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

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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SCHEDULE A

MONTGOMERY, RUTHERFORD, SUMNER AND WILLIAMSON COUNTIES, TENNESSEE

1. **Original Charge for ALTA Owner's or Loan Policies**

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof).....	\$200.00
Over \$1,000 and up to \$100,000, add	\$6.50
Over \$100,000 and up to \$500,000, add	\$4.80
Over \$500,000 and up to \$1,000,000, add	\$3.15
Over \$1,000,000 and up to \$5,000,000, add	\$2.10
Over \$5,000,000 and up to \$10,000,000, add	\$1.60
Over \$10,000,000 and up to \$15,000,000, add	\$1.35
Minimum Charge	\$200.00

Amounts over \$15,000,000 contact Underwriter

2. **Original Charge for ALTA Homeowner's Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Current Assessments, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy-Current 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.

These policies will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner's or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. **Reissue Charge for Owner's Policies**

The Reissue charge for a new policy or endorsement to an existing policy is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

The Company is under no obligation to seek or make a determination of the existence of a previous policy.

4. **Refinance Charge for Loan Policies**

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property owned by the borrower or grantor of an existing deed of trust. The Refinance

Charge shall be seventy-five percent (75%) of the Original Issue Charges, as set out in the applicable rate bracket/brackets set out herein.

Minimum Charge: \$200.00

5. **Simultaneous Issue Transactions**

a) **Simultaneous Issuance of Owner's and Loan Policies**

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the Owner's Policy will be the Original Charge. The charge for the Loan Policy so simultaneously issued will be \$50 for the amount of insurance not in excess of the Owner's Policy. The charge on the amount of the Loan Policy exceeding the Owner's Policy is figured at the Original Charge for Loan Policies in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

b) **Simultaneous Issuance of Owner's and Leasehold Owner's Policies**

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement.....	\$50.00
JR2 Endorsement.....	\$50.00

The policy is not to be issued for liability in excess of \$250,000. Refinance and/or Simultaneous Issue Charges do not apply to this policy.

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

Reissue, refinance and/or Simultaneous Issue Charges do not apply to this policy.

9. **All-Inclusive Charge**

The foregoing charges include the cost for the title search or abstract, title examination and title insurance.

10. **Additional Charges**

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks.

11. **Endorsements**

Charges for standard endorsements are listed below, subject to the aggregate pricing limitation:

- A. Usury Endorsement..... 10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1) 10% of original charges
- C. Revolving Credit Endorsement (commercial only)..... 10% of original charges
- D. Non-imputation Endorsement 10% of original charges
- E. Commercial Environmental Protection Lien Endorsement . 10% of original charges
- F. Commercial Comprehensive (or equivalent) 10% of original charges
- G. Aggregation (Tie-In) (ALTA 12)..... 10% of original charges
- H. Fairway Endorsement..... 10% of original charges
- I. First Loss Endorsement..... 10% of original charges
- J. Going Concern Endorsement 10% of original charges
- K. Last Dollar Endorsement 10% of original charges
- L. Minimum charge for any commercial endorsement.....\$100.00
- M. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter's opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Cancellation Fee**

There may be a withdrawal or cancellation fee on any order for title insurance where the transaction is not closed.

13. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

14. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

15. **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.

SCHEDULE B
HAMILTON COUNTY, TENNESSEE

1. Original Charge for ALTA Owner’s or Loan Policies

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof).....	\$200.00
Over \$1,000 and up to \$100,000, add	\$6.50
Over \$100,000 and up to \$1,000,000, add	\$3.20
Over \$1,000,000 and up to \$5,000,000, add	\$2.10
Over \$5,000,000 and up to \$10,000,000, add	\$1.60
Over \$10,000,000 and up to \$15,000,000, add	\$1.35
Minimum Charge	\$200.00

Amounts over \$15,000,000 contact Underwriter

2. Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Current Assessments, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy-Current 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.

These policies will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner’s or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. Reissue Charge for Owner’s Policies

The Reissue charge for a new policy or endorsement to an existing policy is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

The Company is under no obligation to seek or make a determination of the existence of a previous policy.

4. Refinance Charge for Loan Policies

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property owned by the borrower or grantor of an existing deed of trust. The Refinance Charge shall be seventy-five percent (75%) of the Original Issue Charges, as set out in the

applicable bracket/brackets herein.

Minimum Charge: \$200.00

5. **Simultaneous Issue Transactions**

a) **Simultaneous Issuance of Owner's and Loan Policies**

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the Owner's Policy will be the Original Charge. The charge for the Loan Policy so simultaneously issued will be \$50 for the amount of insurance not in excess of the Owner's Policy. The charge on the amount of the Loan Policy exceeding the Owner's Policy is figured at the Original Charge for Loan Policies in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

b) **Simultaneous Issuance of Owner's and Leasehold Owner's Policies**

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement.....	\$50.00
JR2 Endorsement.....	\$50.00

The policy is not to be issued for liability in excess of \$250,000. Refinance and/or Simultaneous Issue Charges do not apply to this policy.

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

Reissue, refinance and/or Simultaneous Issue Charges do not apply to this policy.

9. **All-Inclusive Charge**

The foregoing charges include the cost for the title search or abstract, title examination and title insurance.

10. **Additional Charges**

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks.

11. **Endorsements**

Charges for standard endorsements are listed below, subject to the aggregate pricing limitation:

- A. Usury Endorsement..... 10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1) 10% of original charges
- C. Revolving Credit Endorsement (commercial only)..... 10% of original charges
- D. Non-imputation Endorsement 10% of original charges
- E. Commercial Environmental Protection Lien Endorsement . 10% of original charges
- F. Commercial Comprehensive (or equivalent) 10% of original charges
- G. Aggregation (Tie-In) (ALTA 12)..... 10% of original charges
- H. Fairway Endorsement..... 10% of original charges
- I. First Loss Endorsement..... 10% of original charges
- J. Going Concern Endorsement 10% of original charges
- K. Last Dollar Endorsement 10% of original charges
- L. Minimum charge for any commercial endorsement.....\$100.00
- M. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter's opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Cancellation Fee**

There may be a withdrawal or cancellation fee on any order for title insurance where the transaction is not closed.

13. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

14. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

15. **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.

SCHEDULE C
KNOX COUNTY, TENNESSEE

1. **Original Charge for ALTA Owner’s or Loan Policies**

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof).....	\$200.00
Over \$1,000 and up to \$100,000, add	\$6.50
Over \$100,000 and up to \$1,000,000, add	\$3.20
Over \$1,000,000 and up to \$5,000,000, add	\$2.10
Over \$5,000,000 and up to \$10,000,000, add	\$1.60
Over \$10,000,000 and up to \$15,000,000, add	\$1.35
Minimum Charge	\$200.00

Amounts over \$15,000,000 contact Underwriter

2. **Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Current Assessments, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy-Current 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.

These policies will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner’s or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. **Reissue Charge for Owner’s Policies**

The Reissue charge for a new policy or endorsement to an existing policy is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

The Company is under no obligation to seek or make a determination of the existence of a previous policy.

4. **Refinance Charge for Loan Policies**

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property owned by the borrower or grantor of an existing deed of trust. The Refinance Charge shall be seventy-five percent (75%) of the Original Issue Charges, as set out in the

applicable bracket/brackets herein.

Minimum Charge: \$200.00

5. **Simultaneous Issue Transactions**

a) **Simultaneous Issuance of Owner’s and Loan Policies**

When an Owner’s and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the Owner’s Policy will be the Original Charge. The charge for the Loan Policy so simultaneously issued will be \$50 for the amount of insurance not in excess of the Owner’s Policy. The charge on the amount of the Loan Policy exceeding the Owner’s Policy is figured at the Original Charge for Loan Policies in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner’s and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner’s policy is issued.

b) **Simultaneous Issuance of Owner’s and Leasehold Owner’s Policies**

When Owner’s and Leasehold Owner’s policies covering identical land are issued simultaneously, the charges for the Owner’s Policy will be the applicable Owner’s charges. The charges for the Leasehold Owner’s policy so simultaneously issued will be thirty percent (30%) of the charges for the Owner’s policy up to the amount of the Owner’s policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner’s policy exceeding the Owner’s policy is computed at the original charges for Owner’s policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement.....	\$50.00
JR2 Endorsement.....	\$50.00

The policy is not to be issued for liability in excess of \$250,000. Refinance and/or Simultaneous Issue Charges do not apply to this policy.

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

Reissue, refinance and/or Simultaneous Issue Charges do not apply to this policy.

9. **All-Inclusive Charge**

The foregoing charges include the cost for the title search or abstract, title examination and title insurance.

10. **Additional Charges**

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks.

11. **Endorsements**

Charges for standard endorsements are listed below, subject to the aggregate pricing limitation:

- A. Usury Endorsement 10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1) 10% of original charges
- C. Revolving Credit Endorsement (commercial only)..... 10% of original charges
- D. Non-imputation Endorsement 10% of original charges
- E. Commercial Environmental Protection Lien Endorsement . 10% of original charges
- F. Commercial Comprehensive (or equivalent) 10% of original charges
- G. Aggregation (Tie-In) (ALTA 12)..... 10% of original charges
- H. Fairway Endorsement..... 10% of original charges
- I. First Loss Endorsement..... 10% of original charges
- J. Going Concern Endorsement 10% of original charges
- K. Last Dollar Endorsement 10% of original charges
- L. Minimum charge for any commercial endorsement.....\$100.00
- M. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by the company and the company reserves the right to refuse to issue any endorsement where, in the Company's opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Cancellation Fee**

There may be a withdrawal or cancellation fee on any order for title insurance where the transaction is not closed.

13. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

14. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

15. **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.

SCHEDULE D
SHELBY COUNTY, TENNESSEE

1. Original Charge for ALTA Owner’s or Loan Policies

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof).....	\$220.00
Over \$1,000 and up to \$100,000, add	\$4.40
Over \$100,000 and up to \$1,000,000, add	\$3.30
Over \$1,000,000, add.....	\$1.10
Minimum Charge	\$220.00

2. Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Current Assessments, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy-Current 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.

These policies will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner’s or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. Reissue Charge for Owner’s Policies

The Reissue charge for a new policy or endorsement to an existing policy is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

The Company is under no obligation to seek or make a determination of the existence of a previous policy.

4. Refinance Charge for Loan Policies

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property owned by the borrower or grantor of an existing deed of trust. The Refinance Charge shall be seventy-five percent (75%) of the Original Issue Charges, as set out in the applicable bracket/brackets herein.

Minimum Charge: \$200.00

5. **Simultaneous Issue Transactions**

a) **Simultaneous Issuance of Owner's and Loan Policies**

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the Loan Policy will be the Original Charge. The charge applicable for the Owner's Policy so simultaneously issued will be the Original Charge for Owner's Policies in the applicable bracket or brackets, less the Original Charge for the Loan Policy, plus \$50.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

b) **Simultaneous Issuance of Owner's and Leasehold Owner's Policies**

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement.....	\$50.00
JR2 Endorsement.....	\$50.00

The policy is not to be issued for liability in excess of \$250,000. Refinance and/or Simultaneous Issue Charges do not apply to this policy.

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

Reissue, refinance and/or Simultaneous Issue Charges do not apply to this policy.

9. **Modified All-Inclusive Charge**

The foregoing charges include the cost for the title examination and title insurance.

10. **Additional Charges**

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks.

11. **Endorsements**

Charges for standard endorsements are listed below, subject to the aggregate pricing limitation:

- A. Usury Endorsement 10% of original charges
- B. Zoning Endorsement
 - ALTA 3.0 10% of original charges
 - ALTA 3.1 15% of original charges
- C. Revolving Credit Endorsement (commercial only)..... 10% of original charges
- D. Non-imputation Endorsement 10% of original charges
- E. Commercial Environmental Protection Lien Endorsement . 10% of original charges
- F. Commercial Comprehensive (or equivalent) 10% of original charges
- G. Aggregation (Tie-In) (ALTA 12)..... 10% of original charges
- H. Fairway Endorsement..... 10% of original charges
- I. First Loss Endorsement..... 10% of original charges
- J. Going Concern Endorsement 10% of original charges
- K. Last Dollar Endorsement 10% of original charges
- L. Minimum charge for any commercial endorsement.....\$100.00
- M. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter’s opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Endorsements to Loan Policies**

- a) To reflect any changes in the title policy, except an assignment of security instrument without change in effective date of policy \$50

- b) To reflect a change of effective date of policy:
 - Up to \$10,000\$1.00 per \$1,000
 - Over \$10,000.....\$0.50 per \$1,000
 - Minimum charge \$100
- c) To reflect a change in status of title:
 - Up to \$10,000\$1.00 per \$1,000
 - Over \$10,000.....\$0.50 per \$1,000
 - Minimum charge \$100
- d) To reflect a Modification and/or Extension of policy:
 - Up to \$10,000\$1.00 per \$1,000
 - Over \$10,000.....\$0.50 per \$1,000
 - Minimum charge \$100
- e) To facilitate a disbursement pursuant to the Pending Disbursement clause of policy \$25

13. **Title Search and Abstracts of Title**

Please see Schedule D-1.

14. **Cancellation Fee**

There may be a withdrawal or cancellation fee on any order for title insurance where the transaction is not closed.

15. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

16. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

17. **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.

Schedule D-1

[For information only: list of currently available]

Shelby County

1. Title Search Original charges:

Residential 1-4	\$200.00
Residential Refinance (flat fee)	\$200.00
Commercial	\$300.00 + \$5.00 per recorded instrument
Court search	\$50.00
Extra chain of title.....	\$75.00
Residential Last Owner Search (Owner & Encumbrance Report).....	\$100.00
Commercial Last Owner Search (Owner & Encumbrance Report).....	\$150.00
Foreclosure Search.....	\$85.00
Builders Search.....	\$50.00
Tax sale	\$90.00

Additional charges may be made for searches involving complex or time-consuming matters, more than one chain of title or extraordinary risks, copies of documents, etc.

2. Abstracts of Title Original charges:

Residential 1-4	\$200.00
Residential Refinance (flat fee)	\$200.00
Commercial.....	\$300.00 + \$5.00 per recorded instrument

Additional charges may be made for abstracts of title involving complex or time-consuming matters, more than one chain of title or extraordinary risks, copies of documents, etc.

SCHEDULE E
FOR ALL COUNTIES IN TENNESSEE
EXCEPT DAVIDSON, HAMILTON, KNOX, MONTGOMERY, RUTHERFORD,
SHELBY, SUMNER AND WILLIAMSON

1. **Original Charge for ALTA Owner’s or Loan Policies**

Liability Amount	Per Thousand
Up to \$50,000 (or fraction thereof).....	\$4.50
Over \$50,000 and up to \$100,000, add	\$3.75
Over \$100,000 and up to \$2,000,000, add.....	\$2.65
Over \$2,000,000 and up to \$5,000,000, add.....	\$2.50
Over \$5,000,000 and up to \$10,000,000, add	\$1.60
Over \$10,000,000 and up to \$15,000,000, add	\$1.35
Minimum Charge	\$165.00

Amounts over \$15,000,000 contact Underwriter

2. **Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Current Assessments, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy-Current 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.

These policies will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner’s or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. **Reissue Charge for Owner’s Policies**

The Reissue charge for a new policy or endorsement to an existing policy is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$165.00

The Company is under no obligation to seek or make a determination of the existence of a previous policy.

4. **Refinance Charge for Loan Policies**

A Refinance charge is available to a borrower obtaining a replacement or refinance loan

on property owned by the borrower or grantor of an existing deed of trust. The Refinance Charge shall be seventy-five percent (75%) of the Original Issue Charges, as set out in the applicable bracket/brackets herein.

Minimum Charge: \$165.00

5. **Simultaneous Issue Transactions**

a) **Simultaneous Issuance of Owner's and Loan Policies**

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the Owner's Policy will be the Original Charge. The charge for the Loan Policy so simultaneously issued will be \$50 for the amount of insurance not in excess of the Owner's Policy. The charge on the amount of the Loan Policy exceeding the Owner's Policy is figured at the Original Charge for Loan Policies in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

b) **Simultaneous Issuance of Owner's and Leasehold Owner's Policies**

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$150. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement.....	\$50.00
JR2 Endorsement.....	\$50.00

The policy is not to be issued for liability in excess of \$250,000. Refinance and/or Simultaneous Issue Charges do not apply to this policy.

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

Reissue, refinance and/or Simultaneous Issue Charges do not apply to this policy.

9. **Additional Charges**

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks.

10. **Endorsements**

Charges for standard endorsements are listed below, subject to the aggregate pricing limitation:

- A. Usury Endorsement 10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1) 10% of original charges
- C. Revolving Credit Endorsement (commercial only)..... 10% of original charges
- D. Non-imputation Endorsement 10% of original charges
- E. Commercial Environmental Protection Lien Endorsement . 10% of original charges
- F. Commercial Comprehensive (or equivalent) 10% of original charges
- G. Aggregation (Tie-In) (ALTA 12)..... 10% of original charges
- H. Fairway Endorsement..... 10% of original charges
- I. First Loss Endorsement..... 10% of original charges
- J. Going Concern Endorsement 10% of original charges
- K. Last Dollar Endorsement 10% of original charges
- L. Minimum charge for any commercial endorsement.....\$100.00
- M. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter's opinion, the risk associated with the endorsement coverage is unacceptable.

Some endorsement fees may be waived only by Underwriter approval in certain transactions.

11. **Cancellation Fee**

There may be a withdrawal or cancellation fee on any order for title insurance where the transaction is not closed.

12. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

13. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

14. **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.

SCHEDULE F
SPECIAL PRODUCTS AVAILABLE FOR
STEWART TITLE GUARANTY COMPANY
ISSUANCE IN TENNESSEE

1. Stewart Master Residential Loan Policy Schedule A and B

Stewart Title Guaranty Company (“Company”) directly insures equity loans only 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 borrower.

The minimum to be charged for and remitted to Company for this policy are 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. Secondary Market Short Form Residential Loan Policy-One-To-Four Family

The Secondary Market Short Form Residential Loan Policy One-to-Four Family was designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. This policy insures the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides as set out for this program by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). This form has been approved by Fannie Mae and Freddie Mac, so that its coverage is acceptable to the lending community. When issued, the policy can refer to either the American Land Title Association Loan Policy (10/17/92) or the American Land Title Association Loan Policy (06/17/06).

The policy has been specifically designed for Internet originated loans and 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 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 programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-to-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Charge
Up to \$250,000 of liability written:	\$350
Over \$250,000 and up to \$500,000.....	\$450
Over \$500,000 and up to \$750,000.....	\$550
Over \$750,000 and up to \$1,000,000.....	\$650
Over \$1,000,000 and up to \$1,500,000.....	\$750

3. 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 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 charge for the Modification Guarantee shall be \$150. The charge for each continuation or down date shall be \$25. The charges shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

4. 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	\$450
Over \$500,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950

Over \$2,000,000 and up to and including \$2,500,000	\$1,150
Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

SCHEDULE G
DAVIDSON COUNTY, TENNESSEE

1. Original Charge for ALTA Owner’s or Loan Policies

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof).....	\$200.00
Over \$1,000 and up to \$100,000, add	\$6.50
Over \$100,000 and up to \$500,000, add	\$4.80
Over \$500,000 and up to \$1,000,000, add	\$3.15
Over \$1,000,000 and up to \$5,000,000, add	\$2.10
Over \$5,000,000 and up to \$10,000,000, add	\$1.60
Over \$10,000,000 and up to \$15,000,000, add	\$1.35
Minimum Charge	\$200.00

Amounts over \$15,000,000 contact Underwriter

2. Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Current Assessments, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy-Current 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.

These policies will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner’s or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. Reissue Charge for Owner’s Policies

The Reissue charge for a new policy or endorsement to an existing policy is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

The Company is under no obligation to seek or make a determination of the existence of a previous policy.

4. Refinance Charge for Loan Policies

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property owned by the borrower or grantor of an existing deed of trust. The Refinance

Charge shall be seventy-five percent (75%) of the Original Issue Charges, as set out in the applicable rate bracket/brackets set out herein.

Minimum Charge: \$200.00

5. **Simultaneous Issue Transactions**

a) **Simultaneous Issuance of Owner's and Loan Policies**

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the Owner's Policy will be the Original Charge. The charge for the Loan Policy so simultaneously issued will be \$50 for the amount of insurance not in excess of the Owner's Policy. The charge on the amount of the Loan Policy exceeding the Owner's Policy is figured at the Original Charge for Loan Policies in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

b) **Simultaneous Issuance of Owner's and Leasehold Owner's Policies**

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement.....	\$50.00
JR2 Endorsement.....	\$50.00

The policy is not to be issued for liability in excess of \$250,000. Refinance and/or Simultaneous Issue Charges do not apply to this policy.

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

Reissue, refinance and/or Simultaneous Issue Charges do not apply to this policy.

9. **Modified All-Inclusive Charge**

The foregoing charges include the cost for title examination and title insurance and excludes the charges of Abstracts of Title, as defined by Department of Commerce and Insurance Rule 0780-1-12.02(1)(b).

See Schedule G-1 for Charges of Title Search and Abstracts of Title

10. **Additional Charges**

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks.

11. **Endorsements**

Charges for standard endorsements are listed below, subject to the aggregate pricing limitation:

- A. Usury Endorsement 10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1) 10% of original charges
- C. Revolving Credit Endorsement (commercial only)..... 10% of original charges
- D. Non-imputation Endorsement 10% of original charges
- E. Commercial Environmental Protection Lien Endorsement . 10% of original charges
- F. Commercial Comprehensive (or equivalent) 10% of original charges
- G. Aggregation (Tie-In) (ALTA 12)..... 10% of original charges
- H. Fairway Endorsement..... 10% of original charges
- I. First Loss Endorsement..... 10% of original charges
- J. Going Concern Endorsement 10% of original charges
- K. Last Dollar Endorsement 10% of original charges
- L. Minimum charge for any commercial endorsement.....\$100.00
- M. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter's opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Cancellation Fee**

There may be a withdrawal or cancellation fee on any order for title insurance where the transaction is not closed.

13. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

14. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

15. **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.

Schedule G-1

[For information only: list of currently available]

Davidson County

1. Title Search Original charges:

Residential 1-4\$125.00
Commercial..... \$300.00 + \$5.00 per recorded instrument

Additional charges may be made for searches involving complex or time-consuming matters, more than one chain of title or extraordinary risks, copies of documents, etc.

2. Abstracts of Title Original charges:

Residential 1-4\$125.00
Commercial..... \$300.00 + \$5.00 per recorded instrument

Additional charges may be made for abstracts of title involving complex or time-consuming matters, more than one chain of title or extraordinary risks, copies of documents, etc.