



**STEWART TITLE GUARANTY COMPANY  
SCHEDULE OF TITLE INSURANCE RATES,  
MANUAL OF CLASSIFICATIONS AND  
RULES AND PLANS RELATING THERETO  
FOR TITLE INSURANCE IN  
THE STATE OF ARIZONA**

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

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**Last Updated:** June 15, 2022

**Effective Date:** August 26, 2022

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# **BASIC TITLE INSURANCE RATES**

## **ZONE1-MARICOPA, MOHAVE AND PINAL COUNTY**

### **ZONE 2-PIMA COUNTY**

<b>Amount of Insurance Up To</b>	<b>Basic Title Insurance Rate</b>	<b>Amount of Insurance Up To</b>	<b>Basic Title Insurance Rate</b>	<b>Amount of Insurance Up To</b>	<b>Basic Title Insurance Rate</b>
50,000	416	370,000	1,642	690,000	2,481
60,000	554	380,000	1,673	700,000	2,506
70,000	613	390,000	1,702	710,000	2,533
80,000	666	400,000	1,733	720,000	2,558
90,000	734	410,000	1,761	730,000	2,584
100,000	808	420,000	1,786	740,000	2,609
110,000	828	430,000	1,813	750,000	2,636
120,000	864	440,000	1,838	760,000	2,661
130,000	898	450,000	1,864	770,000	2,687
140,000	930	460,000	1,889	780,000	2,712
150,000	963	470,000	1,915	790,000	2,738
160,000	997	480,000	1,941	800,000	2,764
170,000	1,029	490,000	1,967	810,000	2,790
180,000	1,062	500,000	1,992	820,000	2,815
190,000	1,095	510,000	2,018	830,000	2,841
200,000	1,128	520,000	2,044	840,000	2,867
210,000	1,160	530,000	2,070	850,000	2,893
220,000	1,190	540,000	2,095	860,000	2,918
230,000	1,220	550,000	2,121	870,000	2,944
240,000	1,251	560,000	2,146	880,000	2,969
250,000	1,280	570,000	2,173	890,000	2,996
260,000	1,311	580,000	2,198	900,000	3,021
270,000	1,340	590,000	2,224	910,000	3,047
280,000	1,371	600,000	2,249	920,000	3,072
290,000	1,401	610,000	2,275	930,000	3,099
300,000	1,431	620,000	2,301	940,000	3,124
310,000	1,462	630,000	2,327	950,000	3,150
320,000	1,491	640,000	2,352	960,000	3,175
330,000	1,522	650,000	2,378	970,000	3,201
340,000	1,551	660,000	2,404	980,000	3,227
350,000	1,582	670,000	2,430	990,000	3,253
360,000	1,612	680,000	2,455	1,000,000	3,278

**\*For each \$10,000, or fraction thereof, above \$1,000,000 add \$18.00**

# **BASIC TITLE INSURANCE RATES**

## **ZONE 3-ALL OTHER COUNTIES**

Amount of Insurance Up To	Basic Title Insurance Rate	Amount of Insurance Up To	Basic Title Insurance Rate	Amount of Insurance Up To	Basic Title Insurance Rate
50,000	408	370,000	1,610	690,000	2,432
60,000	543	380,000	1,640	700,000	2,457
70,000	601	390,000	1,669	710,000	2,483
80,000	653	400,000	1,699	720,000	2,508
90,000	720	410,000	1,726	730,000	2,533
100,000	792	420,000	1,751	740,000	2,558
110,000	812	430,000	1,777	750,000	2,584
120,000	847	440,000	1,802	760,000	2,609
130,000	880	450,000	1,827	770,000	2,634
140,000	912	460,000	1,852	780,000	2,659
150,000	944	470,000	1,877	790,000	2,684
160,000	977	480,000	1,903	800,000	2,710
170,000	1,009	490,000	1,928	810,000	2,735
180,000	1,041	500,000	1,953	820,000	2,760
190,000	1,074	510,000	1,978	830,000	2,785
200,000	1,106	520,000	2,004	840,000	2,811
210,000	1,137	530,000	2,029	850,000	2,836
220,000	1,167	540,000	2,054	860,000	2,861
230,000	1,196	550,000	2,079	870,000	2,886
240,000	1,226	560,000	2,104	880,000	2,911
250,000	1,255	570,000	2,130	890,000	2,937
260,000	1,285	580,000	2,155	900,000	2,962
270,000	1,314	590,000	2,180	910,000	2,987
280,000	1,344	600,000	2,205	920,000	3,012
290,000	1,374	610,000	2,230	930,000	3,038
300,000	1,403	620,000	2,256	940,000	3,063
310,000	1,433	630,000	2,281	950,000	3,088
320,000	1,462	640,000	2,306	960,000	3,113
330,000	1,492	650,000	2,331	970,000	3,138
340,000	1,521	660,000	2,357	980,000	3,164
350,000	1,551	670,000	2,382	990,000	3,189
360,000	1,580	680,000	2,407	1,000,000	3,214

**\*For each \$10,000, or fraction thereof, above \$1,000,000 add \$18.00**

# **GENERAL RULES**

## **Computation from Basic Title Insurance Rate**

The rates will be applied on a per unit of insurance in multiples of \$10,000.00 including any fraction thereof, in accordance with the division of such units as set forth in the Basic Title Insurance Rate.

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

## **Basic Title Insurance Rate**

Basic Title Insurance Rate is defined as the rates set forth in the Basic Title Insurance Rates table in the prior section.

## **Applicable Title Insurance Rate**

Applicable Title Insurance Rate is defined as calculated after form differentiators are applied to the Basic Title Insurance Rate.

## **Discounts**

Only one discounted rate will be applied unless specifically allowed for herein.

## **Property Location**

The applicable rate for title insurance premium will be determined by the County, zone and State where the property is located. Rates for policies covering property situated in a state other than the State in which the order is received shall be at the rate of the County of the State in which the property is situated.

## **Additional Rates**

If additional charges are applicable, they will be charged in addition to the Applicable Title Insurance Rate. Any applicable discount will be applied to the Applicable Title Insurance Rate and not to any additional charges. Applicable discounts are only applied to charges "normally" paid by the party being charged.

## **Fair Market Value**

The Basic Title Insurance Rate will be applied on fair market value. Fair market value will be construed as the full value of the property including the encumbrances. When a sale is not involved, fair market value will be determined from all available information. In the event of the sale of an undivided interest the fair value is for the interest transferred.

## **Assumption of Liability**

Whenever documents of any kind are recorded in accordance with specific instructions which impose a definite liability upon the Company, the rate applicable for the type of form normally issued covering such documents will accrue immediately upon recording. Any subsequent services rendered, or assurances given will be charged for in accordance with the appropriate charge, as provided herein, unless otherwise specifically set forth within this filing.

## **Rates in Effect Prior to Filing**

Rates and/or charges contracted for by a title insurer or agent prior to the effect of this filing and which deviate from this filing, will remain in effect at the election of said title insurer or

agent (or any other title insurer or agent) until expiration of said contract.

**Separate Sales**

Applicable Title Insurance Rate will be charged on each separate sale or seller involved, even though there may be one common purchaser and the sales are handled simultaneously in the same order and one or separate policies are issued. This section is not applicable to sales by holders of specified undivided interests.

**Recording Charges**

Recording charges will be assessed pursuant to the actual charges from the Recorder.

**Minimum Charges**

No charge for title insurance will be less than the minimum charges set forth herein.

**Short Form/Long Form**

The Applicable Title Insurance Rate remains the same regardless of "Short Form or Long Form".

**Transfer of Undivided Interest (When sold separately from remaining interest)**

Applicable Title Insurance Rate is based upon the purchase price or the fair market value thereof, whichever is the higher, for the interest transferred.

**Special risk endorsements may be issued at a risk rate commensurate with the risk on a case-by-case basis**

# **OWNER'S INSURANCE**

## **101 Applicable Title Insurance Rate**

- A. ALTA Standard Form - 100% of the Basic Title Insurance Rate.
- B. ALTA Homeowner's Form - 110% of the Basic Title Insurance Rate.
- C. ALTA Extended Form - 150% of the Basic Title Insurance Rate.

## **102 Increase of Owner's Insurance**

- A. ALTA Standard Form - 25% of the Basic Title Insurance Rate plus an increased liability charge, if any, based upon the Basic Title Insurance Rate for each additional unit of insurance issued in excess of the original amount.
- B. ALTA Homeowners Form - 110% of 102-A.
- C. ALTA Extended Form - 150% of 102-A.
- D. Original form ALTA Standard and new form ALTA Extended-an additional 50% of the Basic Title Insurance Rate, plus 102-A.
- E. Original form ALTA Standard and new form ALTA Homeowners-an additional 10% of the Basic Title Insurance Rate, plus 102-A.

## **103 Vendee's Form - Buyer's interest under Agreement for Sale**

100% of the Applicable Title Insurance Rate.

## **104 Optionee's Form**

- A. Liability coverage for amount paid for option  
100% of the Applicable Title Insurance Rate based upon the amount paid for the option.
- B. Final form upon purchase  
100% of the Applicable Title Insurance Rate based upon the full sales price.
- C. Optionee form based on full purchase price (requires recorded memorandum; form to be modified by endorsement to terminate with the expiration of the option, as long as the time for the option does not exceed five years).  
100% of the Applicable Title Insurance Rate based upon the full sales price.
- D. Final form upon purchase when original form was issued for full market value  
100% of the Applicable Title Insurance Rate less 75% of the amount paid in 104-B.

## **105 Purchase, Improvement and Sale of Property with a Leaseback**

- A. Initial Policy - 100% of the Applicable Title Insurance Rate for type of coverage required.
- B. Final Policy - 100% of the Applicable Title Insurance Rate for amount and type of coverage required, less 75% of the charge made under 105-A.

**Note:** The provisions of this section are applicable only if the final policy to the ultimate purchaser is issued within twelve (12) months from the expiration date of the statutory period



or filing mechanic's liens. Subsequent to said date, the charge for the final policy shall be the Applicable Title Insurance Rate without credit for the amount shown in 105-B.

**Note:** The above charges do not include special lenders or leasehold policies if such are required. The insurance rate applicable thereto shall be made in addition to the charges herein specified.

**106 Owner's Form Following a Trustee's Sale Guarantee, Litigation Report, Deed in Lieu of Foreclosure Report or Forfeiture Guarantee**

(See Other Products Section, 501 - 507).

**107 Third Party Transactions**

This rate is available where the insured is taking title to the property with the intention of conveying the same property to a third party. The title policy may be held and issued to the ultimate purchaser within 3 years from purchase.

- A. Additional 25% of the Applicable Title Insurance Rate payable upon first acquisition.
- B. Increased liability at the Applicable Title Rate per unit for the increased liability upon sale of property to the ultimate insured (minimum \$200.00).

**108 Additional Coverage in Owner's Form**

- A. Forms may be expanded to provide additional coverage to an owner as to one or more matters based upon matters not excluded from the coverage by Part 1 of Schedule B of the applicable form. Rate shall be negotiated for a minimum of 25% of the Basic Title Insurance Rate.
- B. Forms may be expanded to provide additional coverage to an owner as to one or more of the matters excluded from the coverage by Part 1 of Schedule B of said form, by an endorsement thereto, which would affirmatively assure the insured against loss which said insured may sustain by reason thereof, for the following.
  - 1 Any tax or assessment matters not disclosed of record - 10% of the Basic Title Insurance Rate (minimum \$100.00).
  - 2 Any facts, rights or claims not of record, but which would be disclosed by inspection or inquire - 25% of the Basic Insurance Rate.
  - 3. Any easement, claim of easement or encumbrances not disclosed of record - 25% of the Basic Insurance Rate.
  - 4. Any matters as disclosed by a correct survey - 25% of the Basic Insurance Rate.

**109 Vendor's Form - Seller's interest under Agreement for Sale**

100% of the Applicable Title Insurance Rate based upon remaining principal balance due under contract (Minimum Charge \$500.00).

### **110 Mineral Interest**

A policy covering the ownership of the mineral interest where such is separated from the surface ownership, may be issued in an amount which is agreed upon between the applicant for insurance and the insurer.

### **111 Vendor's and Vendee's Form issued simultaneously**

140% of the Applicable Title Insurance Rate plus \$100.00 for additional written policy(s).

### **112 Owner's Reissue – Zone 2 only**

Upon surrender of an existing Owner's title policy by the existing insured, a new policy will be issued covering the same property. This rate is applicable only to single family, one to four units, residential property.

- A. Prior to two years from effective date - 75% of the Applicable Title Insurance Rate.
- B. Subsequent to two years and prior to five years from effective date - 80% of the Applicable Title Insurance Rate.

### **113 Timeshare/Interval Interest**

- A. \$150.00 up to \$7,000.00.
- B. \$250.00 from \$7,001.00 to \$60,000.00.

### **114 ALTA Policy to the United States of America Policy Form**

The charge for the issuance of an ALTA policy to the United States of America policy shall be 100% of the Basic Title Insurance Rate with Standard Exceptions and 150% of the Applicable Rate without Standard Exceptions.

There is no charge for the first date down endorsement to an ALTA policy to the United States of America policy provided that the endorsement is issued within six (6) months of the original policy and there is no increase in the amount of insurance. The charge for the endorsement issued in connection with an increase in the amount of insurance is the applicable Basic Title Insurance Rate based on the increased liability assumed in the endorsement. There is a \$75.00 charge for a date down endorsement that is issued after six (6) months from the date of the original policy or for each additional date down endorsement issued subsequent to the first date down endorsement.

The charge for reissuance of the ALTA policy to the United States of America (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.

# **LENDER'S INSURANCE**

The provisions contained in this section are applicable to insurance issued for the benefit of a lender or his assignee.

The minimum charge shall be based upon an amount no less than that portion of the encumbrances allocated to the property covered and contemplates a single parcel or chain of title. If additional parcels or chains of title are involved (Section 604) or if additional work charges are necessary, such additional charges shall be added to the applicable insurance rate.

## **201 Applicable Title Insurance Rate – No Simultaneous Owner's Insurance**

- A. ALTA Standard Form - 80% of the Basic Title Insurance Rate.
- B. ALTA Extended Form - 120% of the Basic Title Insurance Rate.
- C. ALTA Expanded Form - 125% of the Basic Title Insurance Rate.

## **202 Applicable Title Insurance Rate – Simultaneous with new or Increase of Owner's Insurance**

- A. ALTA Standard Form (includes issued within 120 days of owner's) - \$100.00.
- B. ALTA Extended Form.
  - 1. If Simultaneous with ALTA Standard Owner's Form and ALTA Homeowner's Form (includes issued within 120 days of owner's) - 60% of Basic Title Insurance Rate.
  - 2. If Simultaneous with ALTA Extended Owner's Form (includes issued within 120 days of owner's) - \$100.00.
- C. ALTA Expanded Residential Form.
  - 1. If Simultaneous with ALTA Standard Owner's Form and ALTA Homeowner's Form (includes issued within 120 days of owner's) - 75% of Basic Title Insurance Rate.
  - 2. If Simultaneous with ALTA Extended Owner's Form (includes issued within 120 days of owner's) - \$150.00.

If the amount of the Lender's policy exceeds the amount of the Owner's policy, charge the simultaneous issue rate up to the amount of the Owner's policy and add the applicable rate for the amount of the Lender's policy that exceeds the Owner's policy.

**Note:** No additional discounts will apply.

**Note:** This section includes a construction loan recorded and policy issued within 120 days after the completion of construction and the original loan is assumed by purchaser.

## **203 Interim (Construction) Loan and Permanent (Take - Out) Loan**

- A. Option 1
  - 1. Interim (Construction) Loan – 100% of the Applicable Insurance Rate.

2. Permanent (Take - Out) Loan – 100% of the Applicable Insurance Rate less 70% of the premium paid under 203-A-1 and if permanent (take - out) loan form is issued within (2) years of the recording of the Notice of Completion and/or the date of the Certificate of Occupancy issued by the appropriate governmental body.

B. Option 2

1. Interim (Construction) Lender's Form - 25% of the Applicable Insurance Rate.
2. Permanent (Take - Out) Loan -100% of the Applicable Insurance Rate with no credit back for premium paid under 203-B-1.

**204 Extension or Modification of Insured Loan, but not covering additional advances**

- A. Same form - 40% of the Applicable Insurance Rate based on the unpaid balance.
- B. Existing ALTA Standard Form converted to ALTA Extended or ALTA Expanded Form - 50% of the Applicable Insurance Rate based on the unpaid balance.

**Note:** If a parcel charge applies to original form then a parcel charge applies to new form.

**205 Refinance**

Policies covering a new loan given for the purpose of revamping or replacing an insured loan wherein the borrower and the property are the same as shown on existing encumbrance

\*This rate is available on new financing if purchase was closed by Stewart Title Guaranty and or its agents and affiliates within the last 6 months.

- A. Residential property - ALTA Extended Form.
  1. Up to \$250,000.00 in coverage - \$430.00
  2. \$250,001.00 to \$500,000.00 in coverage - \$580.00
  3. \$500,001.00 to \$750,000.00 in coverage - \$730.00
  4. \$750,001 to \$1,000,000.00 in coverage - \$880.00These rates are including customary endorsements.
- B. Residential property over \$1,000,000.00 - 50% of the Applicable Title Insurance Rate.
- C. Construction Loans - See section 203.
- D. Commercial Property - See section 401.
- E. High volume - may be calculated for those lenders closing more than 100 loans.
  1. Up to \$250,000.00 in coverage - \$360.00
  2. \$250,001.00 to \$500,000.00 in coverage - \$535
  3. \$500,001.00 to \$750,000.00 in coverage - \$640.00
  4. \$750,001.00 to \$1,000,000.00 - \$780.00
  5. \$1,000,001.00 to \$1,250,000.00 - \$900.00
  6. \$1,250,001.00 to \$1,500,000.00 - \$1,000.00These rates are including customary endorsements.

F. Any other residential lender policy form is 65% of the Applicable Title Insurance Rate.

## **206 Additional Advance**

May be insured by either an endorsement to an outstanding policy issued by the same insurer or the issuance of a new policy for the following charges.

- A. Insured Loan - 100% of the Applicable Title Insurance Rate based upon the amount of the advance only (Minimum \$100.00).
- B. Non-Insured Loan - 100% of the Applicable Title Insurance Rate for the full amount of the loan including advances.

## **207 Assignment of Loan**

The charge for covering an assignment of a previously insured loan is based upon the unpaid balance of the encumbrance.

In the event the assignment is made to secure a collateral loan, the charge is then based upon the amount of the collateral.

- A. Insurance by Policy - Insured Owner of the indebtedness.
  - 1. Original and new form same - 50% of the Applicable Title Insurance Rate.
  - 2. Original ALTA Standard Form and the new form is ALTA Extended or ALTA Expanded Form - 60% of the Applicable Title Insurance Rate.
  - 3. Non-insured owner of the indebtedness - 100% of the Applicable Title Insurance Rate.
  - 4. Multiple assignments by same assignor/assignee of insured liens wherein the assignments are recorded simultaneously - Aggregate unpaid balance of the loans plus \$100.00 for each form issued over one.
- B. Policies held open for endorsements to insure an Assignment of Loan.
  - 1. Policy Held Open - A lenders policy will be held open to reflect an Assignment of Lien and Endorsement LTAA No. 1 will be attached to a policy insuring an Assignment of Lien for a period of 120 days from the date of recording the lien or in case of a construction loan, from the date of final funding for the following charge - \$100.00.  
**Note:** After expiration of said 120 days, Paragraph 207 applies.
  - 2. Policy Held for Endorsement - See Endorsement LTAA No. 1.

## **208 Additional Lender Coverage**

Loss by reason of encumbrances or defects, other than the printed exceptions in Part 1 of Schedule B Forms may be expanded to provide additional coverage to a lender as to one or more matters based upon matters not excluded from the coverage by Part 1 of Schedule B of applicable form.

- A. Additional Lender Coverage Standard Form.

Rate shall be negotiated for a minimum of 25% of the Basic Title Insurance Rate.

- B. Partial Extended Coverage by endorsement.

1. Any tax or assessment matters not disclosed of record - 10% of the Basic Title Insurance Rate (minimum \$100.00).
2. Any facts, rights or claims not of record, but which would be disclosed by inspection or inquire - 25% of the Basic Insurance Rate.
3. Any easement, claim of easement or encumbrance not disclosed of record - 25% of the Basic Insurance Rate.
4. Any matters as disclosed by a corrected survey - 25% of the Basic Insurance Rate.

**209 Loan on More than One Parcel issued simultaneously with an Owner's Policy on the Purchase of One or More Parcels**

Lenders Policy will be issued on both previously owned and newly acquired property for the full amount of loan allocated to the previously owned property.

100% of the Applicable Title Insurance Rate.

**210 Bondholder's Policies**

100% of the Applicable Title Insurance Rate to the type of insurance issued (Minimum will be on the amount of the bonds allocated to the property covered).

**211 Home Equity Limited Liability and ALTA Residential Limited Coverage Junior Form**

- A. \$125.00 up to \$100,000.00 liability with additional charge of \$2.00 per one thousand for any amount over.
- B. Bulk rate available to lenders who place 50 or more orders per month - \$100.00 for liability of \$200,000.00 or less, plus \$2.00 per one thousand for any amount over.

**212 ALTA Residential Limited Coverage Mortgage Modification Policy**

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums.

\$150.00 not including separate services

# **LEASEHOLD INSURANCE**

The provisions contained in this Section are applicable to title insurance issued upon a Leasehold estate or interest created or held by a Lessee or a Lender.

**Note:** Lender's Leasehold Insurance is subject to the same charges applicable to Lender's insurance as set forth in Section 201, substituting the word "Lessees" for the word "Owner" wherever used. The minimum charge is based upon the amount of the loan. Any additional coverage in leasehold form is the same as referenced in Section 108 (Lessee) and 208 (Lender).

## **301 Leasehold Including Assignment and Modification Thereof**

(Other than Oil, Gas or Mineral Leases: Section 303.

- A. ALTA Standard Form – 100% of the Basic Title Insurance Rate.
- B. ALTA Leasehold Owner's (ALTA Extended) Form – 150% of the Basic Title Insurance Rate.
- C. The insurable interest of such Leasehold estate will be based upon the following formulas.
  - 1. When the term of the Lease is less than fifty (50) years, than an amount equal to the proportionate part of the fair value of the land and existing improvements as the term of the Lease bears to fifty (50) years.
  - 2. When the term of the lease is fifty (50) years or more, an amount equal to the fair market value of the land and existing improvements.
  - 3. If the loan is also included on the Leasehold estate, the insurable interest will be not less than the amount of the loan or the amount produced by the above formulas, whichever is greater.
  - 4. Insurance in excess of the minimum amount may be issued for 100% of the Applicable Title Insurance Rate per unit of insurance in excess of said minimum.

## **302 Leasehold – Owner's Form and Lessee Form (Simultaneous Rate)**

130% of the Applicable Title Insurance Rate plus \$100.00 for additional form.

## **303 Oil, Gas or Mineral Leaseholds**

- A. Lessee Insurance – 250% of the Basic Title Insurance Rate based upon the amount of insurance as agreed upon by and between the Company and the applicant for insurance.
- B. Assignments or Modifications.

1. Insured Leaseholds – 125% of the Basic Title Insurance Rate, based upon the amount of insurance on the outstanding policy, plus 250% of the Basic Title Insurance Rate for each unit of insurance in excess of the amount shown on the outstanding policy.
2. Non-Insured Leaseholds – 250% of the Basic Title Insurance Rate based upon the amount of insurance as agreed upon by and between the Company and the applicant.

C. Lender's Lease Insurance.

1. ALTA Standard Form - 100% of the Basic Title Insurance Rate based upon the amount of the loan.
2. ALTA Extended Form - 250% of the Basic Title Insurance Rate based upon the amount of the loan.
3. ALTA Standard Form simultaneous to a Lender with a Leasehold Form - \$100.00

D. Production Payment Loan Policies.

250% of the Basic Title Insurance Rate based upon the amount of the loan.



# **COMMERCIAL, DEVELOPER & INVESTOR**

This rate is available to developers, contractors, and investors, customarily engaged in such business.

## **401 Commercial Developer and Investor Rate**

The amounts shown for the liability amount may be calculated upon aggregate liability of the Company.

### A. Zone 2 and Zone 3

1. Liability amount of \$0.00 to \$10,000,000.00 - 65% of the Applicable Title Insurance Rate.
2. Liability amount of \$10,000,001.00 to \$35,000,000.00 - 60% of the Applicable Title Insurance Rate.
3. Liability amount of \$35,000,001.00 or greater - 50% of the Applicable Title Insurance Rate.

### B. Zone 1

1. Liability amount of \$0.00 to \$10,000,000.00 - 70% of the Applicable Title Insurance Rate.
2. Liability amount of \$10,000,001.00 to \$35,000,000.00 - 60% of the Applicable Title Insurance Rate.
3. Liability amount of \$35,000,001.00 or greater - 50% of the Applicable Title Insurance Rate.

## **401A Bundled Endorsements**

When a proposed insured on a Commercial transaction requests multiple endorsements that are charged at a fixed rate and not a percentage of premium, and the combined charge for the requested endorsements exceed \$500.00 the endorsements may be issued, subject to underwriting approval, for an aggregate combined charge \$500.00.

## **402 Residential Builder Subdivider Rate**

- A. 1-349 units - 65% of the Applicable Title Insurance Rate.
- B. 350 or more units - 55% of the Applicable Title Insurance Rate.
- C. Company may enter a contract with a Builder Subdivider for title insurance services at a cost agreeable to all parties based on volume and scope of work.

#### **402A Residential Builder Subdividers – Zone 2 only**

350 or more units per project - \$25.00 per Owner's policy from \$.00 through any amount.

#### **403 High Volume Rate for Commercial/Industrial/Multi-Housing Transactions**

This rate is available for high volume transactions which are commercial, industrial or multi-housing (apartments) in nature wherein the buyer/borrower or seller will be or has been responsible for the generation of \$100,000,000.00 of title insurance liability on an annual basis. The rate, further delineated below, shall be for the issuance of policies for owners/lenders/leasehold coverages and the premium shall be not less than the result of the below-calculated rates, including standardized endorsements, nor more than as provided elsewhere in this manual.

- A. Owners and Lenders coverage: The rate calculated shall be in the normal course except Section 401 shall be applicable and apply to the entire premium and calculated at 20% less than the rate set forth herein for standard and 16.67% less than the rate for extended, the lowest percentage noted in sections 101, 201 and 401 shall be applied; the basic rate shall be considered \$1.50 per \$1,000.00 of liability (i.e. \$0.45 per thousand for standard and \$0.50 per thousand for extended). If there is an allocation between the parties of a sale transaction for the premium between standard and extended, then the premium allocation on an extended policy shall be \$0.35 per thousand for the standard portion and \$0.15 per thousand on the extended portion. If the amount generated as referenced in the first paragraph above is \$25,000,000.00, then the applicable charges shall be \$0.67 per thousand for standard coverage and \$0.72 per thousand for extended coverage. If there is an allocation between the parties of a sale transaction for the premium between standard and extended, then the premium allocation on an extended policy shall be \$0.48 per thousand for the standard portion and \$0.24 per thousand on the extended portion. If the amount generated as referenced in the first paragraph above is \$15,000,000.00, then the applicable charges shall be \$0.80 per thousand for standard coverage and \$1.05 per thousand for extended coverage. If there is an allocation between the parties of a sale transaction for the premium between standard and extended, then the premium allocation on an extended policy shall be \$0.70 per thousand for the standard portion and \$0.35 per thousand on the extended portion.
- B. Leasehold coverage: The rate calculated shall be in the normal course except that Section 401 shall be applicable and apply to the entire premium and calculated at 20% less than the rate set forth herein for standard and 16.67% less than the rate for extended, the lowest percentage noted in sections 301 and 401 shall be applied; the basic rate shall be considered \$1.50 per \$1,000.00 of liability (i.e. \$0.45 per thousand for standard and \$0.50 per thousand for extended). If there is an allocation between the parties for the premium between standard and extended, then the premium allocation on an extended policy shall be \$0.35 per thousand for the standard portion and \$0.15 per thousand on the extended portion. If the amount generated as referenced in the first paragraph above is \$25,000,000.00, then the applicable charges shall be \$0.67 per thousand for standard coverage and \$0.72 per thousand for extended coverage. If there is an allocation between the parties for the premium between standard and extended, then the premium allocation on an extended policy shall be \$0.48 per thousand for the standard portion and \$0.24 per thousand on the extended portion. If the amount generated as referenced in the first paragraph above is \$15,000,000.00, then the applicable charges shall be \$0.80 per thousand for standard coverage and \$1.05 per

thousand for extended coverage. If there is an allocation between the parties of a sale transaction for the premium between standard and extended, then the premium allocation on an extended policy shall be \$0.70 per thousand for the standard portion and \$0.35 per thousand on the extended portion.

# OTHER PRODUCTS

## **501 Trustee Sale Guarantee and Forfeiture Guarantee**

50% of the Basic Title Insurance Rate, except for Zone 2 which will be 65% of the Basic Title Insurance Rate, based on the unpaid balance due. This fee includes 3 continuation reports issued prior to sale. Additional continuation reports will be \$50.00 each.

## **501A Owner's Form issued to Purchaser at Trustee Sales or their subsequent purchaser**

100% of the Applicable Title insurance Rate for the type and amount of coverage requested, less a credit of 40% (50% if the Beneficiary, Trustee or Vender has more than 20 pending trustee sales/foreclosure) of the charge paid 501. This credit is allowable only if form is issued within twenty-four (24) months from date of recordation of Trustee's Deed to Beneficiary or successful bidder.

## **501B Conversion Charge**

A request to convert Trustee Sale Guarantee, Deed in Lieu of Foreclosure Report or Forfeiture Guarantee to Litigation Guarantee - \$100.00.

## **502 Fannie Mae Foreclosures - Trustee Sale Guarantee**

- A. For Phase 1, the fee is \$225 for liability up to the maximum Fannie Mae loan limits.
- B. For Phase 2, the fee is \$50.
- C. For Phase 3, the fee is \$25 and \$25 for any subsequent date downs.

## **503 High Volume Rate for Trustee Sale Guarantee**

This rate is available for high volume transactions at least \$1,000,000 of which are commercial, industrial or multi-housing (apartments) in nature wherein the assured and/or lender will be or has been responsible for the generation of \$100,000,000 of title insurance liability on an annual basis.

For amounts less than \$1,000,000, calculate in accordance with paragraph 501.  
For amounts \$1,000,000 and greater, calculate on a per thousand basis below.

Liability Per \$1,000

\$1,000,000 up to \$5,000,000, add \$0.44

\$5,000,001 up to \$10,000,000, add \$0.36

\$10,000,001 up to \$15,000,000, add \$0.32

\$15,000,001 up to \$25,000,000, add \$0.31

Over \$25,000,000, add \$0.30

**Note:** Only applies to properties located in the following counties: Coconino, Maricopa, Mohave, Pima, Pinal, Yavapai, and Yuma. No courtesy rate is available for non- Arizona affiliates and no other discounts will apply.

#### **504 Litigation Guarantee**

A Litigation Guarantee is issued for the benefit of an attorney only, to be used for the purpose of instituting legal proceedings in connection with Quiet Title actions, partitions, or other matters of litigation.

Basic Charge: 75% of the Basic Insurance Rate based upon the full value of the property or the value of the estate or interest involved. This base fee includes three (3) Continuation Reports issued prior to sale. Additional Continuation Reports will be charged for at \$50.00 each. No Continuation Reports will be issued after the sale. This charge does not include charges for copies of instruments

#### **504A Litigation Guarantee converted to owners' form after consummation satisfactory to Company**

100% of the Applicable Title Insurance Rate less a credit of 40% of the charge paid in 504.

#### **505 Deed in Lieu of Foreclosure Report**

100% of the Basic Title Insurance Rate based upon the balance due. This service includes three (3) Continuation Reports at no additional charge before recordation of Deed in Lieu of Foreclosure. Additional Continuation Reports will be charged for at \$25.00 each. No Continuation Reports will be issued after the recordation.

#### **506 Guarantee/Report Cancellation Charge**

If the Guarantee/Report is canceled in writing and the issuer is released of all liability thereunder, there may be a Cancellation Fee equivalent to 50% of the actual charge.

#### **507 Condition of Title**

- A. Commercial property - \$750.00 for the first four hours of labor and \$100.00 for each additional hour of labor plus \$100.00 for each additional parcel.
- B. Residential Property - \$500.00 for the first four hours of labor and \$100.00 for each additional hour of labor plus \$100.00 for each additional parcel.

**Note:** In the event condition of title converts into a policy, the cost of the condition of title paid will be credited against the cost of the policy.

# ADDITIONAL CHARGES/DISCOUNTS

The charges set forth in this section may occur individually or at the time the charge for another product is being made. For example, a parcel charge generally would occur at the time that a policy of title insurance is issued. The charge might also be processed at a later date because it was inadvertently omitted from the initial total billing. In the first instance, a prefix is added to the transaction code for the policy of title insurance (for example, D101). In the second instance, the Summary Account Code is used by itself. Therefore, two codes are supplied in this section; one for individual events and another for concurrent.

Summary  
Account  
Code

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- 604      Additional Chain or Parcel Charge  
An additional charge of \$100.00 per parcel or additional chain of title over one, may be added to the Applicable Title Insurance Rate.
- 606      Duplicate Policy/Correction Charge  
An additional charge of \$50.00 per duplicate form or a form re-written when required to correct an error in the transaction caused by the parties thereto, other than the title company will be charged.
- 607      Inspection Fee  
An inspection fee \$150.00 or actual charge incurred, whichever is greater shall be charged to cover the cost of an inspection required for items such as the priority inspection needed in connection to certain underwriting for some survey coverages, etc. This charge is only applicable unless an escrow fee is not otherwise charged. The charge is only applicable for "title only" transactions where there is no escrow service provided.
- 609      Multiple Loan Policies  
When more than one loan is processed and recorded Simultaneously on properties located in the same or different tracts, subdivisions, government survey sections, and the title thereto is vested in the same ownership, the aggregate amount of the loans shall be the basis of the charge plus an additional parcel charge, if any. (Section 604), plus \$100.00 for additional policy over one based on the Applicable Title Insurance Rate of the first loan. In the event the first loan is standard form and subsequent loan(s) are extended or expanded the Applicable Title Insurance Rate will be extended or expanded whichever is issued.
- 611      Special Services  
Special services shall be charged at the rate of \$125.00 per hour which is calculated in one hour increments.

Summary  
Account  
Code

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612

Separate Contracts

The Company may enter into separate contracts with federal, state or local governmental agencies or their contractors for title services under mutually agreeable terms, rates and fees, based upon the volume of transactions and responsibilities and duties to be performed. Fees may range from the Basic Title Insurance Rate to 55% of the Basic Title Insurance Rate. The fee to be charged shall be included in the contract proposal. The variance in the rate is necessary due to the various types of coverage in policies requested, the limits of coverage, types of search required, and whether or not properties are contiguous.

613

Approved Benefit Program

A buyer, seller, or borrower in an approved benefit program (i.e. group employee program/bundle service) shall be charged at the rate of 70% of the Applicable Title Insurance Rate.

614

Relocation Rate

Charge: 75% of the Applicable Title Insurance Rate for the sale or purchase of a residence by an insured transferred by a corporation or governmental entity from one area to another.

615

Insured Closing Letter (Closing Protection Letter)

Charge: \$20 per letter issued with a maximum of \$40 per transaction.

# ENDORSEMENTS

The charges set forth herein are minimum charges and are keyed to the coverages specifically referred to in each endorsement. Additional charges may be made for inspections of the land to be insured or for other additional work where warranted.

Customary endorsements are notated with an asterisk (\*).

## ALTA Endorsements

ALTA Series	DESCRIPTION	BASIC TITLE INSURANCE RATE
1	Street Assessments	None if issued with policy; \$150 if issued after policy; \$100 if issued after Policy in Pima and Graham/Greenlee; \$75 after Policy for Santa Cruz
3	Zoning Unimproved Land	8% of Basic Title Insurance Rate; min \$500; max \$3500. If issued for Owner's Policy in combination with Lender's Policy or if issued with Leasehold Policy in combination with Lender's Policy on Leasehold interest, charge for Endorsement attached to Lender's Policy shall be \$150
3.1	Zoning, Improved Land	10% of Basic Title Insurance Rate; min \$750; max \$5000. If issued for Owner's Policy in combination with Lender's Policy or if issued with Leasehold Policy in combination with Lender's Policy on Leasehold interest, charge for endorsement attached to Lender's Policy shall be \$150.00.
3.2	Zoning, Land Under Development	10% of Basic Title Insurance Rate; Minimum \$750, Maximum \$5,000; If issued for Owners and Lenders, simultaneously, \$150 for Lenders
3.3	Zoning - Completed Improvement - Non-Conforming Use	10% of Basic Title Insurance Rate; min \$750; max \$5000. If issued for Owner's Policy in combination with Lender's Policy or if issued with Leasehold Policy in combination with Lender's Policy on Leasehold interest, charge for endorsement attached to Lender's Policy shall be \$150.00.
3.4	Zoning - No Zoning Classification	10% of Basic Title Insurance Rate; min \$750; max \$5000. If issued for Owner's Policy in combination with Lender's Policy or if issued with Leasehold Policy in combination with Lender's Policy on Leasehold interest, charge for endorsement attached to Lender's Policy shall be \$150.00.
4*	Condominium	\$75 (Exc. Pima No Charge); If issued after Policy: \$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
4.1	Condominium	\$75 (Exc. Pima No Charge); If issued after Policy: \$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
5*	Planned Unit Development	\$75; If issued after Policy: \$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
5.1	Planned Unit Development	\$75; If issued after Policy: \$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
6*	Variable Rate Mortgage	\$75
6.1*	Variable Rate Mortgage	\$75
6.2*	Variable Rate Mortgage	\$75
7	Manufactured Housing Unit	No charge if issued with policy; \$150 if issued after policy; \$100 if issued after policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz



<b>ALTA Series</b>	<b>DESCRIPTION</b>	<b>BASIC TITLE INSURANCE RATE</b>
7.1	Manufactured Housing Unit – Conversion; Loan	No charge if issued with policy; \$150 if issued after policy; \$100 if issued after policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
7.2	Manufactured Housing Unit – Conversion; Owner	No charge if issued with policy; \$150 if issued after policy; \$100 if issued after policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
8.1*	Environmental Protection Lien	Residential \$75; Commercial \$150; \$75 if issued in Pima and Santa Cruz; \$100 for Graham/ Greenlee
8.2	Commercial Environmental Protection Lien	\$150; \$75 if issued in Pima and Santa Cruz; \$100 for Graham/Greenlee
9*	Restrictions, Encroachments, Minerals – Loan Policy	No Charge; If issued after Policy: \$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
9.1	Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
9.2	Covenants, Conditions, and Restrictions – Improved Land – Owner’s Policy	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
9.3	Covenants, Conditions and Restrictions – Loan Policy	No charge
9.6	Private Rights – Loan Policy	\$150
9.6.1	Private Rights – Current Assessment	\$150
9.7	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	\$150
9.8	Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Policy	\$150
9.9	Private Rights – Owner’s Policy	\$150
9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	\$150
10	Assignment	None if issued with policy; \$150 if issued after policy; \$100 if issued after Policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
10.1	Assignment and Date Down	Charge according to the applicable provisions of the Rate Manual, Section 207
11	Mortgage Modification	Charge according to the applicable provisions of the Rate Manual, Section 204
11.1	Mortgage Modification with Subordination	Charge according to the applicable provisions of the Rate Manual, Section 204
11.2	Mortgage Modification with Additional Amounts of Insurance	Charge according to the applicable provisions of the Rate Manual, Sections 204 and 206.
12	Aggregation (Tie-In)	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
12.1	Aggregation - State Limits	\$150 \$100 if issued in Pima, Graham/ Greenlee; \$75 if issued in Santa Cruz
13	Leasehold – Owner’s	No Charge
13.1	Leasehold – Loan	No Charge
14	Future Advance Priority with or without MML	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
14.1	Future Advance Knowledge with MML	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
14.2	Future Advance – Letter of Credit with or without MML	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
14.3	Future Advance Reverse Mortgage with or without MML	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
15	Non-imputation – Full Equity Transfer	10% of the Basic Title Insurance Rate for the owner policy; min. \$150; \$100 min. if issued in Pima and Graham/Greenlee; \$75 min. for Santa Cruz

<b>ALTA Series</b>	<b>DESCRIPTION</b>	<b>BASIC TITLE INSURANCE RATE</b>
15.1	Non-imputation – Additional Insured	10% of the Basic Title Insurance Rate for the owner policy; min. \$150; \$100 min. if issued in Pima and Graham/Greenlee; \$75 min. for Santa Cruz
15.2	Non-imputation – Partial Equity Transfer	10% of the Basic Title Insurance Rate for the owner policy; min. \$150; \$100 min. if issued in Pima and Graham/Greenlee; \$75 min. for Santa Cruz
16	Mezzanine Financing	10% of the Basic Title Insurance Rate for the owner policy; min. \$150; \$100 min. if issued in Pima and Graham/Greenlee; \$75 min. for Santa Cruz
17	Access and Entry	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
17.1	Indirect Access and Entry	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
17.2	Utility Access	\$100
18	Single Tax Parcel	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
18.1	Multiple Tax Parcel	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
18.2	Multiple Tax Parcel	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
18.3	Single Tax Parcel and ID	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
19	Contiguity – Multiple Parcels	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
19.1	Contiguity – Single Parcel	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
19.2	Contiguity – Specified Parcels	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
20	First Loss – Multiple Parcel Transactions	\$150; \$100 if issued in Pima and Graham/ Greenlee; \$75 for Santa Cruz
22	Location	No charge if issued with policy; \$150 if issued after policy; \$100 if issued after policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
22.1	Location and Map	No charge if issued with policy; \$150 if issued after policy; \$100 if issued after policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
23	Coinsurance – Single Policy	<u>No Charge</u>
23.1	Co-Insurance - Multiple Policies	<u>No Charge</u>
24	Doing Business	\$50
25	Same As Survey	\$50
25.1	Same as Portion of Survey	\$50
26	Subdivision	\$50
27	Usury	\$100
28	Easement – Damage or Enforced Removal	\$50
28.1	Encroachments – Boundaries and Easements	\$50
28.2	Encroachments – Boundaries and Easements – Described Improvements	\$50
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	\$50
29	Interest Rate Swap – Direct Obligation	10% of the Basic Title Insurance Rate; min \$100 when issued with the policy or a min of \$200 if issued after the date of the policy
29.1	Interest Rate Swap – Additional Interest	10% of the Basic Title Insurance Rate; min \$100 when issued with the policy or a min of \$200 if issued after the date of the policy

<b>ALTA Series</b>	<b>DESCRIPTION</b>	<b>BASIC TITLE INSURANCE RATE</b>
29.2	Interest Rate Swap – Direct Obligation – Defined Amount	based on the applicable increase in liability for the additional amount of insurance set forth in the endorsement form based upon the Basic Title Insurance Rate set out in this manual
29.3	Interest Rate Swap – Additional Interest – Defined Amount	based on the applicable increase in liability for the additional amount of insurance set forth in the endorsement form based upon the Basic Title Insurance Rate set out in this manual
30	Shared Appreciation Mortgage	\$50
30.1	Commercial Participation Interest	10% of the Basic Title Insurance Rate; min \$100
31	Severable Improvements	10% of the Basic Title Insurance Rate; min \$100
32	Construction Loan - Loss of Priority	10% of the Basic Title Insurance Rate; min \$100
32.1	Construction Loan – Loss of Priority – Direct Payment	10% of the Basic Title Insurance Rate; min \$100
32.2	Construction Loan - Loss of Priority - Insured's Direct Payment	10% of the Basic Title Insurance Rate; min \$100
33	Disbursement	\$50 residential; \$100 commercial
34	Identified Risk Coverage	\$50
34.1	Identified Exception and Identified Risk Coverage	No Charge
35	Minerals and Other Subsurface Substances – Buildings	\$150
35.1	Minerals and Other Subsurface Substances – Improvements	\$150
35.2	Minerals and Other Subsurface Substances – Described Improvements	\$150
35.3	Minerals and Other Subsurface Substances – Land Under Development	\$150
36	Energy Project – Leasehold/Easement – Owner's	10% of the Basic Title Insurance Rate; min \$100
36.1	Energy Project – Leasehold/Easement – Loan	10% of the Basic Title Insurance Rate; min \$100
36.2	Energy Project – Leasehold – Owner's	10% of the Basic Title Insurance Rate; min \$100
36.3	Energy Project – Leasehold – Loan	10% of the Basic Title Insurance Rate; min \$100
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	\$100
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	\$100
36.6	Energy Project - Encroachments	\$100
36.7	Energy Project - Fee Estate - Owner's Policy	10% of the Basic Title Insurance Rate; min \$100
36.8	Energy Project - Fee Estate - Loan Policy	10% of the Basic Title Insurance Rate; min \$100
37	Assignment of Rents or Leases	\$100
38	Mortgage Tax	\$100
39	Policy Authentication	No charge
40	Tax Credit - Owner's Policy	\$100
40.1	Tax Credit - Defined Amount - Owner's Policy	Additional Amount of Insurance Charge; minimum \$100
41	Water – Buildings	10% of the Basic Title Insurance Rate; min \$100. If issued for Owners and Lenders, simultaneously, \$150 for Lenders.
41.1	Water – Improvements	10% of the Basic Title Insurance Rate; min \$100. If issued for Owners and Lenders, simultaneously, \$150 for Lenders.
41.2	Water – Described Improvements	10% of the Basic Title Insurance Rate; min \$100. If issued for Owners and Lenders, simultaneously, \$150 for Lenders.

<b>ALTA Series</b>	<b>DESCRIPTION</b>	<b>BASIC TITLE INSURANCE RATE</b>
41.3	Water – Land Under Development	10% of the Basic Title Insurance Rate; min \$100. If issued for Owners and Lenders, simultaneously, \$150 for Lenders.
42	Commercial Lender Group	\$150
43	Anti-Taint	\$250
44	Insured Mortgage Recording - Loan	\$100
45	Pari Passu Mortgage - Loan Policy	\$100
46	Option	10% of the Basic Title Insurance Rate; min \$100
47	Operative Law – 2006 Owner's Policy	No Charge
47.1	Operative Law – 2006 Loan Policy	No Charge
47.2	Operative Law – 2013 Homeowner's Policy	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy	No Charge

**CLTA Endorsements**

<b>ENDORSEMENT TYPE</b>	<b>Description</b>	<b>BASIC TITLE INSURANCE RATE</b>
<b>CLTA</b>		
100	Restrictions, Encroachments & Minerals	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.1	Restrictions, Encroachments & Minerals	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.2	Restrictions, Encroachments & Minerals	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.4	CC&R's, Violations	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.5	CC&R's, Violations	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.6	CC&R's, Including Future Violations	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.7	CC&R's, Violations	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.8	CC&R's, Violations	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.9	Covenants, Conditions and Restrictions - Unimproved Land	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.10	Covenants, Conditions and Restrictions – Improved Land	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.12	CC&R's, Right of Reversion	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.13	CC & R's, Assessment Liens	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.17	Modification of CC&R	5% of Basic Title Insurance Rate, \$30 min residential, \$100 min commercial; \$1,500 max either
100.18	CC&R's, Right of Reversion	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.19	CC&R's, Violations	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.20	CC&R's, Violations	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.21	CC&R's, Plans and Specifications	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.23	Minerals, Surface Damage	\$150

<b>ENDORSEMENT TYPE</b>	<b>Description</b>	<b>BASIC TITLE INSURANCE RATE</b>
100.24	Minerals, Surface Entry by Lessee	\$150
100.25	Minerals, Surface Use	\$150
100.26	Minerals, Present-Future Improvements	\$150
100.27	CC&R's, Violations	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.28	CC&R's, Violation Future Improvements	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
100.29	Minerals, Surface Damage	\$150
100.31	Home Equity Policy Continuation End. (Rev. 1/94) and ALTA Residential Ltd Coverage Jr Loan Policy Supplemental Coverage End. Form JR 1 (E-9877)	No charge
100.32	Revolving Credit/Variable Rate End. (Rev. 1/94) and Revolving Credit/Variable Rate End. to Residential Ltd Coverage Jr Loan Policy End. Form JR2 (E-9285)	No charge
100.35	Secondary Market End.	No charge
100.38	UCC End.	15% of the Basic Title Insurance Rate
101	Mechanics' Liens (Priority Insurance; Commencement Prior to Recordation)	10% of the Basic Title Insurance Rate; min \$100
102.4	Foundations – No Violation, No Encroachment by Improvements	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
102.5	Foundations – No Violation, No Encroachments onto Easements or Adjoining Land	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
102.6	Foundations – Portion of Land Described in Policy	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
102.7	Foundations – Portion of Land Described in Policy	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
103.1	Easement, Damage-Use or Maintenance	\$50
103.2	Easement, Damage – Use or Maintenance	\$50
103.3	Easement, Existing Encroachment, Enforced Removal	10% of Basic Title Insurance Rate; min. \$150
103.4	Easement, Access to Public Street	\$50
103.5	Water Rights, Surface Damage	10% of the Basic Title Insurance Rate; min \$100
103.6	Encroachments, Non Exist	\$50
103.7	Land Abuts Street	\$150; \$100 Pima, Graham/Greenlee; \$75 Santa Cruz
103.8	Water Rights, Future Improvements	10% of the Basic Title Insurance Rate; min \$100
103.9	Encroachments, Future Improvements	10% of the Basic Title Insurance Rate; min \$100
104	Assignment of Mortgage	None if issued with policy; \$150 if issued after policy; \$100 if issued after Policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz

<b>ENDORSEMENT TYPE</b>	<b>Description</b>	<b>BASIC TITLE INSURANCE RATE</b>
104.1	Assignment of Mortgage	None if issued with policy; \$150 if issued after policy; \$100 if issued after Policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
104.4	Collateral Assignment of Mortgage	None if issued with policy; \$150 if issued after policy; \$100 if issued after Policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
104.6	Assignments of Rents or Leases	<u>\$100</u>
104.7	Assignment of Rents/Leases	<u>\$100</u>
104.8	Assignment – Non-Institutional Lender	None if issued with policy; \$150 if issued after policy; \$100 if issued after Policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
104.9	Assignment – Non-Institutional Lender	None if issued with policy; \$150 if issued after policy; \$100 if issued after Policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
104.11	Collateral Assignment of Mortgage	None if issued with policy; \$150 if issued after policy; \$100 if issued after Policy in Pima and Graham/Greenlee; \$75 after policy for Santa Cruz
107.2	Increase of Coverage	Additional Amount of Insurance Charge
107.9	Additional Insured	\$100
110.1	Deletion of Exception	\$150
111.9	FNMA Balloon Mortgage	No charge
122	Construction Loan Advance	\$100 if requested at date of policy and issued within 12 months from effective date of policy; 10% of Basic Charge, \$120 min if issued after 12 months from date of policy; 20% of Basic Title Insurance Rate, \$120 min if issued on a policy insuring over mechanics' lien that is issued in connection with construction

**STG Endorsements**

<b>STG No.</b>	<b>DESCRIPTION</b>	<b>BASIC TITLE INSURANCE RATE</b>
2021 ALTA Homeowner's Endorsement		No Charge
Additional Insured End for Homeowner's Policy		\$100
Amendment of Covered Risk 10 on 2021 ALTA Loan Policy		No Charge
Deletion of PACA-PSA Exclusion		No Charge
Down Date Endorsement 1		\$50 if requested at the date of the policy and issued within six (6) months from the effective date of the policy or commitment. 10% of Basic Title Insurance Rate with a \$120 min if issued after the expiration of six (6) months from the effective date of the policy. 20% of Basic Title Insurance Rate with a \$120 min if issued on a policy insuring over mechanics' liens that is issued in connection with construction.
Fairway Endorsement 1		10% of Basic Title Insurance Rate; \$150 min, \$750 max
Fairway Endorsement 2		10% of Basic Title Insurance Rate; \$150 min, \$750 max
Patent Endorsement 1		\$150
Patent Endorsement 2		\$150
Post Policy Forgery Endorsement		No Charge
Tax Deed Endorsement 1		5% of Basic Title Insurance Rate; \$150 min, \$750 max
STG Future Insurance Endorsement 3		\$150



# **SCHEDULE A**

## **Special Products Available for Stewart Title Guaranty Company**

### **For Issuance in Arizona**

#### 1. Stewart Master Residential Loan Policy Schedule A&B

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

#### **Range of Liability Fee:**

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

#### 2. Modification Guarantee

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

## **Stewart Title Guaranty Company Limited Coverage STG**

### **Home Equity Loan Policy (HELP)**

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

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

1. The lender has either successfully enrolled in the Home Equity Loan Program and entered into a contract with Stewart Title Guaranty Company's Centralized Title Services (CTS) division, or the lender client has signed a Statement of Work which obligates the lender to abide by the rules of the HELP Program;
2. The loan is a home equity loan or a home equity line of credit;

3. The residential property is an existing, improved, one-to-four family residence;
4. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
5. The order for the STG Home Equity Loan Policy is placed electronically by the insured or the insured's authorized agent;
6. The preliminary report and/or title commitment, if issued, is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and
8. The lender's title policy issued is a STG Home Equity Loan Policy.

The charge for the STG Home Equity Loan Policy is as follows:

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

**Centralized Processing Loan and Refinance Rate (CPLR)**  
**for issuance of an ALTA Short Form Residential Loan Policy**

The Centralized Processing Loan and Refinance Rate (CPLR) is the fee charged for an ALTA Short Form Residential Loan Policy on existing, improved one-to-four family residential property for loan transactions.

The CPLR applies only when all of the following conditions are met:

1. The residential property is an existing, improved, one-to-four family residence;
2. The order is opened electronically and processed through the title agent's centralized processing department;
3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;

5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.

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

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$300,000	\$350
Over \$300,000 and up to and including \$525,000	\$450
Over \$525,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950
Over \$2,000,000 and up to and including \$2,500,000	\$1,150
Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

# APPENDIX A

## Arizona Title Insurance Rate Chart Zone 1 and 2

Amount of Insurance Up To	Standard Owner's Policy	Homeowner's Policy	Extended Loan Policy	Simultaneous Extended Loan Policy
50,000	416	458	500	250
60,000	554	610	665	333
70,000	613	675	736	368
80,000	666	733	800	400
90,000	734	808	881	441
100,000	808	889	970	485
110,000	828	911	994	497
120,000	864	951	1,037	519
130,000	898	988	1,078	539
140,000	930	1,023	1,116	558
150,000	963	1,060	1,156	578
160,000	997	1,097	1,197	599
170,000	1,029	1,132	1,235	618
180,000	1,062	1,169	1,275	638
190,000	1,095	1,205	1,314	657
200,000	1,128	1,241	1,354	677
210,000	1,160	1,276	1,392	696
220,000	1,190	1,309	1,428	714
230,000	1,220	1,342	1,464	732
240,000	1,251	1,377	1,502	751
250,000	1,280	1,408	1,536	768
260,000	1,311	1,443	1,574	787
270,000	1,340	1,474	1,608	804
280,000	1,371	1,509	1,646	823
290,000	1,401	1,542	1,682	841
300,000	1,431	1,575	1,718	859
310,000	1,462	1,609	1,755	878
320,000	1,491	1,641	1,790	895
330,000	1,522	1,675	1,827	914
340,000	1,551	1,707	1,862	931
350,000	1,582	1,741	1,899	950
360,000	1,612	1,774	1,935	968
370,000	1,642	1,807	1,971	986

380,000	1,673	1,841	2,008	1,004
390,000	1,702	1,873	2,043	1,022
400,000	1,733	1,907	2,080	1,040
410,000	1,761	1,938	2,114	1,057
420,000	1,786	1,965	2,144	1,072
430,000	1,813	1,995	2,176	1,088
440,000	1,838	2,022	2,206	1,103
450,000	1,864	2,051	2,237	1,119
460,000	1,889	2,078	2,267	1,134
470,000	1,915	2,107	2,298	1,149
480,000	1,941	2,136	2,330	1,165
490,000	1,967	2,164	2,361	1,181
500,000	1,992	2,192	2,391	1,196
510,000	2,018	2,220	2,422	1,211
520,000	2,044	2,249	2,453	1,227
530,000	2,070	2,277	2,484	1,242
540,000	2,095	2,305	2,514	1,257
550,000	2,121	2,334	2,546	1,273
560,000	2,146	2,361	2,576	1,288
570,000	2,173	2,391	2,608	1,304
580,000	2,198	2,418	2,638	1,319
590,000	2,224	2,447	2,669	1,335
600,000	2,249	2,474	2,699	1,350
610,000	2,275	2,503	2,730	1,365
620,000	2,301	2,532	2,762	1,381
630,000	2,327	2,560	2,793	1,397
640,000	2,352	2,588	2,823	1,412
650,000	2,378	2,616	2,854	1,427
660,000	2,404	2,645	2,885	1,443
670,000	2,430	2,673	2,916	1,458
680,000	2,455	2,701	2,946	1,473
690,000	2,481	2,730	2,978	1,489
700,000	2,506	2,757	3,008	1,504
710,000	2,533	2,787	3,040	1,520
720,000	2,558	2,814	3,070	1,535
730,000	2,584	2,843	3,101	1,551
740,000	2,609	2,870	3,131	1,566
750,000	2,636	2,900	3,164	1,582
760,000	2,661	2,928	3,194	1,597
770,000	2,687	2,956	3,225	1,613
780,000	2,712	2,984	3,255	1,628

790,000	2,738	3,012	3,286	1,643
800,000	2,764	3,041	3,317	1,659
810,000	2,790	3,069	3,348	1,674
820,000	2,815	3,097	3,378	1,689
830,000	2,841	3,126	3,410	1,705
840,000	2,867	3,154	3,441	1,721
850,000	2,893	3,183	3,472	1,736
860,000	2,918	3,210	3,502	1,751
870,000	2,944	3,239	3,533	1,767
880,000	2,969	3,266	3,563	1,782
890,000	2,996	3,296	3,596	1,798
900,000	3,021	3,324	3,626	1,813
910,000	3,047	3,352	3,657	1,829
920,000	3,072	3,380	3,687	1,844
930,000	3,099	3,409	3,719	1,860
940,000	3,124	3,437	3,749	1,875
950,000	3,150	3,465	3,780	1,890
960,000	3,175	3,493	3,810	1,905
970,000	3,201	3,522	3,842	1,921
980,000	3,227	3,550	3,873	1,937
990,000	3,253	3,579	3,904	1,952
1,000,000	3,278	3,606	3,934	1,967
For each \$10,000, or fraction thereof, above \$1,000,000 add	\$18.00	110% of Basic Title Insurance Rate	120% of Basic Title Insurance Rate	60% of Basic Title Insurance Rate

**Arizona Title Insurance Rate Chart Zone 3**

<b>Amount of Insurance Up To</b>	<b>Standard Owner's Policy</b>	<b>Homeowner's Policy</b>	<b>Extended Loan Policy</b>	<b>Simultaneous Extended Loan Policy</b>
50,000	408	449	490	245
60,000	543	598	652	326
70,000	601	662	722	361
80,000	653	719	784	392
90,000	720	792	864	432
100,000	792	872	951	476
110,000	812	894	975	488
120,000	847	932	1,017	509
130,000	880	968	1,056	528
140,000	912	1,004	1,095	548
150,000	944	1,039	1,133	567
160,000	977	1,075	1,173	587
170,000	1,009	1,110	1,211	606
180,000	1,041	1,146	1,250	625
190,000	1,074	1,182	1,289	645
200,000	1,106	1,217	1,328	664
210,000	1,137	1,251	1,365	683
220,000	1,167	1,284	1,401	701
230,000	1,196	1,316	1,436	718
240,000	1,226	1,349	1,472	736
250,000	1,255	1,381	1,506	753
260,000	1,285	1,414	1,542	771
270,000	1,314	1,446	1,577	789
280,000	1,344	1,479	1,613	807
290,000	1,374	1,512	1,649	825
300,000	1,403	1,544	1,684	842
310,000	1,433	1,577	1,720	860
320,000	1,462	1,609	1,755	878
330,000	1,492	1,642	1,791	896
340,000	1,521	1,674	1,826	913
350,000	1,551	1,707	1,862	931
360,000	1,580	1,738	1,896	948

<b>Amount of Insurance Up To</b>	<b>Standard Owner's Policy</b>	<b>Homeowner's Policy</b>	<b>Extended Loan Policy</b>	<b>Simultaneous Extended Loan Policy</b>
370,000	1,610	1,771	1,932	966
380,000	1,640	1,804	1,968	984
390,000	1,669	1,836	2,003	1,002
400,000	1,699	1,869	2,039	1,020
410,000	1,726	1,899	2,072	1,036
420,000	1,751	1,927	2,102	1,051
430,000	1,777	1,955	2,133	1,067
440,000	1,802	1,983	2,163	1,082
450,000	1,827	2,010	2,193	1,097
460,000	1,852	2,038	2,223	1,112
470,000	1,877	2,065	2,253	1,127
480,000	1,903	2,094	2,284	1,142
490,000	1,928	2,121	2,314	1,157
500,000	1,953	2,149	2,344	1,172
510,000	1,978	2,176	2,374	1,187
520,000	2,004	2,205	2,405	1,203
530,000	2,029	2,232	2,435	1,218
540,000	2,054	2,260	2,465	1,233
550,000	2,079	2,287	2,495	1,248
560,000	2,104	2,315	2,525	1,263
570,000	2,130	2,343	2,556	1,278
580,000	2,155	2,371	2,586	1,293
590,000	2,180	2,398	2,616	1,308
600,000	2,205	2,426	2,646	1,323
610,000	2,230	2,453	2,676	1,338
620,000	2,256	2,482	2,708	1,354
630,000	2,281	2,510	2,738	1,369
640,000	2,306	2,537	2,768	1,384
650,000	2,331	2,565	2,798	1,399
660,000	2,357	2,593	2,829	1,415
670,000	2,382	2,621	2,859	1,430
680,000	2,407	2,648	2,889	1,445
690,000	2,432	2,676	2,919	1,460
700,000	2,457	2,703	2,949	1,475
710,000	2,483	2,732	2,980	1,490
720,000	2,508	2,759	3,010	1,505



<b>Amount of Insurance Up To</b>	<b>Standard Owner's Policy</b>	<b>Homeowner's Policy</b>	<b>Extended Loan Policy</b>	<b>Simultaneous Extended Loan Policy</b>
730,000	2,533	2,787	3,040	1,520
740,000	2,558	2,814	3,070	1,535
750,000	2,584	2,843	3,101	1,551
760,000	2,609	2,870	3,131	1,566
770,000	2,634	2,898	3,161	1,581
780,000	2,659	2,925	3,191	1,596
790,000	2,684	2,953	3,221	1,611
800,000	2,710	2,981	3,252	1,626
810,000	2,735	3,009	3,282	1,641
820,000	2,760	3,036	3,312	1,656
830,000	2,785	3,064	3,342	1,671
840,000	2,811	3,093	3,374	1,687
850,000	2,836	3,120	3,404	1,702
860,000	2,861	3,148	3,434	1,717
870,000	2,886	3,175	3,464	1,732
880,000	2,911	3,203	3,494	1,747
890,000	2,937	3,231	3,525	1,763
900,000	2,962	3,259	3,555	1,778
910,000	2,987	3,286	3,585	1,793
920,000	3,012	3,314	3,615	1,808
930,000	3,038	3,342	3,646	1,823
940,000	3,063	3,370	3,676	1,838
950,000	3,088	3,397	3,706	1,853
960,000	3,113	3,425	3,736	1,868
970,000	3,138	3,452	3,766	1,883
980,000	3,164	3,481	3,797	1,899
990,000	3,189	3,508	3,827	1,914
<b>1,000,000</b> For each \$10,000, or fraction thereof, above \$1,000,000 add	<b>3,214</b>  \$18.00	<b>3,536</b>  110% of Basic Title Insurance Rate	<b>3,857</b>  120% of Basic Title Insurance Rate	<b>1,929</b>  60% of Basic Title Insurance Rate