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## **STEWART TITLE GUARANTY COMPANY MANUAL OF CHARGES AND FORMS FOR USE IN THE STATE OF SOUTH DAKOTA**

This manual is for the use of issuing attorneys, title agencies and title offices issuing Stewart Title Guaranty Company's Title Insurance Policy. Any other use or reproduction of this manual is prohibited.

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Last Updated: August 16, 2023

Effective: October 2, 2023

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A. GENERAL PROVISIONS

DEFINITIONS

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**B. POLICIES**

1. Basic Schedule of Charges for ONLY the counties of Minnehaha, Lincoln, & Yankton.

**a. Title Insurance Rates for Owner's and Leasehold Policies**

Liability		Premium
From	To	(per \$1,000 of liability)
<i>Minimum Charge</i>		\$100
Up to and including	\$50,000	\$3.50
\$50,001	\$100,000 add	\$3.00
\$100,001	\$500,000 add	\$2.50
\$500,001	\$5,000,000 add	\$2.00
5,000,001	Over	\$1.95

Policies in amount other than even thousands will be charged for at the rate for the next highest \$1,000 of coverage.

Basic Schedule of Charges for ALL other South Dakota counties with the exception of Minnehaha, Lincoln, & Yankton counties.

**b. Title Insurance Rates for Owner's and Leasehold Policies**

Liability		Premium
From	To	(per \$1,000 of liability)
<i>Minimum Charge</i>		\$100
Up to and including	\$50,000	\$3.50
\$50,001	\$100,000 add	\$3.00
\$100,001	\$500,000 add	\$2.00
\$500,001	\$1,000,000 add	\$1.75
\$1,000,001	Over	\$1.25

Policies in amount other than even thousands will be charged for at the rate for the next highest \$1,000 of coverage.

# Section A -- General

2. a. **Title Insurance Rates for Mortgage Policies** for ONLY the counties of Minnehaha, Lincoln, & Yankton.

Liability		Premium
From	To	(per \$1,000 of liability)
<i>Minimum Charge</i>		\$100
Up to and including	\$50,000	\$2.50
\$50,001	\$100,000 add	\$2.25
\$100,001	\$500,000 add	\$2.00
\$500,001	\$5,000,000 add	\$1.75
\$5,000,001	Over	\$1.70

Policies in amount other than even thousands will be charged for at the rate for the next highest \$1,000 of coverage.

- b. **Title Insurance Rates for Mortgage Policies** for ALL other South Dakota counties with the exception of Minnehaha, Lincoln, & Yankton counties.

Liability		Premium
From	To	(per \$1,000 of liability)
<i>Minimum Charge</i>		\$100
Up to and including	\$50,000	\$2.50
\$50,001	\$100,000 add	\$2.00
\$100,001	\$500,000 add	\$1.75
\$500,001	\$1,000,000 add	\$1.50
\$1,000,001	Over	\$1.00

Policies in amount other than even thousands will be charged for at the rate for the next highest \$1,000 of coverage.

# Section A -- General

2. EXTENDED POLICY CHARGES

An extended coverage policy may be issued by removing one or more of the standard exceptions upon fulfillment of the requirements of the Company. An extended coverage policy may be issued without additional charge or at a rate commensurate with the risk assumed and determined by the Company, but not to exceed \$0.35/thousand for each standard exception removed.

3. U.S. POLICY FORM AND DATEDOWN ENDORSEMENT-SPECIAL PROVISIONS FOR CHARGES

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4. SUPPLEMENTAL CHARGES AND RULES

*RESERVED FOR FUTURE FILING*

- a. General Rules - Amount of Insurance

*RESERVED FOR FUTURE FILING*

- b. Additional Chains of Title

*RESERVED FOR FUTURE FILING*

- c. Commitments and Binders

*RESERVED FOR FUTURE FILING*

- d. Cancellations - Inactive Orders

*RESERVED FOR FUTURE FILING*

- e. Charges for Forms and Services Not Scheduled Herein

*RESERVED FOR FUTURE FILING*

- f. Waiver of Rights of Subrogation

*RESERVED FOR FUTURE FILING*

- g. Multiple Issuance of Policies with Tie-In Endorsement

*RESERVED FOR FUTURE FILING*

- h. Policy Re-Write and/or Re-Organization of Loan

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- i. National Title Services Group Rating Plan

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## Sec. B-4 Supplemental Rules

j. Commercial Charges

Notwithstanding the fees, charges, and/or rates in the filings by the Company, special pricing considerations may be given by the Company on transactions involving policies aggregating \$20,000,000.00 or more on a single risk, based on various factors including geographic location, competitive environment, expenses, reinsurance requirements and other reasonable considerations, but in no event shall the rate be less than \$0.35 per thousand dollars of liability. Before agreeing or committing to issue a title insurance policy in such transaction, the Company shall require the gross premium (risk rate) to the Company, net of reinsurance costs and net of that portion of the rate or charge to the public retained by the Company's [underwritten company] title insurance agent, but no less than \$0.35 per \$1000 of retained liability.

[\[Approved 4-10-1997\]](#)

5. OWNER'S POLICIES

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a. Double Sale

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b. Increase of Liability

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c. Simultaneous Issue

i. Simultaneous Issue (for ONLY Minnehaha, Lincoln & Yankton counties)

The simultaneous issue rate applies when an owner's title policy and a mortgage title policy, covering identical land, are issued simultaneously with the same effective date. The date must be coincident with or subsequent to the dates of the filing for record of both the deed to the mortgagor and the mortgage and the owner's policy must show the mortgage as an exception. The rate shall be the applicable rate for the owner's policy, plus \$75 for the mortgage policy, provided that the amount of the mortgage policy does not exceed the amount of the owner's policy. If the mortgage policy amount exceeds the amount of the owner's policy, the excess shall be computed at the original mortgage rate under the applicable bracket or brackets.

When an owner's and leasehold policy covering identical land are to be issued simultaneously, the rate for the leasehold policy, in the amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, with a minimum charge of \$75.

When two owner's policies are issued simultaneously to different insureds, each covering the entire fee for identical land, the applicable rate will apply to the policy in the larger amount and the premium on the other will be computed at 30% of the rate, with a minimum charge of \$75 per policy.

ii. Simultaneous Issue (for ALL other counties except Minnehaha, Lincoln & Yankton counties)

The simultaneous issue rate applies when an owner's title policy and a mortgage title policy, covering identical land, are issued simultaneously with the same effective date. The date must be coincident with or subsequent to the dates of the filing for record of both the deed to the mortgagor and the mortgage and the owner's policy must show the mortgage as an exception. The rate shall be the applicable rate for the owner's policy, plus \$50 for the mortgage policy, provided that the amount of the mortgage policy does not exceed the amount of the owner's policy. If the mortgage policy amount exceeds the amount of the owner's policy, the excess shall be computed at the original mortgage rate under the applicable bracket or brackets.

## Sec. B-5 Owner's Policies

When an owner's and leasehold policy covering identical land are to be issued simultaneously, the rate for the leasehold policy, in the amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, with a minimum charge of \$50.

When two owner's policies are issued simultaneously to different insureds, each covering the entire fee for identical land, the applicable rate will apply to the policy in the larger amount and the premium on the other will be computed at 30% of the rate, with a minimum charge of \$50 per policy.

d. Insured Owner

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e. HOT Policy

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## Sec. B-5 Owner's Policies

f. GOLD Policy

The Gold Comprehensive Protection Owner's Policy shall only be issued on one-to-four family residences. The policy shall be subject to a surcharge of 10% of the basic schedule of charges which shall be levied in addition to the charge for a standard coverage owner's policy.

g. ALTA Homeowner's Policy of Title Insurance for One-to-Four Family Residence

This policy is similar to the 2008 ALTA Homeowner's Policy of Title Insurance. It includes additional coverage. The charge for this policy is a surcharge of 10% of the basic schedule of charges in addition to the charge for a standard coverage owner's policy.

6. LOAN POLICIES

*RESERVED FOR FUTURE FILING*

a. General

*RESERVED FOR FUTURE FILING*

b. ALTA Loan Policies

*RESERVED FOR FUTURE FILING*

c. Temporary Loan Policies

*RESERVED FOR FUTURE FILING*

d. Policies Covering Future Advances, Extensions of New Mortgages, Supplemental Mortgage and/or New Mortgage to Insured Mortgagee

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e. Assignment of Mortgage or Modification of Terms

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f. Limited Liability Policy (Home Equity Policy)

The Home Equity Policy (HEP) is a limited coverage policy available to lenders making consumer loans on single family dwellings. The charge includes the cost for a special Revolving Credit-Variable Rate Endorsement and a Continuation Endorsement. The charge is \$2.00 per thousand.

g. Junior (Second Mortgage Policy Rates)

When a title insurance policy is requested to insure a second or junior mortgage on property securing a residential one-to-four dwelling, the new policy shall then be issued based on the following rates:

- The charge for coverage up to and including \$10,000: \$70
- Coverage in excess of \$10,000 shall be based on the additional fee of \$1.75 per \$1,000 increments of insurance coverage requested up to the face amount of each policy.

Policies in amount other than even thousands will be charged for at the rate for the next highest \$1,000 of coverage. (Approved 2-15-1995)

## Sec. B-6 Loan Policies

h. ALTA Residential Limited Coverage Junior Loan Policy (M-9873)

This policy is used by lenders who require a low cost product that provides limited coverage on institutional loans where the borrower is seeking to place a second loan against their property and only requires a limited search of the public records. The charge for this policy is \$2.00 per thousand with a minimum charge of \$35.00.

i. ALTA Short Form Residential Limited Coverage Junior Loan Policy with Addendum (M-9876)

This policy is the abbreviated short form version of the ALTA Residential Coverage Junior Loan Policy (M-9873). The charge for this policy is \$2.00 per thousand with a minimum charge of \$35.00.

j. Stewart Master Residential Loan Policy Schedule A and B

These schedules are to be issued with the American Land Title Association Loan Policy (M-9402)(6/17/06). Together they are designed to insure only equity loans on the primary residence or secondary residences of the owner/borrower. Coverage under the policy is not available for any first liens or for refinance of first liens on primary residences or secondary residences or any other type of property owner by the borrower.

Charges are as follows:

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

k. GOLD Comprehensive Protection Loan Policy

The Gold Comprehensive Protection Loan Policy shall be issued on one-to-four family structures. The policy includes coverage for endorsements typically issued separately for ALTA forms 9, 6, and 6.2; STG Subdivision Map Act; and CLTA 116. The policy packages the coverage and removes the need to separately issue and report the above endorsements. The surcharge for the use of this policy is \$50 in addition to the charge for an ALTA loan policy or the charge when issued simultaneously.

l. Mortgage Reorganization (Refinance)

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## Sec. B-6 Loan Policies

m. Secondary Market Short Form Residential Loan Policy One-to-Four Family (M-9802)

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

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

The charge for the Secondary Market Short Form Residential Loan Policy One-to-Four Family Policy is as follows:

<b>Range of Liability</b>	<b>Fee:</b>
Up to & including \$100,000.00 of liability written liability .....	\$350
Over \$100,000.00 and up to & including \$250,000 .....	\$350
Over \$250,000.00 and up to & including \$500,000 .....	\$460
Over \$500,000.00 and up to & including \$750,000 .....	\$700
Over \$750,000.00 and up to & including \$1,000,000 .....	\$925
Over \$1,000,000.00 and up to & including \$1,250,000 .....	\$1,098
Over \$1,250,000.00 and up to & including \$1,500,000 .....	\$1,290

## Sec. B-6 Loan Policies



n. Short Form Commercial Loan Policy (9821)

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

The charge for this policy will be the currently approved rate for the standard Mortgage Policy (shown in item 2 of this manual), plus the filed rate, if any, for any endorsement as indicated for use in Schedule A of the policy.

o. ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy – Assessments Priority, ALTA Expanded Coverage Residential Loan Policy – Current Assessments; ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy – Assessments Priority, ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments

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

ALTA Short Form Expanded Coverage Residential Loan Policy - Assessments Priority is the Short Form version of the ALTA Expanded Coverage Residential Loan Policy. It incorporates the insuring provisions, exclusions and conditions of that ALTA policy. It provides additional coverage to lenders regarding lack of priority of the lien of the Insured Mortgage over the lien of certain assessments.

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

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

The rates for the said ALTA Expanded Coverage Residential Loan Policies will be 110% of the rate applicable for the Basic Loan (Mortgage) Policy, currently approved for South Dakota, plus any additional charges for endorsements, if any, issued separately or included in the said ALTA Expanded Coverage Residential Loan Policy coverage. Minimum charge of \$110.

## Sec. B-6 Loan Policies

p. ALTA Residential Limited Coverage Mortgage Modification Policy

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

q. ALTA Limited Pre-Foreclosure Policy

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

r. 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:

Range of Liability	Fee
Up to and including \$250,000	\$350
Over \$250,000 and up to and including \$500,000	\$460
Over \$500,000 and up to and including \$750,000	\$700
Over \$750,000 and up to and including \$1,000,000	\$925
Over \$1,000,000 and up to and including \$1,250,000	\$1,098
Over \$1,250,000 and up to and including \$1,500,000	\$1,290
Over \$1,500,000 and up to and including \$2,000,000	\$1,500
Over \$2,000,000 and up to and including \$2,500,000	\$1,700

## Sec. B-6 Loan Policies

Over \$2,500,000 and up to and including \$3,000,000	\$1,900
Over \$3,000,000 and up to and including \$4,000,000	\$2,300
Over \$4,000,000 and up to and including \$5,000,000	\$2,700

## Sec. B-6 Loan Policies

s. Stewart Title Guaranty Company Limited Coverage STG Home Equity Loan Policy

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

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

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

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

## Sec. B-6 Loan Policies

7. LEASEHOLD POLICIES

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8. GUARANTEES AND OTHER INSURANCE PRODUCTS

- a. Trustee's Sale Guarantee

*RESERVED FOR FUTURE FILING*

- b. Litigation Guarantee

*RESERVED FOR FUTURE FILING*

- c. Environmental Recorded Document Guarantee

*RESERVED FOR FUTURE FILING*

- d. Other Guarantees

*RESERVED FOR FUTURE FILING*

9. THE ARTICLE 9 COMPREHENSIVE PLUS POLICY OF TITLE INSURANCE

The ARTICLE 9 COMPREHENSIVE PLUS™ POLICY OF TITLE INSURANCE are title insurance policies that will be issued to owners of and lenders secured by liens on various types of collateral, including (if applicable) fixtures, timber, as-extracted collateral and other Collateral.

The Owner's Policy insures the owner against stated liens that may have attached to the Collateral.

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

BASIC RATES

AMOUNT OF INSURANCE:

BASIC RATES (for amount of insurance excess of prior bracket of liability):

\$0 up to and including \$100,000	\$500
\$100,001 to \$300,000	\$3.85/\$1000 of additional insurance (or any portion thereof)
\$300,001 to \$1,000,000	\$2.00/\$1000 of additional insurance (or any portion thereof)
\$1,000,001 to \$3,000,000	\$1.50/\$1000 of additional insurance (or any portion thereof)
\$3,000,001 to \$5,000,000	\$1.25/\$1000 of additional insurance (or any portion thereof)
\$5,000,001 to \$10,000,000	1.00/\$1000 of additional insurance (or any portion thereof)
\$10,000,001 to \$25,000,000	\$0.85/\$1000 of additional insurance (or any portion thereof)
\$25,000,001 to \$50,000,000	\$0.65/\$1000 of additional insurance (or any portion thereof)
\$50,000,001 and above	\$0.50/\$1000 of additional insurance (or any portion thereof)

All rates reflect the premium rate for the Article 9 Comprehensive Plus Policy, and do not include cost for reinsurance required by the insured, UCC searches, UCC preparation costs, and UCC filings charges and fees. Any order for the Article 9 Comprehensive Plus Policy must be placed and communications must be sent through websites or other electronic communications locations designated by Stewart Title Guaranty Company for placement and receipt of order for the Article 9 Comprehensive Plus Policy.

SIMULTANEOUS RATE

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

MIXED COLLATERAL TRANSACTIONS

## Sec. B-9 Article 9 UCC Policy



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

10. HUD RESALE BINDER CHARGE

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11. MULTIPLE PARCEL CHARGE AND SUBDIVIDER RATES

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Sec. B-11 Subdivider Rate

12. REISSUE CHARGES, CREDITS, AND ADDITIONAL FEES

When a title insurance policy is issued on any parcel of land, title to which has been insured by any company prior to the date of the new application and upon presentation to the Company of satisfactory evidence thereof, the new policy shall be entitled to a reissue rate of 75% of the rate for original insurance. Reissue rates shall apply up to the face amount of the previous policy. Minimum charge of \$100.

If the amount of insurance requested under the new policy exceeds the amount of the prior policy, the excess shall be computed at the original rates under the applicable bracket or brackets.

13. LIST OF FORMS

The following policies are available unless shown hereafter as withdrawn from current usage by the Company, such withdrawn policy forms shall only be used upon the approval of the National Legal Department, Houston:

a. Policies

Form Name	Date	Form Number
ALTA Owner's Policy, Schedules A and B	6/17/06 7/1/21	O-9401/9301 O-9210
ALTA Homeowner's Policy of Title Insurance	12/02/13 7/1/21	O-9581/9281 O-9212
ALTA Loan Policy, Schedules A, B1 & B2	6/17/06 7/1/21	M-9402/9302 M-9211
ALTA Short Form Residential Loan Policy and Addendum	12/3/12	U-9232/9132
STG Commercial Short Form Loan Policy	2001	9821/9822
ALTA Residential Limited Coverage Junior Loan Policy	8/1/12 4/2/22	M-9283 M-9219
ALTA Short Form Residential Loan Policy – Current Violations	4/2/15	U-9225
GOLD Comp Prot Owner's Policy	8-97	O-9871
GOLD Comp Prot Loan Policy	8-97	O-9872
ALTA Short Form Residential Limited Coverage Junior Loan Policy	04/02/13 4/2/22	U-9150 U-9072
ALTA US Policy	12/3/12	O-9131
Secondary Market Short Form Res Loan		M-9802
Stewart Master Residential Loan Policy, Schedules A & B	2009	
ALTA Expanded Coverage Residential Loan Policy	12/02/13	M-9582/9282
ALTA Expanded Coverage Residential Loan Policy – Assessments Priority	4/2/15 7/1/21	M-9221 M-9215
ALTA Expanded Coverage Residential Loan Policy – Current Assessment	4/2/15 7/1/21	M-9222 M-9217
ALTA Short Form Expanded Coverage Residential Loan	7/26/10	U-9552
ALTA Short Form Expanded Coverage Residential Loan – Assessments Priority	4/2/15 7/1/21	U-9223 U-9014
ALTA Short Form Expanded Coverage Residential Loan – Current Assessments	4/2/15 7/1/21	U-9222 U-9018
ALTA Residential Limited Coverage Mortgage Modification Policy	12/1/14 4/2/22	M-9274 M-9220
Limited Coverage STG Home Equity Loan Policy (HELP)	2022	M-9066

## Sec. B-13 Policy Form Lists

b. Guarantees

Form Name	Date	Form Number
Guarantee	6/6/92	G-1578

c. Commitments:

Form Name	Date	Form Number
ALTA Commitment, Schedules A, B1 & B2	6/17/06 7/1/21	004-UN 001-UN
ALTA Plain Language Commitment, Schedules A, B1 & B2	6/17/06	245
ALTA Short Form Commitment	12/1/17 7/1/21	009-UN 011-UN
ALTA Commitment for Title Insurance	8/1/16	008-UN

14. STANDARD EXCEPTIONS FROM COVERAGE

*RESERVED FOR FUTURE FILING*

C. ENDORSEMENTS

a. American Land Title Association (ALTA) Endorsements

ALTA Series	Description	Charge
ALTA 1	Street Assessments	\$25
ALTA 3	Zoning – Unimproved Land	20%
ALTA 3.1	Zoning – Completed Structure	10%; if additional expense is incurred to obtain an Attorney’s opinion or a reinsurer requires a charge to extend this coverage, such surcharge shall be added to the foregoing amounts where applicable
ALTA 3.2	Zoning – Land Under Development	10%; if additional expense is incurred to obtain an Attorney’s opinion or a reinsurer requires a charge to extend this coverage, such surcharge shall be added to the foregoing amounts where applicable
ALTA 3.3	Zoning – Completed Improvement – Non-Conforming Use	10%; if additional expense is incurred to obtain an Attorney’s opinion or a reinsurer requires a charge to extend this coverage, such surcharge shall be added to the foregoing amounts where applicable
ALTA 3.4	Zoning – No Zoning Classification	10%; if additional expense is incurred to obtain an Attorney’s opinion or a reinsurer requires a charge to extend this coverage, such surcharge shall be added to the foregoing amounts where applicable
ALTA 4	Condominium – Assessments Priority	\$25
ALTA 4.1	Condominium – Current Assessments	\$25
ALTA 5	Planned Unit Development	R – \$25; C – 20%
ALTA 5.1	Planned Unit Development	\$25
ALTA 6	Variable Rate Mortgage	R – \$25; C – 15%
ALTA 6.2	Variable Rate Mortgage – Negative Amortization	R – \$25; C – 15%
ALTA 7	Manufactured Housing Unit	\$25
ALTA 7.1	Manufactured Housing – Conversion; Loan	\$25
ALTA 7.2	Manufactured Housing Unit-Conversion; Owners	\$25
ALTA 8.1	Environmental Protection Lien	\$50
ALTA 8.2	Environmental Protection Lien	\$50
ALTA 9	Restrictions, Encroachments, Minerals	\$25
ALTA 9.1	Restrictions, Encroachments, Minerals	R – \$40; C – 20%
ALTA 9.2	Restrictions, Encroachments, Minerals – Owner’s	R – \$40; C – 20%
ALTA 9.3	Restrictions, Encroachments, Minerals – Loan	\$25
ALTA 9.6	Private Rights – Loan Policy	\$50
ALTA 9.6.1	Private Rights – Current Assessments – Loan Policy	\$50
ALTA 9.7	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	10%
ALTA 9.8	Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Policy	\$25
ALTA 9.9	Private Rights – Owner’s Policy	\$50
ALTA 9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	10%
ALTA 10	Assignment Endorsement Form	\$25
ALTA 10.1	Assignment & Date Down Assignment	\$50
ALTA 11	Mortgage Modification Endorsement Form	10% of basic w a min charge of \$25
ALTA 11.1	Mortgage Modification (w and w/o Date-Down)	10% of basic w a min charge of \$25

## Sec. C - Endorsements



ALTA Series	Description	Charge
ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	The total basic charge for the new total policy amount, less the basic charge for the prior policy amount. Example: additional policy amount is \$100,000 and prior policy amount is \$500,000, calculate the basic charge for \$600,000 and subtract the basic charge for a \$500,000 policy amount to arrive at the endorsement charge
ALTA 12	Aggregation Endorsement Form	\$50
ALTA 12.1	Aggregation – State Limits – Loan Policy	10%
ALTA 13	Leasehold Owners Policy Endorsement	N/C
ALTA 13.1	Leasehold Loan Policy Endorsement	N/C
ALTA 14	Future Advance – Priority	10%; R - \$50 min, C - \$100 min, \$1,500 max
ALTA 14.1	Future Advance-Knowledge	10%; R - \$50 min, C - \$100 min, \$1,500 max
ALTA 14.2	Future Advance-Letter of Credit	10%; R - \$50 min, C - \$100 min, \$1,500 max
ALTA 14.3	Future Advance-Reverse Mortgage	R - \$50, C -10% \$100 min, \$1,500 max
ALTA 15	Nonimputation-Full Equity Transfer	10%; R - \$50 min, C - \$100 min, \$1,500 max
ALTA 15.1	Nonimputation-Additional Insured	10%; R - \$50 min, C - \$100 min, \$1,500 max
ALTA 15.2	Nonimputation-Partial Equity Transfer	10%; R - \$50 min, C - \$100 min, \$1,500 max
ALTA 16	Mezzanine Financing	10%
ALTA 17	Access and Entry	10%
ALTA 17.1	Indirect Access and Entry	10%
ALTA 17.2	Utility Access	\$100
ALTA 18	Single Tax Parcel	R - \$50; C - \$100
ALTA 18.1	Multiple Tax Parcel	R - \$50; C - \$100
ALTA 18.2	Multiple Tax Parcel	R - \$50; C - \$100
ALTA 19	Contiguity-Multiple Parcels	R - \$50; C - \$100
ALTA 19.1	Contiguity-Single Parcel	R - \$50; C - \$100
ALTA 19.2	Contiguity – Specified Parcels	R - \$50; C - \$100
ALTA 20	First Loss – Multiple Parcel Transactions	R - \$25; C - \$100
ALTA 22	Location	\$25 – Policies \$1MM or less; N/C - Policies over \$1MM
ALTA 22.1	Location and Map	\$25 – Policies \$1MM or less; N/C - Policies over \$1MM
ALTA 23	Co-Insurance – Single Policy	N/C
ALTA 23.1	Co-Insurance – Multiple Policies	N/C
ALTA 24	Doing Business	\$50
ALTA 25	Same As Survey	\$50
ALTA 25.1	Same as Portion of Survey	\$50
ALTA 26	Subdivision	\$50
ALTA 27	Usury	\$100
ALTA 28	Easement-Damage or Enforced Removal	\$50
ALTA 28.1	Encroachments – Boundaries and Easements	\$50
ALTA 28.2	Encroachments – Boundaries and Easements – Described Improvements	\$50
ALTA 28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	\$50
ALTA 29	Interest Rate Swap Endorsement – Direct Obligation	10%; \$100 min when date of End is <b>same</b> as date of loan policy. 10%; min \$200 when date is <b>after</b> date of loan policy
ALTA 29.1	Interest Rate Swap Endorsement – Additional Interest	10%; \$100 min when date of End is <b>same</b> as date of loan policy. 10%; min \$200 when date is <b>after</b> date of loan policy
ALTA 29.2	Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	Applicable increase in liability for additional amount of insurance
ALTA 29.3	Interest Rate Swap Endorsement – Additional Interest – Defined Amount	Applicable increase in liability for additional amount of insurance
ALTA 30	Shared Appreciation Mortgage	\$25

## Sec. C - Endorsements

ALTA Series	Description	Charge
ALTA 30.1	Commercial Participation Interest	10%
ALTA 31	Severable Improvements	10%; \$100 min
ALTA 32	Construction Loan Pending Disbursement	\$50
ALTA 32.1	Construction Loan – Loss of Priority – Direct Payment	\$50
ALTA 32.2	Construction Loan – Loss of Priority – Insured’s Direct Payment	10%
ALTA 33	Disbursement	R - \$50; C - \$100
ALTA 34	Identified Risk Coverage	\$20
ALTA 34.1	Identified Exception and Identified Risk Coverage	10%
ALTA 35	Minerals and Other Subsurface Substances – Building	10%
ALTA 35.1	Minerals and Other Subsurface Substances – Improvements	10%
ALTA 35.2	Minerals and Other Subsurface Substances – Described Improvements	10%
ALTA 35.3	Minerals and Other Subsurface Substances – Land Under Development	10%
ALTA 36	Energy Project – Leasehold/Easement-Owner’s	10%
ALTA 36.1	Energy Project – Leasehold/Easement-Loan	10%
ALTA 36.2	Energy Project – Leasehold/Easement-Owner’s	10%
ALTA 36.3	Energy Project- Leasehold/Easement-Loan	10%
ALTA 36.4	Energy Project-Covenants, Conditions and Restrictions- Land Under Development-Owners	\$100
ALTA 36.5	Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan	\$100
ALTA 36.6	Energy Project-Encroachments	\$100
ALTA 36.7	Energy Project – Fee Estate – Owner’s Policy	10%
ALTA 36.8	Energy Project – Fee Estate – Loan Policy	10%
ALTA 37	Assignment of Rents and Leases	\$50
ALTA 38	Mortgage Tax	\$50
ALTA 39	Policy Authentication	\$50
ALTA 40	Tax Credit – Owner’s Policy	\$100
ALTA 40.1	Tax Credit – Defined Amount – Owner’s Policy	Amount of insurance charge; \$100 min
ALTA 41	Water- Buildings	10%; \$100 Min
ALTA 41.1	Water-Improvements	10%; \$100 Min
ALTA 41.2	Water-Described Improvements	10%; \$100 Min
ALTA 41.3	Water-Land Under Development	10%; \$100 Min
ALTA 42	Commercial Lender Group	\$100
ALTA 43	Anti-Taint	\$100
ALTA 44	Insured Mortgage Recording-Loan	\$100
ALTA 45	Pari Passu Mortgage – Loan Policy	\$100
ALTA 46	Option	10%; \$100 min
ALTA 47	Operative Law – 2006 Owner’s Policy	N/C
ALTA 47.1	Operative Law – 2006 Loan Policy	N/C
ALTA 47.2	Operative Law – 2013 Homeowner’s Policy	N/C
ALTA 47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy	N/C
ALTA 48	Tribal Waivers and Consents	N/C
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	R – \$100; C – Negotiable
JR1	Junior Loan Policy Endorsement JR1	N/C when used in connection w ALTA Resid Ltd Cov Junior LP
JR2	Junior Loan Policy Endorsement JR2	N/C when used in connection w ALTA Resid Ltd Cov Junior LP

## Sec. C - Endorsements

**b. STG Form Endorsements**

Description	Charge
Commercial Comprehensive Endorsement for Owner's Policy	Use ALTA 9 or ALTA 36
Contiguity Endorsement 1	Use ALTA 19
Down Date Endorsement 1	N/C when contemplated by parties at time of issuance of commitment/policy within 6 months following effective date, or 10% of basic charges; Min \$120. If endorsement is requested in connection with a construction disbursing arrangement in which mechanic lien coverage is being provided, 20% of basic charges; Min \$120
Fairway Endorsement 1	10%
Fairway Endorsement 2	10%
STG 2021 ALTA Homeowner's Endorsement	No charge
STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No charge
STG Class Action Deletion Endorsement	No charge
STG Date Down Endorsement 1	\$100
STG Deletion of PACA-PSA Exclusion	No charge
STG General Endorsement	No charge
STG Patent Endorsement 1	10%
STG Post Policy Forgery Endorsement	No charge
STG Secondary Market Endorsement 1	No charge
STG – Standard Arbitration Endorsement	No charge
STG Tax Parcel Endorsement 1	R - \$50; C - \$100
SD Utilities Available Endorsement 1	\$500

**c. CLTA Form Endorsements**

CLTA Series	Description	Charge
100	Lenders Comprehensive (E-1520)	2%; \$20 min.
100.1	Lenders Comprehensive	2%; \$20 min.
100.4	Enforcement of Covenants Based Upon Prior Violation	20%, R - \$20 min, C - \$100 min
100.5	Enforcement of Covenants Based Upon Prior Violation	20%, R - \$20 min, C - \$100 min
100.6	Present or Future Violation Covenants {Rev. 9-10-93}	20%, R - \$20 min, C - \$100 min
100.7	Prior Violation Specific Covenant {Rev. 9-10-93}	20%, R - \$20 min, C - \$100 min
100.8	Present or Future Violation of Specific Covenant {Rev. 9-10-93}	30%, R - \$20 min, C - \$100 min
100.12	Insures Re-Entry or Reverter Not Enforceable (E-1542)	10%; R - \$40 min, C - \$100 min, \$1,500 max
100.13	Lien of Assessment Subordinate to Mortgage (E-1543)	10%; R - \$40 min, C - \$100 min, \$1,500 max
100.17	Proper Modification of CC&R's	10%; R - \$50 min, C - \$100 min, \$1,500 max
100.18	Exercise of Re-Entry and Unmarketability of Title (E-1544)	10%; R - \$50 min, C - \$100 min, \$1,500 max
100.19	No Present Violations of CC&R's	10%; R - \$50 min, C - \$100 min, \$1,500 max
100.20	Attempted Enforcement of Prior Violations of CC&R's	10%; R - \$50 min, C - \$100 min, \$1,500 max
100.21	Planned Improvements Approved as Required	10%; R - \$50 min, C - \$100 min, \$1,500 max
100.23	Exercise of Surface Rights Endorsement [Rev.9-10-93]	30%; R - \$50 min, C - \$100 min, \$1,500 max
100.27	Loss of Title from Violation of CC&R's	10%; R - \$50 min, C - \$100 min, \$1,500 max
100.28	Loss of Title from Present or Future Violation Specific CC&R's	10%; R - \$50 min, C - \$100 min, \$1,500 max

**Sec. C - Endorsements**

CLTA Series	Description	Charge
100.29	Damage to Improvements by Mineral Estate Holder	30%; R - \$50 min, C - \$100 min, \$1,500 max
102.4	Foundations Within Land Described Do Not Violate Covenants (E-1551)	R - \$30; C - \$100
102.5	Foundations Within Land Described Do Not Violate Covenants and Do Not Encroach on Easements (E-1552)	R - \$30; C - \$100
102.6	Failure of Foundation to Be Within Land	R - \$30; C - \$100
102.7	Failure of Foundation to Be Within Land No Encroachment Onto Easements	R - \$30; C - \$100
103.1	Exercise of Right of Use of Easement (E-1553)	R & C - 10%; C - \$50 min
103.2	None of Improvements Encroach Upon Easement	R & C - 10%; C - \$50 min
103.3	Exercise of Right of Use of Specific Easement (E-1554)	R & C - 10%; C - \$50 min
103.4	A Named Easement Provides Access to Land (E-1555)	R & C - 10%; C - \$50 min
103.6	None of Improvements Encroach Upon Easement	R & C - 10%; C - \$50 min
103.7	Land Abuts Physically Open Street	R & C - 10%; C - \$50 min
103.9	Maintenance of Street Access	R & C - 20%
104	Assignment Endorsement for Institutional Lender with Partial Datedown	N/C if issued w/in 6 months following date of policy, otherwise \$50 thereafter
104.1	Assignment Endorsement for Institutional Lender	N/C if issued w/in 6 months following date of policy, otherwise \$50 thereafter
104.4	Collateral Assignment Endorsement	N/C if issued w/in 6 months following date of policy, otherwise \$50 thereafter
104.6	No Prior Assignment of Lessor's Interest	R - 10% on standard coverage policies & \$50 on extended policy; C - \$100 for standard coverage policies & \$50 on extended policy
104.7	No Prior Assignment of Rents	R - 10% on standard coverage policies & \$50 on extended policy; C - \$100 for standard coverage policies & \$50 on extended policy
104.8	Assignment Endorsement for Non-Institutional Lender with Partial Datedown	N/C if issued within 6 months following date of policy, otherwise \$50 thereafter
104.9	Assignment Endorsement for Non-Institutional Lender	N/C if issued within 6 months following date of policy, otherwise \$50 thereafter
105	Insuring Multiple Mortgages [Rev. 9/10/93]	N/C
107.1	Segregation of Liability	N/C
107.2	Increase of Amount of Insurance	\$25 plus any increase in liability between the applicable charges
107.5	Inclusion of Improvements as Part of Loss not Included within Lease	10%; C - \$75 min
107.9	Additional Insured without Datedown Provisions	10%
107.10	Additional Insured without Datedown Provisions	10%
107.11	Difference in Vesting	10%
108.8	Additional Advance (E-1559)	\$25 plus any increase in liability between the applicable charges
108.10	Revolving Credit, Increased Credit Limit Endorsement	\$40 plus any increase in liability between the applicable charges
110.1	Deletion of Exceptions or Provisions [Rev. 9/10/93]	N/C unless there is additional risk being assumed by Stewart, then applicable rate is charged as shown elsewhere in Manual
110.3	Conveyance of Surface Rights	30%; R - \$50 min; C - \$100 min; \$1,500 max
110.4	Modification of Insured Mortgage	10%, \$30 min
110.5	Modification of Insured Mortgage	20% , \$50 min
110.6	Modification Endorsement	20%, \$50 min
110.7	Affirmative Protection Against Encumbrance	\$50

## Sec. C - Endorsements

CLTA Series	Description	Charge
110.10	Modification and Additional Advance Agreement Endorsement	10%, plus the applicable increased liability taken from basic charges from previous amount of insurance in other states.
111	Partial Release	N/C if endorsement is contemplated at time a mortgage is executed, i.e., parties contemplate a subordination in reasonably near future, if not, 10%; Min \$50
111.1	Non-Waiver Gratuitous Release [Rev. 9/10/93]	N/C is made for the endorsement when issued with the policy and 10% if issued subsequently
111.2	Impairment of Mortgage Upon Subordination	N/C if endorsement is contemplated at time a mortgage is executed, i.e., parties contemplate a subordination in reasonably near future, if not, 10%; Min \$50
111.3	Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments	N/C if endorsement is contemplated at time a mortgage is executed, i.e., parties contemplate a subordination in reasonably near future, if not, 20%; Min \$50
111.4	Non-Impairment of Lien by reason of transfer of title	10%, \$50 min
111.9	Conditional Right to Refinance and Balloon Payment Provisions	\$25
111.10	Optional Advance Endorsement	\$50, plus the applicable increased liability taken from basic charges from previous amount of insurance
111.11	Obligatory Advance Endorsement	\$25
114	Co-Insurance Endorsement [Rev. 11-22-97]	N/C when Underwriter determines that the risk is <i>de minimus</i> or Stewart already retains liability for the matter
114.1	Co-Insurance Endorsement [Rev. 11-22-97]	N/C when Underwriter determines that the risk is <i>de minimus</i> or Stewart already retains liability for the matter
114.2	Co-Insurance Endorsement [Rev. 11-22-97]	N/C when Underwriter determines that the risk is <i>de minimus</i> or Stewart already retains liability for the matter
116	Improvements Upon Land (E-1541)	\$10 if not issued simultaneously in connection with a LP, otherwise N/C
116.1	Land Same as Shown by Survey (E-1561)	10% when attached to a standard LP. Otherwise, when attached to an extended coverage policy; charge is R - \$20, C - \$50
116.2	Condominium Map correctly shows Improvements Upon Land (E-1566)	\$10 if not issued simultaneously with a loan policy, otherwise N/C
116.3	Change of Description of Land	\$50
116.4	Contiguity of Parcels	10% with standard coverage policy, otherwise on extended policies charge is R - \$20, C - \$50
123.1	Zoning Endorsement (10/19/98)	If no zoning change in preceding 2 years – 5% of the basic charge to a max of \$500. If a zoning change in preceding 2 years or the land use is based upon a conditional use permit, 10% of basic charge to a max of \$2,000. If policy is being rewritten from a prior sale or loan where this same coverage has been granted, the lower charge shall be applicable.

## Sec. C - Endorsements

CLTA Series	Description	Charge
123.2	Zoning – Completed Structure Endorsement	If no zoning change in preceding 2 years – 10% of the basic charge to a max of \$1,500. If a zoning change in preceding 2 years or the land use is based upon a conditional use permit, 20% of basic charge to a max of \$3,000. If the policy is being rewritten from a prior sale or loan where this same coverage or that of the CLTA 123.1 or ALTA 3 coverage has been granted, the lower charge shall be applicable. In the event that add'l expenses are incurred by reason of the need to obtain an attorney's opinion or a reinsurer requires a charge to extend this coverage as part of their agreement to undertake this coverage, such surcharge shall be added to the foregoing amounts where applicable.
124.1	Assurances Concerning Covenants Endorsement	10%, C - \$100 min
124.2	Assurances Concerning Covenants in Lease Endorsement	10%, C - \$100 min
124.3	Assurances Concerning Negative Covenants in a Lease Endorsement	10%, C - \$100 min

## Sec. C - Endorsements