate, if original and new coverage are CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. 70% of the Applicable Rate, if original and new coverage are ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
- C. 80% of the Applicable Rate, if original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.

3.6 REFINANCE RATE

Policies issued for new loan for the purpose of refinancing an existing secured debt are issued at the following charges:

- A. Residential
 - (1) The charge is as shown in Section 11.4 - ALTA Refinance Rate of this schedule of charges if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) The charge is as shown in Section 11.5 - CLTA Refinance Rate of this schedule of charges if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. Basic
 - (1) 80% of the charge shown in Section 11.3 if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) 70% of the charge shown in Section 11.3 if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).

3.7 ADDITIONAL ADVANCES OR INCREASES IN LINES OF CREDIT

Additional advances evidenced by additional notes for deeds of trust insured by STG may be insured by either an endorsement to the existing policy (See Section 10 – Endorsements) or by the issuance of a new policy based solely upon the amount of the advance at the following charges:

- 1. 60% of the Applicable Rate, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or the ALTA Loan Policy (with Western Regional Exceptions) policies; minimum \$240.
- 2. 70% of the Applicable Rate, if the original and the new coverage are both the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$280.

3.8 ASSIGNMENTS OF DEEDS OF TRUST

Assignments of the beneficial interest under a deed of trust insured by STG may be insured by endorsement or by a new policy based upon the unpaid balance of the encumbrance or upon the collateral amount if the assignment is for collateral purposes only, at the following charges:

A. Insurance by Policy

1. 20% of the Applicable Rate, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) policies; minimum \$120.
2. 30% of the Applicable Rate, if the original and the new coverage are the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$120.
3. 40% of the Applicable Rate, if the original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$150.

B. Insurance by Endorsement

1. "Assignment and Date Down" for new Assignee (CLTA Endorsement 104.13-06): the charge for this endorsement is the same as in Section A above but with a minimum of \$175.
2. "Assignment and Date Down" Endorsement (CLTA Endorsements 104-06, 104.8-06, and 104.12-06; CLTA Endorsements 104.A, 104.9 and 104.13-06): the charge for these endorsements is the same as in Section A above.
3. "Assignment" Endorsements:
 - a. Basic Assignment: \$75 charge for the CLTA Endorsement 104.1-06 and the CLTA Endorsement 104.10-06.
 - b. Basic Assignment for new Assignee: \$100 charge for the CLTA Endorsement 104.12-06.

3.9 MULTIPLE LOAN POLICIES

This section applies when multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the Applicable Rate, based on the aggregate amount of the loans plus \$110 for each additional policy plus any additional parcel or chain of title charges or any other applicable charges.

3.10 BONDHOLDER POLICIES

The charge for any Bondholder Policy shall be 100% of the Applicable Rate based upon the amount and type of insurance. The minimum charge shall be based upon an amount not less than that portion of such bonds allocated to the insured property.

3.11 CHURCHES OR NONPROFIT ORGANIZATIONS

This section applies only to churches, charitable or like eleemosynary nonprofit organizations on properties dedicated to church or charitable use within the scope of the normal activities for which such entities were intended. The charge for any policy issued under this section is 50% of the Applicable Rate based upon the amount and type of insurance.

3.12 DELETED

3.13 EXPANDING LENDER'S INSURANCE COVERAGE

The coverage provided in the CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) may be expanded through removal of exceptions by endorsement as follows:

- | | | |
|----|---|----------------------------|
| A. | Any tax or assessment not of record. | 10% of the Applicable Rate |
| B. | Any facts, rights or claims not of record but which would be disclosed by inspection or inquiry. | 15% of the Applicable Rate |
| C. | Any easements, claims of easements or encumbrances not of record. | 15% of the Applicable Rate |
| D. | Any survey matters as disclosed by a correct survey | 15% of the Applicable Rate |
| E. | Any unpatented mining claims reservations or exceptions in patents, water rights, or claims to water. | 10% of the Applicable Rate |

***NOTE:** The maximum charge for any combination of A-E above shall not exceed 100% of the Applicable Rate for an ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Policy.*

3.14 DELETED

3.15 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

This section applies to junior loans issued by institutional lenders. The charge for policies issued under this section shall be as follows:

Liability up to and including \$75,000	\$100
Liability over \$75,000 up to and including \$500,000	\$125
Liability over \$500,000 up to and including \$750,000	\$150

Note: The ~~initial~~ JR1 Endorsement and, if applicable, the ~~initial~~ JR2 Endorsement shall be issued at no additional charge. ~~Any further JR1 or JR2 Endorsements shall be charged at the amount of \$25 each.~~

Institutional lenders obtaining a policy under this section shall record the junior lien within thirty (30) calendar days following receipt of the policy; the JR1 or JR2 shall be issued upon request following recording.

Junior liens not recorded timely as set forth in this section shall require the issuance of a new policy and an additional charge of \$75.

3.16 DELETED

3.17 DELETED

3.18 DELETED AS OF THE EFFECTIVE DATE HEREIN

Effective ~~September 21, 2020~~ April 29, 2019 (includes all revisions)
Stewart Title Guaranty Company

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3.19 CENTRALIZED PROCESSING LOAN AND REFINANCE RATE (CPLR) FOR ISSUANCE OF AN ALTA SHORT SPECIAL POLICY AND PRICING FOR STEWART TITLE GUARANTY COMPANY'S HOME OFFICE ISSUANCE ONLY - SECONDARY MARKET SHORT FORM RESIDENTIAL LOAN POLICY - ONE TO FOUR FAMILY

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 special policy and pricing is available only for issuance by Stewart Title Guaranty Company's home office. To qualify for this special policy and pricing, Stewart Title Guaranty Company must receive the order electronically and must deliver all title products electronically. The Secondary Market Short Form Residential Loan Policy - One to Four Family provides limited title insurance that satisfies the title insurance requirements of the Guides of Fannie Mae and Freddie Mac; this policy form has been approved by Fannie Mae and Freddie Mac.

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, and restrictions; and
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy.

The charge for the Centralized Processing Loan and Refinance Rate Stewart Title Guaranty Company's home office issuance of the Secondary Market Short Form Residential loan policy is as follows:

Range of Liability	Fee
Up to and including \$100,000	\$350
Over \$100,001 and up to and including \$250,000	\$350
Over \$250,001 and up to and including \$500,000	\$425
Over \$500,001 and up to and including \$750,000	\$580
Over \$750,001 and up to and including \$1,000,000	\$660
Over \$1,000,001 and up to and including \$1,250,000	\$945
Over \$1,250,001 and up to and including \$2,500,000	\$1,295

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Over \$2,000,000 and up to and including \$3,000,000	\$1,750
Over \$3,000,000 and up to and including \$4,000,000	\$3,100
Over \$4,000,000 and up to and including \$5,000,000	\$3,700

3.20 DELETED AS OF THE EFFECTIVE DATE HEREIN

3.21 STEWART TITLE ABSOLUTE RATE (S.T.A.R.)

The S.T.A.R. is the fee charged for a ~~lender's policy of title insurance~~ ~~ALTA Lender's Policy of Title Insurance~~ on improved one-to-four family residential property for loan transactions refinancing existing debt. To advertise a single combined title and escrow rate, the S.T.A.R. may also be used in conjunction with a properly filed escrow rate filed by a policy issuing agent of Stewart Title Guaranty Company.

The S.T.A.R. applies only when all of the following conditions are met:

~~1.~~ The order is opened electronically;

~~1.~~

~~2.~~ The preliminary report is delivered electronically;

~~2.~~

~~3.~~ The preliminary report ~~may use~~ generic exceptions for such matters as Covenants Conditions & Restrictions and Easements of record ~~or may reflect the actual filed exceptions of record (e.g., book and page) when contemplating the issuance of any loan policy product, i.e., when issuing an ALTA Short Form Residential Loan Policy, a CLTA Standard Coverage Loan Policy, an ALTA Loan Policy (with Western Regional Exceptions), or an ALTA Loan Policy (without Western Regional Exceptions) also known as an ALTA Extended Loan Policy (without Western Regional Exceptions), or the preliminary report reflects exceptions of record (e.g., book and page) when issuing an ALTA Loan Policy (without Western Regional Exceptions) also known as the ALTA Extended Loan Policy;~~ and

~~3.~~

~~4.~~ The policy is delivered electronically.

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The charge for a S.T.A.R. policy is as follows:

Liability Amount	S.T.A.R.
0-\$50,000	\$400

Liability Amount	S.T.A.R.
\$50,001-\$100,000	\$400

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Liability Amount	S.T.A.R.
\$100,001-\$150,000	\$400
\$150,001-\$200,000	\$425
\$200,001-\$250,000	\$500
\$250,001-\$300,000	\$550
\$300,001-\$350,000	\$550
\$350,001-\$400,000	\$550
\$400,001-\$450,000	\$550
\$450,001-\$500,000	\$575
\$500,001-\$550,000	\$650
\$550,001-\$600,000	\$675
\$600,001-\$650,000	\$675
\$650,001-\$700,000	\$690
\$700,001-\$750,000	\$690
\$750,001-\$800,000	\$770
\$800,001-\$850,000	\$770

Liability Amount	S.T.A.R.
\$850,001-\$900,000	\$785
\$900,001-\$950,000	\$785
\$950,001-\$1,000,000	\$800
\$1,000,001-\$1,250,000	\$1200
\$1,250,001-\$1,500,000	\$1200
\$1,500,001-\$1,750,000	\$1400
\$1,750,001-\$2,000,000	\$1400
\$2,000,001-\$3,000,000	\$1850
\$3,000,001-\$4,000,000	\$3300
\$4,000,001-\$5,000,000	\$3900
\$5,000,001-\$6,000,000	\$4500
\$6,000,001-\$7,000,000	\$5100
\$7,000,001-\$8,000,000	\$5700
\$8,000,001-\$9,000,000	\$6300
\$9,000,001-\$10,000,000	\$6900

SECTION 4 – COMMERCIAL LEASEHOLD INSURANCE

A. Lessee's Leasehold Rate

1. 100% of the Applicable Rate for a CLTA Standard Coverage Owner's Policy and ALTA Owner's Policy (with Western Regional Exceptions).
2. 120% of the Applicable Rate for an ALTA Owner's Policy (without Western Regional Exceptions).

***NOTE:** The Applicable Rates above are double for submerged lands or tidelands that were not previously insured by STG. The charge for a Lessee's policy may be calculated based upon either the full value of the land and existing improvements or, on a lesser amount relating to the term of the lease as follows:*

- a. Less than 25 years: Ten (10) times the annual rental or the value of the property, whichever is the lesser amount.
- b. 25 years or more, but less than 50 years: Twenty (20) times the annual rental or the value of the property, whichever is the lesser amount.
- c. 50 years or more: The full value of the land and existing improvements.

For calculating the charge for a concurrent loan policy, if any, the charge shall be based upon the loan amount or the amount produced by the above formulas, whichever is the greater.

If the Lessee's and the Fee Owner's estates or interest are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the charge for the Lessee's policy shall be based upon the full value of the land and existing improvements at the Owner's Title Insurance rate as set forth in Section 2.1 of this schedule of charges.

If the Lessee's and the Fee Owner's estates or interests are segregated in the same policy by an endorsement, or if concurrently with the owner's policy a separate leasehold policy is issued, the charge for the policy shall be based upon the increased liability above the owner's policy amount, calculated under the above formulas, plus \$100 for the additional policy.

B. Lender's Leasehold Rate

1. 80% of the Applicable Rate for a CLTA Standard Coverage Loan Policy or the ALTA Loan Policy (with Western Regional Exceptions).
2. 100% of the Applicable Rate for an ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.

***NOTE:** The Applicable Rates above are double for submerged lands or tidelands that were not previously insured by STG.*

The charge for a Lender's Leasehold policy shall be calculated based upon the amount of the encumbrance allocated to the property.

The charges for additional coverages or separate lender's insurance issued concurrently with other policies covering the same leasehold estate shall be as set forth in Section 3.1 of this schedule of charges.

SECTION 5 – SUBDIVISION/BUILDER AND TIMESHARE RATES

5.1 SUBDIVISION RATE AND BUILDERS BULK RATE (BBR)

The charges in this section apply to developers, contractors, or subdividers of two (2) or more separate lots, building sites, or units of occupancy, all of which are being developed for sale or lease as separate individual units. This section also applies to the purchasers of the out-sale units when two (2) or more policies are to be issued insuring two (2) or more different purchasers or lessees on either improved or unimproved property in developments that were STG Insured. The charges contained herein are in addition to the charges for the policy insuring the developer's or subdivider's acquisition of the estate or interest in the land.

A. Purchase Transactions:

The charge shall be based upon the number of units contained in a given project and the full value of each separate sale or unit value under a lease as follows:

- | | | |
|----|-------------------|----------------------------|
| 1. | 2 to 25 units | 65% of the Applicable Rate |
| 2. | 26 to 100 units | 55% of the Applicable Rate |
| 3. | 101 or more units | 50% of the Applicable Rate |

NOTE: CLTA/ALTA Homeowner's Policy may be issued for an additional 10% of the above calculated rate.

B. Developer On-Site Construction Loan Transactions Concurrent with Developer Purchase of Land:

The charge for the specified coverage on blanket loans, individual construction loans, permanent loans or take-out loans concurrent with the Developers insuring the purchase of the land shall be as follows:

Loan Policy Charges:

- | | | |
|----|--|--|
| 1. | CLTA Standard Coverage on Construction Loan without Priority Insurance | Add 10% of Applicable Rate |
| 2. | CLTA Standard Coverage on Construction Loan with Priority Insurance | Add 15% of Applicable Rate |
| 3. | ALTA Loan Policy (without Western Regional Exceptions) Coverage on Construction Loan | Add 20% of Applicable Rate |
| 4. | Reissue as CLTA Standard Coverage Loan Policy on the original STG Insured loan or on a STG Insured take-out loan | Add 10% of Applicable Rate |
| 5. | Reissue as ALTA Loan Policy (without Western Regional Exceptions) also known as the ALTA Extended Loan Policy on the STG Insured original loan | Add 15% of Applicable Rate; maximum \$500 |
| 6. | ALTA Lender's policy on purchaser's take-out loan | Add 15% of Applicable Rate, plus \$65; minimum \$100 |

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NOTE: A custom has been developed to refer to combinations of the above policies by the following designations:

- LP #2 Owner's or Lessees CLTA Policy plus service #3.
 LP #4 Owner's or Lessees CLTA Policy plus service #2.
 LP #5 Owner's or Lessees CLTA Policy plus services #1 and #4.
 LP #6 Owner's or Lessees CLTA Policy plus services #1 and #5.
 LP #8 Owner's or Lessees CLTA Policy plus services #2 and #4.
 LP #9 Owner's or Lessees CLTA Policy plus services #2 and #5.
 LP #10 Owner's or Lessees CLTA Policy plus services #3 and #5.

Endorsements

The charge for endorsements to the loan policy shall be computed by multiplying the applicable percentage above by the Applicable Rate for that endorsement as set forth in Section 10 Endorsements of this schedule of charges.

5.2 MERGED INTO 5.1

5.3 TIMESHARE DEVELOPMENTS

The charges in this section apply to timeshare developments.

5.3.1 TIMESHARE DEVELOPMENTS – FIRST TIME SALE

When a transaction involves the first time deed out of a timeshare interest from the timeshare developer to the purchaser, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0 – \$50,000	\$125
\$50,001 - \$75,000	\$150

- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25
For liability amounts in excess of \$100,000	Use charges in 5.3.4

5.3.2 TIMESHARE DEVELOPMENTS - RESALE

When a transaction involves the resale of timeshare interest, the rate shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0-\$2500	\$150
\$2501-\$50,000	\$300

Note: For liability amounts exceeding \$50,000, the charge shall be 60% of the Basic Rate (Section 11.3); minimum \$325.

- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25

5.3.3 TIMESHARE DEVELOPMENTS - ASSOCIATION RESALE

When a transaction involves the resale of owner's association timeshare interest, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0 – \$50,000	\$200

- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25

5.3.4 FRACTIONAL/PRIVATE RESIDENCE CLUBS

When a transaction involves the sale of an interest in a fractional/private residence club, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) shall be 50% of the Basic Rate (Schedule 11.3); minimum \$250.
- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions): 25% of the Basic Rate (Schedule 11.3) based upon the loan amount of the fractional interest

5.4 APPLICATION OF SUBDIVISION RATES FOR LENDER'S INSURANCE ON LOANS OTHER THAN ON-SITE CONSTRUCTION LOANS

The charge for an off-site construction loan recorded concurrently with or as a portion of the on-site construction loan shall be either, the applicable percentage based on the number of lots/units (as stated in the Subdivision and Builders Bulk Rate (BRR) in Section 5.1) or the Loan Rates in Section 3.1, etc., whichever is the lesser charge, plus any additional charge, as applicable, for expanded coverage.

5.5 MOVED TO SECTION 9

5.6 REASSESSMENT OF DEVELOPER SUBDIVISION/BUILDER BULK RATE

These reduced percentages of the Subdivision/Builder Bulk Rate in Section 5.1 are available only when STG is to insure the sales or leases of all the lots or all remaining lots owned by the developer or builder in the subdivision. If, prior to completion of the sale of all of the lots in the subdivision upon which construction loans have been insured, the developer or builder decides not to obtain title insurance from STG on the balance of the lots, the Company reserves the right to re-compute

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the policy charges to the developer using the charges set forth in Sections 2 and 3 of this schedule of charges and the developer or builder will be billed for the difference, if any.

5.7 DELETED

SECTION 6 - TRUSTEE'S SALE GUARANTEE

6.1 TRUSTEE'S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22) AND DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 22.1)

A. The rates for the Trustee's Sale Guarantee (TSG) are as follows:

TSG FEES		
Liability	To	TSG Rate
0	55,000	290
55,001	60,000	300
60,001	65,000	315
65,001	70,000	330
70,001	75,000	345
75,001	100,000	360
100,001	125,000	390
125,001	150,000	420
150,001	175,000	450
175,001	200,000	480
200,001	225,000	510
225,001	250,000	540
250,001	275,000	570
275,001	300,000	600
300,001	325,000	625
325,001	350,000	650
350,001	375,000	675
375,001	400,000	700
400,001	425,000	725
425,001	450,000	745
450,001	475,000	765
475,001	500,000	785
500,001	525,000	805
525,001	550,000	825
550,001	575,000	845
575,001	600,000	863
600,001	625,000	881
625,001	650,000	899
650,001	675,000	917
675,001	700,000	935
700,001	725,000	953
725,001	750,000	971
750,001	775,000	989
775,001	800,000	1,007
800,001	825,000	1,025
825,001	850,000	1,043

TSG FEES		
Liability	To	TSG Rate
850,001	875,000	1,061
875,001	900,000	1,079
900,001	925,000	1,097
925,001	950,000	1,115
950,001	975,000	1,133
975,001	1,000,000	1,151
1,000,001	1,025,000	1,169
1,025,001	1,050,000	1,187
1,050,001	1,075,000	1,205
1,075,001	1,100,000	1,223
1,100,001	1,125,000	1,241
1,125,001	1,150,000	1,259
1,150,001	1,175,000	1,277
1,175,001	1,200,000	1,295
1,200,001	1,225,000	1,313
1,225,001	1,250,000	1,331
1,250,001	1,275,000	1,349
1,275,001	1,300,000	1,367
1,300,001	1,325,000	1,385
1,325,001	1,350,000	1,403
1,350,001	1,375,000	1,421
1,375,001	1,400,000	1,439
1,400,001	1,425,000	1,457
1,425,001	1,450,000	1,475
1,450,001	1,475,000	1,493
1,475,001	1,500,000	1,511
1,500,001	1,525,000	1,529
1,525,001	1,550,000	1,547
1,550,001	1,575,000	1,565
1,575,001	1,600,000	1,583
1,600,001	1,625,000	1,601
1,625,001	1,650,000	1,619
1,650,001	1,675,000	1,637
1,675,001	1,700,000	1,655
1,700,001	1,725,000	1,673
1,725,001	1,750,000	1,691

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TSG FEES		
Liability	To	TSG Rate
1,750,001	1,775,000	1,709
1,775,001	1,800,000	1,727
1,800,001	1,825,000	1,745
1,825,001	1,850,000	1,763
1,850,001	1,875,000	1,781
1,875,001	1,900,000	1,799
1,900,001	1,925,000	1,817

TSG FEES		
Liability	To	TSG Rate
1,925,001	1,950,000	1,835
1,950,001	1,975,000	1,853
1,975,001	2,000,000	1,871

For amounts above \$2,000,000, add \$15 for each additional \$25,000 of liability

- B. \$50 charge for each TSG Date-Down Endorsement over two (CLTA Guarantee Form No. 22.1 Endorsement).
- C. \$100 charge to convert a Trustee's Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a Trustee's Sale Guarantee for the benefit of a substituted trustee.

6.2 DELETED

6.3 DELETED

6.4 DELETED

6.5 DELETED

SECTION 7 – COMMITMENT FOR TITLE INSURANCE

The charge for a commitment ~~fee~~ shall be ~~an additional 10% of above~~ the calculated policy amount. The calculated policy amount is 100% of the Applicable Rate ~~if the committed policy issued is a standard coverage policy~~, 110% of the Applicable Rate if the ~~committed pPolicy to be~~ issued is a Homeowner's policy and 120% of the Applicable Rate if the ~~committed pPolicy to be~~ issued is an Extended Coverage policy. ~~In addition to the commitment fee and charge for the applicable committed policy, there shall be a \$50 charge upon issuance of the title policy. If the committed policy is issued, the charge for the Policy to be issued will be \$50.~~

If a ~~commitment~~ Commitment is issued in conjunction with a policy priced under Section 2.20 – Major Transactions or Section 5 – Subdivision/Builder and Timeshare Rates the charge for a commitment ~~fee~~ shall be 10% ~~of above~~ the calculated policy amount under the applicable section.

This Section is effective only on the following conditions and at the charges specified:

1. Upon request by the proposed insured, a STG Commitment is issued.
2. A STG Commitment is valid for one year (365+80 days) ~~and then expires.~~
3. If the policy issued is consistent with, and as contemplated in, the STG Commitment, there shall be a \$50 charge for the issuance of the policy.
4. Provided a STG Commitment extension is purchased prior to its expiration, a STG Commitment may be extended for another term of one year (365 days) for a charge of 10% of the Applicable Rate based upon the initial policy amount.
4. ~~If the STG Commitment expires, a policy may still:~~
 - ~~(a) a new Commitment may be issued within 30 days of expiration; however, for that same transaction for a new charge of 10% of the calculated policy amount, provided the new Commitment is requested within 30 days of the expiration of the initial Commitment; or~~
 - ~~(b) a policy may be issued but~~ any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the STG Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part II section of the policy.
6. If the STG Commitment expires and a policy is not issued within 30 days of expiration, the conditions, matters, requirements and exceptions set out in the STG Commitment are void and will no longer be honored by STG.
5. ~~If the policy issued is not consistent with the Commitment or if the Commitment is expired then the charge for the policy shall be the Applicable Rate as set forth in the applicable section of this schedule of charges.~~

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SECTION 8 - CANCELLATION OR PRELIMINARY REPORT CHARGE

8.1 CANCELLATION AND/OR PRELIMINARY REPORT CHARGE

The charge for a preliminary report only, or if title insurance is declined or an order is cancelled after the issuance of the preliminary report, will be that amount which, in the opinion of the Company, is proper compensation for the services rendered, but in no event shall said charge be less than \$400.

8.2 CREDIT FOR PRELIMINARY REPORTS ON SUBSEQUENT POLICIES

Where no major change in the title has occurred since the issuance of the original preliminary report, the order may be reopened and all or a portion of the charge for the preliminary report may be credited towards the subsequent policy charge within the following time from the date of the preliminary report.

Within 12 months	100% of the preliminary report charge may be credited towards the final policy charge.
Over 12 months, but less than 24 months	50% of the preliminary report charge may be credited towards the final policy charge.
Over 24 months, but less than 36 months	25% of the preliminary report charge may be credited towards the final policy charge.

SECTION 9 – CLTA GUARANTEES

9.1 LITIGATION GUARANTEE (CLTA GUARANTEE FORM NO. 1) AND LITIGATION GUARANTEE ENDORSEMENT

Litigation Guarantees are for the benefit of attorneys only and are issued in connection with quiet title actions, partition actions, or other litigation matters.

- A. 100% of the Applicable Rate based upon the value of the particular estate or interest involved; the liability amount is limited to that same value. The minimum charge is \$400.
- B. \$75 charge for each date-down over one issued within a period of 24 months of the issuance of the original Litigation Guarantee (CLTA Litigation Guarantee Endorsement).

9.2 CHAIN OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 6)

The liability is limited to \$1,000.

- A. Except as set forth in B, the charge shall be \$400 plus \$5 for each item reported.
- B. In connection with a lender's policy of title insurance with a full title search examination, the charge shall be:
 - 1. No charge where the chain of title covers no more than six (6) months prior to the date the insured loan is recorded.
 - 2. A \$75 charge where the chain of title covers the period from the recording of the insured loan through 45 days after recording.

9.3 MECHANICS' LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 9)

\$100 charge per parcel (includes two liens), plus \$5 charge for each lien over two reported; the amount of liability is limited to the next multiple of \$100 above the fee charged.

9.4 JUDGEMENT AND TAX LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 10)

\$100 charge per name (includes two liens and husband and wife are considered one name), plus \$5 charge for each lien over two reported; the amount of liability is limited to the next multiple of \$100 above the fee charged.

9.5 PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (CLTA GUARANTEE FORM NO. 11)

The charge shall be 35% of the Applicable Rate based upon the amount of liability requested; the amount reflects the value of the personal property. The minimum charge is \$300.

9.6 LOT BOOK GUARANTEE (CLTA GUARANTEE FORM NO. 12)

\$75 charge per parcel plus an additional charge of \$5 per document copies requested. The amount of liability is limited to the next multiple of \$100 above the fee charged.

9.7 SUBDIVISION GUARANTEE (CLTA GUARANTEE FORM NO. 14)

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600

9.8 RECORD OWNER GUARANTEE (CLTA GUARANTEE FORM NO. 15)

\$75 charge per parcel; the liability is limited to \$1,000.

9.9 COMBINATION GUARANTEE (CLTA GUARANTEE FORM NO. 16)

Combination Guarantee provides the ability to combine two separate Guarantees into one. The charge shall be 80% of the combined amount of charges for both Guarantees; liability shall be limited for each Guarantee to its respective liability limitation set forth above.

9.10 PLANT INFORMATION GUARANTEE (CLTA GUARANTEE FORM NO. 17)

The charge is an hourly rate from \$50 to \$100 per hour, based upon the information requested, plus an additional charge of \$20 per hour for typing; the liability is limited to the next multiple of \$100 above the fee charged.

9.11 TRUSTEE'S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22) AND DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 22.1)

See Section 6.1 of this schedule of charges.

9.12 PARCEL MAP GUARANTEE (CLTA GUARANTEE FORM NO. 23)

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600

9.13 PROPERTY OWNER'S NOTICE GUARANTEE (CLTA GUARANTEE FORM NO. 25)

A minimum charge of \$25 based upon the work performed; maximum \$200.

9.14 RECORDED DOCUMENT GUARANTEE (CLTA GUARANTEE FORM NO. 27 OR ALTA EQUIVALENT)

The minimum charge shall be \$1,000 upon receipt of a completed Application for the Issuance of CLTA Recorded Document Guarantee; the liability shall be limited to \$25,000.

Upon subsequent issuance of lender's or owner's insurance covering property for which a Recorded Document Guarantee has been issued, a credit of 50% of the price paid, or \$500, whichever is less, will be credited to the policy charge.

9.15 CONDITION OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 28)

The charge shall be:

Liability Amount	Rate
\$1,000	\$400 550
\$3,000	\$650 500
\$5,000	\$600 750

Up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$100 plus a \$5 charge for each matter over five.

When a Condition of Title is requested based upon a known or obvious extra-hazardous risk, the charges and liability above do not apply and the charge shall be \$600 with liability limited to the \$600 charge. Further, up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$100 plus a \$5 charge for each matter over five.

And requires additional work and/or search charges may apply to any Condition of Title Guarantee the charge shall be a flat \$600; liability on these matters will be limited to \$600.

SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge % of Applicable Rate
100-06 02/16/15	Restrictions, Encroachments & Minerals	Lender	Extended	No Charge. Issued only at date of policy.
100.1 02/16/15	Restrictions, Encroachments & Minerals	Lender	Standard	20%
	For Any Specific Portion of Endorsement 100.1	Lender	Standard	10%
100.2-06 08/01/16	Restrictions, Encroachments, Minerals ALTA Form 9-06	Lender	Extended	No Charge. Issued only at date of policy.
100.2.1-06 04/02/12	Covenants, Conditions and Restrictions ALTA Form 9.3-06	Lender	Extended	No Charge. Issued only at date of policy.
100.2.6-06 04/02/13	Private Rights ALTA Form 9.6-06	Lender	Extended	10%
100.2.7-06 08/01/16	Restrictions, Encroachments & Minerals - Land Under Development ALTA Form 9.7-06	Lender	Extended	10%
100.2.8-06 04/02/12	Covenants, Conditions and Restrictions - Land Under Development ALTA Form 9.8-06	Owner	Extended	20%
100.2.9-06 04/02/13	Private Rights ALTA Form 9.9-06	Owner	Extended	20%

*All charges in Section 10 Endorsements shall be rounded to the next dollar and zero cents. The charges are for each issuance of an endorsement; an endorsement issued multiple times for the same policy shall also be charged separately for each issuance.

**Standard refers to pricing for policies issued under Section 2.1 A. or 3.1 A.; Extended refers to pricing for policies issued under Sections 2.1B., 2.1C. or 3.1B or, in either case, their equivalents.

Effective ~~September 21, 2020~~ ~~April 29, 2019~~ (includes all revisions)
Stewart Title Guaranty Company

ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
100.2.10-06 08/01/16	Restrictions, Encroachments, Minerals – Current Violations ALTA Form 9.10-06	Lender	Extended	No Charge
100.4-06 03/09/07	CC&R's, Violations	Lender	Extended Standard	No Charge 10%
100.5-06 03/09/07	CC&R's, Violations	Owner	Extended Standard	No Charge 20%
100.6-06 02/06/15	CC&R's, Including Future Violations	Owner	Extended Standard	No Charge 20%
100.7-06 03/09/07	CC&R's, Violations	Owner	Extended Standard	No Charge 20%
100.8-06 03/09/07	CC&R's, Violations	Owner	Extended Standard	No Charge 20%
100.09-06 04/02/12	Covenants, Conditions and Restrictions - Unimproved Land ALTA Form 9.1-06	Owner	Extended Standard	No Charge 10% - Minimum \$100; Maximum \$500
100.10-06 04/02/12	Covenants, Conditions and Restrictions – Improved Land ALTA Form 9.2-06	Owner	Extended Standard	No Charge 10% - Minimum \$100; Maximum \$500
100.12-06 03/09/07	CC&R's, Right of Reversion	Owner	All Policies	20%
		Lender	All Policies	\$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved.

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
100.13-06 02/06/15	CC&R's, Assessment Liens	Lender	Extended	\$25 or, \$10 per endorsement on tract deals where three or more are issued concurrently.
100.17-06 03/09/07	CC&R's, Proper Modification	Owner Lender	All Policies All Policies	20% 10%
100.18-06 3/09/07	CC&R's, Right of Reversion	Owner Lender	All Policies All Policies	20% \$25
100.19-06 3/09/07	CC&R's, Violations	Owner Lender	Extended Standard Extended Standard	No Charge 20% No Charge 10%
100.20-06 03/09/07	CC&R's, Violations	Owner Lender	Extended Standard Extended Standard	No Charge 20% No Charge 10%
100.21-06 03/09/07	CC&R's, Plans and Specifications	Lender	Extended Standard	No Charge 10%
100.23-06 09/08/13	Minerals, Surface Damage	Lender	Extended	10%
100.24-06 09/08/13	Minerals, Surface Entry by Lessee	Lender	Extended	10%

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CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
100.25-06 3/09/07	Minerals, Surface Use	Lender	Extended	20%
100.26-06 09/08/13	Minerals, Present-Future Improvements	Lender	Extended	10%
100.27-06 03/09/07	CC&R's, Violations	Lender	Extended	No Charge
100.28-06 (03/09/07)	CC&R's, Violation Future Improvements	Owner	All Policies	20%
		Lender	All Policies	10%
100.29-06 09/08/13	Minerals, Surface Damage	Owner	All Policies	20%
		Lender	All Policies	10%
101 06/03/05	Mechanics' Liens (Priority Insurance; Commencement Prior to Recordation)	Lender	Standard	10%
101.1-06 03/09/07	Mechanics' Liens (Notice of Completion No Priority)	Owner	Extended	20% (DVA-10%)
101.2-06 03/09/07	Mechanics' Liens - Notice of Completion (Priority Insurance)	Lender	Extended	10%
101.3-06 03/09/07	Mechanics' Liens - No Notice of Completion (Priority Insurance)	Lender	Extended	10%
101.4 05/06/15	Mechanics' Liens – No Notice of Completion (No Priority)	Owner	Standard	20%

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ENDORSEMENTS				
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				% of Applicable Rate
101.5-06 03/09/07	Mechanics' Liens - Notice of Completion (Contains dollar amount of liability)	Lender	Extended	10% Plus \$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved. Plus \$10 for each Mechanics' Liens over two.
101.6-06 03/09/07	Mechanics' Liens - Notice of Completion (No Priority)	Lender	Extended	No Charge for one endorsement; \$25 for each additional endorsement. Plus \$10 per Mechanics' Liens over two.
101.8 06/03/05	Mechanics' Liens (Priority Insurance)	Lender	Standard	10%
101.9-06 03/09/07	Mechanics' Liens – Notice of Completion (Contains Dollar Amount of Liability)	Owner	Extended	20%
101.10-06 03/09/07	Mechanics' Liens, Notice of Completion (Priority Insurance and Contains Dollar Amount of Liability)	Lender	All Policies	10%

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				% of Applicable Rate
101.11-06 03/09/07	Mechanics' Liens - No Notice of Completion (Priority Insurance and Contains Dollar Amount of Liability)	Lender	All Policies	10%
101.12-06 03/09/07	Mechanics' Liens – No Notice of Completion (Contains Dollar Amount of Liability)	Owner	All Policies	20%
101.13-06 03/09/07	Mechanic's Liens - Notice of Completion (Limitations in Coverage)	Lender	All Policies	10%
102.4-06 03/09/07	Foundation	Lender	All Policies	10% - Minimum \$100; Maximum \$750
102.5-06 03/09/07	Foundation	Lender	All Policies	15% - Maximum \$750
102.6-06 03/09/07	Foundation, Portion of Premises	Lender	All Policies	10% - Minimum \$100; Maximum \$750
102.7-06 03/09/07	Foundation, Portion of Premises	Lender	All Policies	15% - Minimum \$100; Maximum \$750
103.1-06 03/09/07	Easement, Damage-Use or Maintenance ALTA Form 28-06	Owner Lender	All Policies All Policies	10% \$25
103.2-06 11/14/08	Easement, Damage – Use or Maintenance	Owner Lender	All Policies All Policies	30% 20%

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CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
103.3-06 03/09/07	Easement, Existing Encroachment, Enforced Removal	Owner	All Policies	10%
		Lender	All Policies	\$25
103.4-06 09/10/15	Easement, Access to Public Street	Owner	All Policies	20%
		Lender	All Policies	10%
103.5-06 03/09/07	Water Rights, Surface Damage	Owner	Extended	10%
			Standard	20%
		Lender	Extended	\$100
			Standard	10%
103.6-06 03/09/07	Encroachments, Non Exist	Lender	Extended	10%
103.7-06 09/10/15	Land Abuts Street	Owner	Extended	\$100
		Lender	Extended	No Charge if issued at policy date; otherwise 10% - Maximum \$100.
103.08-06 03/09/07	Water Rights, Future Improvements	Lender	Extended	10%
103.9-06 03/09/07	Encroachments, Future Improvements	Lender	Extended	10%
103.10-06 03/09/07	Surface Use, Horizontal Subdivision	Owner or Lender	All Policies	20%

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				% of Applicable Rate
103.11-06 06/17/06	Access and Entry ALTA Form 17-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.12-06 06/17/06	Indirect Access and Entry ALTA Form 17.1-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.13-06 10/16/08	Utility Access ALTA Form 17.2-06	Owner	Extended Standard	10% 20%
		Lender	Extended Standard	\$100 10%
103.14-06 04/02/12	Encroachments – Boundaries and Easements ALTA Form 28.1-06	Owner	All Policies	10%
		Lender	All Policies	\$25
103.15-06 04/02/13	Encroachments – Boundaries and Easements – Described Improvements ALTA Form 28.2-06	Owner	All Policies	10%
		Lender	All Policies	\$25
103.16-06 04/02/15	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development ALTA Form 28.3-06	Owner	Extended Standard	10% 20%
		Lender	Extended Standard	\$100 10%

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
104-06 09/10/10	Assignment of Mortgage	Lender	Extended	See Section 3.8 B.2.30% - Minimum \$120
104.A 09/10/10	Assignment of Mortgage	Lender	Standard	See Section 3.8 B.2.20% - Minimum \$120.
104.1-06 09/10/10	Assignment of Mortgage	Lender	All Policies	See Section 3.8 B.3.a.\$75
104.4-06 09/10/10	Collateral Assignment of Mortgage	Lender	All Policies	\$150
104.6-06 12/03/12	Assignments of Rents or Leases ALTA Form 37-06	Lender	Extended	\$25 50
104.7-06 03/09/07	Assignment of Rents/Leases	Lender	All Policies	\$25
104.8-06 09/10/10	Assignment of Mortgage	Lender	Extended	See Section 3.8 B.2.30% - Minimum \$120
104.9 09/10/10	Assignment of Mortgage	Lender	Standard	See Section 3.8 B.2.20% - Minimum \$120
104.10-06 09/10/10	Assignment of Mortgage	Lender	All Policies	See Section 3.8 B.3.a.\$75
104.11-06 09/10/10	Collateral Assignment of Mortgage	Lender	All Policies	\$150 125

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ENDORSEMENTS				
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				% of Applicable Rate
104.12-06 02/03/10	Assignment ALTA Form 10-06	Lender	All Policies	See Section 3.8 B.3.b. \$100
104.13-06 08/01/16	Assignment and Date Down ALTA Form 10.1-06	Lender	All Policies Extended Standard	See Section 3.8 B.1.30% - Minimum \$120 20% - Minimum \$120
105-06 02/08/13	Multiple Mortgages in One Policy	Lender	Extended	No Charge
105.1 06/03/05	Multiple Mortgages in One Policy (Insuring Two or More Deeds of Trust)	Lender	Standard	No Charge
106-06 03/09/07	State of California	Owner	All Policies	\$25
106.C-06 03/09/07	State of California	Owner	All Policies	\$25
106.1-06 03/09/07	State of California	Owner	All Policies	No Charge
106.1C-06 03/09/07	State of California	Owner	All Policies	No Charge
106.2-06 03/09/07	State of California	Owner	All Policies	\$25
106.2C-06 03/09/07	State of California	Owner	All Policies	\$25

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ENDORSEMENTS				
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107.1-06 03/09/07	Allocation of Liability of Parcels	Owner or Lender	All Policies	No Charge
107.2-06 03/09/07	Amount of Insurance, Increase	Owner	All Policies	\$50 Plus the Applicable Rate for increased liability.
		Lender	All Policies	\$50 Plus the Applicable Rate for increased liability.
107.5-06 3/09/07	Leasehold Improvement	Lessee	All Policies	No Charge
		Lender	All Policies	No Charge
107.9-06 03/09/07	Additional Insured	Owner	All Policies	\$25 when issued on date of policy; otherwise \$50.
		Lender	All Policies	\$25 when issued on date of policy; otherwise \$50.
107.10-06 03/09/07	Additional Insured	Owner	All Policies	No Charge if issued on date of policy; otherwise \$10.
		Lender	All Policies	No Charge if issued on date of policy; otherwise \$10.
107.11-06 03/09/07	Non-Merger After Lender Acquires Title	Lender	Extended	10% - Maximum \$500

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
108.7 09/10/10	Additional Advance	Lender	Standard	See Section 3.7-60% - Minimum \$240
108.8-06 09/10/10	Additional Advance	Lender	Extended	See Section 3.7-70% - Minimum \$280
108.9 06/03/05	Additional Advance, DVA (Department of Veterans Affairs)	Owner	Standard	See Section 3.7-60% - Minimum \$240
108.10-06 09/10/10	Revolving Credit Loan, Increase	Lender	All Policies	See Section 3.7-70% - Minimum \$280
109 06/03/05	Oil and Gas Lease, No Assignments	Owner or Lender	Standard	20%
110.1-06 03/09/07	Deletion of Item from Policy	Owner or Lender	All Policies	10% - Maximum \$100
110.3-06 03/09/07	Minerals, Conveyance of Surface Rights	Owner or Lender	All Policies	No Charge
110.4-06 09/10/10	Modification of Mortgage	Lender	Extended	10% - Minimum \$100
110.5-06 09/10/10	Modification of Mortgage	Lender	Extended	35% - Minimum \$100 For extension – Maximum \$500
110.6 09/10/10	Modification of Mortgage	Lender	Standard	20% - Minimum \$100

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ENDORSEMENTS				
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110.7-06 03/09/07	Insurance Against Enforceability of Item	Owner or Lender	All Policies	No Charge
110.9-06 06/17/06	Environmental Protection Lien ALTA Form 8.1-06	Lender	All Policies	\$25 No Charge if issued pursuant to Section 3.19 (CPLR) or Section 3.21 (S.T.A.R.)
110.9.1-06 10/16/08	Environmental Protection Lien ALTA Form 8.2-06	Owner Lender	All Policies All Policies	\$100 \$25
110.10-06 03/09/07	Modification and Additional Advance	Lender	Extended	35% Plus 70% based on amount of advance.
110.11-06 06/17/06	Mortgage Modification ALTA Form 11-06	Lender	Extended	35% - Minimum \$100
110.11.1-06 10/22/09	Mortgage Modification with Subordination ALTA Form 11.1-06	Lender	All Policies	35% - Minimum \$100
110.11.2-06 12/02/13	Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2-06	Lender	All Policies	35% Plus 70% based on amount of advance

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ENDORSEMENTS				
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				% of Applicable Rate
111-06 03/09/17	Mortgage Priority, Partial Reconveyance	Lender	All Policies	10% based on unpaid balance of encumbrance - Minimum \$25; Maximum \$150
111.1-06 03/09/07	Mortgage Priority, Partial Reconveyance	Lender	All Policies	10% based on unpaid balance of encumbrance - Minimum \$25; Maximum \$150
111.2-06 03/09/07	Mortgage Priority, Subordination	Lender	All Policies	10% if issued on date of policy; otherwise 30%
111.3-06 03/09/07	Mortgage Priority, Encroachment, Address	Lender	All Policies	20%
111.4-06 03/09/07	Mortgage Impairment After Conveyance	Lender	Extended	10% based on the unpaid balance of the loan - Minimum \$25; Maximum \$250
111.5-06 10/16/08	Variable Rate ALTA Form 6-06	Lender	All Policies	No Charge
111.7-06 03/09/07	Variable Rate, Renewal	Lender	Extended	No Charge
111.8-06 10/16/08	Variable Rate, Negative Amortization ALTA Form 6.2-06	Lender	All Policies	No Charge

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111.9-06 03/09/07	Variable Rate, FNMA 7 Year Balloon	Lender	All Policies	No Charge
111.10-06 09/10/10	Revolving Credit Loan, Optional Advance	Lender	All Policies	No Charge
111.11-06 09/10/10	Revolving Credit Loan Obligatory Advance	Lender	All Policies	No Charge
111.14-06 02-03-11	Future Advance – Priority ALTA Form 14-06	Lender	Extended	\$50
111.14.1-06 02/03/11	Future Advance Knowledge ALTA Form 14.1-06	Lender	Extended	\$50
111.14.2-06 02/03/11	Future Advance – Letter of Credit ALTA Form 14.2-06	Lender	Extended	\$50
111.14.3-06 02/03/11	Future Advance – Reverse Mortgage ALTA Form 14.3-06	Lender	Extended	\$50
112 06/03/05	Bondholder	Lender	Standard	No Charge
112.1-06 03/09/07	Bondholder	Bondholder or Lender	Extended	No Charge
112.2 06/03/05	Bondholder, Joint Powers Transaction	Bondholder or Lender	Standard	No Charge

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114-06 03/09/07	Co-Insurance	Lender	All Policies	No Charge
114.1-06 03/09/07	Co-Insurance, Joint and Several Liability	Lender	All Policies	No Charge
114.2-06 03/09/07	Co-Insurance Joint and Several Liability	Lender	All Policies	No Charge
114.3-06 10/16/08	Co-Insurance, Single Policy ALTA Form 23-06	Owner or Lender	Extended	No Charge
114.4-06 08/01/16	Co-Insurance, Multiple Policies ALTA Form 23.1-06	Owner or Lender	Extended	No Charge
115-06 03/09/07	Condominium	Owner or Lender	All Policies	No Charge
115.1-06 02/03/10	Condominium ALTA Form 4-06	Lender	All Policies	No Charge
115.2-06 02/03/10	Planned Unit Development (PUD) ALTA Form 5-06	Lender	All Policies	No Charge
115.3-06 10/16/08	Condominium ALTA Form 4.1-06	Owner or Lender	All Policies	No Charge
115.4-06 10/16/08	Planned Unit Development (PUD) ALTA Form 5.1-06	Owner or Lender	All Policies	No Charge

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CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
116-06 03/09/07	Designation of Improvements, Address	Lender	Extended	No Charge if issued on date of policy; otherwise, 10%
116.01-06 06/17/06	Location ALTA Form 22-06	Owner Lender	All Policies All Policies	10% No Charge
116.02-06 06/17/06	Location and Map ALTA Form 22.1-06	Owner Lender	All Policies All Policies	10% No Charge
116.1-06 10/16/08	Same as Survey ALTA Form 25-06	Owner or Lender	All Policies	No Charge if issued on date of policy; otherwise 15%
116.1.2-06 10/16/08	Same as Portion of Survey ALTA Form 25.1-06	Owner Lender	Extended Extended	20% No Charge
116.2-06 03/09/07	Designation of Improvements, Condominium (Modification of 116 to Cover Condominiums)	Owner Lender	All Policies All Policies	20% No Charge if issued on date of policy; otherwise 10%
116.3-06 03/09/07	Legal Description, New Subdivision	Owner or Lender	All Policies	10%

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				% of Applicable Rate
116.4-06 06/17/06	Contiguity, Single Parcel ALTA Form 19.1-06	Owner	Extended	No Charge if all parcels are searched for policy; otherwise 20%.
			Standard	20%
		Lender	Extended	No Charge if all parcels are searched for policy; otherwise 10%
			Standard	10%
116.4.1-06 06/17/06	Continuity – Multiple Parcels ALTA Form 19-06	Owner	Extended	No Charge if all parcels are searched for policy; otherwise 20%.
			Standard	20%
		Lender	Extended	No Charge if all parcels are searched for policy; otherwise 10%
			Standard	10%
116.5-06 06/17/06	Manufactured Housing Unit ALTA Form 7-06	Owner or Lender	All Policies	No Charge

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				% of Applicable Rate
116.5.1-06 06/17/06	Manufactured Housing – Conversion; Loan ALTA Form 7.1-06	Lender	All Policies	No Charge
116.5.2-06 06/17/06	Manufactured Housing- Conversion; Owner's	Owner	All Policies	No Charge
116.6-06 03/09/07	Manufactured Housing Unit	Owner or Lender	All Policies	No Charge
116.7-06 03/09/07	Subdivision Map Act Compliance	Owner or Lender	All Policies	10%
116.8-06 10/16/08	Subdivision (Lawful Parcel) ALTA Form 26-06	Owner or Lender	Extended	10%
116.9-06 04/02/15	Contiguity – Specified Parcels ALTA Form 19.2-06	Owner	Extended	No Charge if all parcels are searched for policy; otherwise 20%.
			Standard	20%
		Lender	Extended	No Charge if all parcels are searched for policy; otherwise 10%
			Standard	10%
117-06 04/02/13	Aggregation - Loan ALTA Form 12-06	Lender	Extended	No Charge

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
117.1-06 04/02/13	Aggregation – State Limits - Loan ALTA Form 12.1-06	Lender	Extended	No Charge
119-06 03/09/07	Validity of Lease in Schedule B	Lender	All Policies	20%
119.2-06 03/09/07	Validity and Priority of Lease	Lender	Extended	20%
119.3-06 03/09/07	Priority of Lease	Lender	Extended	10%
119.4 11/04/10	Validity of Sublease, Joint Powers (Bondholder's Policy)	Bondholder	Standard	No Charge
119.5-06 04/02/12	Leasehold, Owners ALTA Form 13-06	Owner	Extended	No Charge
119.6.06 04/02/12	Leasehold, Loan ALTA Form 13.1-06	Lender	Extended	No Charge
120.2 06/03/05	Subordination of Prior Mortgage to Lease	Owner or Lender	All Policies	20%
122-06 11/04/11	Construction Loan Advance	Lender	Extended	10% - Minimum \$50 If policy liability increases, see 108 series.

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
122.1A-06 11/04/11	Construction Loan Advance-Initial Advance, 2006 ALTA Loan Policy	Lender	Extended	No Charge
122.1B-06 11/04/11	Construction Loan Advance-Subsequent Disbursement, 2006 ALTA Loan Policy	Lender	Extended	10% - Minimum \$50
122.2-06 03/09/07	Construction Loan Advance	Lender	Extended	10% - Minimum \$50 If policy liability increases, see 108 series.
123.1-06 06/17/06	Zoning, Unimproved Land ALTA Form 3-06	Owner or Lender	Extended	25% - Minimum \$300
123.2-06 10/22/09	Zoning, Completed Structure ALTA Form 3.1-06	Owner or Lender	Extended	25% - Minimum \$300
123.3-06 04/02/12	Zoning – Land Under Development ALTA Form 3.2-06	Owner or Lender	Extended	25% - Minimum \$300
<u>123.4-06</u> <u>12/01/18</u>	<u>Zoning – Completed</u> <u>Improvement – Non-</u> <u>Conforming Use</u> <u>ALTA Form 3.3-06</u>	<u>Owner or</u> <u>Lender</u>	<u>Extended</u>	<u>25% - Minimum</u> <u>\$300</u>
<u>123.5-06</u> <u>12/01/18</u>	<u>Zoning – No Zoning</u> <u>Classification</u> <u>ALTA Form 3.4-06</u>	<u>Owner or</u> <u>Lender</u>	<u>Extended</u>	<u>25% - Minimum</u> <u>\$300</u>

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
124.1-06 09/10/15	Covenants are Binding	Owner	All Policies	20%
		Lender	All Policies	10%
124.2-06 03/09/07	Covenants in Lease are Binding	Owner	All Policies	20%
		Lender	All Policies	10%
124.3-06 03/09/07	Covenants in Lease are Binding	Owner	All Policies	20%
		Lender	All Policies	10%
127-06 08/01/2015	Nonimputation, Full Equity Transfer ALTA Form 15-06	Owner	All Policies	10%
127.1-06 06/17/06	Nonimputation, Additional Insured ALTA Form 15.1-06	Owner	All Policies	10% based on percentage interest acquired by additional insured.
127.2-06 06/17/06	Nonimputation – Partial Equity Transfer ALTA Form 15.2-06	Owner	All Policies	10%
128-06 06/17/06	Mezzanine Financing ALTA Form 16-06	Owner	Extended	20% based on amount of Mezzanine Loan
129-06 06/17/06	Single Tax Parcel ALTA Form 18-06	Owner or Lender	All Policies	\$100
<u>129.1-06 06/17/06</u>	<u>Multiple Tax Parcel ALTA Form 18.1-06</u>	<u>Owner or Lender</u>	<u>All Policies</u>	<u>\$100</u>

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
129.2-06 08/01/16	Multiple Tax Parcel ALTA Form 18.2-06	Owner or Lender	All Policies	\$100
129. 13 -06 12/01/18 06/17 06	Multiple Tax Parcel and ID ALTA Form 18. 13 -06	Owner or Lender	All Policies	\$100
130-06 06/17/06	First Loss, Multiple Parcel Transactions ALTA Form 20-06	Lender	Extended	10%
132 06/08/06	Usury	Lender	All Policies	10 15%
132-06 10/16/08	Usury ALTA Form 27-06	Lender	Extended	10 15%
133-06 10/16/08	Doing Business ALTA Form 24-06	Lender	Extended	5% - Minimum \$100
134-06 08/01/16	Interest Rate Swap-Direct Obligation ALTA Form 29-06	Lender	Extended	15% - Minimum \$200
134.1-06 08/01/16	Interest Rate Swap – Additional Interest ALTA Form 29.1-06	Lender	Extended	15% based on original liability - Minimum \$200 Plus additional amount based upon increased liability

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
134.2-06 08/01/16	Interest Rate Swap – Direct Obligation – Defined Amount ALTA Form 29.2-06	Lender	Extended	15% based on original liability - Minimum \$200 Plus additional amount based upon increased liability
134.3-06 08/01/16	Interest Rate Swap – Additional Interest – Defined Amount ALTA Form 29.3-06	Lender	Extended	15% based on original liability - Minimum \$200 Plus additional amount based upon increased liability
135-06 07/26/10	One to Four Family Shared Appreciation ALTA Form 30-06	Lender	Extended	10% - Minimum \$200
135.1-06 08/01/12	Commercial Participation Interest ALTA Form 30.1-06	Lender	Extended	10% - Minimum \$200
136-06 02/03/11	Severable improvements ALTA Form 31-06	Lender	Extended	10% - Minimum \$500
137-06 02/03/11	Construction Loan – Loss of Priority (Pending Disbursement) ALTA Form 32-06	Lender	Extended	No charge.

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CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
137.1-06 04/02/13	Construction Loan – Loss of Priority – Direct Payment (Pending Disbursement) ALTA Form 32.1-06	Lender	Extended	No charge.
137.2-06 04/02/13	Construction Loan – Loss of Priority – Insured's Direct Payment ALTA Form 32.2-06	Lender	Extended	No charge.
138-06 02/03/11	Disbursement ALTA Form 33-06	Lender	Extended	\$250 one-to-four family residential; \$500 commercial ***
139-06 08/01/11	Identified Risk Coverage ALTA Form 34-06	Owner Lender	All Policies Extended	20% 10%
140-06 08/01/16	Minerals and Other Subsurface Substances – Buildings ALTA Form 35-06	Owner Lender	All Policies All Policies	20% 10%
140.1-06 08/01/16	Minerals and Other Subsurface Substances – Improvements ALTA Form 35.1-06	Owner Lender	All Policies All Policies	20% 10%
140.2-06 08/01/16	Minerals and Other Subsurface Substances – Described Improvements ALTA Form 35.2-06	Owner Lender	All Policies All Policies	20% 10%

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
140.3-6 08/01/16	Minerals and Other Subsurface Substances – Land Under Development ALTA Form 35.3-06	Owner	Extended	20%
		Lender	Extended	10%
141-06 04/02/12	Energy Project – Leasehold/Easement ALTA Form 36-06	Owner	Extended	\$500
141.1-06 04/02/12	Energy Project – Leasehold/Easement ALTA Form 36.1-06	Lender	Extended	\$500
141.2-06 04/02/12	Energy Project – Leasehold ALTA Form 36.2-06	Owner	Extended	\$500
141.3-06 04/02/12	Energy Project – Leasehold ALTA Form 36.3-06	Lender	Extended	\$500
141.4-06 04/02/12	Energy Project – Covenants, Conditions and Restrictions- Land Under Development ALTA Form 36.4-06	Owner	Extended	10% - Minimum \$500
141.5-06 04/02/12	Energy Project – Covenants, Conditions and Restrictions – Land Under Development ALTA Form 36.5-06	Lender	Extended	10% - Minimum \$500

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
141.6-06 08/01/16	Energy Project – Encroachments ALTA Form 36.6-06	Owner or Lender	Extended	10% - Minimum \$500
141.7-06 12/01/14	Energy Project – Fee Estate ALTA Form 36.7-06	Owner	Extended	\$500
141.8-06 12/01/14	Energy Project – Fee Estate ALTA Form 36.8-06	Lender	Extended	\$500
142-06 04/02/13	Policy Authentication ALTA Form 39-06	Owner or Lender	All Policies	No Charge
143-06 12/02/13	Water – Buildings ALTA Form 41-06	Owner Lender	All Policies All Policies	15% 10%
143.1-06 12/02/13	Water – Improvements ALTA Form 41.1-06	Owner Lender	All Policies All Policies	20% 10%
143.2-06 12/02/13	Water – Described Improvements ALTA Form 41.2-06	Owner Lender	All Policies All Policies	20% 10%
143.3-06 12/02/13	Water – Land Under Development ALTA Form 41.3-06	Owner Lender	Extended Extended	20% 10%

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
144-06 12/02/13	Commercial Lender Group ALTA Form 42-06	Lender	Extended	\$100
145-06 12/02/13	Anti-Taint ALTA Form 43-06	Lender	Extended	\$500
146-06 12/02/13	Insured Mortgage Recording ALTA Form 44-06	Lender	All Policies	No Charge
147-06 04/02/14	Tax Credit ALTA Form 40-06	Owner	Extended	\$100
147.1-06 04/02/14	Tax Credit – Defined Amount ALTA Form 40.1-06	Owner	Extended	\$100 Plus increased liability at the Applicable Rate
148-06 04/02/14	Pari Passu Mortgage ALTA Form 45-06	Lender	Extended	\$500
149-06 08/01/15	Option ALTA Form 46-06	Owner	Extended	10%
<u>150-06</u> <u>11/08/19</u>	<u>Solar Endorsement</u>	<u>Lender</u>	<u>All Policies</u>	<u>\$100</u>

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STG ENDORSEMENTS				
STG adoption date	Type	<u>**Insured</u>		*Charge
				% of Applicable Rate
<u>STG 122</u> Modified	Construction Loan Advance	Lender	Extended	10% - Minimum \$50
STG 110.1-06 Modified	Arbitration Deletion	Lender	Extended	\$25
STG Additional Insured	Additional Insured (Includes Legal Entities with Natural Persons)	Owner	Homeowner's	\$25
STG Extension Modification	Extension Modification	Lender	Extended	\$25
STG Non- Vested Spouse	Non-Vested Spouse	Lender	Extended	No Charge
STG Solar	Solar	Lender	Extended	\$75
<u>STG 104.10</u> Modified	<u>Assignment of Mortgage</u>	<u>Lender</u>	<u>All Policies</u>	<u>\$75</u>
<u>STG</u> <u>Forbearance</u> <u>Modification</u>	<u>Modification of Specified</u> <u>Terms</u>	<u>Lender</u>	<u>Extended</u>	<u>10% - based on</u> <u>remaining</u> <u>balance;</u> <u>Maximum \$300</u>

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SECTION 11 - STEWART TITLE GUARANTY COMPANY RATES

11.1 RATES FOR USE IN CONNECTION WITH PROPERTIES LOCATED IN THE FOLLOWING COUNTIES: BUTTE, COLUSA, DEL NORTE, GLENN, HUMBOLDT, LAKE, LASSEN, PLUMAS, SIERRA, SISKIYOU AND TEHAMA.

The rates below are applicable to all transactions under \$50,000 with properties located in these designated counties.

Amount of Insurance	*Charge
0 - \$25,000	\$300
\$25,001 - \$30,000	\$315
\$30,001 - \$35,000	\$325
\$35,001 - \$40,000	\$350
\$40,001 - \$45,000	\$375
\$45,001 - \$50,000	\$400
\$50,001 - and up	**

* All amounts are rounded to the next dollar and zero cents.

** See Applicable Rate in this schedule of charges.

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11.2 RESIDENTIAL RATES

Amount of Insurance		Residential Rate
0	50,000	400
50,001	55,000	400
55,001	60,000	450
60,001	65,000	450
65,001	70,000	450
70,001	75,000	475
75,001	80,000	475
80,001	85,000	500
85,001	90,000	525
90,001	95,000	550
95,001	100,000	600
100,001	105,000	612
105,001	110,000	625
110,001	115,000	637
115,001	120,000	650
120,001	125,000	662
125,001	130,000	668
130,001	135,000	675
135,001	140,000	680
140,001	145,000	687
145,001	150,000	700
150,001	155,000	715
155,001	160,000	730
160,001	165,000	745
165,001	170,000	760
170,001	175,000	775
175,001	180,000	785
180,001	185,000	795
185,001	190,000	805
190,001	195,000	815
195,001	200,000	825
200,001	205,000	833
205,001	210,000	839
210,001	215,000	848
215,001	220,000	857
220,001	225,000	868
225,001	230,000	878
230,001	235,000	889
235,001	240,000	901
240,001	245,000	913
245,001	250,000	925
250,001	255,000	937
255,001	260,000	950
260,001	265,000	962

Amount of Insurance		Residential Rate
265,001	270,000	974
270,001	275,000	987
275,001	280,000	999
280,001	285,000	1011
285,001	290,000	1024
290,001	295,000	1037
295,001	300,000	1050
300,001	305,000	1058
305,001	310,000	1067
310,001	315,000	1075
315,001	320,000	1083
320,001	325,000	1090
325,001	330,000	1098
330,001	335,000	1105
335,001	340,000	1112
340,001	345,000	1119
345,001	350,000	1125
350,001	355,000	1136
355,001	360,000	1147
360,001	365,000	1158
365,001	370,000	1169
370,001	375,000	1180
375,001	380,000	1191
380,001	385,000	1201
385,001	390,000	1210
390,001	395,000	1217
395,001	400,000	1225
400,001	405,000	1232
405,001	410,000	1239
410,001	415,000	1246
415,001	420,000	1255
420,001	425,000	1263
425,001	430,000	1270
430,001	435,000	1277
435,001	440,000	1285
440,001	445,000	1293
445,001	450,000	1300
450,001	455,000	1310
455,001	460,000	1320
460,001	465,000	1329
465,001	470,000	1339
470,001	475,000	1349
475,001	480,000	1359
480,001	485,000	1370

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Amount of Insurance		Residential Rate
485,001	490,000	1380
490,001	495,000	1390
495,001	500,000	1400
500,001	505,000	1408
505,001	510,000	1415
510,001	515,000	1423
515,001	520,000	1430
520,001	525,000	1438
525,001	530,000	1445
530,001	535,000	1453
535,001	540,000	1460
540,001	545,000	1467
545,001	550,000	1475
550,001	555,000	1483
555,001	560,000	1490
560,001	565,000	1497
565,001	570,000	1505
570,001	575,000	1512
575,001	580,000	1520
580,001	585,000	1527
585,001	590,000	1535
590,001	595,000	1543
595,001	600,000	1550
600,001	605,000	1558
605,001	610,000	1565
610,001	615,000	1573
615,001	620,000	1580
620,001	625,000	1588
625,001	630,000	1595
630,001	635,000	1603
635,001	640,000	1610
640,001	645,000	1618
645,001	650,000	1625
650,001	655,000	1633
655,001	660,000	1640
660,001	665,000	1647
665,001	670,000	1655
670,001	675,000	1663
675,001	680,000	1671
680,001	685,000	1679
685,001	690,000	1686
690,001	695,000	1693
695,001	700,000	1700
700,001	705,000	1707
705,001	710,000	1715

Amount of Insurance		Residential Rate
710,001	715,000	1722
715,001	720,000	1730
720,001	725,000	1737
725,001	730,000	1745
730,001	735,000	1752
735,001	740,000	1760
740,001	745,000	1767
745,001	750,000	1775
750,001	755,000	1785
755,001	760,000	1794
760,001	765,000	1804
765,001	770,000	1814
770,001	775,000	1823
775,001	780,000	1833
780,001	785,000	1843
785,001	790,000	1854
790,001	795,000	1865
795,001	800,000	1875
800,001	805,000	1883
805,001	810,000	1890
810,001	815,000	1898
815,001	820,000	1905
820,001	825,000	1913
825,001	830,000	1920
830,001	835,000	1927
835,001	840,000	1935
840,001	845,000	1942
845,001	850,000	1950
850,001	855,000	1958
855,001	860,000	1965
860,001	865,000	1973
865,001	870,000	1980
870,001	875,000	1988
875,001	880,000	1995
880,001	885,000	2003
885,001	890,000	2010
890,001	895,000	2018
895,001	900,000	2025
900,001	905,000	2033
905,001	910,000	2040
910,001	915,000	2047
915,001	920,000	2052
920,001	925,000	2060
925,001	930,000	2068
930,001	935,000	2076

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Amount of Insurance		Residential Rate
935,001	940,000	2084
940,001	945,000	2092
945,001	950,000	2100
950,001	955,000	2108
955,001	960,000	2115
960,001	965,000	2123
965,001	970,000	2131
970,001	975,000	2139
975,001	980,000	2147
980,001	985,000	2154
985,001	990,000	2161

Amount of Insurance		Residential Rate
990,001	995,000	2168
995,001	1,000,000	2175

For each \$5,000 or fraction thereof above \$1,000,000:

Add \$5.00 per \$5,000 up to and including \$2,000,000

Add \$3.00 per \$5,000 over \$2,000,000

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11.3 BASIC RATES

Amount of Insurance		Basic Rate
0	50,000	400 550
50,001	55,000	400 550
55,001	60,000	400 550
60,001	65,000	400 550
65,001	70,000	410 550
70,001	75,000	423 575
75,001	80,000	436 575
80,001	85,000	449 600
85,001	90,000	462 625
90,001	95,000	475 650
95,001	100,000	488 675
100,001	105,000	501 685
105,001	110,000	514 695
110,001	115,000	526 705
115,001	120,000	539 760
120,001	125,000	553 770
125,001	130,000	565 780
130,001	135,000	578 790
135,001	140,000	590 800
140,001	145,000	604 810
145,001	150,000	616 815
150,001	155,000	629 815
155,001	160,000	641 825
160,001	165,000	655 835
165,001	170,000	668 845
170,001	175,000	680 855
175,001	180,000	693 865
180,001	185,000	705 875
185,001	190,000	719 885
190,001	195,000	731 895
195,001	200,000	744 900
200,001	205,000	756 935
205,001	210,000	770 945
210,001	215,000	783 955
215,001	220,000	795 965
220,001	225,000	808 975
225,001	230,000	821 985
230,001	235,000	834 995
235,001	240,000	846 1005
240,001	245,000	859 1015
245,001	250,000	873 1025
250,001	255,000	885 1035
255,001	260,000	898 1045
260,001	265,000	910 1055

Amount of Insurance		Basic Rate
265,001	270,000	924 1065
270,001	275,000	936 1075
275,001	280,000	949 1085
280,001	285,000	961 1095
285,001	290,000	975 1105
290,001	295,000	988 1115
295,001	300,000	996 1125
300,001	305,000	1006 1130
305,001	310,000	1016 1135
310,001	315,000	1025 1140
315,001	320,000	1035 1145
320,001	325,000	1045 1150
325,001	330,000	1055 1155
330,001	335,000	1064 1160
335,001	340,000	1074 1165
340,001	345,000	1084 1170
345,001	350,000	1093 1175
350,001	355,000	1103 1180
355,001	360,000	1113 1185
360,001	365,000	1121 1190
365,001	370,000	1131 1195
370,001	375,000	1141 1220
375,001	380,000	1150 1245
380,001	385,000	1160 1255
385,001	390,000	1170 1260
390,001	395,000	1179 1265
395,001	400,000	1189 1275
400,001	405,000	1199 1280
405,001	410,000	1208 1285
410,001	415,000	1218 1290
415,001	420,000	1228 1295
420,001	425,000	1236 1300
425,001	430,000	1246 1305
430,001	435,000	1256 1310
435,001	440,000	1265 1315
440,001	445,000	1275 1320
445,001	450,000	1285 1325
450,001	455,000	1295 1340
455,001	460,000	1304 1355
460,001	465,000	1314 1370
465,001	470,000	1324 1385
470,001	475,000	1333 1400
475,001	480,000	1343 1415
480,001	485,000	1353 1430
485,001	490,000	1361 1445

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Amount of Insurance		Basic Rate
490,001	495,000	1371 1460
495,001	500,000	1381 1465
500,001	505,000	1389 1470
505,001	510,000	1396 1475
510,001	515,000	1405 1480
515,001	520,000	1413 1485
520,001	525,000	1421 1490
525,001	530,000	1429 1495
530,001	535,000	1436 1500
535,001	540,000	1445 1505
540,001	545,000	1453 1510
545,001	550,000	1461 1560
550,001	555,000	1469 1565
555,001	560,000	1476 1570
560,001	565,000	1485 1575
565,001	570,000	1493 1580
570,001	575,000	1501 1585
575,001	580,000	1509 1590
580,001	585,000	1516 1595
585,001	590,000	1525 1600
590,001	595,000	1533 1605
595,001	600,000	1541 1610
600,001	605,000	1549 1615
605,001	610,000	1556 1620
610,001	615,000	1565 1625
615,001	620,000	1573 1630
620,001	625,000	1581 1635
625,001	630,000	1589 1640
630,001	635,000	1596 1645
635,001	640,000	1605 1650
640,001	645,000	1613 1655
645,001	650,000	1621 1665
650,001	655,000	1629 1670
655,001	660,000	1636 1675
660,001	665,000	1645 1680
665,001	670,000	1653 1685
670,001	675,000	1661 1690
675,001	680,000	1669 1695
680,001	685,000	1676 1700
685,001	690,000	1685 1705
690,001	695,000	1693 1710
695,001	700,000	1701 1725
700,001	705,000	1709 1735
705,001	710,000	1716 1745
710,001	715,000	1725 1755

Amount of Insurance		Basic Rate
715,001	720,000	1733 1765
720,001	725,000	1741 1775
725,001	730,000	1749 1785
730,001	735,000	1756 1795
735,001	740,000	1765 1805
740,001	745,000	1773 1815
745,001	750,000	1781 1820
750,001	755,000	1789 1825
755,001	760,000	1796 1835
760,001	765,000	1805 1840
765,001	770,000	1813 1845
770,001	775,000	1821 1855
775,001	780,000	1829 1865
780,001	785,000	1836 1875
785,001	790,000	1845 1885
790,001	795,000	1853 1895
795,001	800,000	1861 1900
800,001	805,000	1869 1905
805,001	810,000	1876 1910
810,001	815,000	1885 1915
815,001	820,000	1893 1935
820,001	825,000	1901 1940
825,001	830,000	1909 1950
830,001	835,000	1916 1960
835,001	840,000	1925 1970
840,001	845,000	1933 1985
845,001	850,000	1941 1995
850,001	855,000	1949 2000
855,001	860,000	1956 2005
860,001	865,000	1965 2010
865,001	870,000	1973 2015
870,001	875,000	1981 2025
875,001	880,000	1989 2035
880,001	885,000	1996 2045
885,001	890,000	2005 2055
890,001	895,000	2013 2060
895,001	900,000	2021 2070
900,001	905,000	2029 2075
905,001	910,000	2036 2080
910,001	915,000	2045 2085
915,001	920,000	2053 2090
920,001	925,000	2061 2095
925,001	930,000	2069 2100
930,001	935,000	2076 2105
935,001	940,000	2085 2110

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Amount of Insurance		Basic Rate
940,001	945,000	2093 2115
945,001	950,000	2101 2150
950,001	955,000	2109 2155
955,001	960,000	2116 2160
960,001	965,000	2125 2165
965,001	970,000	2133 2170
970,001	975,000	2141 2175
975,001	980,000	2149 2180
980,001	985,000	2156 2185
985,001	990,000	2165 2190
990,001	995,000	2173 2200
995,001	1,000,000	2181 2225
1,000,001	1,005,000	2188 2230
1,005,001	1,010,000	2196 2235
1,010,001	1,015,000	2204 2240
1,015,001	1,020,000	2211 2245
1,020,001	1,025,000	2219 2250
1,025,001	1,030,000	2226 2255
1,030,001	1,035,000	2234 2260
1,035,001	1,040,000	2242 2265
1,040,001	1,045,000	2249 2270
1,045,001	1,050,000	2257 2275
1,050,001	1,055,000	2264 2280
1,055,001	1,060,000	2272 2285
1,060,001	1,065,000	2280 2290
1,065,001	1,070,000	2287 2295
1,070,001	1,075,000	2295 2300
1,075,001	1,080,000	2302 2315
1,080,001	1,085,000	2310 2335
1,085,001	1,090,000	2318 2355
1,090,001	1,095,000	2325 2360
1,095,001	1,100,000	2333 2375
1,100,001	1,105,000	2340 2380
1,105,001	1,110,000	2348 2385
1,110,001	1,115,000	2356 2390
1,115,001	1,120,000	2363 2395
1,120,001	1,125,000	2371 2400
1,125,001	1,130,000	2378 2405
1,130,001	1,135,000	2386 2410
1,135,001	1,140,000	2394 2415
1,140,001	1,145,000	2401 2420
1,145,001	1,150,000	2409 2440
1,150,001	1,155,000	2416 2445
1,155,001	1,160,000	2424 2450
1,160,001	1,165,000	2432 2455

Amount of Insurance		Basic Rate
1,165,001	1,170,000	2439 2460
1,170,001	1,175,000	2447 2465
1,175,001	1,180,000	2454 2470
1,180,001	1,185,000	2462 2475
1,185,001	1,190,000	2470 2480
1,190,001	1,195,000	2477 2485
1,195,001	1,200,000	2485 2490
1,200,001	1,205,000	2492 2498
1,205,001	1,210,000	2500 2506
1,210,001	1,215,000	2508 2514
1,215,001	1,220,000	2515 2522
1,220,001	1,225,000	2523 2530
1,225,001	1,230,000	2530 2538
1,230,001	1,235,000	2538 2546
1,235,001	1,240,000	2546 2554
1,240,001	1,245,000	2553 2562
1,245,001	1,250,000	2561 2570
1,250,001	1,255,000	2568 2578
1,255,001	1,260,000	2576 2586
1,260,001	1,265,000	2584 2594
1,265,001	1,270,000	2591 2602
1,270,001	1,275,000	2599 2610
1,275,001	1,280,000	2606 2618
1,280,001	1,285,000	2614 2626
1,285,001	1,290,000	2622 2634
1,290,001	1,295,000	2629 2642
1,295,001	1,300,000	2637 2652
1,300,001	1,305,000	2644 2652
1,305,001	1,310,000	2652 2662
1,310,001	1,315,000	2660 2670
1,315,001	1,320,000	2667 2676
1,320,001	1,325,000	2675 2685
1,325,001	1,330,000	2682 2692
1,330,001	1,335,000	2690 2700
1,335,001	1,340,000	2698 2708
1,340,001	1,345,000	2705 2715
1,345,001	1,350,000	2713 2723
1,350,001	1,355,000	2720 2730
1,355,001	1,360,000	2728 2738
1,360,001	1,365,000	2736 2746
1,365,001	1,370,000	2743 2753
1,370,001	1,375,000	2751 2761
1,375,001	1,380,000	2758 2768
1,380,001	1,385,000	2766 2776
1,385,001	1,390,000	2774 2784

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Amount of Insurance		Basic Rate
1,390,001	1,395,000	2784 2791
1,395,001	1,400,000	2789 2799
1,400,001	1,405,000	2796 2806
1,405,001	1,410,000	2804 2814
1,410,001	1,415,000	2812 2822
1,415,001	1,420,000	2819 2829
1,420,001	1,425,000	2827 2837
1,425,001	1,430,000	2834 2844
1,430,001	1,435,000	2842 2852
1,435,001	1,440,000	2850 2860
1,440,001	1,445,000	2857 2867
1,445,001	1,450,000	2865 2875
1,450,001	1,455,000	2872 2882
1,455,001	1,460,000	2880 2890
1,460,001	1,465,000	2888 2898
1,465,001	1,470,000	2895 2905
1,470,001	1,475,000	2903 2913
1,475,001	1,480,000	2910 2920
1,480,001	1,485,000	2918 2928
1,485,001	1,490,000	2926 2936
1,490,001	1,495,000	2933 2943
1,495,001	1,500,000	2941 2951
1,500,001	1,505,000	2948 2958
1,505,001	1,510,000	2956 2966
1,510,001	1,515,000	2964 2974
1,515,001	1,520,000	2971 2981
1,520,001	1,525,000	2979 2989
1,525,001	1,530,000	2986 2996
1,530,001	1,535,000	2994 3004
1,535,001	1,540,000	3002 3012
1,540,001	1,545,000	3019 3009
1,545,001	1,550,000	3017 3027
1,550,001	1,555,000	3024 3034
1,555,001	1,560,000	3032 3042
1,560,001	1,565,000	3040 3050
1,565,001	1,570,000	3047 3057
1,570,001	1,575,000	3055 3065
1,575,001	1,580,000	3062 3072
1,580,001	1,585,000	3070 3080
1,585,001	1,590,000	3078 3088
1,590,001	1,595,000	3085 3095
1,595,001	1,600,000	3093 3103
1,600,001	1,605,000	3100 3110
1,605,001	1,610,000	3108 3118
1,610,001	1,615,000	3116 3126

Amount of Insurance		Basic Rate
1,615,001	1,620,000	3123 3133
1,620,001	1,625,000	3131 3141
1,625,001	1,630,000	3138 3148
1,630,001	1,635,000	3146 3156
1,635,001	1,640,000	3154 3164
1,640,001	1,645,000	3161 3171
1,645,001	1,650,000	3169 3179
1,650,001	1,655,000	3176 3186
1,655,001	1,660,000	3184 3194
1,660,001	1,665,000	3192 3202
1,665,001	1,670,000	3199 3209
1,670,001	1,675,000	3207 3217
1,675,001	1,680,000	3214 3224
1,680,001	1,685,000	3222 3232
1,685,001	1,690,000	3230 3240
1,690,001	1,695,000	3237 3247
1,695,001	1,700,000	3245 3255
1,700,001	1,705,000	3252 3262
1,705,001	1,710,000	3260 3270
1,710,001	1,715,000	3268 3278
1,715,001	1,720,000	3275 3285
1,720,001	1,725,000	3283 3293
1,725,001	1,730,000	3290 3300
1,730,001	1,735,000	3298 3308
1,735,001	1,740,000	3306 3316
1,740,001	1,745,000	3313 3323
1,745,001	1,750,000	3321 3331
1,750,001	1,755,000	3328 3338
1,755,001	1,760,000	3336 3346
1,760,001	1,765,000	3344 3354
1,765,001	1,770,000	3351 3361
1,770,001	1,775,000	3359 3369
1,775,001	1,780,000	3366 3376
1,780,001	1,785,000	3374 3384
1,785,001	1,790,000	3382 3392
1,790,001	1,795,000	3389 3399
1,795,001	1,800,000	3397 3407
1,800,001	1,805,000	3404 3414
1,805,001	1,810,000	3412 3422
1,810,001	1,815,000	3420 3430
1,815,001	1,820,000	3427 3437
1,820,001	1,825,000	3435 3445
1,825,001	1,830,000	3442 3452
1,830,001	1,835,000	3450 3460
1,835,001	1,840,000	3458 3468

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Amount of Insurance		Basic Rate
1,840,001	1,845,000	3465 3475
1,845,001	1,850,000	3473 3483
1,850,001	1,855,000	3480 3490
1,855,001	1,860,000	3488 3498
1,860,001	1,865,000	3496 3506
1,865,001	1,870,000	3503 3513
1,870,001	1,875,000	3511 3521
1,875,001	1,880,000	3518 3528
1,880,001	1,885,000	3526 3536
1,885,001	1,890,000	3534 3544
1,890,001	1,895,000	3541 3551
1,895,001	1,900,000	3549 3559
1,900,001	1,905,000	3556 3566
1,905,001	1,910,000	3564 3574
1,910,001	1,915,000	3572 3582
1,915,001	1,920,000	3579 3589
1,920,001	1,925,000	3587 3597
1,925,001	1,930,000	3594 3604
1,930,001	1,935,000	3602 3612
1,935,001	1,940,000	3610 3620
1,940,001	1,945,000	3617 3627
1,945,001	1,950,000	3625 3635
1,950,001	1,955,000	3632 3642
1,955,001	1,960,000	3640 3650
1,960,001	1,965,000	3648 3658
1,965,001	1,970,000	3655 3665
1,970,001	1,975,000	3663 3673
1,975,001	1,980,000	3670 3680
1,980,001	1,985,000	3678 3688
1,985,001	1,990,000	3686 3696
1,990,001	1,995,000	3693 3703
1,995,001	2,000,000	3701 3711
2,000,001	2,005,000	3708 3718
2,005,001	2,010,000	3716 3726
2,010,001	2,015,000	3724 3734
2,015,001	2,020,000	3731 3741
2,020,001	2,025,000	3739 3749
2,025,001	2,030,000	3746 3756
2,030,001	2,035,000	3754 3764
2,035,001	2,040,000	3762 3772
2,040,001	2,045,000	3769 3779
2,045,001	2,050,000	3777 3787
2,050,001	2,055,000	3784 3794
2,055,001	2,060,000	3792 3802
2,060,001	2,065,000	3800 3810

Amount of Insurance		Basic Rate
2,065,001	2,070,000	3807 3817
2,070,001	2,075,000	3815 3825
2,075,001	2,080,000	3822 3832
2,080,001	2,085,000	3830 3840
2,085,001	2,090,000	3838 3848
2,090,001	2,095,000	3845 3855
2,095,001	2,100,000	3853 3863
2,100,001	2,105,000	3860 3870
2,105,001	2,110,000	3868 3878
2,110,001	2,115,000	3876 3886
2,115,001	2,120,000	3883 3893
2,120,001	2,125,000	3891 3901
2,125,001	2,130,000	3898 3908
2,130,001	2,135,000	3906 3916
2,135,001	2,140,000	3914 3924
2,140,001	2,145,000	3921 3931
2,145,001	2,150,000	3929 3939
2,150,001	2,155,000	3936 3946
2,155,001	2,160,000	3944 3954
2,160,001	2,165,000	3952 3962
2,165,001	2,170,000	3959 3969
2,170,001	2,175,000	3967 3977
2,175,001	2,180,000	3974 3984
2,180,001	2,185,000	3982 3992
2,185,001	2,190,000	3990 4000
2,190,001	2,195,000	3997 4007
2,195,001	2,200,000	4005 4015
2,200,001	2,205,000	4012 4022
2,205,001	2,210,000	4020 4030
2,210,001	2,215,000	4028 4038
2,215,001	2,220,000	4035 4045
2,220,001	2,225,000	4043 4053
2,225,001	2,230,000	4050 4060
2,230,001	2,235,000	4058 4068
2,235,001	2,240,000	4066 4076
2,240,001	2,245,000	4073 4083
2,245,001	2,250,000	4081 4091
2,250,001	2,255,000	4088 4098
2,255,001	2,260,000	4096 4106
2,260,001	2,265,000	4104 4114
2,265,001	2,270,000	4111 4121
2,270,001	2,275,000	4119 4129
2,275,001	2,280,000	4126 4136
2,280,001	2,285,000	4134 4144
2,285,001	2,290,000	4142 4152

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Amount of Insurance		Basic Rate
2,290,001	2,295,000	41494159
2,295,001	2,300,000	41574167
2,300,001	2,305,000	41644174
2,305,001	2,310,000	41724182
2,310,001	2,315,000	41804190
2,315,001	2,320,000	41874197
2,320,001	2,325,000	41954205
2,325,001	2,330,000	42024212
2,330,001	2,335,000	42104220
2,335,001	2,340,000	42184228
2,340,001	2,345,000	42254235
2,345,001	2,350,000	42334243
2,350,001	2,355,000	42404250
2,355,001	2,360,000	42484258
2,360,001	2,365,000	42564266
2,365,001	2,370,000	42634273
2,370,001	2,375,000	42714281
2,375,001	2,380,000	42784288
2,380,001	2,385,000	42864296
2,385,001	2,390,000	42944304
2,390,001	2,395,000	43014311
2,395,001	2,400,000	43094319
2,400,001	2,405,000	43164326
2,405,001	2,410,000	43244334
2,410,001	2,415,000	43324342
2,415,001	2,420,000	43394349
2,420,001	2,425,000	43474357
2,425,001	2,430,000	43544364
2,430,001	2,435,000	43624372
2,435,001	2,440,000	43704380
2,440,001	2,445,000	43774387
2,445,001	2,450,000	43854395
2,450,001	2,455,000	43924402
2,455,001	2,460,000	44004410
2,460,001	2,465,000	44084418
2,465,001	2,470,000	44154425
2,470,001	2,475,000	44234433
2,475,001	2,480,000	44304440
2,480,001	2,485,000	44384448
2,485,001	2,490,000	44464456
2,490,001	2,495,000	44534463
2,495,001	2,500,000	44614471
2,500,001	2,505,000	44684478
2,505,001	2,510,000	44764486
2,510,001	2,515,000	44844494

Amount of Insurance		Basic Rate
2,515,001	2,520,000	44914501
2,520,001	2,525,000	44994509
2,525,001	2,530,000	45064516
2,530,001	2,535,000	45144524
2,535,001	2,540,000	45224532
2,540,001	2,545,000	45294539
2,545,001	2,550,000	45374547
2,550,001	2,555,000	45444554
2,555,001	2,560,000	45524562
2,560,001	2,565,000	45604570
2,565,001	2,570,000	45674577
2,570,001	2,575,000	45754585
2,575,001	2,580,000	45824592
2,580,001	2,585,000	45904600
2,585,001	2,590,000	45984608
2,590,001	2,595,000	46054615
2,595,001	2,600,000	46134623
2,600,001	2,605,000	46204630
2,605,001	2,610,000	46284638
2,610,001	2,615,000	46364646
2,615,001	2,620,000	46434653
2,620,001	2,625,000	46514661
2,625,001	2,630,000	46584668
2,630,001	2,635,000	46664676
2,635,001	2,640,000	46744684
2,640,001	2,645,000	46814691
2,645,001	2,650,000	46894699
2,650,001	2,655,000	46964706
2,655,001	2,660,000	47044714
2,660,001	2,665,000	47124722
2,665,001	2,670,000	47194729
2,670,001	2,675,000	47274737
2,675,001	2,680,000	47344744
2,680,001	2,685,000	47424752
2,685,001	2,690,000	47504760
2,690,001	2,695,000	47574767
2,695,001	2,700,000	47654775
2,700,001	2,705,000	47724782
2,705,001	2,710,000	47804790
2,710,001	2,715,000	47884798
2,715,001	2,720,000	47954805
2,720,001	2,725,000	48034813
2,725,001	2,730,000	48104820
2,730,001	2,735,000	48184828
2,735,001	2,740,000	48264836

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Amount of Insurance		Basic Rate
2,740,001	2,745,000	48334843
2,745,001	2,750,000	48414851
2,750,001	2,755,000	48484858
2,755,001	2,760,000	48564866
2,760,001	2,765,000	48644874
2,765,001	2,770,000	48714881
2,770,001	2,775,000	48794889
2,775,001	2,780,000	48864896
2,780,001	2,785,000	48944904
2,785,001	2,790,000	49024912
2,790,001	2,795,000	49094919
2,795,001	2,800,000	49174927
2,800,001	2,805,000	49244934
2,805,001	2,810,000	49324942
2,810,001	2,815,000	49404950
2,815,001	2,820,000	49474957
2,820,001	2,825,000	49554965
2,825,001	2,830,000	49624972
2,830,001	2,835,000	49704980
2,835,001	2,840,000	49784988
2,840,001	2,845,000	49854995
2,845,001	2,850,000	49935003
2,850,001	2,855,000	50005010
2,855,001	2,860,000	50085018
2,860,001	2,865,000	50165026
2,865,001	2,870,000	50235033
2,870,001	2,875,000	50315041
2,875,001	2,880,000	50385048
2,880,001	2,885,000	50465056
2,885,001	2,890,000	50545064
2,890,001	2,895,000	50615071
2,895,001	2,900,000	50695079
2,900,001	2,905,000	50765086
2,905,001	2,910,000	50845094
2,910,001	2,915,000	50925102
2,915,001	2,920,000	50995109
2,920,001	2,925,000	51075117
2,925,001	2,930,000	51145124
2,930,001	2,935,000	51225132
2,935,001	2,940,000	51305140
2,940,001	2,945,000	51375147
2,945,001	2,950,000	51455155
2,950,001	2,955,000	51525162
2,955,001	2,960,000	51605170
2,960,001	2,965,000	51685178

Amount of Insurance		Basic Rate
2,965,001	2,970,000	51755185
2,970,001	2,975,000	51835193
2,975,001	2,980,000	51905200
2,980,001	2,985,000	51985208
2,985,001	2,990,000	52065216
2,990,001	2,995,000	52135223
2,995,001	3,000,000	52215231
3,000,001	3,005,000	52285238
3,005,001	3,010,000	52365246
3,010,001	3,015,000	52445254
3,015,001	3,020,000	52515261
3,020,001	3,025,000	52595269
3,025,001	3,030,000	52665276
3,030,001	3,035,000	52745284
3,035,001	3,040,000	52825292
3,040,001	3,045,000	52895299
3,045,001	3,050,000	52975307
3,050,001	3,055,000	53045314
3,055,001	3,060,000	53125322
3,060,001	3,065,000	53205330
3,065,001	3,070,000	53275337
3,070,001	3,075,000	53355345
3,075,001	3,080,000	53425352
3,080,001	3,085,000	53505360
3,085,001	3,090,000	53585368
3,090,001	3,095,000	53655375
3,095,001	3,100,000	53735384
3,100,001	3,105,000	53805390
3,105,001	3,110,000	53885398
3,110,001	3,115,000	53965406
3,115,001	3,120,000	54035413
3,120,001	3,125,000	54115421
3,125,001	3,130,000	54185428
3,130,001	3,135,000	54265436
3,135,001	3,140,000	54345444
3,140,001	3,145,000	54415451
3,145,001	3,150,000	54495459
3,150,001	3,155,000	54565466
3,155,001	3,160,000	54645474
3,160,001	3,165,000	54725482
3,165,001	3,170,000	54795489
3,170,001	3,175,000	54875497
3,175,001	3,180,000	54945504
3,180,001	3,185,000	55025512
3,185,001	3,190,000	55105520

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Amount of Insurance		Basic Rate
3,190,001	3,195,000	55175527
3,195,001	3,200,000	55355525
3,200,001	3,205,000	55325542
3,205,001	3,210,000	55405550
3,210,001	3,215,000	55485558
3,215,001	3,220,000	55555565
3,220,001	3,225,000	55635573
3,225,001	3,230,000	55705580
3,230,001	3,235,000	55785588
3,235,001	3,240,000	55865596
3,240,001	3,245,000	55935603
3,245,001	3,250,000	56015611
3,250,001	3,255,000	56085618
3,255,001	3,260,000	56165626
3,260,001	3,265,000	56245634
3,265,001	3,270,000	56315641
3,270,001	3,275,000	56395649
3,275,001	3,280,000	56465656
3,280,001	3,285,000	56545664
3,285,001	3,290,000	56625672
3,290,001	3,295,000	56695679
3,295,001	3,300,000	56775687
3,300,001	3,305,000	56845694
3,305,001	3,310,000	56925702
3,310,001	3,315,000	57005710
3,315,001	3,320,000	57075717
3,320,001	3,325,000	57155725
3,325,001	3,330,000	57225732
3,330,001	3,335,000	57305740
3,335,001	3,340,000	57385748
3,340,001	3,345,000	57455755
3,345,001	3,350,000	57535763
3,350,001	3,355,000	57605770
3,355,001	3,360,000	57685778
3,360,001	3,365,000	57765786
3,365,001	3,370,000	57835793
3,370,001	3,375,000	57915801
3,375,001	3,380,000	57985808
3,380,001	3,385,000	58065816
3,385,001	3,390,000	58145824
3,390,001	3,395,000	58215831
3,395,001	3,400,000	58295839
3,400,001	3,405,000	58365846
3,405,001	3,410,000	58445854
3,410,001	3,415,000	58525862

Amount of Insurance		Basic Rate
3,415,001	3,420,000	58595869
3,420,001	3,425,000	58675877
3,425,001	3,430,000	58745884
3,430,001	3,435,000	58825892
3,435,001	3,440,000	58905900
3,440,001	3,445,000	58975907
3,445,001	3,450,000	59055915
3,450,001	3,455,000	59125922
3,455,001	3,460,000	59205930
3,460,001	3,465,000	59285938
3,465,001	3,470,000	59355945
3,470,001	3,475,000	59435953
3,475,001	3,480,000	59505960
3,480,001	3,485,000	59585968
3,485,001	3,490,000	59665976
3,490,001	3,495,000	59735983
3,495,001	3,500,000	59815991
3,500,001	3,505,000	59885998
3,505,001	3,510,000	59966006
3,510,001	3,515,000	60046014
3,515,001	3,520,000	60116021
3,520,001	3,525,000	60196029
3,525,001	3,530,000	60266036
3,530,001	3,535,000	60346044
3,535,001	3,540,000	60426052
3,540,001	3,545,000	60496059
3,545,001	3,550,000	60576067
3,550,001	3,555,000	60646074
3,555,001	3,560,000	60726082
3,560,001	3,565,000	60806090
3,565,001	3,570,000	60876097
3,570,001	3,575,000	60956105
3,575,001	3,580,000	61026112
3,580,001	3,585,000	61106120
3,585,001	3,590,000	61186128
3,590,001	3,595,000	61256135
3,595,001	3,600,000	61336143
3,600,001	3,605,000	61406150
3,605,001	3,610,000	61486158
3,610,001	3,615,000	61566166
3,615,001	3,620,000	61636174
3,620,001	3,625,000	61716181
3,625,001	3,630,000	61786188
3,630,001	3,635,000	61866196
3,635,001	3,640,000	61946204

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Amount of Insurance		Basic Rate
3,640,001	3,645,000	6201 6211
3,645,001	3,650,000	6209 6219
3,650,001	3,655,000	6216 6226
3,655,001	3,660,000	6224 6234
3,660,001	3,665,000	6232 6242
3,665,001	3,670,000	6239 6249
3,670,001	3,675,000	6247 6257
3,675,001	3,680,000	6254 6264
3,680,001	3,685,000	6262 6272
3,685,001	3,690,000	6270 6280
3,690,001	3,695,000	6277 6287
3,695,001	3,700,000	6285 6295
3,700,001	3,705,000	6292 6302
3,705,001	3,710,000	6300 6310
3,710,001	3,715,000	6308 6318
3,715,001	3,720,000	6315 6325
3,720,001	3,725,000	6323 6333
3,725,001	3,730,000	6330 6340
3,730,001	3,735,000	6338 6348
3,735,001	3,740,000	6346 6356
3,740,001	3,745,000	6353 6363
3,745,001	3,750,000	6361 6371
3,750,001	3,755,000	6368 6378
3,755,001	3,760,000	6376 6386
3,760,001	3,765,000	6384 6394
3,765,001	3,770,000	6391 6401
3,770,001	3,775,000	6399 6409
3,775,001	3,780,000	6406 6416
3,780,001	3,785,000	6414 6424
3,785,001	3,790,000	6422 6432
3,790,001	3,795,000	6429 6439
3,795,001	3,800,000	6437 6447
3,800,001	3,805,000	6444 6454
3,805,001	3,810,000	6452 6462
3,810,001	3,815,000	6460 6470
3,815,001	3,820,000	6467 6477
3,820,001	3,825,000	6475 6485
3,825,001	3,830,000	6482 6492
3,830,001	3,835,000	6490 6500
3,835,001	3,840,000	6498 6508

Amount of Insurance		Basic Rate
3,840,001	3,845,000	6505 6515
3,845,001	3,850,000	6513 6523
3,850,001	3,855,000	6520 6530
3,855,001	3,860,000	6528 6538
3,860,001	3,865,000	6536 6546
3,865,001	3,870,000	6543 6553
3,870,001	3,875,000	6551 6561
3,875,001	3,880,000	6558 6568
3,880,001	3,885,000	6566 6576
3,885,001	3,890,000	6574 6584
3,890,001	3,895,000	6581 6591
3,895,001	3,900,000	6589 6599
3,900,001	3,905,000	6596 6606
3,905,001	3,910,000	6604 6614
3,910,001	3,915,000	6612 6622
3,915,001	3,920,000	6619 6629
3,920,001	3,925,000	6627 6637
3,925,001	3,930,000	6634 6644
3,930,001	3,935,000	6642 6652
3,935,001	3,940,000	6650 6660
3,940,001	3,945,000	6657 6667
3,945,001	3,950,000	6665 6675
3,950,001	3,955,000	6672 6682
3,955,001	3,960,000	6680 6690
3,960,001	3,965,000	6688 6698
3,965,001	3,970,000	6695 6705
3,970,001	3,975,000	6703 6713
3,975,001	3,980,000	6710 6720
3,980,001	3,985,000	6718 6728
3,985,001	3,990,000	6726 6736
3,990,001	3,995,000	6733 6743
3,995,001	4,000,000	6741 6751
4,000,001	5,000,000	7741 7751
5,000,001	6,000,000	8741 8751
6,000,001	7,000,000	9741 9751
7,000,001	8,000,000	10741 10751
8,000,001	9,000,000	11741 11751
9,000,001	10,000,000	12741 12751

For each \$5,000 or fraction thereof above
\$10,000,000 add \$~~4.38~~5.00

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11.4 ALTA REFINANCE RATE

Amount of Insurance		ALTA Refi Rate
0	50,000	400
50,001	55,000	400
55,001	60,000	400
60,001	65,000	400
65,001	70,000	400
70,001	75,000	400
75,001	80,000	400
80,001	85,000	400
85,001	90,000	400
90,001	95,000	400
95,001	100,000	400
100,001	105,000	400
105,001	110,000	400
110,001	115,000	410
115,001	120,000	420
120,001	125,000	430
125,001	130,000	440
130,001	135,000	450
135,001	140,000	460
140,001	145,000	470
145,001	150,000	480
150,001	155,000	490
155,001	160,000	499
160,001	165,000	509
165,001	170,000	519
170,001	175,000	529
175,001	180,000	539
180,001	185,000	549
185,001	190,000	559
190,001	195,000	570
195,001	200,000	580
200,001	205,000	590
205,001	210,000	600
210,001	215,000	610
215,001	220,000	622
220,001	225,000	631
225,001	230,000	642
230,001	235,000	651
235,001	240,000	662
240,001	245,000	670
245,001	250,000	680
250,001	255,000	690
255,001	260,000	700

Amount of Insurance		ALTA Refi Rate
260,001	265,000	710
265,001	270,000	720
270,001	275,000	730
275,001	280,000	740
280,001	285,000	750
285,001	290,000	760
290,001	295,000	770
295,001	300,000	778
300,001	305,000	786
305,001	310,000	794
310,001	315,000	802
315,001	320,000	809
320,001	325,000	816
325,001	330,000	824
330,001	335,000	831
335,001	340,000	838
340,001	345,000	846
345,001	350,000	854
350,001	355,000	861
355,001	360,000	869
360,001	365,000	876
365,001	370,000	883
370,001	375,000	891
375,001	380,000	898
380,001	385,000	906
385,001	390,000	914
390,001	395,000	921
395,001	400,000	929
400,001	405,000	936
405,001	410,000	943
410,001	415,000	951
415,001	420,000	958
420,001	425,000	966
425,001	430,000	974
430,001	435,000	981
435,001	440,000	989
440,001	445,000	996
445,001	450,000	1,003
450,001	455,000	1,011
455,001	460,000	1,018
460,001	465,000	1,026
465,001	470,000	1,034
470,001	475,000	1,041

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Stewart Title Guaranty Company

Amount of Insurance		ALTA Refi Rate
475,001	480,000	1,048
480,001	485,000	1,056
485,001	490,000	1,063
490,001	495,000	1,070
495,001	500,000	1,077
500,001	505,000	1,083
505,001	510,000	1,089
510,001	515,000	1,096
515,001	520,000	1,102
520,001	525,000	1,108
525,001	530,000	1,114
530,001	535,000	1,120
535,001	540,000	1,127
540,001	545,000	1,133
545,001	550,000	1,139
550,001	555,000	1,145
555,001	560,000	1,152
560,001	565,000	1,158
565,001	570,000	1,164
570,001	575,000	1,170
575,001	580,000	1,177
580,001	585,000	1,183
585,001	590,000	1,189
590,001	595,000	1,195
595,001	600,000	1,202
600,001	605,000	1,208
605,001	610,000	1,214
610,001	615,000	1,220
615,001	620,000	1,227
620,001	625,000	1,233
625,001	630,000	1,239
630,001	635,000	1,245
635,001	640,000	1,252
640,001	645,000	1,258
645,001	650,000	1,264
650,001	655,000	1,270
655,001	660,000	1,276
660,001	665,000	1,283
665,001	670,000	1,289
670,001	675,000	1,295
675,001	680,000	1,301
680,001	685,000	1,308
685,001	690,000	1,314
690,001	695,000	1,320

Amount of Insurance		ALTA Refi Rate
695,001	700,000	1,326
700,001	705,000	1,333
705,001	710,000	1,339
710,001	715,000	1,345
715,001	720,000	1,351
720,001	725,000	1,358
725,001	730,000	1,364
730,001	735,000	1,370
735,001	740,000	1,376
740,001	745,000	1,383
745,001	750,000	1,389
750,001	755,000	1,395
755,001	760,000	1,401
760,001	765,000	1,408
765,001	770,000	1,414
770,001	775,000	1,420
775,001	780,000	1,426
780,001	785,000	1,432
785,001	790,000	1,439
790,001	795,000	1,445
795,001	800,000	1,451
800,001	805,000	1,457
805,001	810,000	1,464
810,001	815,000	1,470
815,001	820,000	1,476
820,001	825,000	1,482
825,001	830,000	1,489
830,001	835,000	1,495
835,001	840,000	1,501
840,001	845,000	1,507
845,001	850,000	1,514
850,001	855,000	1,520
855,001	860,000	1,526
860,001	865,000	1,532
865,001	870,000	1,539
870,001	875,000	1,545
875,001	880,000	1,551
880,001	885,000	1,557
885,001	890,000	1,564
890,001	895,000	1,570
895,001	900,000	1,576
900,001	905,000	1,582
905,001	910,000	1,588
910,001	915,000	1,595

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Stewart Title Guaranty Company

Amount of Insurance		ALTA Refi Rate
915,001	920,000	1,601
920,001	925,000	1,607
925,001	930,000	1,613
930,001	935,000	1,620
935,001	940,000	1,626
940,001	945,000	1,632
945,001	950,000	1,638
950,001	955,000	1,645
955,001	960,000	1,651
960,001	965,000	1,657
965,001	970,000	1,663
970,001	975,000	1,670
975,001	980,000	1,676
980,001	985,000	1,682
985,001	990,000	1,688
990,001	995,000	1,695
995,001	1,000,000	1,701

The charge for an ALTA Refinance Policy above \$1,000,000 is 80% of the charge in Section 11.2.

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Stewart Title Guaranty Company

11.5 CLTA REFINANCE RATES

Amount of Insurance		CLTA Refi Rate
0	50,000	400
50,001	55,000	400
55,001	60,000	400
60,001	65,000	400
65,001	70,000	400
70,001	75,000	400
75,001	80,000	400
80,001	85,000	400
85,001	90,000	400
90,001	95,000	400
95,001	100,000	400
100,001	105,000	400
105,001	110,000	400
110,001	115,000	400
115,001	120,000	400
120,001	125,000	400
125,001	130,000	400
130,001	135,000	400
135,001	140,000	403
140,001	145,000	411
145,001	150,000	420
150,001	155,000	428
155,001	160,000	437
160,001	165,000	445
165,001	170,000	454
170,001	175,000	463
175,001	180,000	472
180,001	185,000	480
185,001	190,000	489
190,001	195,000	499
195,001	200,000	508
200,001	205,000	517
205,001	210,000	525
210,001	215,000	534
215,001	220,000	544
220,001	225,000	552
225,001	230,000	561
230,001	235,000	570
235,001	240,000	579
240,001	245,000	587
245,001	250,000	595
250,001	255,000	604

Amount of Insurance		CLTA Refi Rate
255,001	260,000	613
260,001	265,000	622
265,001	270,000	630
270,001	275,000	639
275,001	280,000	648
280,001	285,000	657
285,001	290,000	665
290,001	295,000	674
295,001	300,000	681
300,001	305,000	688
305,001	310,000	694
310,001	315,000	701
315,001	320,000	708
320,001	325,000	714
325,001	330,000	721
330,001	335,000	727
335,001	340,000	734
340,001	345,000	741
345,001	350,000	747
350,001	355,000	753
355,001	360,000	760
360,001	365,000	767
365,001	370,000	773
370,001	375,000	780
375,001	380,000	786
380,001	385,000	793
385,001	390,000	799
390,001	395,000	806
395,001	400,000	813
400,001	405,000	819
405,001	410,000	825
410,001	415,000	832
415,001	420,000	839
420,001	425,000	845
425,001	430,000	852
430,001	435,000	858
435,001	440,000	865
440,001	445,000	872
445,001	450,000	878
450,001	455,000	885
455,001	460,000	891
460,001	465,000	897
465,001	470,000	904

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Amount of Insurance		CLTA Refi Rate
470,001	475,000	911
475,001	480,000	917
480,001	485,000	924
485,001	490,000	930
490,001	495,000	937
495,001	500,000	942
500,001	505,000	948
505,001	510,000	953
510,001	515,000	958
515,001	520,000	964
520,001	525,000	970
525,001	530,000	975
530,001	535,000	981
535,001	540,000	986
540,001	545,000	991
545,001	550,000	997
550,001	555,000	1002
555,001	560,000	1008
560,001	565,000	1013
565,001	570,000	1019
570,001	575,000	1024
575,001	580,000	1030
580,001	585,000	1035
585,001	590,000	1040
590,001	595,000	1046
595,001	600,000	1051
600,001	605,000	1057
605,001	610,000	1063
610,001	615,000	1068
615,001	620,000	1073
620,001	625,000	1079
625,001	630,000	1084
630,001	635,000	1090
635,001	640,000	1095
640,001	645,000	1100
645,001	650,000	1106
650,001	655,000	1112
655,001	660,000	1117
660,001	665,000	1122
665,001	670,000	1128
670,001	675,000	1133
675,001	680,000	1139
680,001	685,000	1145

Amount of Insurance		CLTA Refi Rate
685,001	690,000	1149
690,001	695,000	1155
695,001	700,000	1161
700,001	705,000	1166
705,001	710,000	1172
710,001	715,000	1177
715,001	720,000	1182
720,001	725,000	1188
725,001	730,000	1194
730,001	735,000	1199
735,001	740,000	1204
740,001	745,000	1210
745,001	750,000	1215
750,001	755,000	1221
755,001	760,000	1226
760,001	765,000	1231
765,001	770,000	1237
770,001	775,000	1243
775,001	780,000	1248
780,001	785,000	1254
785,001	790,000	1259
790,001	795,000	1264
795,001	800,000	1270
800,001	805,000	1275
805,001	810,000	1281
810,001	815,000	1286
815,001	820,000	1292
820,001	825,000	1297
825,001	830,000	1303
830,001	835,000	1308
835,001	840,000	1313
840,001	845,000	1319
845,001	850,000	1324
850,001	855,000	1330
855,001	860,000	1336
860,001	865,000	1341
865,001	870,000	1346
870,001	875,000	1352
875,001	880,000	1357
880,001	885,000	1363
885,001	890,000	1368
890,001	895,000	1373
895,001	900,000	1379

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Amount of Insurance		CLTA Refi Rate
900,001	905,000	1385
905,001	910,000	1390
910,001	915,000	1395
915,001	920,000	1401
920,001	925,000	1406
925,001	930,000	1412
930,001	935,000	1418
935,001	940,000	1422
940,001	945,000	1428
945,001	950,000	1434
950,001	955,000	1439
955,001	960,000	1445
960,001	965,000	1450
965,001	970,000	1455
970,001	975,000	1461
975,001	980,000	1467
980,001	985,000	1472
985,001	990,000	1477
990,001	995,000	1483
995,001	1,000,000	1488

The charge for a CLTA Refinance Policy above
\$1,000,000 is 70% of the charge in Section 11.2.

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