

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

Effective ~~September 21, 2020~~ September 27, 2021 (includes all revisions)
Stewart Title Guaranty Company

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

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SECTION 1 - GENERAL RULES

1.1 INSURED OWNER

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

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

1.2 ADDITIONAL PARCEL OR CHAIN

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

1.3 COMPUTATION OF FEES AND ROUNDING

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

1.4 EMPLOYEE CHARGE

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

1.5 CORRECTIONS

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

1.6 GOVERNMENTAL CONTRACTS

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

1.7 DELETED

1.8 DELETED

1.9 DELETED

1.10 TITLE INSURANCE PAYMENT

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

1.11 MINIMUM CHARGES

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

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

Minimum charges do not apply to ~~the miscellaneous title services under~~ Section 9 – CLTA Guarantees; however, additional charges may apply. See Section 9 for applicable charges; such charges are as stated.

1.12 DISASTER

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

1.13 LOST POLICIES AND REPLACEMENTS

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

1.14 REINSURANCE FEES

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

~~1.15 1.45~~ DELETED

~~1.16~~ DELETED

~~1.17~~ DELETED

~~1.18~~ DELETED

~~1.18 1.48 DELETED AS OF THE EFFECTIVE DATE HEREIN~~

1.19 RESIDENTIAL RATE

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

1.20 BASIC RATE

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

1.21 APPLICABLE RATE

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

1.22 COMBINING DISCOUNTS NOT PERMITTED

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

1.23 CHARGES FOR INCREASED LIABILITY

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

1.24 REFERENCES TO STEWART TITLE GUARANTY COMPANY

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

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

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

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

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

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

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

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

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

The special discount afforded under this section may be offered only upon written request, prior to recording/closing, for a discount to the qualified individual, accompanied by verification of qualification for, and entitlement to, the requested discount. The charge for the applicable discounted title policy premium shall be the sum of the applicable title policy premium less 10% of that amount. Endorsements and all other charges remain at the rates set forth herein. Only one special discount may apply and, unless specifically stated, combining discounts is not permitted (see Section 1.22).

1.27 JOINT PROTECTION POLICIES

Joint Protection Policies (JPPs) are single, combined CLTA Standard Coverage Policies that insure the buyer and concurrent lender under one CLTA Standard coverage policy jacket. The JPPs provides the same coverage at the same price as if issued as separate CLTA Standard Owner's and CLTA Standard Lender's policies. The charge for JPPs shall

be the calculated charge for a CLTA Standard Owner's Policy plus ~~\$140-150~~ (which is the charge under Section 3.1A for a concurrent CLTA Standard Lender's Policy).

SECTION 2 – OWNER’S INSURANCE

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

2.1 OWNER’S TITLE INSURANCE RATE

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

2.2 DELETED

2.3 DELETED

2.4 DELETED

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

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

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

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

2.6 CHURCHES OR NONPROFIT ORGANIZATIONS

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

2.7 DEPARTMENT OF VETERAN AFFAIRS (DVA)

A. Acquisition by the DVA

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

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

B. Conveyance by the DVA to Current Owner

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

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

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

2.8 VENDEE'S POLICY

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

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

2.9 OPTIONEE'S POLICIES AND OPTION ENDORSEMENT

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

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

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

~~C.~~ An Option Endorsement is available for Optionee's Policies; see Section 10 for applicable charges.

2.10 ALTA U.S. POLICY

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

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

2.11 TRANSFER OF UNDIVIDED INTEREST

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

2.12 DELETED

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

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

2.14 DELETED

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2.15 EXPANDING STANDARD OWNER'S INSURANCE COVERAGE

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

- | | | |
|----|---|---|
| A. | Any tax or assessment matters not of record. | 10% of the Applicable Rate |
| B. | Any facts, rights, or claims not of record but which would be disclosed by inspection or inquiry. | 33 $\frac{1}{3}$ % of the Applicable Rate |
| C. | Any easements, claims of easements, or encumbrances not of record. | 33 $\frac{1}{3}$ % of the Applicable Rate |
| D. | Any survey matters as disclosed by a correct survey. | 33 $\frac{1}{3}$ % of the Applicable Rate |
| E. | Any unpatented mining claims, reservations or exceptions in patents, water rights or claims to water. | 15% of the Applicable Rate |

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

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2.16 REMOVING TIDELAND, SWAMP, AND OVERFLOW EXCEPTIONS

Tideland, swamp, and overflow land exceptions relating to accretions and erosions may be eliminated from an owner's policy of title insurance for a minimum charge of 33 $\frac{1}{3}$ % of the Applicable Rate.

2.17 BINDERS

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

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

A. Sale Binding the Company to Insure a Resale

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

1. A STG Interim Binder is issued to Binder Holder upon recording the initial conveyance in lieu of a policy of title insurance.
2. The STG Interim Binder Holder's sale to a purchaser is recorded within ~~two~~ three years (~~4095-730~~ days) from the date of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued insuring Binder Holder.
- ~~3.~~ 3. In the final title policy issued to the purchaser from Binder Holder, there shall be a charge of \$100 for and upon issuance of the final title policy.
- ~~3-4.~~ 4. In the final title policy issued to the purchaser from Binder Holder, there shall be a charge for any increased liability with or without a change in policy type. The charge for increased liability shall be calculated based upon 100% of the Applicable Rate at the full amount of the new coverage less the amount previously paid for the policy premium only (not including the 10% charge for the binder fee) at the same level of policy type coverage.
- ~~4-5.~~ 5. In the final title policy issued to the purchaser from Binder Holder, there shall also be a charge for an expansion of coverage, e.g., the type of policy coverage increases from standard coverage to a homeowners' policy. The charge for the expansion of coverage shall be calculated based upon the

calculated policy amount (described above) less the amount previously paid for the policy premium only (not including the 10% charge for the binder fee).

- ~~5-6.~~ Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of one year (365 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price (not including the 10% charge for the binder fee). The STG Interim Binder may be extended for another term of one year (365 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price (not including the 10% charge for the binder fee) provided said extension is purchased prior to the expiration of the previous extension.

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

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

1. A STG Interim Binder is issued to insure a future loan which replaces an interim financing loan recorded concurrently with the sale.
2. The replacement loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued insuring the sale and the interim financing deed of trust.
3. If separate lenders insurance is requested for the interim financing loan concurrently with the issuance of the STG Interim Binder, there shall be an additional charge for the separate lenders insurance based upon the Applicable Rate pursuant to Section 3.1A or 3.1B for the specific type of insurance requested.
- ~~4. Upon recording of the loan which replaces the interim financing loan, the charge for issuance of an ALTA Loan Policy (without Western Regional Exceptions) shall be 40% of the Applicable Rate, plus \$110 as based upon the new loan amount (minimum \$270).~~
- ~~5. After recording of the loan which replaces the interim financing loan, there shall be a charge of \$100 for and upon issuance of the final title policy.~~
5. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for a charge of 10% of the Applicable Rate based upon the initial loan amount.

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

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

1. A STG Interim Binder is issued to insure the all-cash purchase.
2. A loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued only insuring the all-cash sale.
3. ~~After recording of the loan, there shall be a charge of \$100 for and upon issuance of the final title policy. Upon recording of the loan, the charge for issuance of an ALTA Loan Policy (without Western Regional Exceptions) shall be 40% of the Applicable Rate, plus \$110 as based upon the new loan amount (minimum \$270).~~
- ~~4. 4. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for a charge of 10% of the Applicable Rate based upon the initial loan amount.~~

2.18 CONVERSION OF STG INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES

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

2.19 SUBMERGED LANDS OR TIDELANDS

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

2.20 MAJOR TRANSACTIONS

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

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

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

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

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

Liability	<u>Standard Coverage</u> CLTA-cost per \$1000	<u>Extended Coverage</u> ALTA-cost per \$1000
Aggregate up to and including \$10,000,000	\$0.65	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate over \$50,000,000	\$0.50	\$0.55

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

1. Lender's Insurance issued concurrently with a CLTA Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy
 - a. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) - ~~\$14~~50 but there is no additional charge up to the

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liability of the CLTA Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy.

- b. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) – charge is per \$1,000 of insurance in excess of the CLTA Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy:

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

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

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

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

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

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

- a. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) - ~~\$140-150~~ but there is no additional charge up to the liability of the ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy.
- b. CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) – charge is per \$1,000 of insurance in excess of the ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy:

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

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- ~~c. c.~~ ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy – ~~\$140-150~~ but there is no additional charge up to the liability of the ALTA Owner’s/Lessee’s policy.

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

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

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

3. Reissuance and Final Policy Rates:

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

Original	Reissue	Cost per \$1000
StandardCLTA	CLTAStandard	\$0.20, maximum \$300
CLTAStandard	ALTAExtended	\$0.40, maximum \$500
ALTAExtended	ALTAExtended	\$0.35, maximum \$550

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

C. Binders -
See Section 2.17 for applicable charges.

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

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

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

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

E. Reissuance of Owner's Policy

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

Liability	<u>CLTA-Standard Coverage cCost</u> per \$1000	<u>ALTA-Extended Coverage cCost</u> per \$1000
Up to and including \$10,000,000	\$0.25	\$0.35
Excess over \$10,000,000	\$0.22	\$0.30

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

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

- F. Endorsements
See Section 10 for applicable charges.
- G. Submerged Lands or Tidelands
See Section 2.19 for applicable charges.
- H. DELETED

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SECTION 3 – LENDER’S INSURANCE

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

3.1 LENDER’S TITLE INSURANCE RATES

- A. CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions)
1. If no owner’s insurance is issued 80% of the Applicable Rate; Minimum \$320
 2. If concurrently with owner’s insurance issued for the full value of the land and improvements ~~\$140~~\$150 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance
 3. If concurrently with owner’s insurance issued for only the value of the unimproved land ~~\$140~~\$150 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance.
- B. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy
1. If no owner’s insurance is issued 100% of the Applicable Rate
 2. If concurrently with CLTA Standard Coverage Owner’s Policy, ALTA Owner’s Policy (with Western Regional Exceptions), and CLTA/ALTA Homeowner’s Policy Insurance issued for the full value of the land and improvements ~~\$110 plus 40% of the Applicable Rate; Minimum \$270~~100% of Section 11.6 – ALTA Concurrent Loan Rates
 3. If concurrently with ALTA Owner’s Policy (without Western Regional Exceptions) issued for the full value of the land and improvements ~~\$140~~\$150 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance.
 4. If concurrently with owner’s insurance issued for only the value of the unimproved land ~~\$140~~\$150 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance; ~~Minimum \$270.~~

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3.2 EXPANDED LENDER'S INSURANCE COVERAGE

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

- A. Where CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) is the initial coverage, the following charges apply:
1. Priority Insurance Mechanics' Lien Endorsement (CLTA 101) – charge an additional 10% of the Applicable Rate. (LP #4)
 2. Reissue as same as initial coverage – charge an additional 15% of the Applicable Rate. (LP #5)
 3. Reissue as ALTA Loan Policy (without Western Regional Exceptions) or ALTA Extended Loan Policy – charge an additional 30% of the Applicable Rate. (LP #6)

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

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

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

3.3 DELETED

3.4 EXTENDING OR MODIFYING INSURED DEEDS OF TRUST

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

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

3.5 REVAMPING OR REPLACING INSURED DEEDS OF TRUST

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

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

3.6 REFINANCE RATE

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

- A. Residential
 - (1) ~~80% of the charge shown in Section 11.2. The charge is as shown in Section 11.4 — ALTA Refinance Rate of this schedule of charges~~ if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) ~~70% of the charge shown in Section 11.2. The charge is as shown in Section 11.5 — CLTA Refinance Rate of this schedule of charges~~ if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. Basic
 - (1) 80% of the charge shown in Section 11.3 if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) 70% of the charge shown in Section 11.3 if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).

3.7 ADDITIONAL ADVANCES OR INCREASES IN LINES OF CREDIT

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

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

3.8 ASSIGNMENTS OF DEEDS OF TRUST

Assignments of the beneficial interest under a deed of trust insured by STG may be insured by endorsement or by a new policy based upon the unpaid balance of the

encumbrance or upon the collateral amount if the assignment is for collateral purposes only, at the following charges:

A. Insurance by Policy

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

B. Insurance by Endorsement

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

3.9 MULTIPLE LOAN POLICIES

This section applies when multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the Applicable Rate, based on the aggregate amount of the loans plus ~~\$140-150~~ for each additional policy plus any additional parcel or chain of title charges or any other applicable charges.

3.10 BONDHOLDER POLICIES

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

3.11 CHURCHES OR NONPROFIT ORGANIZATIONS

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

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3.12 DELETED

3.13 EXPANDING LENDER'S INSURANCE COVERAGE

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

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

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

3.14 DELETED

3.15 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

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

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

Note: The JR1 Endorsement and, if applicable, the JR2 Endorsement shall be issued at no additional charge.

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

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

3.16 DELETED

3.17 DELETED

3.18 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

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

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

Range of Liability	Fee
Up to and including \$250,000	\$350
Over \$250,000 and up to and including \$500,000	\$425
Over \$500,000 and up to and including \$750,000	\$580
Over \$750,000 and up to and including \$1,000,000	\$660
Over \$1,000,000 and up to and including \$1, 500,000	\$945
Over \$1,500,000 and up to and including \$2,000,000	\$1,295
Over \$2,000,000 and up to and including \$3,000,000	\$1,750
Over \$3,000,000 and up to and including \$4,000,000	\$3,100 <u>2,675</u>
Over \$4,000,000 and up to and including \$5,000,000	\$3,700 <u>3,100</u>

3.20 DELETED

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~~**AS OF THE EFFECTIVE DATE HEREIN**~~

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

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

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

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

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

Liability Amount	S.T.A.R.
0-\$50,000	\$400
\$50,001-\$100,000	\$400
\$100,001-\$150,000	\$400
\$150,001-\$200,000	\$425
\$200,001-\$250,000	\$500
\$250,001-\$300,000	\$550
\$300,001-\$350,000	\$550
\$350,001-\$400,000	\$550
\$400,001-\$450,000	\$550
\$450,001-\$500,000	\$575
\$500,001-\$550,000	\$650
\$550,001-\$600,000	\$675

Liability Amount	S.T.A.R.
\$600,001-\$650,000	\$675
\$650,001-\$700,000	\$690
\$700,001-\$750,000	\$690
\$750,001-\$800,000	\$770
\$800,001-\$850,000	\$770
\$850,001-\$900,000	\$785
\$900,001-\$950,000	\$785
\$950,001-\$1,000,000	\$800
\$1,000,001-\$1,250,000	\$1200
\$1,250,001-\$1,500,000	\$1200

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Liability Amount	S.T.A.R.
\$1,500,001- \$1,750,000	\$1400
\$1,750,001- \$2,000,000	\$1400
\$2,000,001- \$3,000,000	\$1850
\$3,000,001- \$4,000,000	\$3300 <u>280</u> 0
\$4,000,001- \$5,000,000	\$3900 <u>330</u> 0

Liability Amount	S.T.A.R.
\$5,000,001- \$6,000,000	\$4500 <u>390</u> 0
\$6,000,001- \$7,000,000	\$5100 <u>450</u> 0
\$7,000,001- \$8,000,000	\$5000 <u>570</u> 0
\$8,000,001- \$9,000,000	\$6300 <u>550</u> 0
\$9,000,001- \$10,000,000	\$6900 <u>600</u> 0

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SECTION 4 – COMMERCIAL LEASEHOLD INSURANCE

The pricing in this section applies to all commercial leasehold insurance transactions unless qualifying for Section 2.20 Major Transactions.

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A. Lessee's Leasehold Rate

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

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

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

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

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

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

B. Lender's Leasehold Rate

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

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

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

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

SECTION 5 – SUBDIVISION/BUILDER AND TIMESHARE RATES

5.1 SUBDIVISION RATE AND BUILDERS BULK RATE (BBR)

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

A. Purchase Transactions:

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

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

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

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

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

Loan Policy Charges:

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

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\$100

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

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

Endorsements

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

5.2 MERGED INTO 5.1

5.3 TIMESHARE DEVELOPMENTS

The charges in this section apply to timeshare developments.

5.3.1 TIMESHARE DEVELOPMENTS – FIRST TIME SALE

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

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

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

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

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

5.3.2 TIMESHARE DEVELOPMENTS - RESALE

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

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

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

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

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

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

5.3.3 TIMESHARE DEVELOPMENTS - ASSOCIATION RESALE

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

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

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

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

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

5.3.4 FRACTIONAL/PRIVATE RESIDENCE CLUBS

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

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

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

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

5.5 MOVED TO SECTION 9

5.6 REASSESSMENT OF DEVELOPER SUBDIVISION/BUILDER BULK RATE

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

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

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SECTION 6 - TRUSTEE'S SALE GUARANTEE

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

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

TSG FEES		
Liability	To	TSG Rate
0	55,000	290
55,001	60,000	300
60,001	65,000	315
65,001	70,000	330
70,001	75,000	345
75,001	100,000	360
100,001	125,000	390
125,001	150,000	420
150,001	175,000	450
175,001	200,000	480
200,001	225,000	510
225,001	250,000	540
250,001	275,000	570
275,001	300,000	600
300,001	325,000	625
325,001	350,000	650
350,001	375,000	675
375,001	400,000	700
400,001	425,000	725
425,001	450,000	745
450,001	475,000	765
475,001	500,000	785
500,001	525,000	805
525,001	550,000	825
550,001	575,000	845
575,001	600,000	863
600,001	625,000	881
625,001	650,000	899
650,001	675,000	917
675,001	700,000	935
700,001	725,000	953
725,001	750,000	971
750,001	775,000	989
775,001	800,000	1,007
800,001	825,000	1,025
825,001	850,000	1,043
850,001	875,000	1,061

TSG FEES		
Liability	To	TSG Rate
875,001	900,000	1,079
900,001	925,000	1,097
925,001	950,000	1,115
950,001	975,000	1,133
975,001	1,000,000	1,151
1,000,001	1,025,000	1,169
1,025,001	1,050,000	1,187
1,050,001	1,075,000	1,205
1,075,001	1,100,000	1,223
1,100,001	1,125,000	1,241
1,125,001	1,150,000	1,259
1,150,001	1,175,000	1,277
1,175,001	1,200,000	1,295
1,200,001	1,225,000	1,313
1,225,001	1,250,000	1,331
1,250,001	1,275,000	1,349
1,275,001	1,300,000	1,367
1,300,001	1,325,000	1,385
1,325,001	1,350,000	1,403
1,350,001	1,375,000	1,421
1,375,001	1,400,000	1,439
1,400,001	1,425,000	1,457
1,425,001	1,450,000	1,475
1,450,001	1,475,000	1,493
1,475,001	1,500,000	1,511
1,500,001	1,525,000	1,529
1,525,001	1,550,000	1,547
1,550,001	1,575,000	1,565
1,575,001	1,600,000	1,583
1,600,001	1,625,000	1,601
1,625,001	1,650,000	1,619
1,650,001	1,675,000	1,637
1,675,001	1,700,000	1,655
1,700,001	1,725,000	1,673
1,725,001	1,750,000	1,691
1,750,001	1,775,000	1,709
1,775,001	1,800,000	1,727

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TSG FEES		
Liability	To	TSG Rate
1,800,001	1,825,000	1,745
1,825,001	1,850,000	1,763
1,850,001	1,875,000	1,781
1,875,001	1,900,000	1,799
1,900,001	1,925,000	1,817
1,925,001	1,950,000	1,835

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

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

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

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SECTION 7 – COMMITMENT FOR TITLE INSURANCE

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

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

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

1. Upon request by the proposed insured, a STG Commitment is issued.
2. A STG Commitment is valid for one year (365 days).
3. If the policy issued is consistent with, and as contemplated in, the STG Commitment, there shall be a \$50 charge for the issuance of the policy.
4. Provided a STG Commitment extension is purchased prior to its expiration, a STG Commitment may be extended for another term of one year (365 days) for a charge of 10% of the Applicable Rate based upon the initial policy amount.
5. If the STG Commitment expires, a policy may still be issued within 30 days of expiration; however, any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the STG Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part I section of the policy.
6. If the STG Commitment expires and a policy is not issued within 30 days of expiration, the conditions, matters, requirements and exceptions set out in the STG Commitment are void and will no longer be honored by STG.

SECTION 8 - CANCELLATION OR PRELIMINARY REPORT CHARGE

8.1 CANCELLATION AND/OR PRELIMINARY REPORT CHARGE

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

8.2 CREDIT FOR PRELIMINARY REPORTS ON SUBSEQUENT POLICIES

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

Within 12 months	40 75% of the preliminary report charge may be credited towards the final policy charge.
Over 12 months, but less than 24 months	50% of the preliminary report charge may be credited towards the final policy charge.
Over 24 months, but less than 36 months	25% of the preliminary report charge may be credited towards the final policy charge.

SECTION 9 – CLTA GUARANTEES

~~The pricing in this section may be subject to additional charges for other parcels or chains of title pursuant to Section 1.2 and additional work charges pursuant to Section 1.11.~~

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

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

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

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

~~The charge shall be \$500 per parcel; The~~ liability is limited to \$1,000.

~~There shall be no charge for a Chain of Title Guarantee requested by a lender in connection with the closing and issuance of a STG lender's policy of title insurance covering twenty-four (24) months prior to issuance of the Preliminary Report or Commitment. The liability is limited to \$1,000. A. Except as set forth in B, the charge shall be \$400 plus \$5 for each item reported.~~

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~~B. In connection with a lender's policy of title insurance with a full title search examination, the charge shall be:~~

~~1. No charge where the chain of title covers no more than six (6) months prior to the date the insured loan is recorded.~~

~~2. A \$75 charge where the chain of title covers the period from the recording of the insured loan through 45 days after recording.~~

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

~~The charge shall be \$100-200 charge~~ per parcel ~~(includes two liens), plus \$5 charge for each lien over two reported~~; the amount of liability is limited to the next multiple of \$100 above the fee charged.

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

~~The charge shall be \$100-200 charge~~ per name ~~(includes two liens and~~ husband and wife are considered one name), ~~plus \$5 charge for each lien over two reported~~; the amount of liability is limited to the next multiple of \$100 above the fee charged.

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

The charge shall be 35% of the Applicable Rate based upon the amount of liability requested; the amount reflects the value of the personal property. The minimum charge is \$300. ~~Liability is limited to the next multiple of \$100 above the fee charged.~~

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

The charge shall be \$175 charge per parcel ~~plus an additional charge of \$5 per document copies requested~~. The amount of liability is limited to the next multiple of \$100 above the fee charged.

9.7 SUBDIVISION GUARANTEE (CLTA GUARANTEE FORM NO. 14)

The charge shall be:

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

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

~~The charge shall be \$175 charge~~ per parcel; the liability is limited to \$1,000.

9.9 COMBINATION GUARANTEE (CLTA GUARANTEE FORM NO. 16)

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

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

The charge is an hourly rate ~~off from \$75 to \$100~~ per hour plus any applicable additional work charges under Section 1.11, based upon the information requested, plus an additional charge of \$20 per hour for typing; the liability is limited to the next multiple of \$100 above the fee charged.

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

See Section 6.1 of this schedule of charges.

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

The charge shall be:

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

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

~~The charge shall be \$300; A minimum charge of \$25 based upon the work performed; maximum \$200. the liability is limited to the next multiple of \$100 above the fee charged.~~

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

The ~~minimum~~ charge shall be \$1,000-200 per parcel upon receipt of a completed Application for the Issuance of CLTA Recorded Document Guarantee; the liability shall be limited to \$25,000.

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

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

The charge shall be:

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

Up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$~~400-200~~ plus a \$5 charge for each matter over five.

When a Condition of Title is requested based upon a known or obvious extra-hazardous risk, the charges and liability above do not apply; ~~rather, and~~ the charge shall be \$600 with liability limited to the \$600 ~~charge~~. Further, up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$~~400-200~~ plus a \$5 charge for each matter over five.

Upon subsequent issuance of lender's or owner's insurance covering property for which a Condition of Title Guarantee has been issued, a credit of 50% of the price paid will be credited to the policy charge.

~~Additional work and/or search charges may apply to any Condition of Title Guarantee.~~

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SECTION 10 - ENDORSEMENTS

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

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

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

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

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

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

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
100.13-06 02/06/15	CC&R's, Assessment Liens	Lender	Extended	\$25 or, \$10 per endorsement on tract deals where three or more are issued concurrently.
100.17-06 03/09/07	CC&R's, Proper Modification	Owner Lender	All Policies All Policies	20% 10%
100.18-06 3/09/07	CC&R's, Right of Reversion	Owner Lender	All Policies All Policies	20% \$25
100.19-06 3/09/07	CC&R's, Violations	Owner Lender	Extended Standard Extended Standard	No Charge 20% No Charge 10%
100.20-06 03/09/07	CC&R's, Violations	Owner Lender	Extended Standard Extended Standard	No Charge 20% No Charge 10%
100.21-06 03/09/07	CC&R's, Plans and Specifications	Lender	Extended Standard	No Charge 10%
100.23-06 09/08/13	Minerals, Surface Damage	Lender	Extended	10%
100.24-06 09/08/13	Minerals, Surface Entry by Lessee	Lender	Extended	10%
100.25-06 3/09/07	Minerals, Surface Use	Lender	Extended	20%

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

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				% of Applicable Rate
101.5-06 03/09/07	Mechanics' Liens - Notice of Completion (Contains dollar amount of liability)	Lender	Extended	10% Plus \$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved. Plus \$10 for each Mechanics' Liens over two.
101.6-06 03/09/07	Mechanics' Liens - Notice of Completion (No Priority)	Lender	Extended	No Charge for one endorsement; \$25 for each additional endorsement. Plus \$10 per Mechanics' Liens over two.
101.8 06/03/05	Mechanics' Liens (Priority Insurance)	Lender	Standard	10%
101.9-06 03/09/07	Mechanics' Liens – Notice of Completion (Contains Dollar Amount of Liability)	Owner	Extended	20%
101.10-06 03/09/07	Mechanics' Liens, Notice of Completion (Priority Insurance and Contains Dollar Amount of Liability)	Lender	All Policies	10%
101.11-06 03/09/07	Mechanics' Liens - No Notice of Completion (Priority Insurance and Contains Dollar Amount of Liability)	Lender	All Policies	10%

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101.12-06 03/09/07	Mechanics' Liens – No Notice of Completion (Contains Dollar Amount of Liability)	Owner	All Policies	20%
101.13-06 03/09/07	Mechanic's Liens - Notice of Completion (Limitations in Coverage)	Lender	All Policies	10%
102.4-06 03/09/07	Foundation	Lender	All Policies	10% - Minimum \$100; Maximum \$750
102.5-06 03/09/07	Foundation	Lender	All Policies	15% - Maximum \$750
102.6-06 03/09/07	Foundation, Portion of Premises	Lender	All Policies	10% - Minimum \$100; Maximum \$750
102.7-06 03/09/07	Foundation, Portion of Premises	Lender	All Policies	15% - Minimum \$100; Maximum \$750
103.1-06 03/09/07	Easement, Damage- Use or Maintenance ALTA Form 28-06	Owner Lender	All Policies All Policies	10% \$25
103.2-06 11/14/08	Easement, Damage – Use or Maintenance	Owner Lender	All Policies All Policies	30% 20%
103.3-06 03/09/07	Easement, Existing Encroachment, Enforced Removal	Owner Lender	All Policies All Policies	10% \$25

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				% of Applicable Rate
103.4-06 09/10/15	Easement, Access to Public Street	Owner	All Policies	20%
		Lender	All Policies	10%
103.5-06 03/09/07	Water Rights, Surface Damage	Owner	Extended	10%
			Standard	20%
		Lender	Extended	\$100
			Standard	10%
103.6-06 03/09/07	Encroachments, Non Exist	Lender	Extended	10%
103.7-06 09/10/15	Land Abuts Street	Owner	Extended	\$100
		Lender	Extended	No Charge if issued at policy date; otherwise 10% - Maximum \$100.
103.08-06 03/09/07	Water Rights, Future Improvements	Lender	Extended	10%
103.9-06 03/09/07	Encroachments, Future Improvements	Lender	Extended	10%
103.10-06 03/09/07	Surface Use, Horizontal Subdivision	Owner or Lender	All Policies	20%
103.11-06 06/17/06	Access and Entry ALTA Form 17-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250

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				% of Applicable Rate
103.12-06 06/17/06	Indirect Access and Entry ALTA Form 17.1-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.13-06 10/16/08	Utility Access ALTA Form 17.2-06	Owner	Extended Standard	10% 20%
		Lender	Extended Standard	\$100 10%
103.14-06 04/02/12	Encroachments – Boundaries and Easements ALTA Form 28.1-06	Owner	All Policies	10%
		Lender	All Policies	\$25
103.15-06 04/02/13	Encroachments – Boundaries and Easements – Described Improvements ALTA Form 28.2-06	Owner	All Policies	10%
		Lender	All Policies	\$25
103.16-06 04/02/15	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development ALTA Form 28.3-06	Owner	Extended Standard	10% 20%
		Lender	Extended Standard	\$100 10%
104-06 09/10/10	Assignment of Mortgage	Lender	Extended	30% -Minimum \$120

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				% of Applicable Rate
104.A 09/10/10	Assignment of Mortgage	Lender	Standard	20% - Minimum \$120.
104.1-06 09/10/10	Assignment of Mortgage	Lender	All Policies	\$75
104.4-06 09/10/10	Collateral Assignment of Mortgage	Lender	All Policies	\$150
104.6-06 12/03/12	Assignments of Rents or Leases ALTA Form 37-06	Lender	Extended	\$50
104.7-06 03/09/07	Assignment of Rents/Leases	Lender	All Policies	\$25
104.8-06 09/10/10	Assignment of Mortgage	Lender	Extended	30% - Minimum \$120
104.9 09/10/10	Assignment of Mortgage	Lender	Standard	20% - Minimum \$120
104.10-06 09/10/10	Assignment of Mortgage	Lender	All Policies	\$75
104.11-06 09/10/10	Collateral Assignment of Mortgage	Lender	All Policies	\$125
104.12-06 02/03/10	Assignment ALTA Form 10-06	Lender	All Policies	\$100

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				% of Applicable Rate
104.13-06 08/01/16	Assignment and Date Down ALTA Form 10.1-06	Lender	Extended Standard	30% - Minimum \$120 20% - Minimum \$120
105-06 02/08/13	Multiple Mortgages in One Policy	Lender	Extended	No Charge
105.1 06/03/05	Multiple Mortgages in One Policy (Insuring Two or More Deeds of Trust)	Lender	Standard	No Charge
106-06 03/09/07	State of California	Owner	All Policies	\$25
106.C-06 03/09/07	State of California	Owner	All Policies	\$25
106.1-06 03/09/07	State of California	Owner	All Policies	No Charge
106.1C-06 03/09/07	State of California	Owner	All Policies	No Charge
106.2-06 03/09/07	State of California	Owner	All Policies	\$25
106.2C-06 03/09/07	State of California	Owner	All Policies	\$25
107.1-06 03/09/07	Allocation of Liability of Parcels	Owner or Lender	All Policies	No Charge

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				% of Applicable Rate
107.2-06 03/09/07	Amount of Insurance, Increase	Owner	All Policies	\$50 Plus the Applicable Rate for increased liability.
		Lender	All Policies	\$50 Plus the Applicable Rate for increased liability.
107.5-06 3/09/07	Leasehold Improvement	Lessee	All Policies	No Charge
		Lender	All Policies	No Charge
107.9-06 03/09/07	Additional Insured	Owner	All Policies	\$25 when issued on date of policy; otherwise \$50.
		Lender	All Policies	\$25 when issued on date of policy; otherwise \$50.
107.10-06 03/09/07	Additional Insured	Owner	All Policies	No Charge if issued on date of policy; otherwise \$10.
		Lender	All Policies	No Charge if issued on date of policy; otherwise \$10.
107.11-06 03/09/07	Non-Merger After Lender Acquires Title	Lender	Extended	10% - Maximum \$500
108.7 09/10/10	Additional Advance	Lender	Standard	60% - Minimum \$240
108.8-06 09/10/10	Additional Advance	Lender	Extended	70% - Minimum \$280

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				% of Applicable Rate
108.9 06/03/05	Additional Advance, DVA (Department of Veterans Affairs)	Owner	Standard	60% - Minimum \$240
108.10-06 09/10/10	Revolving Credit Loan, Increase	Lender	All Policies	70% - Minimum \$280
109 06/03/05	Oil and Gas Lease, No Assignments	Owner or Lender	Standard	20%
110.1-06 03/09/07	Deletion of Item from Policy	Owner or Lender	All Policies	10% - Maximum \$100
110.3-06 03/09/07	Minerals, Conveyance of Surface Rights	Owner or Lender	All Policies	No Charge
110.4-06 09/10/10	Modification of Mortgage	Lender	Extended	10% - Minimum \$100
110.5-06 09/10/10	Modification of Mortgage	Lender	Extended	35% - Minimum \$100 For extension – Maximum \$500
110.6 09/10/10	Modification of Mortgage	Lender	Standard	20% - Minimum \$100
110.7-06 03/09/07	Insurance Against Enforceability of Item	Owner or Lender	All Policies	No Charge

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				% of Applicable Rate
110.9-06 06/17/06	Environmental Protection Lien ALTA Form 8.1-06	Lender	All Policies	\$25 No Charge if issued pursuant to Section 3.19 (CPLR) or Section 3.21 (S.T.A.R.)
110.9.1-06 10/16/08	Environmental Protection Lien ALTA Form 8.2-06	Owner Lender	All Policies All Policies	\$100 \$25
110.10-06 03/09/07	Modification and Additional Advance	Lender	Extended	35% Plus 70% based on amount of advance.
110.11-06 06/17/06	Mortgage Modification ALTA Form 11-06	Lender	Extended	35% - Minimum \$100
110.11.1-06 10/22/09	Mortgage Modification with Subordination ALTA Form 11.1-06	Lender	All Policies	35% - Minimum \$100
110.11.2-06 12/02/13	Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2-06	Lender	All Policies	35% Plus 70% based on amount of advance
111-06 03/09/17	Mortgage Priority, Partial Reconveyance	Lender	All Policies	10% based on unpaid balance of encumbrance - Minimum \$25; Maximum \$150
111.1-06 03/09/07	Mortgage Priority, Partial Reconveyance	Lender	All Policies	10% based on unpaid balance of encumbrance - Minimum \$25; Maximum \$150

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111.2-06 03/09/07	Mortgage Priority, Subordination	Lender	All Policies	10% if issued on date of policy; otherwise 30%
111.3-06 03/09/07	Mortgage Priority, Encroachment, Address	Lender	All Policies	20%
111.4-06 03/09/07	Mortgage Impairment After Conveyance	Lender	Extended	10% based on the unpaid balance of the loan - Minimum \$25; Maximum \$250
111.5-06 10/16/08	Variable Rate ALTA Form 6-06	Lender	All Policies	No Charge
111.7-06 03/09/07	Variable Rate, Renewal	Lender	Extended	No Charge
111.8-06 10/16/08	Variable Rate, Negative Amortization ALTA Form 6.2-06	Lender	All Policies	No Charge
111.9-06 03/09/07	Variable Rate, FNMA 7 Year Balloon	Lender	All Policies	No Charge
111.10-06 09/10/10	Revolving Credit Loan, Optional Advance	Lender	All Policies	No Charge
111.11-06 09/10/10	Revolving Credit Loan Obligatory Advance	Lender	All Policies	No Charge
111.14-06 02-03-11	Future Advance – Priority ALTA Form 14-06	Lender	Extended	\$50

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111.14.1-06 02/03/11	Future Advance Knowledge ALTA Form 14.1-06	Lender	Extended	\$50
111.14.2-06 02/03/11	Future Advance – Letter of Credit ALTA Form 14.2-06	Lender	Extended	\$50
111.14.3-06 02/03/11	Future Advance – Reverse Mortgage ALTA Form 14.3-06	Lender	Extended	\$50
112 06/03/05	Bondholder	Lender	Standard	No Charge
112.1-06 03/09/07	Bondholder	Bondholder or Lender	Extended	No Charge
112.2 06/03/05	Bondholder, Joint Powers Transaction	Bondholder or Lender	Standard	No Charge
114-06 03/09/07	Co-Insurance	Lender	All Policies	No Charge
114.1-06 03/09/07	Co-Insurance, Joint and Several Liability	Lender	All Policies	No Charge
114.2-06 03/09/07	Co-Insurance Joint and Several Liability	Lender	All Policies	No Charge
114.3-06 10/16/08	Co-Insurance, Single Policy ALTA Form 23-06	Owner or Lender	Extended	No Charge

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114.4-06 08/01/16	Co-Insurance, Multiple Policies ALTA Form 23.1-06	Owner or Lender	Extended	No Charge
115-06 03/09/07	Condominium	Owner or Lender	All Policies	No Charge
115.1-06 02/03/10	Condominium ALTA Form 4-06	Lender	All Policies	No Charge
115.2-06 02/03/10	Planned Unit Development (PUD) ALTA Form 5-06	Lender	All Policies	No Charge
115.3-06 10/16/08	Condominium ALTA Form 4.1-06	Owner or Lender	All Policies	No Charge
115.4-06 10/16/08	Planned Unit Development (PUD) ALTA Form 5.1-06	Owner or Lender	All Policies	No Charge
116-06 03/09/07	Designation of Improvements, Address	Lender	Extended	No Charge if issued on date of policy; otherwise, 10%
116.01-06 06/17/06	Location ALTA Form 22-06	Owner Lender	All Policies All Policies	10% No Charge
116.02-06 06/17/06	Location and Map ALTA Form 22.1-06	Owner Lender	All Policies All Policies	10% No Charge

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				% of Applicable Rate
116.1-06 10/16/08	Same as Survey ALTA Form 25-06	Owner or Lender	All Policies	No Charge if issued on date of policy; otherwise 15%
116.1.2-06 10/16/08	Same as Portion of Survey ALTA Form 25.1-06	Owner Lender	Extended Extended	20% No Charge
116.2-06 03/09/07	Designation of Improvements, Condominium (Modification of 116 to Cover Condominiums)	Owner Lender	All Policies All Policies	20% No Charge if issued on date of policy; otherwise 10%
116.3-06 03/09/07	Legal Description, New Subdivision	Owner or Lender	All Policies	10%
116.4-06 06/17/06	Contiguity, Single Parcel ALTA Form 19.1-06	Owner Lender	Extended Standard Extended Standard	No Charge if all parcels are searched for policy; otherwise 20%. 20% No Charge if all parcels are searched for policy; otherwise 10% 10%

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116.4.1-06 06/17/06	Continuity – Multiple Parcels ALTA Form 19-06	Owner	Extended	No Charge if all parcels are searched for policy; otherwise 20%. 20%
			Lender	Standard Extended
			Standard	
116.5-06 06/17/06	Manufactured Housing Unit ALTA Form 7-06	Owner or Lender	All Policies	No Charge
116.5.1-06 06/17/06	Manufactured Housing –Conversion; Loan ALTA Form 7.1-06	Lender	All Policies	No Charge
116.5.2-06 06/17/06	Manufactured Housing- Conversion; Owner’s	Owner	All Policies	No Charge
116.6-06 03/09/07	Manufactured Housing Unit	Owner or Lender	All Policies	No Charge
116.7-06 03/09/07	Subdivision Map Act Compliance	Owner or Lender	All Policies	10%
116.8-06 10/16/08	Subdivision (Lawful Parcel) ALTA Form 26-06	Owner or Lender	Extended	10%

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116.9-06 04/02/15	Contiguity – Specified Parcels ALTA Form 19.2-06	Owner	Extended	No Charge if all parcels are searched for policy; otherwise 20%. 20%
			Lender	Standard Extended
			Standard	
117-06 04/02/13	Aggregation - Loan ALTA Form 12-06	Lender	Extended	No Charge
117.1-06 04/02/13	Aggregation – State Limits - Loan ALTA Form 12.1-06	Lender	Extended	No Charge
119-06 03/09/07	Validity of Lease in Schedule B	Lender	All Policies	20%
119.2-06 03/09/07	Validity and Priority of Lease	Lender	Extended	20%
119.3-06 03/09/07	Priority of Lease	Lender	Extended	10%
119.4 11/04/10	Validity of Sublease, Joint Powers (Bondholder’s Policy)	Bondholder	Standard	No Charge

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				% of Applicable Rate
119.5-06 04/02/12	Leasehold, Owners ALTA Form 13-06	Owner	Extended	No Charge
119.6.06 04/02/12	Leasehold, Loan ALTA Form 13.1-06	Lender	Extended	No Charge
120.2 06/03/05	Subordination of Prior Mortgage to Lease	Owner or Lender	All Policies	20%
122-06 11/04/11	Construction Loan Advance	Lender	Extended	10% - Minimum \$50 If policy liability increases, see 108 series.
122.1A-06 11/04/11	Construction Loan Advance-Initial Advance, 2006 ALTA Loan Policy	Lender	Extended	No Charge
122.1B-06 11/04/11	Construction Loan Advance-Subsequent Disbursement, 2006 ALTA Loan Policy	Lender	Extended	10% - Minimum \$50
122.2-06 03/09/07	Construction Loan Advance	Lender	Extended	10% - Minimum \$50 If policy liability increases, see 108 series.
123.1-06 06/17/06	Zoning, Unimproved Land ALTA Form 3-06	Owner or Lender	Extended	25% - Minimum \$300
123.2-06 10/22/09	Zoning, Completed Structure ALTA Form 3.1-06	Owner or Lender	Extended	25% - Minimum \$300

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Stewart Title Guaranty Company

ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
123.3-06 04/02/12	Zoning – Land Under Development ALTA Form 3.2-06	Owner or Lender	Extended	25% - Minimum \$300
123.4-06 12/01/18	Zoning – Completed Improvement – Non- Conforming Use ALTA Form 3.3-06	Owner or Lender	Extended	25% - Minimum \$300
123.5-06 12/01/18	Zoning – No Zoning Classification ALTA Form 3.4-06	Owner or Lender	Extended	25% - Minimum \$300
124.1-06 09/10/15	Covenants are Binding	Owner Lender	All Policies All Policies	20% 10%
124.2-06 03/09/07	Covenants in Lease are Binding	Owner Lender	All Policies All Policies	20% 10%
124.3-06 03/09/07	Covenants in Lease are Binding	Owner Lender	All Policies All Policies	20% 10%
127-06 08/01/2015	Nonimputation, Full Equity Transfer ALTA Form 15-06	Owner	All Policies	10%
127.1-06 06/17/06	Nonimputation, Additional Insured ALTA Form 15.1-06	Owner	All Policies	10% based on percentage interest acquired by additional insured.
127.2-06 06/17/06	Nonimputation – Partial Equity Transfer ALTA Form 15.2-06	Owner	All Policies	10%

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
128-06 06/17/06	Mezzanine Financing ALTA Form 16-06	Owner	Extended	20% based on amount of Mezzanine Loan
129-06 06/17/06	Single Tax Parcel ALTA Form 18-06	Owner or Lender	All Policies	\$100
129.1-06 06/17/06	Multiple Tax Parcel ALTA Form 18.1-06	Owner or Lender	All Policies	\$100
129.2-06 08/01/16	Multiple Tax Parcel ALTA Form 18.2-06	Owner or Lender	All Policies	\$100
129.3-06 12/01/18	Single Tax Parcel and ID ALTA Form 18.3-06	Owner or Lender	All Policies	\$100
130-06 06/17/06	First Loss, Multiple Parcel Transactions ALTA Form 20-06	Lender	Extended	10%
132 06/08/06	Usury	Lender	All Policies	15%
132-06 10/16/08	Usury ALTA Form 27-06	Lender	Extended	15%
133-06 10/16/08	Doing Business ALTA Form 24-06	Lender	Extended	5% - Minimum \$100
134-06 08/01/16	Interest Rate Swap- Direct Obligation ALTA Form 29-06	Lender	Extended	15% - Minimum \$200

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
134.1-06 08/01/16	Interest Rate Swap – Additional Interest ALTA Form 29.1-06	Lender	Extended	15% based on original liability - Minimum \$200 Plus additional amount based upon increased liability
134.2-06 08/01/16	Interest Rate Swap – Direct Obligation – Defined Amount ALTA Form 29.2-06	Lender	Extended	15% based on original liability - Minimum \$200 Plus additional amount based upon increased liability
134.3-06 08/01/16	Interest Rate Swap – Additional Interest – Defined Amount ALTA Form 29.3-06	Lender	Extended	15% based on original liability - Minimum \$200 Plus additional amount based upon increased liability
135-06 07/26/10	One to Four Family Shared Appreciation ALTA Form 30-06	Lender	Extended	10% - Minimum \$200
135.1-06 08/01/12	Commercial Participation Interest ALTA Form 30.1-06	Lender	Extended	10% - Minimum \$200
136-06 02/03/11	Severable improvements ALTA Form 31-06	Lender	Extended	10% - Minimum \$500
137-06 02/03/11	Construction Loan – Loss of Priority (Pending Disbursement) ALTA Form 32-06	Lender	Extended	No charge.

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
137.1-06 04/02/13	Construction Loan – Loss of Priority – Direct Payment (Pending Disbursement) ALTA Form 32.1-06	Lender	Extended	No charge.
137.2-06 04/02/13	Construction Loan – Loss of Priority – Insured’s Direct Payment ALTA Form 32.2-06	Lender	Extended	No charge.
138-06 02/03/11	Disbursement ALTA Form 33-06	Lender	Extended	<u>Per Endorsement Rate for Lender</u> \$250 <u>for</u> one-to-four family residential; \$500 <u>for</u> commercial* <u>Flat Rate fee for Lender</u> <u>\$1000 one-to-four family residential for issuance of 6 or less; \$200 for each endorsement thereafter</u> <u>\$2000 commercial for issuance of 6 or less; \$400 for each endorsement thereafter</u>
139-06 08/01/11	Identified Risk Coverage ALTA Form 34-06	Owner Lender	All Policies Extended	20% 10%

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
140-06 08/01/16	Minerals and Other Subsurface Substances – Buildings ALTA Form 35-06	Owner	All Policies	20%
		Lender	All Policies	10%
140.1-06 08/01/16	Minerals and Other Subsurface Substances – Improvements ALTA Form 35.1-06	Owner	All Policies	20%
		Lender	All Policies	10%
140.2-06 08/01/16	Minerals and Other Subsurface Substances – Described Improvements ALTA Form 35.2-06	Owner	All Policies	20%
		Lender	All Policies	10%
140.3-6 08/01/16	Minerals and Other Subsurface Substances – Land Under Development ALTA Form 35.3-06	Owner	Extended	20%
		Lender	Extended	10%
141-06 04/02/12	Energy Project – Leasehold/Easement ALTA Form 36-06	Owner	Extended	\$500
141.1-06 04/02/12	Energy Project – Leasehold/Easement ALTA Form 36.1-06	Lender	Extended	\$500
141.2-06 04/02/12	Energy Project – Leasehold ALTA Form 36.2-06	Owner	Extended	\$500

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CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
141.3-06 04/02/12	Energy Project – Leasehold ALTA Form 36.3-06	Lender	Extended	\$500
141.4-06 04/02/12	Energy Project – Covenants, Conditions and Restrictions- Land Under Development ALTA Form 36.4-06	Owner	Extended	10% - Minimum \$500
141.5-06 04/02/12	Energy Project – Covenants, Conditions and Restrictions – Land Under Development ALTA Form 36.5-06	Lender	Extended	10% - Minimum \$500
141.6-06 08/01/16	Energy Project – Encroachments ALTA Form 36.6-06	Owner or Lender	Extended	10% - Minimum \$500
141.7-06 12/01/14	Energy Project – Fee Estate ALTA Form 36.7-06	Owner	Extended	\$500
141.8-06 12/01/14	Energy Project – Fee Estate ALTA Form 36.8-06	Lender	Extended	\$500
142-06 04/02/13	Policy Authentication ALTA Form 39-06	Owner or Lender	All Policies	No Charge

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
143-06 12/02/13	Water – Buildings ALTA Form 41-06	Owner	All Policies	15%
		Lender	All Policies	10%
143.1-06 12/02/13	Water – Improvements ALTA Form 41.1-06	Owner	All Policies	20%
		Lender	All Policies	10%
143.2-06 12/02/13	Water – Described Improvements ALTA Form 41.2-06	Owner	All Policies	20%
		Lender	All Policies	10%
143.3-06 12/02/13	Water – Land Under Development ALTA Form 41.3-06	Owner	Extended	20%
		Lender	Extended	10%
144-06 12/02/13	Commercial Lender Group ALTA Form 42-06	Lender	Extended	\$100
145-06 12/02/13	Anti-Taint ALTA Form 43-06	Lender	Extended	\$500
146-06 12/02/13	Insured Mortgage Recording ALTA Form 44-06	Lender	All Policies	No Charge
147-06 04/02/14	Tax Credit ALTA Form 40-06	Owner	Extended	\$100

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
147.1-06 04/02/14	Tax Credit – Defined Amount ALTA Form 40.1-06	Owner	Extended	\$100 Plus increased liability at the Applicable Rate
148-06 04/02/14	Pari Passu Mortgage ALTA Form 45-06	Lender	Extended	\$500
149-06 08/01/15	Option ALTA Form 46-06	Owner	Standard Extended	10%
150-06 11/08/19	Solar Endorsement	Lender	All Policies	\$100

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

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STG ENDORSEMENTS				
STG Form Name Effective Date	Type	**Insured		*Charge
				% of Applicable Rate
STG Forbearance Modification	Modification of Specified Terms	Lender	Extended	10%—based on remaining balance; Maximum \$300

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SECTION 11 - STEWART TITLE GUARANTY COMPANY RATES

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

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

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

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

** See Applicable Rate in this schedule of charges.

11.2 RESIDENTIAL RATES

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

Amount of Insurance		Residential Rate
260,001	265,000	962
265,001	270,000	974
270,001	275,000	987
275,001	280,000	999
280,001	285,000	1011
285,001	290,000	1024
290,001	295,000	1037
295,001	300,000	1050
300,001	305,000	1058
305,001	310,000	1067
310,001	315,000	1075
315,001	320,000	1083
320,001	325,000	1090
325,001	330,000	1098
330,001	335,000	1105
335,001	340,000	1112
340,001	345,000	1119
345,001	350,000	1125
350,001	355,000	1136
355,001	360,000	1147
360,001	365,000	1158
365,001	370,000	1169
370,001	375,000	1180
375,001	380,000	1191
380,001	385,000	1201
385,001	390,000	1210
390,001	395,000	1217
395,001	400,000	1225
400,001	405,000	1232
405,001	410,000	1239
410,001	415,000	1246
415,001	420,000	1255
420,001	425,000	1263
425,001	430,000	1270
430,001	435,000	1277
435,001	440,000	1285
440,001	445,000	1293
445,001	450,000	1300
450,001	455,000	1310
455,001	460,000	1320
460,001	465,000	1329
465,001	470,000	1339
470,001	475,000	1349

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Amount of Insurance		Residential Rate
475,001	480,000	1359
480,001	485,000	1370
485,001	490,000	1380
490,001	495,000	1390
495,001	500,000	1400
500,001	505,000	1408
505,001	510,000	1415
510,001	515,000	1423
515,001	520,000	1430
520,001	525,000	1438
525,001	530,000	1445
530,001	535,000	1453
535,001	540,000	1460
540,001	545,000	1467
545,001	550,000	1475
550,001	555,000	1483
555,001	560,000	1490
560,001	565,000	1497
565,001	570,000	1505
570,001	575,000	1512
575,001	580,000	1520
580,001	585,000	1527
585,001	590,000	1535
590,001	595,000	1543
595,001	600,000	1550
600,001	605,000	1558
605,001	610,000	1565
610,001	615,000	1573
615,001	620,000	1580
620,001	625,000	1588
625,001	630,000	1595
630,001	635,000	1603
635,001	640,000	1610
640,001	645,000	1618
645,001	650,000	1625
650,001	655,000	1633
655,001	660,000	1640
660,001	665,000	1647
665,001	670,000	1655
670,001	675,000	1663
675,001	680,000	1671
680,001	685,000	1679
685,001	690,000	1686
690,001	695,000	1693

Amount of Insurance		Residential Rate
695,001	700,000	1700
700,001	705,000	1707
705,001	710,000	1715
710,001	715,000	1722
715,001	720,000	1730
720,001	725,000	1737
725,001	730,000	1745
730,001	735,000	1752
735,001	740,000	1760
740,001	745,000	1767
745,001	750,000	1775
750,001	755,000	1785
755,001	760,000	1794
760,001	765,000	1804
765,001	770,000	1814
770,001	775,000	1823
775,001	780,000	1833
780,001	785,000	1843
785,001	790,000	1854
790,001	795,000	1865
795,001	800,000	1875
800,001	805,000	1883
805,001	810,000	1890
810,001	815,000	1898
815,001	820,000	1905
820,001	825,000	1913
825,001	830,000	1920
830,001	835,000	1927
835,001	840,000	1935
840,001	845,000	1942
845,001	850,000	1950
850,001	855,000	1958
855,001	860,000	1965
860,001	865,000	1973
865,001	870,000	1980
870,001	875,000	1988
875,001	880,000	1995
880,001	885,000	2003
885,001	890,000	2010
890,001	895,000	2018
895,001	900,000	2025
900,001	905,000	2033
905,001	910,000	2040
910,001	915,000	2047

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Amount of Insurance		Residential Rate
915,001	920,000	2052
920,001	925,000	2060
925,001	930,000	2068
930,001	935,000	2076
935,001	940,000	2084
940,001	945,000	2092
945,001	950,000	2100
950,001	955,000	2108
955,001	960,000	2115
960,001	965,000	2123
965,001	970,000	2131
970,001	975,000	2139
975,001	980,000	2147

Amount of Insurance		Residential Rate
980,001	985,000	2154
985,001	990,000	2161
990,001	995,000	2168
995,001	1,000,000	2175

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

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

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

11.3 BASIC RATES

Amount of Insurance		Basic Rate
0	50,000	550
50,001	55,000	550
55,001	60,000	550
60,001	65,000	550
65,001	70,000	550
70,001	75,000	575
75,001	80,000	575
80,001	85,000	600
85,001	90,000	625
90,001	95,000	650
95,001	100,000	675
100,001	105,000	685
105,001	110,000	695
110,001	115,000	705
115,001	120,000	760
120,001	125,000	770
125,001	130,000	780
130,001	135,000	790
135,001	140,000	800
140,001	145,000	810
145,001	150,000	815
150,001	155,000	815
155,001	160,000	825
160,001	165,000	835
165,001	170,000	845
170,001	175,000	855
175,001	180,000	865
180,001	185,000	875
185,001	190,000	885
190,001	195,000	895
195,001	200,000	900
200,001	205,000	935
205,001	210,000	945
210,001	215,000	955
215,001	220,000	965
220,001	225,000	975
225,001	230,000	985
230,001	235,000	995
235,001	240,000	1005
240,001	245,000	1015
245,001	250,000	1025
250,001	255,000	1035
255,001	260,000	1045

Amount of Insurance		Basic Rate
260,001	265,000	1055
265,001	270,000	1065
270,001	275,000	1075
275,001	280,000	1085
280,001	285,000	1095
285,001	290,000	1105
290,001	295,000	1115
295,001	300,000	1125
300,001	305,000	1130
305,001	310,000	1135
310,001	315,000	1140
315,001	320,000	1145
320,001	325,000	1150
325,001	330,000	1155
330,001	335,000	1160
335,001	340,000	1165
340,001	345,000	1170
345,001	350,000	1175
350,001	355,000	1180
355,001	360,000	1185
360,001	365,000	1190
365,001	370,000	1195
370,001	375,000	1220
375,001	380,000	1245
380,001	385,000	1255
385,001	390,000	1260
390,001	395,000	1265
395,001	400,000	1275
400,001	405,000	1280
405,001	410,000	1285
410,001	415,000	1290
415,001	420,000	1295
420,001	425,000	1300
425,001	430,000	1305
430,001	435,000	1310
435,001	440,000	1315
440,001	445,000	1320
445,001	450,000	1325
450,001	455,000	1340
455,001	460,000	1355
460,001	465,000	1370
465,001	470,000	1385
470,001	475,000	1400
475,001	480,000	1415

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Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
480,001	485,000	1430
485,001	490,000	1445
490,001	495,000	1460
495,001	500,000	1465
500,001	505,000	1470
505,001	510,000	1475
510,001	515,000	1480
515,001	520,000	1485
520,001	525,000	1490
525,001	530,000	1495
530,001	535,000	1500
535,001	540,000	1505
540,001	545,000	1510
545,001	550,000	1560
550,001	555,000	1565
555,001	560,000	1570
560,001	565,000	1575
565,001	570,000	1580
570,001	575,000	1585
575,001	580,000	1590
580,001	585,000	1595
585,001	590,000	1600
590,001	595,000	1605
595,001	600,000	1610
600,001	605,000	1615
605,001	610,000	1620
610,001	615,000	1625
615,001	620,000	1630
620,001	625,000	1635
625,001	630,000	1640
630,001	635,000	1645
635,001	640,000	1650
640,001	645,000	1655
645,001	650,000	1665
650,001	655,000	1670
655,001	660,000	1675
660,001	665,000	1680
665,001	670,000	1685
670,001	675,000	1690
675,001	680,000	1695
680,001	685,000	1700
685,001	690,000	1705
690,001	695,000	1710
695,001	700,000	1725

Amount of Insurance		Basic Rate
700,001	705,000	1735
705,001	710,000	1745
710,001	715,000	1755
715,001	720,000	1765
720,001	725,000	1775
725,001	730,000	1785
730,001	735,000	1795
735,001	740,000	1805
740,001	745,000	1815
745,001	750,000	1820
750,001	755,000	1825
755,001	760,000	1835
760,001	765,000	1840
765,001	770,000	1845
770,001	775,000	1855
775,001	780,000	1865
780,001	785,000	1875
785,001	790,000	1885
790,001	795,000	1895
795,001	800,000	1900
800,001	805,000	1905
805,001	810,000	1910
810,001	815,000	1915
815,001	820,000	1935
820,001	825,000	1940
825,001	830,000	1950
830,001	835,000	1960
835,001	840,000	1970
840,001	845,000	1985
845,001	850,000	1995
850,001	855,000	2000
855,001	860,000	2005
860,001	865,000	2010
865,001	870,000	2015
870,001	875,000	2025
875,001	880,000	2035
880,001	885,000	2045
885,001	890,000	2055
890,001	895,000	2060
895,001	900,000	2070
900,001	905,000	2075
905,001	910,000	2080
910,001	915,000	2085
915,001	920,000	2090

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Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
920,001	925,000	2095
925,001	930,000	2100
930,001	935,000	2105
935,001	940,000	2110
940,001	945,000	2115
945,001	950,000	2150
950,001	955,000	2155
955,001	960,000	2160
960,001	965,000	2165
965,001	970,000	2170
970,001	975,000	2175
975,001	980,000	2180
980,001	985,000	2185
985,001	990,000	2190
990,001	995,000	2200
995,001	1,000,000	2225
1,000,001	1,005,000	2230
1,005,001	1,010,000	2235
1,010,001	1,015,000	2240
1,015,001	1,020,000	2245
1,020,001	1,025,000	2250
1,025,001	1,030,000	2255
1,030,001	1,035,000	2260
1,035,001	1,040,000	2265
1,040,001	1,045,000	2270
1,045,001	1,050,000	2275
1,050,001	1,055,000	2280
1,055,001	1,060,000	2285
1,060,001	1,065,000	2290
1,065,001	1,070,000	2295
1,070,001	1,075,000	2300
1,075,001	1,080,000	2315
1,080,001	1,085,000	2335
1,085,001	1,090,000	2355
1,090,001	1,095,000	2360
1,095,001	1,100,000	2375
1,100,001	1,105,000	2380
1,105,001	1,110,000	2385
1,110,001	1,115,000	2390
1,115,001	1,120,000	2395
1,120,001	1,125,000	2400
1,125,001	1,130,000	2405
1,130,001	1,135,000	2410
1,135,001	1,140,000	2415

Amount of Insurance		Basic Rate
1,140,001	1,145,000	2420
1,145,001	1,150,000	2440
1,150,001	1,155,000	2445
1,155,001	1,160,000	2450
1,160,001	1,165,000	2455
1,165,001	1,170,000	2460
1,170,001	1,175,000	2465
1,175,001	1,180,000	2470
1,180,001	1,185,000	2475
1,185,001	1,190,000	2480
1,190,001	1,195,000	2485
1,195,001	1,200,000	2490
1,200,001	1,205,000	2498
1,205,001	1,210,000	2506
1,210,001	1,215,000	2514
1,215,001	1,220,000	2522
1,220,001	1,225,000	2530
1,225,001	1,230,000	2538
1,230,001	1,235,000	2546
1,235,001	1,240,000	2554
1,240,001	1,245,000	2562
1,245,001	1,250,000	2570
1,250,001	1,255,000	2578
1,255,001	1,260,000	2586
1,260,001	1,265,000	2594
1,265,001	1,270,000	2602
1,270,001	1,275,000	2610
1,275,001	1,280,000	2618
1,280,001	1,285,000	2626
1,285,001	1,290,000	2634
1,290,001	1,295,000	2642
1,295,001	1,300,000	2652
1,300,001	1,305,000	2652
1,305,001	1,310,000	2662
1,310,001	1,315,000	2670
1,315,001	1,320,000	2676
1,320,001	1,325,000	2685
1,325,001	1,330,000	2692
1,330,001	1,335,000	2700
1,335,001	1,340,000	2708
1,340,001	1,345,000	2715
1,345,001	1,350,000	2723
1,350,001	1,355,000	2730
1,355,001	1,360,000	2738

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Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
1,360,001	1,365,000	2746
1,365,001	1,370,000	2753
1,370,001	1,375,000	2761
1,375,001	1,380,000	2768
1,380,001	1,385,000	2776
1,385,001	1,390,000	2784
1,390,001	1,395,000	2791
1,395,001	1,400,000	2799
1,400,001	1,405,000	2806
1,405,001	1,410,000	2814
1,410,001	1,415,000	2822
1,415,001	1,420,000	2829
1,420,001	1,425,000	2837
1,425,001	1,430,000	2844
1,430,001	1,435,000	2852
1,435,001	1,440,000	2860
1,440,001	1,445,000	2867
1,445,001	1,450,000	2875
1,450,001	1,455,000	2882
1,455,001	1,460,000	2890
1,460,001	1,465,000	2898
1,465,001	1,470,000	2905
1,470,001	1,475,000	2913
1,475,001	1,480,000	2920
1,480,001	1,485,000	2928
1,485,001	1,490,000	2936
1,490,001	1,495,000	2943
1,495,001	1,500,000	2951
1,500,001	1,505,000	2958
1,505,001	1,510,000	2966
1,510,001	1,515,000	2974
1,515,001	1,520,000	2981
1,520,001	1,525,000	2989
1,525,001	1,530,000	2996
1,530,001	1,535,000	3004
1,535,001	1,540,000	3012
1,540,001	1,545,000	3019
1,545,001	1,550,000	3027
1,550,001	1,555,000	3034
1,555,001	1,560,000	3042
1,560,001	1,565,000	3050
1,565,001	1,570,000	3057
1,570,001	1,575,000	3065
1,575,001	1,580,000	3072

Amount of Insurance		Basic Rate
1,580,001	1,585,000	3080
1,585,001	1,590,000	3088
1,590,001	1,595,000	3095
1,595,001	1,600,000	3103
1,600,001	1,605,000	3110
1,605,001	1,610,000	3118
1,610,001	1,615,000	3126
1,615,001	1,620,000	3133
1,620,001	1,625,000	3141
1,625,001	1,630,000	3148
1,630,001	1,635,000	3156
1,635,001	1,640,000	3164
1,640,001	1,645,000	3171
1,645,001	1,650,000	3179
1,650,001	1,655,000	3186
1,655,001	1,660,000	3194
1,660,001	1,665,000	3202
1,665,001	1,670,000	3209
1,670,001	1,675,000	3217
1,675,001	1,680,000	3224
1,680,001	1,685,000	3232
1,685,001	1,690,000	3240
1,690,001	1,695,000	3247
1,695,001	1,700,000	3255
1,700,001	1,705,000	3262
1,705,001	1,710,000	3270
1,710,001	1,715,000	3278
1,715,001	1,720,000	3285
1,720,001	1,725,000	3293
1,725,001	1,730,000	3300
1,730,001	1,735,000	3308
1,735,001	1,740,000	3316
1,740,001	1,745,000	3323
1,745,001	1,750,000	3331
1,750,001	1,755,000	3338
1,755,001	1,760,000	3346
1,760,001	1,765,000	3354
1,765,001	1,770,000	3361
1,770,001	1,775,000	3369
1,775,001	1,780,000	3376
1,780,001	1,785,000	3384
1,785,001	1,790,000	3392
1,790,001	1,795,000	3399
1,795,001	1,800,000	3407

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Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
1,800,001	1,805,000	3414
1,805,001	1,810,000	3422
1,810,001	1,815,000	3430
1,815,001	1,820,000	3437
1,820,001	1,825,000	3445
1,825,001	1,830,000	3452
1,830,001	1,835,000	3460
1,835,001	1,840,000	3468
1,840,001	1,845,000	3475
1,845,001	1,850,000	3483
1,850,001	1,855,000	3490
1,855,001	1,860,000	3498
1,860,001	1,865,000	3506
1,865,001	1,870,000	3513
1,870,001	1,875,000	3521
1,875,001	1,880,000	3528
1,880,001	1,885,000	3536
1,885,001	1,890,000	3544
1,890,001	1,895,000	3551
1,895,001	1,900,000	3559
1,900,001	1,905,000	3566
1,905,001	1,910,000	3574
1,910,001	1,915,000	3582
1,915,001	1,920,000	3589
1,920,001	1,925,000	3597
1,925,001	1,930,000	3604
1,930,001	1,935,000	3612
1,935,001	1,940,000	3620
1,940,001	1,945,000	3627
1,945,001	1,950,000	3635
1,950,001	1,955,000	3642
1,955,001	1,960,000	3650
1,960,001	1,965,000	3658
1,965,001	1,970,000	3665
1,970,001	1,975,000	3673
1,975,001	1,980,000	3680
1,980,001	1,985,000	3688
1,985,001	1,990,000	3696
1,990,001	1,995,000	3703
1,995,001	2,000,000	3711
2,000,001	2,005,000	3718
2,005,001	2,010,000	3726
2,010,001	2,015,000	3734
2,015,001	2,020,000	3741

Amount of Insurance		Basic Rate
2,020,001	2,025,000	3749
2,025,001	2,030,000	3756
2,030,001	2,035,000	3764
2,035,001	2,040,000	3772
2,040,001	2,045,000	3779
2,045,001	2,050,000	3787
2,050,001	2,055,000	3794
2,055,001	2,060,000	3802
2,060,001	2,065,000	3810
2,065,001	2,070,000	3817
2,070,001	2,075,000	3825
2,075,001	2,080,000	3832
2,080,001	2,085,000	3840
2,085,001	2,090,000	3848
2,090,001	2,095,000	3855
2,095,001	2,100,000	3863
2,100,001	2,105,000	3870
2,105,001	2,110,000	3878
2,110,001	2,115,000	3886
2,115,001	2,120,000	3893
2,120,001	2,125,000	3901
2,125,001	2,130,000	3908
2,130,001	2,135,000	3916
2,135,001	2,140,000	3924
2,140,001	2,145,000	3931
2,145,001	2,150,000	3939
2,150,001	2,155,000	3946
2,155,001	2,160,000	3954
2,160,001	2,165,000	3962
2,165,001	2,170,000	3969
2,170,001	2,175,000	3977
2,175,001	2,180,000	3984
2,180,001	2,185,000	3992
2,185,001	2,190,000	4000
2,190,001	2,195,000	4007
2,195,001	2,200,000	4015
2,200,001	2,205,000	4022
2,205,001	2,210,000	4030
2,210,001	2,215,000	4038
2,215,001	2,220,000	4045
2,220,001	2,225,000	4053
2,225,001	2,230,000	4060
2,230,001	2,235,000	4068
2,235,001	2,240,000	4076

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Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
2,240,001	2,245,000	4083
2,245,001	2,250,000	4091
2,250,001	2,255,000	4098
2,255,001	2,260,000	4106
2,260,001	2,265,000	4114
2,265,001	2,270,000	4124
2,270,001	2,275,000	4129
2,275,001	2,280,000	4136
2,280,001	2,285,000	4144
2,285,001	2,290,000	4152
2,290,001	2,295,000	4159
2,295,001	2,300,000	4167
2,300,001	2,305,000	4174
2,305,001	2,310,000	4182
2,310,001	2,315,000	4190
2,315,001	2,320,000	4197
2,320,001	2,325,000	4205
2,325,001	2,330,000	4212
2,330,001	2,335,000	4220
2,335,001	2,340,000	4228
2,340,001	2,345,000	4235
2,345,001	2,350,000	4243
2,350,001	2,355,000	4250
2,355,001	2,360,000	4258
2,360,001	2,365,000	4266
2,365,001	2,370,000	4273
2,370,001	2,375,000	4281
2,375,001	2,380,000	4288
2,380,001	2,385,000	4296
2,385,001	2,390,000	4304
2,390,001	2,395,000	4311
2,395,001	2,400,000	4319
2,400,001	2,405,000	4326
2,405,001	2,410,000	4334
2,410,001	2,415,000	4342
2,415,001	2,420,000	4349
2,420,001	2,425,000	4357
2,425,001	2,430,000	4364
2,430,001	2,435,000	4372
2,435,001	2,440,000	4380
2,440,001	2,445,000	4387
2,445,001	2,450,000	4395
2,450,001	2,455,000	4402
2,455,001	2,460,000	4410

Amount of Insurance		Basic Rate
2,460,001	2,465,000	4418
2,465,001	2,470,000	4425
2,470,001	2,475,000	4433
2,475,001	2,480,000	4440
2,480,001	2,485,000	4448
2,485,001	2,490,000	4456
2,490,001	2,495,000	4463
2,495,001	2,500,000	4471
2,500,001	2,505,000	4478
2,505,001	2,510,000	4486
2,510,001	2,515,000	4494
2,515,001	2,520,000	4501
2,520,001	2,525,000	4509
2,525,001	2,530,000	4516
2,530,001	2,535,000	4524
2,535,001	2,540,000	4532
2,540,001	2,545,000	4539
2,545,001	2,550,000	4547
2,550,001	2,555,000	4554
2,555,001	2,560,000	4562
2,560,001	2,565,000	4570
2,565,001	2,570,000	4577
2,570,001	2,575,000	4585
2,575,001	2,580,000	4592
2,580,001	2,585,000	4600
2,585,001	2,590,000	4608
2,590,001	2,595,000	4615
2,595,001	2,600,000	4623
2,600,001	2,605,000	4630
2,605,001	2,610,000	4638
2,610,001	2,615,000	4646
2,615,001	2,620,000	4653
2,620,001	2,625,000	4661
2,625,001	2,630,000	4668
2,630,001	2,635,000	4676
2,635,001	2,640,000	4684
2,640,001	2,645,000	4691
2,645,001	2,650,000	4699
2,650,001	2,655,000	4706
2,655,001	2,660,000	4714
2,660,001	2,665,000	4722
2,665,001	2,670,000	4729
2,670,001	2,675,000	4737
2,675,001	2,680,000	4744

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Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
2,680,001	2,685,000	4752
2,685,001	2,690,000	4760
2,690,001	2,695,000	4767
2,695,001	2,700,000	4775
2,700,001	2,705,000	4782
2,705,001	2,710,000	4790
2,710,001	2,715,000	4798
2,715,001	2,720,000	4805
2,720,001	2,725,000	4813
2,725,001	2,730,000	4820
2,730,001	2,735,000	4828
2,735,001	2,740,000	4836
2,740,001	2,745,000	4843
2,745,001	2,750,000	4851
2,750,001	2,755,000	4858
2,755,001	2,760,000	4866
2,760,001	2,765,000	4874
2,765,001	2,770,000	4881
2,770,001	2,775,000	4889
2,775,001	2,780,000	4896
2,780,001	2,785,000	4904
2,785,001	2,790,000	4912
2,790,001	2,795,000	4919
2,795,001	2,800,000	4927
2,800,001	2,805,000	4934
2,805,001	2,810,000	4942
2,810,001	2,815,000	4950
2,815,001	2,820,000	4957
2,820,001	2,825,000	4965
2,825,001	2,830,000	4972
2,830,001	2,835,000	4980
2,835,001	2,840,000	4988
2,840,001	2,845,000	4995
2,845,001	2,850,000	5003
2,850,001	2,855,000	5010
2,855,001	2,860,000	5018
2,860,001	2,865,000	5026
2,865,001	2,870,000	5033
2,870,001	2,875,000	5041
2,875,001	2,880,000	5048
2,880,001	2,885,000	5056
2,885,001	2,890,000	5064
2,890,001	2,895,000	5071
2,895,001	2,900,000	5079

Amount of Insurance		Basic Rate
2,900,001	2,905,000	5086
2,905,001	2,910,000	5094
2,910,001	2,915,000	5102
2,915,001	2,920,000	5109
2,920,001	2,925,000	5117
2,925,001	2,930,000	5124
2,930,001	2,935,000	5132
2,935,001	2,940,000	5140
2,940,001	2,945,000	5147
2,945,001	2,950,000	5155
2,950,001	2,955,000	5162
2,955,001	2,960,000	5170
2,960,001	2,965,000	5178
2,965,001	2,970,000	5185
2,970,001	2,975,000	5193
2,975,001	2,980,000	5200
2,980,001	2,985,000	5208
2,985,001	2,990,000	5216
2,990,001	2,995,000	5223
2,995,001	3,000,000	5231
3,000,001	3,005,000	5238
3,005,001	3,010,000	5246
3,010,001	3,015,000	5254
3,015,001	3,020,000	5261
3,020,001	3,025,000	5269
3,025,001	3,030,000	5276
3,030,001	3,035,000	5284
3,035,001	3,040,000	5292
3,040,001	3,045,000	5299
3,045,001	3,050,000	5307
3,050,001	3,055,000	5314
3,055,001	3,060,000	5322
3,060,001	3,065,000	5330
3,065,001	3,070,000	5337
3,070,001	3,075,000	5345
3,075,001	3,080,000	5352
3,080,001	3,085,000	5360
3,085,001	3,090,000	5368
3,090,001	3,095,000	5375
3,095,001	3,100,000	5384
3,100,001	3,105,000	5390
3,105,001	3,110,000	5398
3,110,001	3,115,000	5406
3,115,001	3,120,000	5413

Effective September ~~2427~~, ~~2020-2021~~ (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
3,120,001	3,125,000	5421
3,125,001	3,130,000	5428
3,130,001	3,135,000	5436
3,135,001	3,140,000	5444
3,140,001	3,145,000	5451
3,145,001	3,150,000	5459
3,150,001	3,155,000	5466
3,155,001	3,160,000	5474
3,160,001	3,165,000	5482
3,165,001	3,170,000	5489
3,170,001	3,175,000	5497
3,175,001	3,180,000	5504
3,180,001	3,185,000	5512
3,185,001	3,190,000	5520
3,190,001	3,195,000	5527
3,195,001	3,200,000	5535
3,200,001	3,205,000	5542
3,205,001	3,210,000	5550
3,210,001	3,215,000	5558
3,215,001	3,220,000	5565
3,220,001	3,225,000	5573
3,225,001	3,230,000	5580
3,230,001	3,235,000	5588
3,235,001	3,240,000	5596
3,240,001	3,245,000	5603
3,245,001	3,250,000	5611
3,250,001	3,255,000	5618
3,255,001	3,260,000	5626
3,260,001	3,265,000	5634
3,265,001	3,270,000	5641
3,270,001	3,275,000	5649
3,275,001	3,280,000	5656
3,280,001	3,285,000	5664
3,285,001	3,290,000	5672
3,290,001	3,295,000	5679
3,295,001	3,300,000	5687
3,300,001	3,305,000	5694
3,305,001	3,310,000	5702
3,310,001	3,315,000	5710
3,315,001	3,320,000	5717
3,320,001	3,325,000	5725
3,325,001	3,330,000	5732
3,330,001	3,335,000	5740
3,335,001	3,340,000	5748

Amount of Insurance		Basic Rate
3,340,001	3,345,000	5755
3,345,001	3,350,000	5763
3,350,001	3,355,000	5770
3,355,001	3,360,000	5778
3,360,001	3,365,000	5786
3,365,001	3,370,000	5793
3,370,001	3,375,000	5801
3,375,001	3,380,000	5808
3,380,001	3,385,000	5816
3,385,001	3,390,000	5824
3,390,001	3,395,000	5831
3,395,001	3,400,000	5839
3,400,001	3,405,000	5846
3,405,001	3,410,000	5854
3,410,001	3,415,000	5862
3,415,001	3,420,000	5869
3,420,001	3,425,000	5877
3,425,001	3,430,000	5884
3,430,001	3,435,000	5892
3,435,001	3,440,000	5900
3,440,001	3,445,000	5907
3,445,001	3,450,000	5915
3,450,001	3,455,000	5922
3,455,001	3,460,000	5930
3,460,001	3,465,000	5938
3,465,001	3,470,000	5945
3,470,001	3,475,000	5953
3,475,001	3,480,000	5960
3,480,001	3,485,000	5968
3,485,001	3,490,000	5976
3,490,001	3,495,000	5983
3,495,001	3,500,000	5991
3,500,001	3,505,000	5998
3,505,001	3,510,000	6006
3,510,001	3,515,000	6014
3,515,001	3,520,000	6021
3,520,001	3,525,000	6029
3,525,001	3,530,000	6036
3,530,001	3,535,000	6044
3,535,001	3,540,000	6052
3,540,001	3,545,000	6059
3,545,001	3,550,000	6067
3,550,001	3,555,000	6074
3,555,001	3,560,000	6082

Effective September 24²⁷, 2020-2021 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
3,560,001	3,565,000	6090
3,565,001	3,570,000	6097
3,570,001	3,575,000	6105
3,575,001	3,580,000	6112
3,580,001	3,585,000	6120
3,585,001	3,590,000	6128
3,590,001	3,595,000	6135
3,595,001	3,600,000	6143
3,600,001	3,605,000	6150
3,605,001	3,610,000	6158
3,610,001	3,615,000	6166
3,615,001	3,620,000	6166
3,620,001	3,625,000	6181
3,625,001	3,630,000	6188
3,630,001	3,635,000	6196
3,635,001	3,640,000	6204
3,640,001	3,645,000	6211
3,645,001	3,650,000	6219
3,650,001	3,655,000	6226
3,655,001	3,660,000	6234
3,660,001	3,665,000	6242
3,665,001	3,670,000	6249
3,670,001	3,675,000	6257
3,675,001	3,680,000	6264
3,680,001	3,685,000	6272
3,685,001	3,690,000	6280
3,690,001	3,695,000	6287
3,695,001	3,700,000	6295
3,700,001	3,705,000	6302
3,705,001	3,710,000	6310
3,710,001	3,715,000	6318
3,715,001	3,720,000	6325
3,720,001	3,725,000	6333
3,725,001	3,730,000	6340
3,730,001	3,735,000	6348
3,735,001	3,740,000	6356
3,740,001	3,745,000	6363
3,745,001	3,750,000	6371
3,750,001	3,755,000	6378
3,755,001	3,760,000	6386
3,760,001	3,765,000	6394
3,765,001	3,770,000	6401
3,770,001	3,775,000	6409
3,775,001	3,780,000	6416

Amount of Insurance		Basic Rate
3,780,001	3,785,000	6424
3,785,001	3,790,000	6432
3,790,001	3,795,000	6439
3,795,001	3,800,000	6447
3,800,001	3,805,000	6454
3,805,001	3,810,000	6462
3,810,001	3,815,000	6470
3,815,001	3,820,000	6477
3,820,001	3,825,000	6485
3,825,001	3,830,000	6492
3,830,001	3,835,000	6500
3,835,001	3,840,000	6508
3,840,001	3,845,000	6515
3,845,001	3,850,000	6523
3,850,001	3,855,000	6530
3,855,001	3,860,000	6538
3,860,001	3,865,000	6546
3,865,001	3,870,000	6553
3,870,001	3,875,000	6561
3,875,001	3,880,000	6568
3,880,001	3,885,000	6576
3,885,001	3,890,000	6584
3,890,001	3,895,000	6591
3,895,001	3,900,000	6599
3,900,001	3,905,000	6606
3,905,001	3,910,000	6614
3,910,001	3,915,000	6622
3,915,001	3,920,000	6629
3,920,001	3,925,000	6637
3,925,001	3,930,000	6644
3,930,001	3,935,000	6652
3,935,001	3,940,000	6660
3,940,001	3,945,000	6667
3,945,001	3,950,000	6675
3,950,001	3,955,000	6682
3,955,001	3,960,000	6690
3,960,001	3,965,000	6698
3,965,001	3,970,000	6705
3,970,001	3,975,000	6713
3,975,001	3,980,000	6720
3,980,001	3,985,000	6728
3,985,001	3,990,000	6736
3,990,001	3,995,000	6743
3,995,001	4,000,000	6751

Effective September 24²⁷, 2020-2021 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
4,000,001	5,000,000	7751
5,000,001	6,000,000	8751
6,000,001	7,000,000	9751
7,000,001	8,000,000	10751

Amount of Insurance		Basic Rate
8,000,001	9,000,000	11751
9,000,001	10,000,000	12751

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

Effective September ~~2427~~, ~~2020-2021~~ (includes all revisions)
Stewart Title Guaranty Company

11.4 ALTA REFINANCE RATE
DELETED AS OF THE EFFECTIVE
DATE HEREIN

Effective September ~~24²⁷~~, ~~2020-2021~~ (includes all revisions)
Stewart Title Guaranty Company

11.4 — ALTA REFINANCE RATE

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

Amount of Insurance		ALTA Refi Rate
255,001	260,000	700
260,001	265,000	710
265,001	270,000	720
270,001	275,000	730
275,001	280,000	740
280,001	285,000	750
285,001	290,000	760
290,001	295,000	770
295,001	300,000	778
300,001	305,000	786
305,001	310,000	794
310,001	315,000	802
315,001	320,000	809
320,001	325,000	816
325,001	330,000	824
330,001	335,000	831
335,001	340,000	838
340,001	345,000	846
345,001	350,000	854
350,001	355,000	861
355,001	360,000	869
360,001	365,000	876
365,001	370,000	883
370,001	375,000	891
375,001	380,000	898
380,001	385,000	906
385,001	390,000	914
390,001	395,000	921
395,001	400,000	929
400,001	405,000	936
405,001	410,000	943
410,001	415,000	951
415,001	420,000	958
420,001	425,000	966
425,001	430,000	974
430,001	435,000	981
435,001	440,000	989
440,001	445,000	996
445,001	450,000	1,003
450,001	455,000	1,011
455,001	460,000	1,018
460,001	465,000	1,026

Effective September 24~~27~~, 2020-2021 (includes all revisions)
 Stewart Title Guaranty Company

Amount of Insurance		ALTA Refi Rate
465,001	470,000	1,034
470,001	475,000	1,041
475,001	480,000	1,048
480,001	485,000	1,056
485,001	490,000	1,063
490,001	495,000	1,070
495,001	500,000	1,077
500,001	505,000	1,083
505,001	510,000	1,089
510,001	515,000	1,096
515,001	520,000	1,102
520,001	525,000	1,108
525,001	530,000	1,114
530,001	535,000	1,120
535,001	540,000	1,127
540,001	545,000	1,133
545,001	550,000	1,139
550,001	555,000	1,145
555,001	560,000	1,152
560,001	565,000	1,158
565,001	570,000	1,164
570,001	575,000	1,170
575,001	580,000	1,177
580,001	585,000	1,183
585,001	590,000	1,189
590,001	595,000	1,195
595,001	600,000	1,202
600,001	605,000	1,208
605,001	610,000	1,214
610,001	615,000	1,220
615,001	620,000	1,227
620,001	625,000	1,233
625,001	630,000	1,239
630,001	635,000	1,245
635,001	640,000	1,252
640,001	645,000	1,258
645,001	650,000	1,264
650,001	655,000	1,270
655,001	660,000	1,276
660,001	665,000	1,283
665,001	670,000	1,289
670,001	675,000	1,295
675,001	680,000	1,301
680,001	685,000	1,308

Amount of Insurance		ALTA Refi Rate
685,001	690,000	1,314
690,001	695,000	1,320
695,001	700,000	1,326
700,001	705,000	1,333
705,001	710,000	1,339
710,001	715,000	1,345
715,001	720,000	1,351
720,001	725,000	1,358
725,001	730,000	1,364
730,001	735,000	1,370
735,001	740,000	1,376
740,001	745,000	1,383
745,001	750,000	1,389
750,001	755,000	1,395
755,001	760,000	1,401
760,001	765,000	1,408
765,001	770,000	1,414
770,001	775,000	1,420
775,001	780,000	1,426
780,001	785,000	1,432
785,001	790,000	1,439
790,001	795,000	1,445
795,001	800,000	1,451
800,001	805,000	1,457
805,001	810,000	1,464
810,001	815,000	1,470
815,001	820,000	1,476
820,001	825,000	1,482
825,001	830,000	1,489
830,001	835,000	1,495
835,001	840,000	1,501
840,001	845,000	1,507
845,001	850,000	1,514
850,001	855,000	1,520
855,001	860,000	1,526
860,001	865,000	1,532
865,001	870,000	1,539
870,001	875,000	1,545
875,001	880,000	1,551
880,001	885,000	1,557
885,001	890,000	1,564
890,001	895,000	1,570
895,001	900,000	1,576
900,001	905,000	1,582

Effective September 24~~27~~, 2020-2021 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		ALTA Refi Rate
905,001	910,000	1,588
910,001	915,000	1,595
915,001	920,000	1,601
920,001	925,000	1,607
925,001	930,000	1,613
930,001	935,000	1,620
935,001	940,000	1,626
940,001	945,000	1,632
945,001	950,000	1,638
950,001	955,000	1,645
955,001	960,000	1,651
960,001	965,000	1,657
965,001	970,000	1,663
970,001	975,000	1,670
975,001	980,000	1,676
980,001	985,000	1,682
985,001	990,000	1,688
990,001	995,000	1,695
995,001	1,000,000	1,701

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

**11.5 CLTA REFINANCE RATE
DELETED AS OF THE EFFECTIVE
DATE HEREIN**

11.5 CLTA REFINANCE RATES

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

Amount of Insurance		CLTA Refi Rate
235,001	240,000	579
240,001	245,000	587
245,001	250,000	595
250,001	255,000	604
255,001	260,000	613
260,001	265,000	622
265,001	270,000	630
270,001	275,000	639
275,001	280,000	648
280,001	285,000	657
285,001	290,000	665
290,001	295,000	674
295,001	300,000	681
300,001	305,000	688
305,001	310,000	694
310,001	315,000	701
315,001	320,000	708
320,001	325,000	714
325,001	330,000	721
330,001	335,000	727
335,001	340,000	734
340,001	345,000	741
345,001	350,000	747
350,001	355,000	753
355,001	360,000	760
360,001	365,000	767
365,001	370,000	773
370,001	375,000	780
375,001	380,000	786
380,001	385,000	793
385,001	390,000	799
390,001	395,000	806
395,001	400,000	813
400,001	405,000	819
405,001	410,000	825
410,001	415,000	832
415,001	420,000	839
420,001	425,000	845
425,001	430,000	852
430,001	435,000	858
435,001	440,000	865
440,001	445,000	872
445,001	450,000	878

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Effective September 24~~27~~, 2020-2021 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		CLTA Refi Rate
450,001	455,000	885
455,001	460,000	891
460,001	465,000	897
465,001	470,000	904
470,001	475,000	911
475,001	480,000	917
480,001	485,000	924
485,001	490,000	930
490,001	495,000	937
495,001	500,000	942
500,001	505,000	948
505,001	510,000	953
510,001	515,000	958
515,001	520,000	964
520,001	525,000	970
525,001	530,000	975
530,001	535,000	981
535,001	540,000	986
540,001	545,000	991
545,001	550,000	997
550,001	555,000	1002
555,001	560,000	1008
560,001	565,000	1013
565,001	570,000	1019
570,001	575,000	1024
575,001	580,000	1030
580,001	585,000	1035
585,001	590,000	1040
590,001	595,000	1046
595,001	600,000	1051
600,001	605,000	1057
605,001	610,000	1063
610,001	615,000	1068
615,001	620,000	1073
620,001	625,000	1079
625,001	630,000	1084
630,001	635,000	1090
635,001	640,000	1095
640,001	645,000	1100
645,001	650,000	1106
650,001	655,000	1112
655,001	660,000	1117
660,001	665,000	1122

Amount of Insurance		CLTA Refi Rate
665,001	670,000	1128
670,001	675,000	1133
675,001	680,000	1139
680,001	685,000	1145
685,001	690,000	1149
690,001	695,000	1155
695,001	700,000	1161
700,001	705,000	1166
705,001	710,000	1172
710,001	715,000	1177
715,001	720,000	1182
720,001	725,000	1188
725,001	730,000	1194
730,001	735,000	1199
735,001	740,000	1204
740,001	745,000	1210
745,001	750,000	1215
750,001	755,000	1221
755,001	760,000	1226
760,001	765,000	1231
765,001	770,000	1237
770,001	775,000	1243
775,001	780,000	1248
780,001	785,000	1254
785,001	790,000	1259
790,001	795,000	1264
795,001	800,000	1270
800,001	805,000	1275
805,001	810,000	1281
810,001	815,000	1286
815,001	820,000	1292
820,001	825,000	1297
825,001	830,000	1303
830,001	835,000	1308
835,001	840,000	1313
840,001	845,000	1319
845,001	850,000	1324
850,001	855,000	1330
855,001	860,000	1336
860,001	865,000	1341
865,001	870,000	1346
870,001	875,000	1352
875,001	880,000	1357

Effective September 24~~7~~, 2020-2021 (includes all revisions)
Stewart Title Guaranty Company

Amount of Insurance		CLTA Refi Rate
880,001	885,000	1363
885,001	890,000	1368
890,001	895,000	1373
895,001	900,000	1379
900,001	905,000	1385
905,001	910,000	1390
910,001	915,000	1395
915,001	920,000	1401
920,001	925,000	1406
925,001	930,000	1412
930,001	935,000	1418
935,001	940,000	1422
940,001	945,000	1428
945,001	950,000	1434
950,001	955,000	1439
955,001	960,000	1445
960,001	965,000	1450
965,001	970,000	1455
970,001	975,000	1461
975,001	980,000	1467
980,001	985,000	1472
985,001	990,000	1477
990,001	995,000	1483
995,001	1,000,000	1488

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

Effective September 24²⁷, 2020-2021 (includes all revisions)
Stewart Title Guaranty Company

<u>Amount of Insurance</u>		<u>ALTA Concurrent Loan Rate</u>
<u>2,965,001</u>	<u>2,970,000</u>	<u>2283</u>
<u>2,970,001</u>	<u>2,975,000</u>	<u>2286</u>
<u>2,975,001</u>	<u>2,980,000</u>	<u>2288</u>
<u>2,980,001</u>	<u>2,985,000</u>	<u>2291</u>
<u>2,985,001</u>	<u>2,990,000</u>	<u>2293</u>
<u>2,990,001</u>	<u>2,995,000</u>	<u>2296</u>
<u>2,995,001</u>	<u>3,000,000</u>	<u>2298</u>

**For each \$5,000 or fraction thereof above
\$3,000,000 add \$2.00**

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