

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

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

All inquiries concerning the charges for title insurance and forms in this manual should be directed to the following:

Pamela O'Brien
General Counsel
Stewart Title Guaranty Company
1380 Post Oak Blvd.
Ste 100-MC#14-1
Houston, Texas 77056
pobrien@stewart.com

All inquiries concerning the filing of this manual should be directed to the following:

Shari Schneider
Rate and Forms Coordination
Stewart Title Guaranty Company
7676 Hazard Center Drive
Ste 1400
San Diego, CA 92108
shari.schneider@stewart.com

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SECTION 1 - GENERAL RULES

1.1 DELETED

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 CALCULATION OF CHARGES AND ROUNDING

Unless otherwise specifically noted, the charges shall be based upon liability amounts in multiples of \$5,000, including any fraction thereof. All charges and fees are rounded up to the nearest dollar increment. If calculating the rate involves multiple stages, round up at each stage of the calculation 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, Guarantees and Commitments shall only take effect upon receipt of payment. Issuance of any title product requires compliance with all STG Underwriting Guidelines.

1.11 MINIMUM CHARGES

The charges set forth in this schedule of charges are minimum charges. The minimum charge for any policy or product issued under any section of this schedule of charges will be \$400 unless a lesser charge is specifically noted in that section of this schedule of charges.

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 Section 9 – CLTA Guarantees; however, additional charges pursuant to Sections 1.2 and 1.11 may apply. See Section 9 for applicable charges.

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 DELETED

1.16 DELETED

1.17 DELETED

1.18 DELETED

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

Unless otherwise specified in this schedule of charges, where more than one discount applies to a particular transaction, only one discount may be applied; the discount providing the largest discount may be selected and applied.

1.23 CHARGES FOR INCREASED LIABILITY

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

1.24 REFERENCES TO STEWART TITLE GUARANTY COMPANY

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

1.25 NON-RESIDENTIAL REFINANCE TRANSACTIONS OF \$5,000,000 OR MORE

Notwithstanding the rates set forth in this schedule of charges, the charges for loan policies where the aggregate amount of liability for non-residential refinance transactions is \$5,000,000.00 or more shall be based upon the liability amount at \$0.55 per \$1000. Charges for all other products shall be the rates set forth in this schedule of charges.

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

At no time shall any charge for a policy discounted under this section be less than \$400.

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 for Buyer 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 offered under this section may be provided 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 POLICY

The Joint Protection Policy (JPP) is the 1990 CLTA Standard Coverage Policy issued to insure both the buyer and concurrent lender under one policy. The JPP provides the same coverage at the same price as if issued as separate 1990 CLTA Standard Coverage policies. The charge for the JPP shall be the calculated charge for a CLTA Standard Owner’s Policy plus \$175 (which is the charge under Section 3.1A for a concurrent CLTA Standard Lender’s Policy). STG prefers the issuance of the 2022 CLTA Standard Coverage policies as these are the most current coverage forms.

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)

Concurrent loan rates under Section 3.1 do not apply when the reissuance of the Owner’s Policy is priced under this discounted section.

- A. Reissued where policy coverage remains the same
25% of the Applicable Rate, based upon issuing the same type and at the same amount of liability, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.
- B. Reissued where policy coverage increases from original policy coverage
 - 1. Standard to Extended: 25% of the Applicable Rate, plus, an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount, plus 20% of the Applicable Rate for the total liability amount.
 - 2. Standard to Homeowner’s: 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.

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.

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.

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 100% of the Applicable Rate for the increased liability amount, if any.

2.12 DELETED

2.13 DELETED

2.14 DELETED

2.15 EXPANDING STANDARD OWNER’S INSURANCE COVERAGE

Subject to STG Underwriting guidelines, the coverage provided in the CLTA Standard Coverage Owner’s Policy and the ALTA Owner’s Policy (with Western Regional Exceptions) may be expanded through deletion of exceptions by endorsement as follows:

- | | | |
|----|--|----------------------------|
| A. | Exception 1 relating to taxes or assessments. | 10% of the Applicable Rate |
| B. | Exception 2 relating to persons in possession. | 20% of the Applicable Rate |
| C. | Exception 3 relating to easements or encumbrances. | 20% of the Applicable Rate |
| D. | Exception 4 relating to survey matters. | 20% of the Applicable Rate |
| E. | Exception 5 relating to: | |
| | (a) Any unpatented mining claims | 15% of the Applicable Rate |
| | (b) Reservations or claims in patents; | 15% of the Applicable Rate |
| | (c) Water rights may not be deleted. | |
| F. | Exception 6 relating to mechanics’ liens. | 20% of the Applicable Rate |
| G. | Exception 7 relating to minerals | 20% of the Applicable Rate |

NOTE: The maximum endorsement charge for any combination of A through G above shall not exceed the difference between the charge for an ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy and the charge for the ALTA Owner’s Policy (with Western Regional Exceptions) also known as ALTA Standard Owner’s Policy, less the amount charged for the standard policy.

2.16 DELETED

2.17 BINDERS

The charge for an interim binder fee under Sections A., B., and C. below shall be 10% of the calculated owner’s policy premium amount and shall be itemized separately from the additional charges for the calculated owner’s and concurrent loan policy premiums, as applicable. In connection with calculating the interim binder fee, the calculated owner’s policy premium is 100% of the Applicable Rate if the final title policy is contemplated to be a standard coverage owner’s 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 owner’s policy. See below under each applicable section for additional charges and fees.

NOTE: A binder may not be issued on an existing binder.

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 additional charge for an interim binder fee shall be 10% of the calculated owner’s policy premium 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. In connection with the initial conveyance, there is a charge for the initial interim binder fee that shall be itemized separately from the additional charge for the calculated owner's and loan policy premiums, as applicable.
2. Upon recording, a STG Interim Binder is issued to the purchaser of the initial conveyance (Binder Holder) in lieu of an owner's policy of title insurance; any concurrent loan policies shall be issued at this same time.
3. The Binder Holder's sale to a purchaser is recorded within two years (730 days) from the date of the STG Interim Binder and, if not, upon request, the owner's policy of title insurance will be issued insuring Binder Holder under the same terms and conditions set forth in the STG Interim Binder.
4. Upon issuance of the final title policy, there shall be a separate charge of \$100.
5. When the final title policy is 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 owner's coverage less the amount previously paid for the owner's policy premium only (not including the 10% charge for the binder fee) at the same level of policy type coverage.
6. When the final title policy is issued to the purchaser from Binder Holder, there shall be a charge for any expansion of owner's coverage, e.g., the type of policy coverage increases from standard coverage to a homeowners' policy. The charge for the expansion of owner's coverage shall be calculated based upon the calculated owner's policy premium amount less the amount previously paid for the owner's policy premium only (not including the 10% charge for the binder fee).
7. Provided the 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. 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 provided the extension is purchased prior to the expiration of the previous extension.

B. Sale Binding the Company to Insure Permanent Financing to Replace Interim Financing Recorded Concurrently with the Purchase

This section is not to be used in connection with an acquisition and development (A&D) loan, i.e., construction loan; see Section 3.2 Construction Loan Lender's Packages for A&D loans.

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

1. In connection with the conveyance and interim financing, there is a charge for the initial interim binder fee that shall be itemized separately from the additional charge for the calculated owner's and loan policy premiums, as applicable.
2. Upon recording, a STG Interim Binder is issued to the Interim Financing lender (Binder Holder) in lieu of a loan policy of title insurance; the concurrent owner's title policy shall be issued at this same time.

3. The permanent financing 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 loan policy of title insurance will be issued insuring Binder Holder under the same terms and conditions set forth in the STG Interim Binder.
4. Upon issuance of the final title policy, there shall be a separate charge of \$100.
5. When the final title policy is issued to the permanent financing lender, 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 loan coverage less the amount previously paid for the concurrent loan policy premium only (not including the 10% charge for the binder fee) at the same level of policy type coverage.
6. When the final title policy is issued to the permanent financing lender, there shall be a charge for any expansion of coverage, e.g., the type of policy coverage increases from standard to extended. The charge for the expansion of coverage shall be calculated based upon 100% of the Applicable Rate at the full amount of the new loan coverage less the amount previously paid for the concurrent loan policy premium only (not including the 10% charge for the binder fee).
7. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a three-month term (90 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price. The STG Interim Binder may be extended for another three-month term (90 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price provided said extension is purchased prior to the expiration of the previous extension.

C. All-Cash Sale Binding the Company to Insure Future Financing

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

1. In connection with the all-cash conveyance, there is a charge for the initial interim binder fee that shall be itemized separately from the additional charge for the calculated owner's policy premium.
2. Upon recording, a STG Interim Binder is issued to the purchaser of the all-cash conveyance (Binder Holder) in lieu of an owner's policy of title insurance.
3. A loan to be insured is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the owner's policy of title insurance will be issued insuring Binder Holder under the same terms and conditions set forth in the STG Interim Binder and no loan policy is issued.
4. Upon issuance of any final policy, there shall be a separate charge of \$100 per policy.
5. When the final title policy is issued for the loan to be insured, the charge for the loan policy premium shall be calculated based upon the full amount at the concurrent loan rate (Section 11.6). The owner's title policy shall be issued under the same terms and conditions set forth in the STG Interim Binder.
6. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a three-month term (90 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price. The STG Interim

Binder may be extended for another three-month term (90 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price provided said extension is purchased prior to the expiration of the previous extension.

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 WETLANDS

The charge for owner’s insurance coverage of wetlands shall be 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 previously insured by STG, the charge shall be 200% of 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 policies of title insurance issued together or at different times on fee or lesser interests. To calculate the charge, find the applicable liability amount rounded up to the nearest thousand and price the transaction at the rate per thousand shown for the type of coverage requested; pricing under this section is not intended to be calculated on a tiered basis. The applicable liability amount may also be determined by aggregating the liability amounts of like policies being issued in connection with the transaction or transactions (e.g., aggregating liability amounts of all owner’s policies or aggregating liability amounts of all lender’s policies). The charges set forth in this section are in lieu of those in other sections of this Schedule of Charges. For pricing purposes, Standard Coverage shall include CLTA Standard Coverage Policy and ALTA Owner’s Policy (with Western Regional Exceptions) and Extended Coverage shall include ALTA Owner’s or Loan Policies (without Western Regional Exceptions) also known as ALTA Extended Owner’s or Loan Policies.

The time within which the aggregated policies are priced may be limited by the policy issuing title agent and/or 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 Policy

| Liability Amount | Standard Coverage cost per \$1000 | Extended Coverage cost per \$1000 |
|--|-----------------------------------|-----------------------------------|
| Up to and including \$5,000,000 | \$0.70 | \$0.80 |
| Over \$5,000,000 up to and including \$10,000,000 | \$0.65 | \$0.75 |
| Over \$10,000,000 up to and including \$20,000,000 | \$0.60 | \$0.65 |

| | | |
|--|--------|--------|
| Over \$20,000,000 up to and including \$50,000,000 | \$0.55 | \$0.60 |
| Over \$50,000,000 | \$0.50 | \$0.55 |

B. Lender's Policy (issued 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. (i) CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) – the charge is \$175 for liability up to the liability amount of the concurrently issued CLTA Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy.

(ii) For liability amounts in excess of the concurrently issued Owner's Policy – the additional charge per \$1,000 of excess liability is as follows:

| | |
|--|--------|
| Up to and including \$5,000,000 | \$0.70 |
| Over \$5,000,000 up to and including \$10,000,000 | \$0.65 |
| Over \$10,000,000 up to and including \$20,000,000 | \$0.60 |
| Over \$20,000,000 up to and including \$50,000,000 | \$0.55 |
| Over \$50,000,000 | \$0.50 |

b. (i) ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan policy – the charge is per \$1,000 of liability up to the liability amount of the concurrently issued 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 \$5,000,000 | \$0.20 |
| Over \$5,000,000 up to and including \$10,000,000 | \$0.15 |
| Over \$10,000,000 | \$0.10 |

(ii) For liability amounts in excess of the concurrently issued Owner's Policy - the additional charge per \$1,000 of excess liability is as follows:

| | |
|--|--------|
| Up to and including \$5,000,000 | \$0.80 |
| Over \$5,000,000 up to and including \$10,000,000 | \$0.75 |
| Over \$10,000,000 up to and including \$20,000,000 | \$0.65 |
| Over \$20,000,000 up to and including \$50,000,000 | \$0.60 |
| Aggregate over \$50,000,000 | \$0.55 |

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. (i) CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) – the charge is \$175 for liability up to the liability amount of the concurrently issued ALTA Owner's Policy (without Western Regional Exceptions) also known as ALTA Extended Owner's Policy.

(ii) For liability amounts in excess of the concurrently issued Owner's

Policy – the additional charge per \$1,000 of excess liability is as follows:

| | |
|--|--------|
| Up to and including \$5,000,000 | \$0.70 |
| Over \$5,000,000 up to and including \$10,000,000 | \$0.65 |
| Over \$10,000,000 up to and including \$20,000,000 | \$0.60 |
| Over \$20,000,000 up to and including \$50,000,000 | \$0.55 |
| Over \$50,000,000 | \$0.50 |

- b. (i) ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy – the charge is \$175 for liability up to the liability amount of the concurrently issued ALTA Owner’s (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy.

(ii) For liability amounts in excess of the concurrently issued Owner’s Policy – the additional charge per \$1,000 of excess liability is as follows:

| | |
|--|--------|
| Up to and including \$5,000,000 | \$0.80 |
| Over \$5,000,000 up to and including \$10,000,000 | \$0.75 |
| Over \$10,000,000 up to and including \$20,000,000 | \$0.65 |
| Over \$20,000,000 up to and including \$50,000,000 | \$0.60 |
| Over \$50,000,000 | \$0.55 |

C. Lender’s Policy Not Included in B of Section 2.20.

1. Lender’s Insurance (not concurrent with an Owner’s policy)

| Liability Amount | Standard Coverage cost per \$1000 | Extended Coverage cost per \$1000 |
|--|--|--|
| Up to and including \$5,000,000 | \$0.70 | \$0.80 |
| Over \$5,000,000 up to and including \$10,000,000 | \$0.65 | \$0.75 |
| Over \$10,000,000 up to and including \$20,000,000 | \$0.60 | \$0.65 |
| Over \$20,000,000 up to and including \$50,000,000 | \$0.55 | \$0.60 |
| Over \$50,000,000 | \$0.50 | \$0.55 |

2. Reissuance of Loan Policy (post construction):

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

| Original | Reissue | Cost per \$1000 |
|-----------------|----------------|------------------------|
| Standard | Standard | \$0.20 |
| Standard | Extended | \$0.40 |
| Extended | Extended | \$0.35 |

Note: Any increased liability above the original policy amount shall be calculated as set forth in B of Section 2.20.

3. Revamping or Replacing Insured Deed of Trust

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

- a. Original and new are standard coverage: 60% of the calculated charge as set forth in B of Section 2.20
- b. Original and new are extended coverage: 70% of the calculated charge as set forth in B of Section 2.20.
- c. Standard coverage to extended coverage: 80% of the calculated charge as set forth in B of Section 2.20.

D. Reissuance of Owner's Policy

1. Concurrent loan rates under B of this section do not apply when the reissuance of the Owner's Policy is priced under this section.
2. When an Owner's policy is reissued with an increase in coverage, i.e., standard coverage to extended coverage, there is an additional charge that is based upon the difference between the charge for extended coverage and the charge for standard coverage, calculated as set forth in A of Section 2.20.
3. When an Owner's policy is reissued for the same type of coverage and based upon the same amount of liability, the following charges shall apply:

| Liability | Standard Coverage cost per \$1000 | Extended Coverage cost per \$1000 |
|---|--|--|
| Up to and including \$5,000,000 | \$0.28 | \$0.40 |
| Over \$5,000,000 up to and including \$10,000,000 | \$0.25 | \$0.35 |
| Over \$10,000,000 | \$0.22 | \$0.30 |

Note: Any increased liability above the original policy amount shall be charged as set forth in A of Section 2.20.

E. Binders - See Section 2.17 for applicable charges.

F. Commitment for Title Insurance

1. The charge for the Commitment and committed policy is the charge set forth in Section 2 (Owner's) or Section 3 (Lender's), as applicable.
2. The Commitment is valid for one year (365 days).
3. If the Commitment expires, a policy may still be issued upon written request received within 30 days of expiration; however, any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part I section of the policy.
4. If the Commitment expires, and a written request for policy issuance is not received

within 30 days of expiration, the conditions, matters, requirements, and exceptions set out in the Commitment are no longer valid and all responsibility of STG under the expired Commitment ceases.

- G. Endorsements – See Section 10 for applicable charges.
- H. Wetlands - See Section 2.19 for applicable charges.
- I. Trustee’s Sale Guarantees and Date Down Endorsements – See Section 6 for applicable charges.
- J. Litigation Guarantees and Litigation Guarantee Endorsements - See Section 9.1 for applicable charges.

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 | \$175 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 | \$175 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 | 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 | \$175 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 | \$175 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance. |

3.2 CONSTRUCTION LOAN LENDER'S PACKAGE (LP)

The charge for a future loan policy to be reissued shall be based upon the initial loan amount of the construction loan and shall be charged as an additional fee at the time contemplated in the initial transaction and calculated as set forth below. This charge is in addition to the charge for the applicable calculated policy premium amount for the construction loan as set forth in Section 3.1.

- A. Where CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) is the initial policy coverage, the following charges apply:
 - 1. The reissued, future policy is the same policy form and the same coverage – the charge shall be an additional 15% of the Applicable Rate. (LP-5)
 - 2. The reissued, future policy is the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy – the charge shall be an additional 30% of the Applicable Rate. (LP-6)

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

The reissued, future policy is the same policy form and the same coverage – the charge shall be 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 STG, 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 DEED OF TRUST

When the original lender and borrower revamp or replace the terms of a deed of trust insured by STG, loan policies may be 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 (Section 11.2)
 - (1) 80% of the Applicable Rate if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) 70% of the Applicable Rate if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. Basic (Section 11.3)
 - (1) 80% of the Applicable Rate if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) 70% of the Applicable Rate if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).

3.7 ADDITIONAL ADVANCE OR AN INCREASE IN LINE OF CREDIT

Additional advance evidenced by an additional note for deed of trust insured by STG or an increase in line of credit may be insured by either an endorsement to the existing policy (See Section 10 – Endorsements) or by the issuance of an additional 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 either an endorsement to the existing policy (See Section 10 – Endorsements) or by the issuance of a new policy based upon the unpaid balance of the deed of trust being assigned, or upon the collateral amount if the assignment is for collateral purposes only, at the following charges:

- 1. 20% of the Applicable Rate based on the unpaid balance or collateral amount, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) policies; min.\$150.
- 2. 30% of the Applicable Rate based on the unpaid balance or collateral amount, if the original and the new coverage are the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; min. \$150.
- 3. 40% of the Applicable Rate based on the unpaid balance or collateral amount, 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; min. \$175.

3.9 MULTIPLE LOAN POLICIES

This section applies when multiple loans by the same lender to the same owner are processed and recorded concurrently in the same transaction, the charge is the Applicable Rate, based on the aggregate amount of the loans plus \$175 for each additional policy, plus any additional parcel or chain of title charges or any other applicable charges.

3.10 BONDHOLDER POLICIES

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

3.11 CHURCHES OR NONPROFIT ORGANIZATIONS

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

3.12 DELETED

3.13 EXPANDING STANDARD LENDER’S INSURANCE COVERAGE

Subject to STG Underwriting guidelines, the coverage provided in the CLTA Standard Coverage Policy and the ALTA Loan Policy (with Western Regional Exceptions) may be expanded through deletion of exceptions by endorsement as follows:

- A. Exception 1 relating to taxes or assessments. 10% of the Applicable Rate
- B. Exception 2 relating to persons in possession. 20% of the Applicable Rate
- C. Exception 3 relating to easements or encumbrances. 20% of the Applicable Rate
- D. Exception 4 relating to survey matters. 20% of the Applicable Rate
- E. Exception 5 relating to:
 - (a) Any unpatented mining claims 15% of the Applicable Rate
 - (b) Reservations or claims in patents; 15% of the Applicable Rate
 - (c) Water rights may not be deleted.
- F. Exception 6 relating to mechanics’ liens. 20% of the Applicable Rate
- G. Exception 7 relating to minerals 20% of the Applicable Rate

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

3.14 ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

The charge for any ALTA Expanded Coverage Residential Loan Policy shall be 120% of the Applicable Rate based upon the liability amount.

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 | \$125 |
| Liability over \$75,000 up to and including \$500,000 | \$150 |
| Liability over \$500,000 up to and including \$750,000 | \$175 |

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 and, if applicable, JR2 shall be issued upon request following recording.

Junior liens not recorded timely as set forth in this section shall require the issuance of an update to the policy at an additional charge of \$75 and the applicable charge for the updated search. The additional charges for the update shall not exceed the charge for the policy under this section.

3.16 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

This section applies to the issuance of an ALTA Residential Limited Coverage Mortgage Modification Policy in connection with an owner-occupied, one-to-four family residence loan(s) issued by an institutional lender to the same mortgagee. The charge for policies issued under this section shall be as follows:

| | |
|--|-------|
| Liability up to and including \$1,000,000 | \$125 |
| Liability over \$1,000,000 up to and including \$1,500,000 | \$250 |
| Liability over \$1,500,000 up to and including \$2,000,000 | \$350 |

For each \$500,000, or fraction thereof above \$2,000,000 up to and including \$20,000,000, add \$100.

3.17 STG DIRECT ISSUANCE HOME EQUITY LOAN POLICY ISSUED BY STEWART TITLE GUARANTY COMPANY'S CENTRALIZED TITLE SERVICES DIVISION

This section applies only to STG Direct Issuance Home Equity Loan Policy (HELP) issued by Stewart Title Guaranty Company's Centralized Title Services division (CTS). The HELP is a limited coverage policy on existing, improved, one-to-four family, residential properties for home equity loan or home equity line of credit transactions.

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

1. CTS has successfully enrolled its lender client in the CTS Home Equity Loan Program;
2. The subject transaction is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family, residence;
4. The order is opened electronically and processed through CTS;
5. The loan proceeds are not used for the financing of the acquisition of property in a

- concurrent purchase transaction;
6. 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;
 7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and
 8. The lender's title policy issued is a STG Direct Issuance Home Equity Loan Policy.

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

| Liability Amount | Fee |
|--|------------|
| Up to and including \$100,000 | \$85 |
| Over \$100,000 and up to and including \$250,000 | \$105 |
| Over \$250,000 and up to and including \$500,000 | \$175 |

3.18 DELETED

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:

| Liability Amount | 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 | \$1,850 |
| Over \$3,000,000 and up to and including \$4,000,000 | \$2,675 |
| Over \$4,000,000 and up to and including \$5,000,000 | \$3,400 |

3.20 STG DIRECT ISSUANCE THE ARTICLE 9 COMPREHENSIVE PLUS® POLICY OF TITLE INSURANCE (LENDER’S)

The charges for The Article 9 Comprehensive Plus Policy of Title Insurance (Lender’s) (Article 9 Policy) issued by Stewart Title Guaranty Company’s Stewart UCC One Department are as follows:

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

All rates reflect the charges for the Article 9 Policy, and do not include costs for reinsurance required by the insured, UCC searches, UCC preparation costs, and UCC filings charges and fees.

Any order for the Article 9 Policy must be placed, and communications must be sent, through websites or other electronic communications through Stewart Title Guaranty Company's Stewart UCC One Department for issuance of The Article 9 Comprehensive Plus® Policy of Title Insurance (Lender's).

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

The S.T.A.R. is the fee charged for a lender's policy of title insurance 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.

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

| Liability Amount | S.T.A.R. |
|-------------------------|-----------------|
| 0-\$50,000 | \$500 |
| \$50,001-\$100,000 | \$500 |
| \$100,001-\$150,000 | \$500 |
| \$150,001-\$200,000 | \$500 |
| \$200,001-\$250,000 | \$500 |
| \$250,001-\$300,000 | \$620 |
| \$300,001-\$350,000 | \$620 |
| \$350,001-\$400,000 | \$620 |
| \$400,001-\$450,000 | \$620 |
| \$450,001-\$500,000 | \$625 |
| \$500,001-\$550,000 | \$690 |
| \$550,001-\$600,000 | \$720 |
| \$600,001-\$650,000 | \$720 |
| \$650,001-\$700,000 | \$755 |
| \$700,001-\$750,000 | \$755 |
| \$750,001-\$800,000 | \$790 |

| Liability Amount | S.T.A.R. |
|--------------------------|-----------------|
| \$800,001-\$850,000 | \$790 |
| \$850,001-\$900,000 | \$815 |
| \$900,001-\$950,000 | \$815 |
| \$950,001-\$1,000,000 | \$835 |
| \$1,000,001-\$1,250,000 | \$1200 |
| \$1,250,001-\$1,500,000 | \$1200 |
| \$1,500,001-\$1,750,000 | \$1400 |
| \$1,750,001-\$2,000,000 | \$1400 |
| \$2,000,001-\$3,000,000 | \$2000 |
| \$3,000,001-\$4,000,000 | \$2815 |
| \$4,000,001-\$5,000,000 | \$3650 |
| \$5,000,001-\$6,000,000 | \$4150 |
| \$6,000,001-\$7,000,000 | \$4650 |
| \$7,000,001-\$8,000,000 | \$5150 |
| \$8,000,001-\$9,000,000 | \$5650 |
| \$9,000,001-\$10,000,000 | \$6150 |

***For each \$1,000,000 or fraction thereof above \$10,000,000 add \$500.**

SECTION 4 – COMMERCIAL LEASEHOLD INSURANCE

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

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 BUILDER/DEVELOPER BULK RATE (BBR) FOR SUBDIVISIONS

The charges in this section apply to purchasers or lessees of the subdivision sale-out lots or parcels and to builders, developers, contractors, or subdividers for concurrent construction loan policies as set forth below.

A. Purchase Rate for Sale-Out Properties: Owner’s Title Insurance Policy Rate

The charges in this Section A may apply to an owner’s policy issued for the sale or lease of two or more improved parcels or lots in a STG insured subdivision project now being sold to third-party purchasers. The below charges are a percentage of the Applicable Rate based upon the type of owner’s title insurance being issued.

| Total Lots or Parcels in Subdivision | Standard Owner’s under Section 2.1A | Homeowner’s under Section 2.1C | Extended ALTA Owner’s under Section 2.1B |
|--|--|-----------------------------------|--|
| 2 to 25 | 65% of Applicable Rate | 70% of Applicable Rate | 75% of Applicable Rate |
| 26 to 100 | 55% of Applicable Rate | 60% of Applicable Rate | 65% of Applicable Rate |
| 101 or more | 50% of Applicable Rate | 55% of Applicable Rate | 60% of Applicable Rate |

B. Loan Rate for Concurrent Construction Loan: Lender’s Title Insurance Policy Rate

The charges in this Section B may apply to a concurrent construction loan policy issued in connection with the acquisition and development of two or more parcels or lots to be developed as a subdivision for sale or lease to third-party purchasers, whether the construction loan is for on-site or off-site construction.

- | | |
|---|--|
| <p>1. Standard Coverage Construction Loan without Mechanics’ Lien Coverage: CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions)</p> | <p>\$175 plus an increased liability charge, if any, at 80% of the Applicable Rate for the increased liability above the owner’s insurance</p> |
| <p>2. Extended Coverage Construction Loan: ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy</p> | <p>If concurrent with CLTA Standard Coverage Owner’s Policy or ALTA Owner’s Policy (with Western Regional Exceptions), 80% of Section 11.6 – ALTA Concurrent Loan Rate</p> <p>If concurrent with ALTA Owner’s Policy (without Western Regional Exceptions), \$175 plus an increased liability charge, if any, at 80% of the Applicable Rate for the increased liability above the owner’s insurance.</p> |

- C. Reissue Rate for Post-Construction Loan: Lender’s Title Insurance Policy Rate
- | | | |
|----|--|---|
| 1. | Post Construction: Reissue loan policy as CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) | 10% of Applicable Rate based upon amount of Construction Loan shown as separate line item |
| 2. | Post Construction: Reissue loan policy as ALTA Loan Policy (without Western Regional Exceptions) also known as the ALTA Extended Loan Policy | 15% of Applicable Rate based upon amount of Construction Loan shown as a separate line item |

D. Endorsements

The charge for endorsements to the Builder/Developer Construction Loan Policy shall be 100% of the charge set forth in Section 10.

E. Reassessment of Charges Under This Section

The discounted rates under this Builder/Developer Bulk Rate for Subdivisions section are available only when STG insures the sales or leases of all the lots or all remaining lots in the subdivision. STG reserves the right to invoice the difference between the previously discounted policy charges and the applicable charges set forth in Sections 2 and 3 if the developer or builder decides not to obtain title insurance from STG on the balance of the lots prior to completion of the sale of all of the lots in the subdivision upon which construction loans have been insured.

5.2 MERGED INTO 5.1

5.3 TIMESHARE DEVELOPMENTS

The charges in this section apply to timeshare developments.

A. 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:

1. 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 |

2. 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 |

B. TIMESHARE DEVELOPMENTS - RESALE

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

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

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

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

2. 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 |

C. TIMESHARE DEVELOPMENTS - ASSOCIATION RESALE

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

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

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

2. 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 |

D. FRACTIONAL/PRIVATE RESIDENCE CLUBS

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

1. 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.
2. 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 INCORPORATED INTO B IN SECTION 5.1

5.5 MOVED TO SECTION 9

5.6 MOVED TO SECTION 5.1E

5.7 DELETED

SECTION 6 - TRUSTEE'S SALE GUARANTEE

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

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

| 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 |
| 875,001 | 900,000 | 1,079 |
| 900,001 | 925,000 | 1,097 |
| 925,001 | 950,000 | 1,115 |
| 950,001 | 975,000 | 1,133 |

| Liability | To | TSG Rate |
|------------------|-----------|-----------------|
| 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 |
| 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 |
| 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.

SECTION 6 - TRUSTEE'S SALE GUARANTEE

- B. \$75 charge for each issuance over two of the TSG Date-Down Endorsement, i.e., the CLTA Guarantee Form No. 22.1 Endorsement, or, if archived, then the CLTA Guarantee Form No. 2.
- C. \$100 charge to convert a Trustee's Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a Trustee's Sale Guarantee for the benefit of a substituted trustee.

6.2 DELETED

6.3 DELETED

6.4 DELETED

6.5 DELETED

SECTION 7 – COMMITMENT FOR TITLE INSURANCE

The charges in this section apply to all transactions where a Commitment is issued unless qualifying and being priced under Section 2.20 Major Transactions, subsection (H).

The charge for a commitment fee shall be 10% of the calculated policy amount in addition to the charge for the calculated policy premium amount. The calculated policy premium 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 5 – Subdivision/Builder and Timeshare Rates, the charge for a commitment fee shall be 10% of the calculated policy amount under that section in addition to the charge of the calculated policy premium amount under that section.

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

1. Upon request by the proposed insured that a Commitment be issued.
2. A Commitment is valid for one year (365 days).
3. If the policy issued is consistent with, and as contemplated in, the Commitment, there shall be a \$50 charge for the issuance of the committed policy.
4. Provided a Commitment extension is purchased prior to the Commitment's expiration, it may be updated and 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 Commitment expires, under certain circumstances, a policy may still be issued upon written request received within 30 days of expiration; however, any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part I section of the policy.
6. If the Commitment expires, and a written request for policy issuance is not received within 30 days of expiration, the conditions, matters, requirements, and exceptions set out in the Commitment are no longer valid and all responsibility of STG under the expired Commitment ceases.

SECTION 8 - CANCELLATION OR PRELIMINARY REPORT ONLY CHARGE

8.1 CANCELLATION AND/OR PRELIMINARY REPORT ONLY 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 or Commitment, 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. The Company may agree to waive a cancellation charge in accordance with California Insurance Code § 12404.1.

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 | 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. |

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.

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

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

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

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

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

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

The charge shall be \$200 per parcel; 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 \$200 per name (husband and wife are considered one name); 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. The amount of liability is limited to the amount requested and used to calculate the charge.

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

The charge shall be \$175 per parcel. 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 |
| \$10,000 | \$1,000 |

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

The charge shall be \$175 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 herein.

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

The charge is an hourly rate of \$75 per hour; 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 |
| \$10,000 | \$1,000 |

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

The charge shall be \$300; 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 charge shall be \$1,200 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 |
| \$10,000 | \$1150 |

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 \$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, the charge shall be \$600 with liability limited to \$600. 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 \$200 plus a \$5 charge for each matter over five reported in Schedule B.

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.

9.16 DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 2)

The charge shall be 50% of the original charge paid for the Guarantee being updated; minimum \$75. This Date Down Endorsement is not to be issued in connection with a Litigation Guarantee (CLTA Guarantee Form No. 1). This Date Down Endorsement is also not to be issued in connection with a Trustee’s Sale Guarantee (CLTA Guarantee Form No. 22) unless the Trustee’s Sale CLTA Guarantee Endorsement Form No. 22.1 has been archived in which case, issuance of the CLTA Guarantee Endorsement Form 22.1 rather than this Date Down Endorsement would require STG Underwriting approval.

Only when this Date Down Endorsement is issued in connection with the Trustee’s Sale Guarantee as set forth herein, there is no charge for the first two issuances and thereafter, the charge is \$75 per issuance.

9.17 PROPERTY SEARCH GUARANTEE (CLTA GUARANTEE FORM NO. 13)

The charge shall be an hourly rate of \$75 per hour; the liability is limited to the next multiple of \$100 above the fee charged.

SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|----------------------|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 100 (08-04-22) | Restrictions, Encroachments & Minerals ALTA Form 9-06 | Lender | Extended | No Charge – Issued only at date of policy |
| | | | Standard | 20% |
| 100.1 (08-01-18) | Restrictions, Encroachments & Minerals | Lender | 1990 CLTA Standard | 20% |
| 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 |
| | | | Standard | 15% |
| 100.2.6-06 (04-02-13) | Private Rights ALTA Form 9.6-06 | Lender | Extended | 20% |
| 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% |
| 100.2.10-06 (08-01-16) | Restrictions, Encroachments, Minerals – Current Violations ALTA Form 9.10-06 | Lender | Extended | No Charge |
| 100.4 (08-04-22) | CC&R’s, Present Violation – Specific Provision | Owner | Extended Standard | No Charge 20% |
| | | Lender | Extended Standard | No Charge 10% |

All calculated charges in Section 10 - Endorsements shall be rounded up to the next dollar. Unless otherwise noted, the charges set forth are for each issuance of an endorsement; an endorsement issued multiple times for the same policy shall be charged separately for each issuance. With regards to issuing any post-policy endorsement, the Amount of Insurance in the original policy may have been previously increased by endorsement and therefore, will increase the Liability Amount necessary to calculate the charge for issuing the requested endorsement.

**Unless a specific policy type is identified, Standard refers to charges for policies issued under Section 2.1 A. or 3.1 A.; Extended refers to charges for policies issued under Sections 2.1B or 3.1B or, in either case, their equivalents and All Policies refers to charges for policies issued under all of the applicable aforementioned Sections.

***A variation of this form is also available as a STG modified endorsement; see CA-STG Endorsements at the end of Section 10 Endorsements.

SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|-------------------|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 100.5 (08-04-22) | CC&R's, Violations | Owner | Extended Standard | No Charge 20% |
| | | Lender | Extended Standard | No Charge 10% |
| 100.6 (08-04-22) | CC&R's, Future Violation | Owner | Extended Standard | No Charge 20% |
| | | Lender | Extended Standard | No Charge 10% |
| 100.8 (08-04-22) | CC&R's, Future Violation – Specific Provision | Owner | Extended Standard | No Charge 20% |
| | | Lender | Extended Standard | No Charge 10% |
| 100.9-06 (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 (08-04-22) | CC&R's, Right of Reversion | Owner | All Policies | 20% |
| | | Lender | All Policies | \$25 |
| 100.13 (08-04-22) | CC&R's, Assessment Liens | Lender | Extended | \$25 |

All calculated charges in Section 10 - Endorsements shall be rounded up to the next dollar. Unless otherwise noted, the charges set forth are for each issuance of an endorsement; an endorsement issued multiple times for the same policy shall be charged separately for each issuance. With regards to issuing any post-policy endorsement, the Amount of Insurance in the original policy may have been previously increased by endorsement and therefore, will increase the Liability Amount necessary to calculate the charge for issuing the requested endorsement.

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|-------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 100.19 (08-04-22) | CC&R's, Violations | Owner | Extended Standard | No Charge 20% |
| | | Lender | Extended Standard | No Charge 10% |
| 100.20 (08-04-22) | CC&R's, Enforcement, Violations | Owner | Extended Standard | No Charge 20% |
| | | Lender | Extended Standard | No Charge 10% |
| 100.29 (08-04-22) | Minerals, Surface Damage | Owner | All Policies | 20% |
| | | Lender | All Policies | 10% |
| 101 (08-04-22) | Mechanics Liens | Lender | Standard | 10% |
| 101.1 (08-04-22) | Mechanics Liens - Notice of Completion No Priority | Owner | Extended | 20%; DVA-10% |
| 101.2 (08-04-22) | Mechanics Liens – Notice of Completion | Lender | Extended | 10% |
| 101.3 (08-04-22) | Mechanics Liens – No Notice of Completion | Lender | Extended | 10% |
| 101.4 (08-04-22) | Mechanics Liens – No Notice of Completion | Owner | Standard | 20% |
| 101.5 (08-04-22) | Mechanics Liens - Notice of Completion | Lender | Extended | 10% |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|----------------------|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 101.6 (08-04-22) | Mechanics Liens - Notice of Completion | Lender | Extended | 10% |
| 102.4 (08-04-22) | Foundation – Boundary Lines, CC&Rs | Lender | All Policies | 10% - Minimum \$100; Maximum \$750 |
| 102.5 (08-04-22) | Foundation – Boundary Lines, CC&Rs, Easements | Lender | All Policies | 15% - Maximum \$750 |
| 102.6 (08-04-22) | Foundation, Portion of Premises – Boundary Lines, CC&Rs | Lender | All Policies | 10% - Minimum \$100; Maximum \$750 |
| 102.7 (08-04-22) | Foundation, Portion of Premises – Boundary Lines, CC&Rs, Easements | Lender | All Policies | 15% - Minimum \$100; Maximum \$750 |
| 103.1-06 (02-03-10) | Easement - Damage or Enforced Removal ALTA Form 28-06 | Owner | All Policies | 10% |
| | | Lender | All Policies | \$25 |
| 103.3 (08-04-22) | Easement, Existing Encroachment, Enforced Removal | Owner | All Policies | 10% |
| | | Lender | All Policies | \$25 |
| 103.4 (08-04-22) | Easement, Access to Public Street | Owner | All Policies | 20% |
| | | Lender | All Policies | 10% |
| 103.5 (08-04-22) | Water Rights, Surface Damage | Owner | Extended Standard | 10% 20% |
| | | Lender | Extended | \$25 for one-to-four family residential \$100 for commercial |
| | | | Standard | 10% |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|---------------------|--|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 103.7 (08-04-22) | Land Abuts Street | Owner Lender | Extended Extended | \$100 No Charge if issued at policy date; otherwise, 10% - Maximum \$100. |
| 103.11-06 (06-17-06) | Access and Entry ALTA Form 17-06 | Owner or Lender | All Policies | \$50 if issued at policy date; otherwise, \$250 |
| 103.12-06 (06-17-06) | Indirect Access and Entry ALTA Form 17.1-06 | Owner or Lender | All Policies | \$50 if issued at policy date; otherwise, \$250 |
| 103.13-06 (10-16-08) | Utility Access ALTA Form 17.2-06 | Owner Lender | Extended Standard Extended Standard | 10% 20% \$100 10% |
| 103.14 (07-01-21) | Encroachments – Boundaries and Easements ALTA Form 28.1 | Owner Lender | All Policies All Policies | 10% \$25 |
| 103.15-06 (04-02-13) | Encroachments – Boundaries and Easements – Described Improvements ALTA Form 28.2-06 | Owner Lender | All Policies All Policies | 10% \$25 |
| 103.16-06 (12-01-16) | Encroachments – Boundaries and Easements - Land Under Development ALTA Form 28.3-06 | Owner Lender | Extended Standard Extended Standard | 10% 20% \$100 10% |
| 104.4 (08-04-22) | Collateral Assignment of Mortgage | Lender | All Policies | \$150 |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|---|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 104.6 (08-04-22) | Assignments of Rents or Leases ALTA Form 37-06 | Lender | Extended | \$50 |
| 104.7 (08-04-22) | Assignment of Rents/Leases | Lender | All Policies | \$25 |
| 104.10*** (08-04-22) | Assignment of Mortgage | Lender | All Policies | \$75 |
| 104.11 (04-02-24) | Collateral Assignment ALTA Form 10.2 | Lender | All Policies | \$125 |
| 104.11.1 (04-02-24) | Collateral Assignment and Date Down ALTA Form 10.3 | Lender | All Policies | 35% - Minimum \$150 |
| 104.12-06 (02-03-10) | Assignment ALTA Form 10-06 | Lender | All 2006 ALTA Policies and 1990 CLTA Standard | \$100 |
| 104.12 (07-01-21) | Assignment ALTA Form 10 | Lender | All 2021 ALTA Policies and 2022 CLTA Standard | \$100 |
| 104.13-06 (08-01-16) | Assignment and Date Down ALTA Form 10.1-06 | Lender | 2006 ALTA Extended 1990 CLTA Standard | 30% - Minimum \$120 20% - Minimum \$120 |
| 104.13 (07-01-21) | Assignment and Date Down ALTA Form 10.1 | Lender | 2021 ALTA Extended 2022 CLTA Standard | 30% - Minimum \$120 20% - Minimum \$120 |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|--------------------|-----------------------|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 107.1 (08-04-22) | Allocation of Liability of Parcels | Owner or Lender | All Policies | No Charge |
| 107.2 (08-04-22) | Amount of Insurance, Increase | Owner or Lender | All Policies | \$50 plus 100% based upon amount of increased liability. |
| 107.9 (08-04-22) | Additional Insured | Owner or Lender | All Policies | \$25 when issued on date of policy; otherwise, \$50 |
| 107.11 (08-04-22) | Non-Merger After Lender Acquires Title | Lender | Extended | 10% - Maximum \$500 |
| 108.7 (09-10-10) | Additional Advance | Lender | 1990 CLTA Standard | 20% based upon the original liability amount Plus 60% based on the amount of the advance |
| 108.8 (08-04-22) | Additional Advance | Lender | Extended | 30% based upon the original liability amount Plus 70% based on the amount of the advance |
| | | | Standard | 20% based upon the original liability amount Plus 60% based on the amount of the advance |
| 108.9 (08-04-22) | Additional Advance, DVA | Owner | Standard | 20% based upon the original liability amount Plus 60% based on the amount of the advance |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|--------------------|--|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 109 (08-04-22) | Oil and Gas Lease, Assignments in the Public Records | Owner or Lender | All Policies | 20% |
| 110.1 (08-04-22) | Deletion of Schedule B Exception | Owner or Lender | All Policies | 10% - Maximum \$100 |
| 110.2 (08-04-22) | Deletion of Arbitration Condition from Policy | Owner or Lender | All Policies | \$25 |
| 110.5 *** (08-04-22) | Modification of Mortgage | Lender | All Policies | 35% - Minimum \$100 For extension only – Maximum \$500 |
| 110.6 (09-10-10) | Modification of Mortgage | Lender | 1990 CLTA Standard | 35% - Minimum \$100 |
| 110.7 (08-04-22) | Insurance Against Enforceability of Item | Owner | All Policies | 20% |
| | | Lender | Extended | 10% |
| 110.9-06 (06-17-06) | Environmental Protection Lien ALTA Form 8.1-06 | Lender | All 2006 ALTA Policies and 1990 CLTA Standard | \$25 No Charge if issued pursuant to s 3.19 (CPLR) or Section 3.21 (S.T.A.R.) |
| 110.9 (07-01-21) | Environmental Protection Lien ALTA Form 8.1 | Lender | All 2021 ALTA Policies and 2022 CLTA Standard | \$25 No Charge if issued pursuant to Section 3.19 (CPLR) or Section 3.21 (S.T.A.R.) |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|--|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 110.9.1-06 (10-16-08) | Environmental Protection Lien - Commercial | Owner | All Policies | \$100 |
| | ALTA Form 8.2-06 | Lender | All Policies | \$25 |
| 110.10 (08-04-22) | Modification and Additional Advance | Lender | Extended | 35% based upon the original liability amount Plus 70% based on the amount of the advance |
| 110.11-06 (06-17-06) | Mortgage Modification ALTA Form 11-06 | Lender | 2006 ALTA Extended | 35% - Minimum \$100 |
| 110.11 (07-01-21) | Mortgage Modification ALTA Form 11 | Lender | 2021 ALTA Extended | 35% - Minimum \$100 |
| 110.11.1-06 (10-22-09) | Mortgage Modification with Subordination ALTA Form 11.1-06 | Lender | All 2006 ALTA Policies and 1990 CLTA Standard | 35% - Minimum \$100 |
| 110.11.1 (07-01-21) | Mortgage Modification with Subordination ALTA Form 11.1 | Lender | All 2021 ALTA Policies and 2022 CLTA Standard | 35% - Minimum \$100 |
| 110.11.2-06 (12-02-13) | Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2-06 | Lender | All 2006 ALTA Policies and 1990 CLTA Standard | 35% based upon the original liability amount Plus 70% based on the amount of the advance |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|--|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 110.11.2 (07-01-21) | Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2 | Lender | All 2021 ALTA Policies and 2022 CLTA Standard | 35% based upon the original liability amount Plus 70% based on the amount of the advance |
| 111 (08-04-22) | Mortgage Priority, Partial Reconveyance | Lender | All Policies | 10% based on the unpaid balance of the mortgage being reconveyed - Minimum \$25; Maximum \$150 |
| 111.1 (08-04-22) | Partial Reconveyance, No Waiver | Lender | All Policies | 10% based on the unpaid balance of the mortgage being reconveyed - Minimum \$25; Maximum \$150 |
| 111.3 (08-04-22) | Partial Reconveyance, Lot Line Adjustment | Lender | All Policies | 20% based upon the original liability amount |
| 111.4 (08-04-22) | Mortgage Impairment After Conveyance | Lender | Extended | 10%; Maximum \$250 |
| 111.5-06 (10-16-08) | Variable Rate Mortgage ALTA Form 6-06 | Lender | All 2006 ALTA Policies and 1990 CLTA Standard | No Charge |
| 111.5 (07-01-21) | Variable Rate Mortgage ALTA Form 6 | Lender | All 2021 ALTA Policies and 2022 CLTA Standard | No Charge |
| 111.8-06 (10-16-08) | Variable Rate Mortgage, Negative Amortization ALTA Form 6.2-06 | Lender | All 2006 ALTA Policies and 1990 CLTA Standard | No Charge |

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| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|--|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 111.8 (07-01-21) | Variable Rate Mortgage, Negative Amortization ALTA Form 6.2 | Lender | All 2021 ALTA Policies and 2022 CLTA Standard | No Charge |
| 111.11 (08-04-22) | Revolving Credit Loan, Obligatory Advance | Lender | All Policies | No Charge |
| 111.14-06 (02-03-11) | Future Advance – Priority ALTA Form 14-06 | Lender | 2006 ALTA Extended | \$50 |
| 111.14 (04-02-24) | Future Advance – Priority ALTA Form 14 | Lender | 2021 ALTA Extended | \$50 |
| 111.14.1-06 (02-03-11) | Future Advance - Knowledge ALTA Form 14.1-06 | Lender | 2006 ALTA Extended | \$50 |
| 111.14.1 (04-02-24) | Future Advance - Knowledge ALTA Form 14.1 | Lender | 2021 ALTA Extended | \$50 |
| 111.14.2-06 (02-03-11) | Future Advance – Letter of Credit ALTA Form 14.2-06 | Lender | 2006 ALTA Extended | \$50 |
| 111.14.2 (04-02-24) | Future Advance – Letter of Credit ALTA Form 14.2 | Lender | 2021 ALTA Extended | \$50 |

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| ENDORSEMENTS | | | | |
|---------------------------------|---|-------------------|--|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 111.14.3-06 (02-03-11) | Future Advance – Reverse Mortgage ALTA Form 14.3-06 | Lender | All 2006 ALTA Policies | \$50 |
| 111.14.3 (04-02-24) | Future Advance – Reverse Mortgage ALTA Form 14.3 | Lender | All 2021 ALTA Policies | \$50 |
| 112 (06-03-05) | Bondholder | Lender/Bondholder | 1990 CLTA Standard | No Charge |
| 112.1 (08-04-22) | Bondholder | Lender/Bondholder | All 2021 ALTA Policies and 2022 CLTA Standard | No Charge |
| 112.2 (06-03-05) | Bondholder, Joint Powers Transaction | Lender/Bondholder | 1990 CLTA Standard | No Charge |
| 114.3-06 (10-16-08) | Co-Insurance - Single Policy ALTA Form 23-06 | Owner or Lender | Extended | No Charge |
| 114.4 (05-12-22) | Co-Insurance - Multiple Policies ALTA Form 23.1 | Owner or Lender | All 2021 ALTA Policies and 2022 CLTA Standard | No Charge |
| 115 (08-04-22) | Condominium | Owner or Lender | All Policies | No Charge |

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| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|---|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 115.1-06 (12-01-16) | Condominium – Assessments Priority ALTA Form 4-06 | Lender | 2006 ALTA Policies Extended | No Charge |
| | | | 2006 ALTA Standard and 1990 CLTA Standard | 10% |
| 115.1 (07-01-21) | Condominium - Assessments Priority ALTA Form 4 | Lender | 2021 ALTA Policies Extended | No Charge |
| | | | 2021 ALTA Standard and 2022 CLTA Standard | 10% |
| 115.2-06 (12-01-17) | Planned Unit Development – Assessments Priority ALTA Form 5-06 | Lender | 2006 and 2021 ALTA Policies Extended | No Charge |
| | | | 2006 and 2021 ALTA Policies Standard and 2022 CLTA Standard | 10% |

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| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|---|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 115.3-06 (12-01-16) | Condominium – Current Assessments ALTA Form 4.1-06 | Owner or Lender | 2006 ALTA Policies Extended | No Charge |
| | | | 2006 ALTA Standard and 1990 CLTA Standard | 5% |
| 115.3 (07-01-21) | Condominium – Current Assessments ALTA Form 4.1 | Owner or Lender | 2021 ALTA Policies Extended | No Charge |
| | | | 2021 ALTA Standard And 2022 CLTA Standard | 5% |
| 115.4-06 (12-01-17) | Planned Unit Development – Current Assessments ALTA Form 5.1-06 | Owner or Lender | 2006 and 2021 ALTA Policies Extended | No Charge |
| | | | 2006 and 2021 ALTA Policies Standard and 2022 CLTA Standard | 5% |
| 116 (08-04-22) | Location and Map ALTA Form 22.1-06 | Owner | Extended Standard | \$100 10% |
| | | Lender | All Policies | No Charge, if issued on date of policy; otherwise, 10% |

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| ENDORSEMENTS | | | | |
|---------------------------------|---|--------------------|--------------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 116.01-06 (06-17-06) | Location ALTA Form 22-06 | Owner | Extended Standard | \$100 10% |
| | | Lender | All Policies | No Charge if issued on date of policy; otherwise, 10% |
| 116.1-06 (10-16-08) | Same as Survey ALTA Form 25-06 | Owner or Lender | Extended Standard | \$100 10% |
| 116.1.2-06 (10-16-08) | Same as Portion of Survey ALTA Form 25.1-06 | Owner or Lender | Extended Standard | \$100 10% |
| 116.3 (08-04-22) | 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 | Extended Standard | No Charge if all parcels are searched for policy; otherwise, 20%. 20% |
| | | Lender | Extended Standard | No Charge if all parcels are searched for policy; otherwise, 10% 10% |
| 116.4.1-06 (06-17-06) | Continuity – Multiple Parcels ALTA Form 19-06 | Owner | Extended Standard | No Charge if all parcels are searched for policy; otherwise, 20%. 20% |
| | | Lender | Extended Standard | No Charge if all parcels are searched for policy; otherwise, 10% 10% |
| 116.5-06 (06-17-06) | Manufactured Housing Unit ALTA Form 7-06 | Owner or Lender | All Policies | No Charge |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|--------------------|---|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 116.5.1-06 (06-17-06) | Manufactured Housing Unit – Conversion ALTA Form 7.1-06 | Lender | All 2006 ALTA Policies and 1990 CLTA Standard | No Charge |
| 116.5.1 (07-01-21) | Manufactured Housing – Conversion ALTA Form 7.1 | Lender | All 2021 ALTA Policies and 2022 CLTA Standard | No Charge |
| 116.5.2-06 (06-17-06) | Manufactured Housing Unit - Conversion ALTA Form 7.2-06 | Owner | All 2006 ALTA Policies and 1990 CLTA Standard | No Charge |
| 116.5.2 (07-01-21) | Manufactured Housing- Conversion ALTA Form 7.2 | Owner | All 2021 ALTA Policies and 2022 CLTA Standard | No Charge |
| 116.6 (08-04-22) | Manufactured Housing Unit – Post Policy Installation | Owner or Lender | All Policies | No Charge |
| 116.7 (08-04-22) | Subdivision Map Act – Specific Parcels | Owner or Lender | All Policies | 10% |
| 116.8-06 (10-16-08) | Subdivision ALTA Form 26-06 | Owner or Lender | 2006 ALTA Extended | 10% |
| 116.8 (07-01-21) | Subdivision ALTA Form 26 | Owner or Lender | 2021 ALTA Extended | 10% |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|-----------------------|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 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%. |
| | | | Standard | |
| | | Lender | Extended | No Charge if all parcels are searched for policy; otherwise, 10% 10% |
| | | | Standard | |
| 117-06 (04-02-13) | Aggregation ALTA Form 12-06 | Lender | 2006 ALTA Extended | No Charge |
| 117 (07-01-21) | Aggregation ALTA Form 12 | Lender | 2021 ALTA Extended | No Charge |
| 117.1-06 (04-02-13) | Aggregation – State Limits ALTA Form 12.1-06 | Lender | 2006 ALTA Extended | No Charge |
| 117.1 (07-01-21) | Aggregation – State Limits ALTA Form 12.1 | Lender | 2021 ALTA Extended | No Charge |
| 119.5-06 (04-02-12) | Leasehold ALTA Form 13-06 | Owner | Extended | No Charge |
| 119.6-06 (04-02-12) | Leasehold ALTA Form 13.1-06 | Lender | Extended | No Charge |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|-----------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 122*** (08-04-22) | Construction Lender Advance | Lender | Extended | Per Endorsement Rate for Lenders \$400 for one-to-four family residential \$650 for commercial Flat Rate fee for Lenders \$1600 for one-to-four family residential for issuance of 6 or less; \$300 for each endorsement thereafter \$2600 for commercial for issuance of 6 or less; \$550 for each endorsement thereafter |
| 122.1A (08-04-22) | Construction Loan Advance-Initial Advance | Lender | Extended | No Charge |
| 122.1B (08-04-22) | Construction Loan Advance-Subsequent Disbursement | Lender | Extended | Per Endorsement Rate for Lenders \$250 for one-to-four family residential \$500 for commercial Flat Rate fee for Lenders \$1000 for one-to-four family residential for issuance of 6 or less; \$300 for each endorsement thereafter \$2000 for commercial for issuance of 6 or less; \$400 for each endorsement thereafter |
| 123.1-06 (06-17-06) | Zoning - Unimproved Land ALTA Form 3-06 | Owner or Lender | 2006 ALTA Extended | 25% - Minimum \$300 |
| 123.1 (07-01-21) | Zoning ALTA Form 3 | Owner or Lender | 2021 ALTA Extended | 25% - Minimum \$300 |
| 123.2-06 (10-22-09) | Zoning – Completed Structure ALTA Form 3.1-06 | Owner or Lender | 2006 ALTA Extended | 25% - Minimum \$300 |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|---------------------|----------------------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 123.2 (07-01-21) | Zoning – Completed Structure ALTA Form 3.1 | Owner or Lender | 2021 ALTA Extended | 25% - Minimum \$300 |
| 123.3-06 (04-02-12) | Zoning – Land Under Development ALTA Form 3.2-06 | Owner or Lender | 2006 ALTA Extended | 25% - Minimum \$300 |
| 123.3 (07-01-21) | Zoning – Land Under Development ALTA Form 3.2 | Owner or Lender | 2021 ALTA Extended | 25% - Minimum \$300 |
| 123.4-06 (12-01-18) | Zoning – Completed Improvement – Non-Conforming Use ALTA Form 3.3-06 | Owner or Lender | 2006 ALTA Extended | 25% - Minimum \$300 |
| 123.4 (04-02-24) | Zoning – Completed Improvement – Non-Conforming Use ALTA Form 3.3 | Owner or Lender | 2021 ALTA Extended | 25% - Minimum \$300 |
| 123.5-06 (12-01-18) | Zoning – No Zoning Classification ALTA Form 3.4-06 | Owner or Lender | 2006 ALTA Extended | 25% - Minimum \$300 |
| 123.5 (07-01-21) | Zoning – No Zoning Classification ALTA Form 3.4 | Owner or Lender | 2021 ALTA Extended | 25% - Minimum \$300 |
| 124.1 (08-04-22) | Specified Covenants are Binding | Owner Lender | All Policies All Policies | 20% 10% |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|--------------|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 124.2 (08-04-22) | Covenants in Lease are Binding | Owner | All Policies | 20% |
| | | Lender | All Policies | 10% |
| 127-06 (06-17-06) | Non-Imputation - Full Equity Transfer ALTA Form 15-06 | Owner | All Policies | 15% |
| 127.1-06 (06-17-06) | Non-Imputation - Additional Insured ALTA Form 15.1-06 | Owner | All Policies | 15% based on the percentage interest acquired by additional insured |
| 127.2-06 (08-01-15) | Non-Imputation – Partial Equity Transfer ALTA Form 15.2-06 | Owner | All Policies | 15% |
| 128-06 (06-17-06) | Mezzanine Financing ALTA Form 16-06 | Owner | Extended | 20% based on the amount of the Mezzanine Loan |
| 129-06 (06-17-06) | Single Tax Parcel ALTA Form 18-06 | Owner or Lender | All Policies | \$100 |
| 129.1-06 (12-01-16) | Multiple Tax Parcel – Easements 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 |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|-----------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 130-06 (06-17-06) | First Loss - Multiple Parcel Transactions ALTA Form 20-06 | Lender | Extended | 10% |
| 132-06 (10-16-08) | Usury ALTA Form 27-06 | Lender | 2006 ALTA Extended | 20% |
| 132 (07-01-21) | Usury ALTA Form 27 | Lender | 2021 ALTA Extended | 20% |
| 133-06 (10-16-08) | Doing Business ALTA Form 24-06 | Lender | Extended | 5% - Minimum \$100 |
| 134-06 (08-01-16) | Interest Rate Swap-Direct Obligation ALTA Form 29-06 | Lender | Extended | 15% - Minimum \$200 |
| 134.1-06 (08-01-16) | Interest Rate Swap – Additional Interest ALTA Form 29.1-06 | Lender | Extended | 15% - Minimum \$200 |
| 134.2-06 (08-01-16) | Interest Rate Swap – Direct Obligation – Defined Amount ALTA Form 29.2-06 | Lender | Extended | 15% based on the original liability amount - Minimum \$200 Plus, 100% based on the increased liability amount |
| 134.3-06 (08-01-16) | Interest Rate Swap – Additional Interest – Defined Amount ALTA Form 29.3-06 | Lender | Extended | 15% based on the original liability amount - Minimum \$200 Plus, 100% based on the increased liability amount |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|-----------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 135-06 (07-26-10) | One to Four Family Shared Appreciation ALTA Form 30-06 | Lender | 2006 ALTA Extended | 10% - Minimum \$200 |
| 135 (07-01-21) | One-to-Four Family Shared Appreciation Mortgage ALTA Form 30 | Lender | 2021 ALTA Extended | 10% - Minimum \$200 |
| 135.1-06 (08-01-12) | Commercial Participation Interest ALTA Form 30.1-06 | Lender | 2006 ALTA Extended | 10% - Minimum \$200 |
| 135.1 (07-01-21) | Commercial Participation Interest ALTA Form 30.1 | Lender | 2021 ALTA Extended | 10% - Minimum \$200 |
| 136-06 (02-03-11) | Severable Improvements ALTA Form 31-06 | Lender | Extended | 10% - Minimum \$500 |
| 137-06 (12-01-18) | Construction Loan ALTA Form 32-06 | Lender | 2006 ALTA Extended | No Charge |
| 137 (07-01-21) | Construction Loan ALTA Form 32 | Lender | 2021 ALTA Extended | No Charge |
| 137.1-06 (12-01-18) | Construction Loan – Direct Payment ALTA Form 32.1-06 | Lender | 2006 ALTA Extended | No Charge |
| 137.1 (07-01-21) | Construction Loan –Direct Payment ALTA Form 32.1 | Lender | 2021 ALTA Extended | No Charge |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|-----------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 137.2-06 (12-01-18) | Construction Loan – Insured’s Direct Payment ALTA Form 32.2-06 | Lender | 2006 ALTA Extended | No Charge |
| 137.2 (07-01-21) | Construction Loan – Insured’s Direct Payment ALTA Form 32.2 | Lender | 2021 ALTA Extended | No Charge |
| 138-06 (02-03-11) | Disbursement ALTA Form 33-06 | Lender | Extended | Per Endorsement Rate: \$250 for one-to-four family residential \$500 for commercial Flat Fee Rate: \$1000 for one-to-four family residential for issuance of 6 or less; \$200 for each endorsement thereafter \$2000 for commercial for issuance of 6 or less; \$400 for each endorsement thereafter |
| 139-06 (08-01-11) | Identified Risk Coverage ALTA Form 34-06 | Owner | All Policies | 20% |
| | | Lender | All Policies | 10% |
| 139.1 (07-01-21) | Identified Exception & Identified Risk Coverage ALTA Form 34.1 | Owner | All Policies | 20% |
| | | Lender | All Policies | 10% |
| 140-06 (08-01-16) | Minerals and Other Subsurface Substances – Buildings ALTA Form 35-06 | Owner | All Policies | 20% |
| | | Lender | All Policies | 10% |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|------------------|------------------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 140.1-06 (08-01-16) | Minerals and Other Subsurface Substances – Improvements ALTA Form 35.1-06 | Owner Lender | All Policies All Policies | 20% 10% |
| 140.2-06 (08-01-16) | Minerals and Other Subsurface Substances – Described Improvements ALTA Form 35.2-06 | Owner Lender | All Policies All Policies | 20% 10% |
| 140.3-06 (08-01-16) | Minerals and Other Subsurface Substances – Land Under Development ALTA Form 35.3-06 | Owner Lender | All Policies All Policies | 20% 10% |
| 141-06 (04-02-12) | Energy Project – Leasehold/Easement ALTA Form 36-06 | Owner | Extended | \$500 |
| 141.1-06 (04-02-12) | Energy Project – Leasehold/Easement ALTA Form 36.1-06 | Lender | Extended | \$500 |
| 141.2-06 (04-02-12) | Energy Project – Leasehold ALTA Form 36.2-06 | Owner | Extended | \$500 |
| 141.3-06 (04-02-12) | Energy Project – Leasehold ALTA Form 36.3-06 | Lender | Extended | \$500 |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|--------------------|--------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 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 |
| 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% |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|---|------------------|--------------|---|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 143.2-06 (12-02-13) | Water – Described Improvements | Owner | All Policies | 20% |
| | ALTA Form 41.2-06 | Lender | All Policies | 10% |
| 143.3-06 (12-02-13) | Water – Land Under Development | Owner | All Policies | 20% |
| | ALTA Form 41.3-06 | Lender | All Policies | 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 |
| 147.1-06 (04-02-14) | Tax Credit – Defined Amount ALTA Form 40.1-06 | Owner | Extended | \$100 Plus 100% based on the increased liability amount |
| 148-06 (12-01-14) | Pari Passu Mortgage ALTA Form 45-06 | Lender | Extended | \$500 |
| 149-06 (08-01-15) | Option ALTA Form 46-06 | Owner | Standard | 10% |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---------------------------------|--|--------------------|-----------------------------------|--|
| CLTA No. (Form Date) | Description | **Insured | | Charge % of Applicable Rate |
| 150 (08-04-22) | Solar Endorsement | Lender | All Policies | \$100 |
| 151 (04-02-21) | Operative Law – 2006 Owner’s Policy ALTA Form 47 | Owner | 2006 ALTA Owner’s | No Charge |
| 151.1 (04-02-21) | Operative Law – 2006 Loan Policy ALTA Form 47.1 | Lender | 2006 ALTA Owner’s | No Charge |
| 151.2 (04-02-21) | Operative Law – 2013 Homeowner’s Policy ALTA Form 47.2 | Owner | 2013 CLTA/ALTA Homeowner’s | No Charge |
| 151.3 (04-02-21) | Operative Law – 2015 Expanded Coverage Residential Loan Policy ALTA Form 47.3 | Lender | 2015 ALTA Expanded Residential | No Charge |
| 152 (04-02-22) | Tribal Waivers and Consents ALTA Form 48 | Owner or Lender | All Policies | No Charge |

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SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|---|--|------------------|---|---|
| Endorsement Name | Description | **Insured | | Charge % of Applicable Rate |
| CA - STG 110.5E Extension Modification | Extension Modification | Lender | All Policies | 10% - based on the remaining loan balance amount; Maximum \$300 |
| CA – STG 110.5S Specified Minor Modifications | Specified Minor Modifications | Lender | All Policies | 10% - based on the remaining loan balance amount; Maximum \$300 |
| CA - STG Additional Insured | Additional Insured (Includes Legal Entities with Natural Persons) | Owner | 2013 CLTA/ALTA Homeowner’s | \$25 |
| CA – STG Amendment of Covered Risk 10 | Amendment of Covered Risk 10 on 2021 ALTA Loan Policy (07-01-21) | Lender | 2021 ALTA Policies and 2022 CLTA Policies | No Charge |
| CA – STG Deletion of PACA-PSA | Deletion of PACA-PSA Exclusion on 2021 Policies | Owner or Lender | 2021 ALTA Policies and 2022 CLTA Policies | No Charge |
| CA – STG Down Date Endorsement 1 | Policy date down endorsement | Owner or Lender | All Policies | 25% |
| CA – STG Homeowner’s Gold | Homeowner’s Gold with 2021 CLTA/ALTA Homeowner’s Policy (07-01-21) | Owner | 2021 CLTA/ALTA Homeowner’s | No Charge |
| CA – STG Incremental Liability – Land Under Development | Incremental Liability – Land Under Development | Owner | 2021 ALTA Policies and 2022 CLTA Policies | No Charge |
| CA – STG Modified CLTA 104.10 | Assignment of Mortgage (Multi-Bene) | Lender | All Policies | \$75 |

All calculated charges in Section 10 - Endorsements shall be rounded up to the next dollar. Unless otherwise noted, the charges set forth are for each issuance of an endorsement; an endorsement issued multiple times for the same policy shall be charged separately for each issuance. With regards to issuing any post-policy endorsement, the Amount of Insurance in the original policy may have been previously increased by endorsement and therefore, will increase the Liability Amount necessary to calculate the charge for issuing the requested endorsement.

**Unless a specific policy type is identified, Standard refers to charges for policies issued under Section 2.1 A. or 3.1 A.; Extended refers to charges for policies issued under Sections 2.1B or 3.1B or, in either case, their equivalents and All Policies refers to charges for policies issued under all of the applicable aforementioned Sections.

***A variation of this form is also available as a STG modified endorsement; see CA-STG Endorsements at the end of Section 10 Endorsements.

SECTION 10 - ENDORSEMENTS

| ENDORSEMENTS | | | | |
|-------------------------------|--|------------------|--|------------------------------------|
| Endorsement Name | Description | **Insured | | Charge % of Applicable Rate |
| CA – STG Modified CLTA 122 | Construction Loan Advance | Lender | Extended | 10% - Minimum \$50 |
| CA - STG Non-Vested Spouse | Non-Vested Spouse | Lender | All Policies | No Charge |
| CA – STG Patent Endorsement 1 | Ditches, Canals, or Reservoirs | Owner | 2021 ALTA Policies and | 20% |
| | | Lender | 2022 CLTA Policies | 10% |
| CA – STG Patent Endorsement 2 | Specified Reservations | Owner | 2021 ALTA Policies and | 20% |
| | | Lender | 2022 CLTA Policies | 10% |
| CA – STG Patent Endorsement 3 | Land Under Development | Owner | 2021 ALTA Policies and | 20% |
| | | Lender | 2022 CLTA Policies | 10% |
| CA – STG Patent Endorsement 4 | Energy Project | Owner | 2021 ALTA Policies and | 20% |
| | | Lender | 2022 CLTA Policies | 10% |
| CA – STG Post-Policy Forgery | Post-Policy Forgery with 2021 ALTA Owner’s Policy (07-01-21) | Owner | 2021 ALTA Owner’s (Non-Residential Only) | No Charge |

All calculated charges in Section 10 - Endorsements shall be rounded up to the next dollar. Unless otherwise noted, the charges set forth are for each issuance of an endorsement; an endorsement issued multiple times for the same policy shall be charged separately for each issuance. With regards to issuing any post-policy endorsement, the Amount of Insurance in the original policy may have been previously increased by endorsement and therefore, will increase the Liability Amount necessary to calculate the charge for issuing the requested endorsement.

**Unless a specific policy type is identified, Standard refers to charges for policies issued under Section 2.1 A. or 3.1 A.; Extended refers to charges for policies issued under Sections 2.1B or 3.1B or, in either case, their equivalents and All Policies refers to charges for policies issued under all of the applicable aforementioned Sections.

***A variation of this form is also available as a STG modified endorsement; see CA-STG Endorsements at the end of Section 10 Endorsements.

SECTION 11 – STEWART TITLE GUARANTY COMPANY RATES

SECTION 11.1 – DELETED

11.2 RESIDENTIAL RATES

| Liability Amount | | Residential Rate |
|------------------|---------|------------------|
| 0 | 50,000 | 477 |
| 50,001 | 55,000 | 477 |
| 55,001 | 60,000 | 534 |
| 60,001 | 65,000 | 534 |
| 65,001 | 70,000 | 534 |
| 70,001 | 75,000 | 563 |
| 75,001 | 80,000 | 563 |
| 80,001 | 85,000 | 591 |
| 85,001 | 90,000 | 619 |
| 90,001 | 95,000 | 648 |
| 95,001 | 100,000 | 704 |
| 100,001 | 105,000 | 718 |
| 105,001 | 110,000 | 733 |
| 110,001 | 115,000 | 746 |
| 115,001 | 120,000 | 761 |
| 120,001 | 125,000 | 775 |
| 125,001 | 130,000 | 781 |
| 130,001 | 135,000 | 789 |
| 135,001 | 140,000 | 795 |
| 140,001 | 145,000 | 803 |
| 145,001 | 150,000 | 818 |
| 150,001 | 155,000 | 834 |
| 155,001 | 160,000 | 851 |
| 160,001 | 165,000 | 869 |
| 165,001 | 170,000 | 886 |
| 170,001 | 175,000 | 903 |
| 175,001 | 180,000 | 914 |
| 180,001 | 185,000 | 926 |
| 185,001 | 190,000 | 936 |
| 190,001 | 195,000 | 948 |
| 195,001 | 200,000 | 959 |
| 200,001 | 205,000 | 969 |
| 205,001 | 210,000 | 975 |
| 210,001 | 215,000 | 986 |
| 215,001 | 220,000 | 996 |
| 220,001 | 225,000 | 1008 |
| 225,001 | 230,000 | 1019 |
| 230,001 | 235,000 | 1032 |
| 235,001 | 240,000 | 1046 |
| 240,001 | 245,000 | 1059 |
| 245,001 | 250,000 | 1073 |
| 250,001 | 255,000 | 1076 |
| 255,001 | 260,000 | 1091 |

| Liability Amount | | Residential Rate |
|------------------|---------|------------------|
| 260,001 | 265,000 | 1104 |
| 265,001 | 270,000 | 1118 |
| 270,001 | 275,000 | 1132 |
| 275,001 | 280,000 | 1146 |
| 280,001 | 285,000 | 1159 |
| 285,001 | 290,000 | 1174 |
| 290,001 | 295,000 | 1188 |
| 295,001 | 300,000 | 1203 |
| 300,001 | 305,000 | 1212 |
| 305,001 | 310,000 | 1222 |
| 310,001 | 315,000 | 1231 |
| 315,001 | 320,000 | 1240 |
| 320,001 | 325,000 | 1248 |
| 325,001 | 330,000 | 1257 |
| 330,001 | 335,000 | 1264 |
| 335,001 | 340,000 | 1273 |
| 340,001 | 345,000 | 1281 |
| 345,001 | 350,000 | 1287 |
| 350,001 | 355,000 | 1300 |
| 355,001 | 360,000 | 1312 |
| 360,001 | 365,000 | 1325 |
| 365,001 | 370,000 | 1337 |
| 370,001 | 375,000 | 1349 |
| 375,001 | 380,000 | 1361 |
| 380,001 | 385,000 | 1373 |
| 385,001 | 390,000 | 1383 |
| 390,001 | 395,000 | 1390 |
| 395,001 | 400,000 | 1400 |
| 400,001 | 405,000 | 1408 |
| 405,001 | 410,000 | 1415 |
| 410,001 | 415,000 | 1423 |
| 415,001 | 420,000 | 1433 |
| 420,001 | 425,000 | 1442 |
| 425,001 | 430,000 | 1451 |
| 430,001 | 435,000 | 1458 |
| 435,001 | 440,000 | 1467 |
| 440,001 | 445,000 | 1475 |
| 445,001 | 450,000 | 1484 |
| 450,001 | 455,000 | 1495 |
| 455,001 | 460,000 | 1507 |
| 460,001 | 465,000 | 1516 |
| 465,001 | 470,000 | 1527 |
| 470,001 | 475,000 | 1539 |

| Liability Amount | | Residential Rate |
|------------------|---------|------------------|
| 475,001 | 480,000 | 1550 |
| 480,001 | 485,000 | 1563 |
| 485,001 | 490,000 | 1573 |
| 490,001 | 495,000 | 1585 |
| 495,001 | 500,000 | 1596 |
| 500,001 | 505,000 | 1604 |
| 505,001 | 510,000 | 1611 |
| 510,001 | 515,000 | 1618 |
| 515,001 | 520,000 | 1625 |
| 520,001 | 525,000 | 1632 |
| 525,001 | 530,000 | 1639 |
| 530,001 | 535,000 | 1646 |
| 535,001 | 540,000 | 1653 |
| 540,001 | 545,000 | 1660 |
| 545,001 | 550,000 | 1667 |
| 550,001 | 555,000 | 1674 |
| 555,001 | 560,000 | 1681 |
| 560,001 | 565,000 | 1688 |
| 565,001 | 570,000 | 1695 |
| 570,001 | 575,000 | 1702 |
| 575,001 | 580,000 | 1709 |
| 580,001 | 585,000 | 1716 |
| 585,001 | 590,000 | 1723 |
| 590,001 | 595,000 | 1730 |
| 595,001 | 600,000 | 1737 |
| 600,001 | 605,000 | 1744 |
| 605,001 | 610,000 | 1751 |
| 610,001 | 615,000 | 1758 |
| 615,001 | 620,000 | 1765 |
| 620,001 | 625,000 | 1772 |
| 625,001 | 630,000 | 1781 |
| 630,001 | 635,000 | 1789 |
| 635,001 | 640,000 | 1797 |
| 640,001 | 645,000 | 1805 |
| 645,001 | 650,000 | 1813 |
| 650,001 | 655,000 | 1822 |
| 655,001 | 660,000 | 1830 |
| 660,001 | 665,000 | 1838 |
| 665,001 | 670,000 | 1846 |
| 670,001 | 675,000 | 1855 |
| 675,001 | 680,000 | 1864 |
| 680,001 | 685,000 | 1872 |
| 685,001 | 690,000 | 1881 |
| 690,001 | 695,000 | 1888 |

| Liability Amount | | Residential Rate |
|------------------|---------|------------------|
| 695,001 | 700,000 | 1896 |
| 700,001 | 705,000 | 1904 |
| 705,001 | 710,000 | 1912 |
| 710,001 | 715,000 | 1920 |
| 715,001 | 720,000 | 1929 |
| 720,001 | 725,000 | 1937 |
| 725,001 | 730,000 | 1946 |
| 730,001 | 735,000 | 1953 |
| 735,001 | 740,000 | 1962 |
| 740,001 | 745,000 | 1969 |
| 745,001 | 750,000 | 1979 |
| 750,001 | 755,000 | 1986 |
| 755,001 | 760,000 | 1993 |
| 760,001 | 765,000 | 2000 |
| 765,001 | 770,000 | 2007 |
| 770,001 | 775,000 | 2014 |
| 775,001 | 780,000 | 2023 |
| 780,001 | 785,000 | 2033 |
| 785,001 | 790,000 | 2045 |
| 790,001 | 795,000 | 2057 |
| 795,001 | 800,000 | 2068 |
| 800,001 | 805,000 | 2077 |
| 805,001 | 810,000 | 2084 |
| 810,001 | 815,000 | 2093 |
| 815,001 | 820,000 | 2101 |
| 820,001 | 825,000 | 2110 |
| 825,001 | 830,000 | 2118 |
| 830,001 | 835,000 | 2125 |
| 835,001 | 840,000 | 2134 |
| 840,001 | 845,000 | 2141 |
| 845,001 | 850,000 | 2150 |
| 850,001 | 855,000 | 2159 |
| 855,001 | 860,000 | 2166 |
| 860,001 | 865,000 | 2175 |
| 865,001 | 870,000 | 2182 |
| 870,001 | 875,000 | 2191 |
| 875,001 | 880,000 | 2200 |
| 880,001 | 885,000 | 2208 |
| 885,001 | 890,000 | 2216 |
| 890,001 | 895,000 | 2224 |
| 895,001 | 900,000 | 2232 |
| 900,001 | 905,000 | 2241 |
| 905,001 | 910,000 | 2248 |
| 910,001 | 915,000 | 2256 |

| Liability Amount | | Residential Rate |
|------------------|---------|------------------|
| 915,001 | 920,000 | 2261 |
| 920,001 | 925,000 | 2270 |
| 925,001 | 930,000 | 2278 |
| 930,001 | 935,000 | 2287 |
| 935,001 | 940,000 | 2296 |
| 940,001 | 945,000 | 2305 |
| 945,001 | 950,000 | 2314 |
| 950,001 | 955,000 | 2323 |
| 955,001 | 960,000 | 2330 |
| 960,001 | 965,000 | 2339 |
| 965,001 | 970,000 | 2347 |
| 970,001 | 975,000 | 2356 |
| 975,001 | 980,000 | 2365 |

| Liability Amount | | Residential Rate |
|------------------|-----------|------------------|
| 980,001 | 985,000 | 2372 |
| 985,001 | 990,000 | 2380 |
| 990,001 | 995,000 | 2387 |
| 995,001 | 1,000,000 | 2388 |

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

Add \$6.00 per \$5,000 up to and including \$2,000,000

Add \$3.15 per \$5,000 over \$2,000,000

11.3 BASIC RATES

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 | 6174 |
| 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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 |

| Liability Amount | | 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

11.4 DELETED

11.5 DELETED

11.6 ALTA CONCURRENT LOAN RATES

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|---------|---------------------------|
| 0 | 50,000 | 432 |
| 50,001 | 55,000 | 438 |
| 55,001 | 60,000 | 446 |
| 60,001 | 65,000 | 451 |
| 65,001 | 70,000 | 457 |
| 70,001 | 75,000 | 463 |
| 75,001 | 80,000 | 470 |
| 80,001 | 85,000 | 476 |
| 85,001 | 90,000 | 482 |
| 90,001 | 95,000 | 491 |
| 95,001 | 100,000 | 499 |
| 100,001 | 105,000 | 505 |
| 105,001 | 110,000 | 510 |
| 110,001 | 115,000 | 516 |
| 115,001 | 120,000 | 521 |
| 120,001 | 125,000 | 528 |
| 125,001 | 130,000 | 533 |
| 130,001 | 135,000 | 538 |
| 135,001 | 140,000 | 544 |
| 140,001 | 145,000 | 549 |
| 145,001 | 150,000 | 556 |
| 150,001 | 155,000 | 561 |
| 155,001 | 160,000 | 566 |
| 160,001 | 165,000 | 571 |
| 165,001 | 170,000 | 577 |
| 170,001 | 175,000 | 583 |
| 175,001 | 180,000 | 588 |
| 180,001 | 185,000 | 594 |
| 185,001 | 190,000 | 600 |
| 190,001 | 195,000 | 608 |
| 195,001 | 200,000 | 618 |
| 200,001 | 205,000 | 621 |
| 205,001 | 210,000 | 623 |
| 210,001 | 215,000 | 629 |
| 215,001 | 220,000 | 634 |
| 220,001 | 225,000 | 641 |
| 225,001 | 230,000 | 646 |
| 230,001 | 235,000 | 652 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|---------|---------------------------|
| 235,001 | 240,000 | 657 |
| 240,001 | 245,000 | 664 |
| 245,001 | 250,000 | 671 |
| 250,001 | 255,000 | 674 |
| 255,001 | 260,000 | 677 |
| 260,001 | 265,000 | 678 |
| 265,001 | 270,000 | 684 |
| 270,001 | 275,000 | 691 |
| 275,001 | 280,000 | 697 |
| 280,001 | 285,000 | 704 |
| 285,001 | 290,000 | 709 |
| 290,001 | 295,000 | 716 |
| 295,001 | 300,000 | 722 |
| 300,001 | 305,000 | 724 |
| 305,001 | 310,000 | 726 |
| 310,001 | 315,000 | 734 |
| 315,001 | 320,000 | 742 |
| 320,001 | 325,000 | 750 |
| 325,001 | 330,000 | 756 |
| 330,001 | 335,000 | 764 |
| 335,001 | 340,000 | 772 |
| 340,001 | 345,000 | 779 |
| 345,001 | 350,000 | 785 |
| 350,001 | 355,000 | 793 |
| 355,001 | 360,000 | 800 |
| 360,001 | 365,000 | 808 |
| 365,001 | 370,000 | 815 |
| 370,001 | 375,000 | 824 |
| 375,001 | 380,000 | 830 |
| 380,001 | 385,000 | 838 |
| 385,001 | 390,000 | 844 |
| 390,001 | 395,000 | 853 |
| 395,001 | 400,000 | 859 |
| 400,001 | 405,000 | 872 |
| 405,001 | 410,000 | 886 |
| 410,001 | 415,000 | 893 |
| 415,001 | 420,000 | 901 |
| 420,001 | 425,000 | 909 |
| 425,001 | 430,000 | 916 |
| 430,001 | 435,000 | 923 |
| 435,001 | 440,000 | 930 |
| 440,001 | 445,000 | 938 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|---------|------------------------------------|
| 445,001 | 450,000 | 946 |
| 450,001 | 455,000 | 953 |
| 455,001 | 460,000 | 960 |
| 460,001 | 465,000 | 968 |
| 465,001 | 470,000 | 975 |
| 470,001 | 475,000 | 982 |
| 475,001 | 480,000 | 991 |
| 480,001 | 485,000 | 997 |
| 485,001 | 490,000 | 1004 |
| 490,001 | 495,000 | 1011 |
| 495,001 | 500,000 | 1019 |
| 500,001 | 505,000 | 1021 |
| 505,001 | 510,000 | 1025 |
| 510,001 | 515,000 | 1030 |
| 515,001 | 520,000 | 1036 |
| 520,001 | 525,000 | 1041 |
| 525,001 | 530,000 | 1048 |
| 530,001 | 535,000 | 1053 |
| 535,001 | 540,000 | 1058 |
| 540,001 | 545,000 | 1064 |
| 545,001 | 550,000 | 1069 |
| 550,001 | 555,000 | 1075 |
| 555,001 | 560,000 | 1081 |
| 560,001 | 565,000 | 1086 |
| 565,001 | 570,000 | 1091 |
| 570,001 | 575,000 | 1097 |
| 575,001 | 580,000 | 1102 |
| 580,001 | 585,000 | 1107 |
| 585,001 | 590,000 | 1113 |
| 590,001 | 595,000 | 1118 |
| 595,001 | 600,000 | 1124 |
| 600,001 | 605,000 | 1129 |
| 605,001 | 610,000 | 1133 |
| 610,001 | 615,000 | 1138 |
| 615,001 | 620,000 | 1144 |
| 620,001 | 625,000 | 1149 |
| 625,001 | 630,000 | 1156 |
| 630,001 | 635,000 | 1161 |
| 635,001 | 640,000 | 1166 |
| 640,001 | 645,000 | 1172 |
| 645,001 | 650,000 | 1177 |
| 650,001 | 655,000 | 1183 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|---------|------------------------------------|
| 655,001 | 660,000 | 1189 |
| 660,001 | 665,000 | 1194 |
| 665,001 | 670,000 | 1199 |
| 670,001 | 675,000 | 1205 |
| 675,001 | 680,000 | 1211 |
| 680,001 | 685,000 | 1217 |
| 685,001 | 690,000 | 1221 |
| 690,001 | 695,000 | 1226 |
| 695,001 | 700,000 | 1232 |
| 700,001 | 705,000 | 1236 |
| 705,001 | 710,000 | 1241 |
| 710,001 | 715,000 | 1247 |
| 715,001 | 720,000 | 1252 |
| 720,001 | 725,000 | 1257 |
| 725,001 | 730,000 | 1263 |
| 730,001 | 735,000 | 1269 |
| 735,001 | 740,000 | 1274 |
| 740,001 | 745,000 | 1280 |
| 745,001 | 750,000 | 1285 |
| 750,001 | 755,000 | 1290 |
| 755,001 | 760,000 | 1297 |
| 760,001 | 765,000 | 1302 |
| 765,001 | 770,000 | 1308 |
| 770,001 | 775,000 | 1313 |
| 775,001 | 780,000 | 1318 |
| 780,001 | 785,000 | 1325 |
| 785,001 | 790,000 | 1329 |
| 790,001 | 795,000 | 1334 |
| 795,001 | 800,000 | 1340 |
| 800,001 | 805,000 | 1345 |
| 805,001 | 810,000 | 1351 |
| 810,001 | 815,000 | 1357 |
| 815,001 | 820,000 | 1362 |
| 820,001 | 825,000 | 1367 |
| 825,001 | 830,000 | 1373 |
| 830,001 | 835,000 | 1379 |
| 835,001 | 840,000 | 1385 |
| 840,001 | 845,000 | 1390 |
| 845,001 | 850,000 | 1395 |
| 850,001 | 855,000 | 1400 |
| 855,001 | 860,000 | 1403 |
| 860,001 | 865,000 | 1408 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 865,001 | 870,000 | 1411 |
| 870,001 | 875,000 | 1416 |
| 875,001 | 880,000 | 1419 |
| 880,001 | 885,000 | 1423 |
| 885,001 | 890,000 | 1424 |
| 890,001 | 895,000 | 1430 |
| 895,001 | 900,000 | 1434 |
| 900,001 | 905,000 | 1438 |
| 905,001 | 910,000 | 1441 |
| 910,001 | 915,000 | 1446 |
| 915,001 | 920,000 | 1449 |
| 920,001 | 925,000 | 1453 |
| 925,001 | 930,000 | 1456 |
| 930,001 | 935,000 | 1462 |
| 935,001 | 940,000 | 1465 |
| 940,001 | 945,000 | 1469 |
| 945,001 | 950,000 | 1472 |
| 950,001 | 955,000 | 1477 |
| 955,001 | 960,000 | 1480 |
| 960,001 | 965,000 | 1484 |
| 965,001 | 970,000 | 1487 |
| 970,001 | 975,000 | 1493 |
| 975,001 | 980,000 | 1496 |
| 980,001 | 985,000 | 1500 |
| 985,001 | 990,000 | 1503 |
| 990,001 | 995,000 | 1508 |
| 995,001 | 1,000,000 | 1511 |
| 1,000,001 | 1,005,000 | 1514 |
| 1,005,001 | 1,010,000 | 1517 |
| 1,010,001 | 1,015,000 | 1520 |
| 1,015,001 | 1,020,000 | 1523 |
| 1,020,001 | 1,025,000 | 1526 |
| 1,025,001 | 1,030,000 | 1528 |
| 1,030,001 | 1,035,000 | 1531 |
| 1,035,001 | 1,040,000 | 1533 |
| 1,040,001 | 1,045,000 | 1537 |
| 1,045,001 | 1,050,000 | 1539 |
| 1,050,001 | 1,055,000 | 1541 |
| 1,055,001 | 1,060,000 | 1543 |
| 1,060,001 | 1,065,000 | 1547 |
| 1,065,001 | 1,070,000 | 1549 |
| 1,070,001 | 1,075,000 | 1553 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 1,075,001 | 1,080,000 | 1555 |
| 1,080,001 | 1,085,000 | 1558 |
| 1,085,001 | 1,090,000 | 1560 |
| 1,090,001 | 1,095,000 | 1563 |
| 1,095,001 | 1,100,000 | 1565 |
| 1,100,001 | 1,105,000 | 1569 |
| 1,105,001 | 1,110,000 | 1571 |
| 1,110,001 | 1,115,000 | 1575 |
| 1,115,001 | 1,120,000 | 1577 |
| 1,120,001 | 1,125,000 | 1580 |
| 1,125,001 | 1,130,000 | 1583 |
| 1,130,001 | 1,135,000 | 1586 |
| 1,135,001 | 1,140,000 | 1588 |
| 1,140,001 | 1,145,000 | 1591 |
| 1,145,001 | 1,150,000 | 1593 |
| 1,150,001 | 1,155,000 | 1596 |
| 1,155,001 | 1,160,000 | 1599 |
| 1,160,001 | 1,165,000 | 1603 |
| 1,165,001 | 1,170,000 | 1605 |
| 1,170,001 | 1,175,000 | 1608 |
| 1,175,001 | 1,180,000 | 1610 |
| 1,180,001 | 1,185,000 | 1614 |
| 1,185,001 | 1,190,000 | 1616 |
| 1,190,001 | 1,195,000 | 1619 |
| 1,195,001 | 1,200,000 | 1621 |
| 1,200,001 | 1,205,000 | 1624 |
| 1,205,001 | 1,210,000 | 1626 |
| 1,210,001 | 1,215,000 | 1631 |
| 1,215,001 | 1,220,000 | 1633 |
| 1,220,001 | 1,225,000 | 1636 |
| 1,225,001 | 1,230,000 | 1638 |
| 1,230,001 | 1,235,000 | 1641 |
| 1,235,001 | 1,240,000 | 1644 |
| 1,240,001 | 1,245,000 | 1647 |
| 1,245,001 | 1,250,000 | 1649 |
| 1,250,001 | 1,255,000 | 1651 |
| 1,255,001 | 1,260,000 | 1653 |
| 1,260,001 | 1,265,000 | 1657 |
| 1,265,001 | 1,270,000 | 1660 |
| 1,270,001 | 1,275,000 | 1663 |
| 1,275,001 | 1,280,000 | 1665 |
| 1,280,001 | 1,285,000 | 1668 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 1,285,001 | 1,290,000 | 1670 |
| 1,290,001 | 1,295,000 | 1673 |
| 1,295,001 | 1,300,000 | 1676 |
| 1,300,001 | 1,305,000 | 1679 |
| 1,305,001 | 1,310,000 | 1681 |
| 1,310,001 | 1,315,000 | 1685 |
| 1,315,001 | 1,320,000 | 1687 |
| 1,320,001 | 1,325,000 | 1691 |
| 1,325,001 | 1,330,000 | 1693 |
| 1,330,001 | 1,335,000 | 1696 |
| 1,335,001 | 1,340,000 | 1698 |
| 1,340,001 | 1,345,000 | 1701 |
| 1,345,001 | 1,350,000 | 1703 |
| 1,350,001 | 1,355,000 | 1707 |
| 1,355,001 | 1,360,000 | 1709 |
| 1,360,001 | 1,365,000 | 1713 |
| 1,365,001 | 1,370,000 | 1715 |
| 1,370,001 | 1,375,000 | 1718 |
| 1,375,001 | 1,380,000 | 1721 |
| 1,380,001 | 1,385,000 | 1724 |
| 1,385,001 | 1,390,000 | 1726 |
| 1,390,001 | 1,395,000 | 1729 |
| 1,395,001 | 1,400,000 | 1731 |
| 1,400,001 | 1,405,000 | 1734 |
| 1,405,001 | 1,410,000 | 1737 |
| 1,410,001 | 1,415,000 | 1741 |
| 1,415,001 | 1,420,000 | 1743 |
| 1,420,001 | 1,425,000 | 1746 |
| 1,425,001 | 1,430,000 | 1748 |
| 1,430,001 | 1,435,000 | 1752 |
| 1,435,001 | 1,440,000 | 1754 |
| 1,440,001 | 1,445,000 | 1757 |
| 1,445,001 | 1,450,000 | 1759 |
| 1,450,001 | 1,455,000 | 1761 |
| 1,455,001 | 1,460,000 | 1763 |
| 1,460,001 | 1,465,000 | 1768 |
| 1,465,001 | 1,470,000 | 1770 |
| 1,470,001 | 1,475,000 | 1773 |
| 1,475,001 | 1,480,000 | 1775 |
| 1,480,001 | 1,485,000 | 1778 |
| 1,485,001 | 1,490,000 | 1780 |
| 1,490,001 | 1,495,000 | 1784 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 1,495,001 | 1,500,000 | 1786 |
| 1,500,001 | 1,505,000 | 1788 |
| 1,505,001 | 1,510,000 | 1790 |
| 1,510,001 | 1,515,000 | 1792 |
| 1,515,001 | 1,520,000 | 1795 |
| 1,520,001 | 1,525,000 | 1798 |
| 1,525,001 | 1,530,000 | 1800 |
| 1,530,001 | 1,535,000 | 1802 |
| 1,535,001 | 1,540,000 | 1804 |
| 1,540,001 | 1,545,000 | 1806 |
| 1,545,001 | 1,550,000 | 1808 |
| 1,550,001 | 1,555,000 | 1810 |
| 1,555,001 | 1,560,000 | 1813 |
| 1,560,001 | 1,565,000 | 1815 |
| 1,565,001 | 1,570,000 | 1817 |
| 1,570,001 | 1,575,000 | 1819 |
| 1,575,001 | 1,580,000 | 1821 |
| 1,580,001 | 1,585,000 | 1824 |
| 1,585,001 | 1,590,000 | 1826 |
| 1,590,001 | 1,595,000 | 1829 |
| 1,595,001 | 1,600,000 | 1831 |
| 1,600,001 | 1,605,000 | 1833 |
| 1,605,001 | 1,610,000 | 1835 |
| 1,610,001 | 1,615,000 | 1837 |
| 1,615,001 | 1,620,000 | 1839 |
| 1,620,001 | 1,625,000 | 1841 |
| 1,625,001 | 1,630,000 | 1844 |
| 1,630,001 | 1,635,000 | 1846 |
| 1,635,001 | 1,640,000 | 1848 |
| 1,640,001 | 1,645,000 | 1851 |
| 1,645,001 | 1,650,000 | 1853 |
| 1,650,001 | 1,655,000 | 1855 |
| 1,655,001 | 1,660,000 | 1858 |
| 1,660,001 | 1,665,000 | 1860 |
| 1,665,001 | 1,670,000 | 1862 |
| 1,670,001 | 1,675,000 | 1864 |
| 1,675,001 | 1,680,000 | 1866 |
| 1,680,001 | 1,685,000 | 1868 |
| 1,685,001 | 1,690,000 | 1870 |
| 1,690,001 | 1,695,000 | 1873 |
| 1,695,001 | 1,700,000 | 1874 |
| 1,700,001 | 1,705,000 | 1876 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 1,705,001 | 1,710,000 | 1879 |
| 1,710,001 | 1,715,000 | 1881 |
| 1,715,001 | 1,720,000 | 1883 |
| 1,720,001 | 1,725,000 | 1885 |
| 1,725,001 | 1,730,000 | 1887 |
| 1,730,001 | 1,735,000 | 1890 |
| 1,735,001 | 1,740,000 | 1892 |
| 1,740,001 | 1,745,000 | 1894 |
| 1,745,001 | 1,750,000 | 1896 |
| 1,750,001 | 1,755,000 | 1896 |
| 1,755,001 | 1,760,000 | 1899 |
| 1,760,001 | 1,765,000 | 1901 |
| 1,765,001 | 1,770,000 | 1903 |
| 1,770,001 | 1,775,000 | 1906 |
| 1,775,001 | 1,780,000 | 1908 |
| 1,780,001 | 1,785,000 | 1910 |
| 1,785,001 | 1,790,000 | 1912 |
| 1,790,001 | 1,795,000 | 1915 |
| 1,795,001 | 1,800,000 | 1917 |
| 1,800,001 | 1,805,000 | 1919 |
| 1,805,001 | 1,810,000 | 1921 |
| 1,810,001 | 1,815,000 | 1923 |
| 1,815,001 | 1,820,000 | 1925 |
| 1,820,001 | 1,825,000 | 1927 |
| 1,825,001 | 1,830,000 | 1930 |
| 1,830,001 | 1,835,000 | 1933 |
| 1,835,001 | 1,840,000 | 1935 |
| 1,840,001 | 1,845,000 | 1937 |
| 1,845,001 | 1,850,000 | 1939 |
| 1,850,001 | 1,855,000 | 1941 |
| 1,855,001 | 1,860,000 | 1943 |
| 1,860,001 | 1,865,000 | 1946 |
| 1,865,001 | 1,870,000 | 1948 |
| 1,870,001 | 1,875,000 | 1950 |
| 1,875,001 | 1,880,000 | 1952 |
| 1,880,001 | 1,885,000 | 1954 |
| 1,885,001 | 1,890,000 | 1956 |
| 1,890,001 | 1,895,000 | 1958 |
| 1,895,001 | 1,900,000 | 1962 |
| 1,900,001 | 1,905,000 | 1964 |
| 1,905,001 | 1,910,000 | 1966 |
| 1,910,001 | 1,915,000 | 1968 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 1,915,001 | 1,920,000 | 1970 |
| 1,920,001 | 1,925,000 | 1972 |
| 1,925,001 | 1,930,000 | 1974 |
| 1,930,001 | 1,935,000 | 1977 |
| 1,935,001 | 1,940,000 | 1979 |
| 1,940,001 | 1,945,000 | 1981 |
| 1,945,001 | 1,950,000 | 1982 |
| 1,950,001 | 1,955,000 | 1984 |
| 1,955,001 | 1,960,000 | 1986 |
| 1,960,001 | 1,965,000 | 1989 |
| 1,965,001 | 1,970,000 | 1992 |
| 1,970,001 | 1,975,000 | 1994 |
| 1,975,001 | 1,980,000 | 1996 |
| 1,980,001 | 1,985,000 | 1998 |
| 1,985,001 | 1,990,000 | 2000 |
| 1,990,001 | 1,995,000 | 2002 |
| 1,995,001 | 2,000,000 | 2004 |
| 2,000,001 | 2,005,000 | 2008 |
| 2,005,001 | 2,010,000 | 2010 |
| 2,010,001 | 2,015,000 | 2013 |
| 2,015,001 | 2,020,000 | 2016 |
| 2,020,001 | 2,025,000 | 2019 |
| 2,025,001 | 2,030,000 | 2021 |
| 2,030,001 | 2,035,000 | 2025 |
| 2,035,001 | 2,040,000 | 2027 |
| 2,040,001 | 2,045,000 | 2030 |
| 2,045,001 | 2,050,000 | 2032 |
| 2,050,001 | 2,055,000 | 2035 |
| 2,055,001 | 2,060,000 | 2038 |
| 2,060,001 | 2,065,000 | 2041 |
| 2,065,001 | 2,070,000 | 2044 |
| 2,070,001 | 2,075,000 | 2047 |
| 2,075,001 | 2,080,000 | 2049 |
| 2,080,001 | 2,085,000 | 2052 |
| 2,085,001 | 2,090,000 | 2055 |
| 2,090,001 | 2,095,000 | 2058 |
| 2,095,001 | 2,100,000 | 2060 |
| 2,100,001 | 2,105,000 | 2063 |
| 2,105,001 | 2,110,000 | 2065 |
| 2,110,001 | 2,115,000 | 2069 |
| 2,115,001 | 2,120,000 | 2072 |
| 2,120,001 | 2,125,000 | 2075 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 2,125,001 | 2,130,000 | 2077 |
| 2,130,001 | 2,135,000 | 2080 |
| 2,135,001 | 2,140,000 | 2082 |
| 2,140,001 | 2,145,000 | 2086 |
| 2,145,001 | 2,150,000 | 2088 |
| 2,150,001 | 2,155,000 | 2090 |
| 2,155,001 | 2,160,000 | 2092 |
| 2,160,001 | 2,165,000 | 2095 |
| 2,165,001 | 2,170,000 | 2097 |
| 2,170,001 | 2,175,000 | 2102 |
| 2,175,001 | 2,180,000 | 2104 |
| 2,180,001 | 2,185,000 | 2107 |
| 2,185,001 | 2,190,000 | 2109 |
| 2,190,001 | 2,195,000 | 2112 |
| 2,195,001 | 2,200,000 | 2114 |
| 2,200,001 | 2,205,000 | 2118 |
| 2,205,001 | 2,210,000 | 2120 |
| 2,210,001 | 2,215,000 | 2123 |
| 2,215,001 | 2,220,000 | 2125 |
| 2,220,001 | 2,225,000 | 2129 |
| 2,225,001 | 2,230,000 | 2132 |
| 2,230,001 | 2,235,000 | 2135 |
| 2,235,001 | 2,240,000 | 2137 |
| 2,240,001 | 2,245,000 | 2140 |
| 2,245,001 | 2,250,000 | 2142 |
| 2,250,001 | 2,255,000 | 2145 |
| 2,255,001 | 2,260,000 | 2148 |
| 2,260,001 | 2,265,000 | 2151 |
| 2,265,001 | 2,270,000 | 2153 |
| 2,270,001 | 2,275,000 | 2157 |
| 2,275,001 | 2,280,000 | 2159 |
| 2,280,001 | 2,285,000 | 2163 |
| 2,285,001 | 2,290,000 | 2165 |
| 2,290,001 | 2,295,000 | 2168 |
| 2,295,001 | 2,300,000 | 2170 |
| 2,300,001 | 2,305,000 | 2173 |
| 2,305,001 | 2,310,000 | 2175 |
| 2,310,001 | 2,315,000 | 2179 |
| 2,315,001 | 2,320,000 | 2181 |
| 2,320,001 | 2,325,000 | 2185 |
| 2,325,001 | 2,330,000 | 2187 |
| 2,330,001 | 2,335,000 | 2190 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 2,335,001 | 2,340,000 | 2193 |
| 2,340,001 | 2,345,000 | 2196 |
| 2,345,001 | 2,350,000 | 2198 |
| 2,350,001 | 2,355,000 | 2200 |
| 2,355,001 | 2,360,000 | 2202 |
| 2,360,001 | 2,365,000 | 2205 |
| 2,365,001 | 2,370,000 | 2207 |
| 2,370,001 | 2,375,000 | 2212 |
| 2,375,001 | 2,380,000 | 2214 |
| 2,380,001 | 2,385,000 | 2217 |
| 2,385,001 | 2,390,000 | 2219 |
| 2,390,001 | 2,395,000 | 2222 |
| 2,395,001 | 2,400,000 | 2225 |
| 2,400,001 | 2,405,000 | 2228 |
| 2,405,001 | 2,410,000 | 2230 |
| 2,410,001 | 2,415,000 | 2233 |
| 2,415,001 | 2,420,000 | 2235 |
| 2,420,001 | 2,425,000 | 2240 |
| 2,425,001 | 2,430,000 | 2242 |
| 2,430,001 | 2,435,000 | 2245 |
| 2,435,001 | 2,440,000 | 2247 |
| 2,440,001 | 2,445,000 | 2250 |
| 2,445,001 | 2,450,000 | 2252 |
| 2,450,001 | 2,455,000 | 2256 |
| 2,455,001 | 2,460,000 | 2258 |
| 2,460,001 | 2,465,000 | 2261 |
| 2,465,001 | 2,470,000 | 2263 |
| 2,470,001 | 2,475,000 | 2267 |
| 2,475,001 | 2,480,000 | 2269 |
| 2,480,001 | 2,485,000 | 2273 |
| 2,485,001 | 2,490,000 | 2275 |
| 2,490,001 | 2,495,000 | 2278 |
| 2,495,001 | 2,500,000 | 2280 |
| 2,500,001 | 2,505,000 | 2283 |
| 2,505,001 | 2,510,000 | 2285 |
| 2,510,001 | 2,515,000 | 2288 |
| 2,515,001 | 2,520,000 | 2290 |
| 2,520,001 | 2,525,000 | 2295 |
| 2,525,001 | 2,530,000 | 2297 |
| 2,530,001 | 2,535,000 | 2300 |
| 2,535,001 | 2,540,000 | 2302 |
| 2,540,001 | 2,545,000 | 2305 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 2,545,001 | 2,550,000 | 2307 |
| 2,550,001 | 2,555,000 | 2310 |
| 2,555,001 | 2,560,000 | 2312 |
| 2,560,001 | 2,565,000 | 2315 |
| 2,565,001 | 2,570,000 | 2317 |
| 2,570,001 | 2,575,000 | 2321 |
| 2,575,001 | 2,580,000 | 2323 |
| 2,580,001 | 2,585,000 | 2327 |
| 2,585,001 | 2,590,000 | 2329 |
| 2,590,001 | 2,595,000 | 2332 |
| 2,595,001 | 2,600,000 | 2334 |
| 2,600,001 | 2,605,000 | 2337 |
| 2,605,001 | 2,610,000 | 2339 |
| 2,610,001 | 2,615,000 | 2343 |
| 2,615,001 | 2,620,000 | 2345 |
| 2,620,001 | 2,625,000 | 2349 |
| 2,625,001 | 2,630,000 | 2351 |
| 2,630,001 | 2,635,000 | 2354 |
| 2,635,001 | 2,640,000 | 2357 |
| 2,640,001 | 2,645,000 | 2360 |
| 2,645,001 | 2,650,000 | 2362 |
| 2,650,001 | 2,655,000 | 2365 |
| 2,655,001 | 2,660,000 | 2367 |
| 2,660,001 | 2,665,000 | 2370 |
| 2,665,001 | 2,670,000 | 2373 |
| 2,670,001 | 2,675,000 | 2377 |
| 2,675,001 | 2,680,000 | 2379 |
| 2,680,001 | 2,685,000 | 2382 |
| 2,685,001 | 2,690,000 | 2384 |
| 2,690,001 | 2,695,000 | 2388 |
| 2,695,001 | 2,700,000 | 2390 |
| 2,700,001 | 2,705,000 | 2393 |
| 2,705,001 | 2,710,000 | 2395 |
| 2,710,001 | 2,715,000 | 2398 |
| 2,715,001 | 2,720,000 | 2400 |
| 2,720,001 | 2,725,000 | 2405 |
| 2,725,001 | 2,730,000 | 2407 |
| 2,730,001 | 2,735,000 | 2410 |
| 2,735,001 | 2,740,000 | 2412 |
| 2,740,001 | 2,745,000 | 2415 |
| 2,745,001 | 2,750,000 | 2418 |
| 2,750,001 | 2,755,000 | 2420 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 2,755,001 | 2,760,000 | 2422 |
| 2,760,001 | 2,765,000 | 2426 |
| 2,765,001 | 2,770,000 | 2428 |
| 2,770,001 | 2,775,000 | 2431 |
| 2,775,001 | 2,780,000 | 2434 |
| 2,780,001 | 2,785,000 | 2437 |
| 2,785,001 | 2,790,000 | 2439 |
| 2,790,001 | 2,795,000 | 2443 |
| 2,795,001 | 2,800,000 | 2445 |
| 2,800,001 | 2,805,000 | 2448 |
| 2,805,001 | 2,810,000 | 2450 |
| 2,810,001 | 2,815,000 | 2453 |
| 2,815,001 | 2,820,000 | 2455 |
| 2,820,001 | 2,825,000 | 2459 |
| 2,825,001 | 2,830,000 | 2462 |
| 2,830,001 | 2,835,000 | 2465 |
| 2,835,001 | 2,840,000 | 2467 |
| 2,840,001 | 2,845,000 | 2470 |
| 2,845,001 | 2,850,000 | 2473 |
| 2,850,001 | 2,855,000 | 2476 |
| 2,855,001 | 2,860,000 | 2478 |
| 2,860,001 | 2,865,000 | 2481 |
| 2,865,001 | 2,870,000 | 2483 |
| 2,870,001 | 2,875,000 | 2486 |
| 2,875,001 | 2,880,000 | 2490 |
| 2,880,001 | 2,885,000 | 2493 |
| 2,885,001 | 2,890,000 | 2495 |
| 2,890,001 | 2,895,000 | 2498 |
| 2,895,001 | 2,900,000 | 2500 |
| 2,900,001 | 2,905,000 | 2504 |
| 2,905,001 | 2,910,000 | 2506 |
| 2,910,001 | 2,915,000 | 2509 |
| 2,915,001 | 2,920,000 | 2511 |
| 2,920,001 | 2,925,000 | 2514 |
| 2,925,001 | 2,930,000 | 2517 |
| 2,930,001 | 2,935,000 | 2521 |
| 2,935,001 | 2,940,000 | 2523 |
| 2,940,001 | 2,945,000 | 2526 |
| 2,945,001 | 2,950,000 | 2528 |
| 2,950,001 | 2,955,000 | 2530 |
| 2,955,001 | 2,960,000 | 2532 |

| Liability Amount | | ALTA Concurrent Loan Rate |
|------------------|-----------|------------------------------------|
| 2,960,001 | 2,965,000 | 2536 |
| 2,965,001 | 2,970,000 | 2538 |
| 2,970,001 | 2,975,000 | 2541 |
| 2,975,001 | 2,980,000 | 2544 |
| 2,980,001 | 2,985,000 | 2547 |
| 2,985,001 | 2,990,000 | 2550 |
| 2,990,001 | 2,995,000 | 2553 |
| 2,995,001 | 3,000,000 | 2555 |

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