



**SCHEDULE OF CHARGES AND FORMS  
FOR  
TITLE INSURANCE IN  
THE DISTRICT OF COLUMBIA**

This manual is for the use of Stewart Title Guaranty Company's ("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 Butler O'Brien**  
General Counsel  
Stewart Title Guaranty Company  
1360 Post Oak Blvd.  
Houston, Texas 77056  
pobrien@stewart.com

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

**Ruth E. Kohl**  
Maryland State Agency Manager  
Stewart Title Guaranty Company  
5950 Symphony Woods Road, Suite 100  
Columbia, MD 21044  
ruth.kohl@stewart.com

Last Updated: January 2, 2024

Effective: February 24, 2025

---

## TABLE OF CONTENTS

Page

### I. CHARGES

A. GENERAL PROVISIONS .....	3
B. POLICIES	
1. Commitment to Insure (Interim Title Insurance Binder) .....	4
2. Owner's or Leasehold Policies – Original Charge .....	4
3. Reissue Charge for Owner's or Leasehold Policies .....	4
4. Mortgagee's Policies – Original Issue .....	5
5. Refinance Charge for Mortgagee's Policies .....	5
6. ALTA Homeowner's Policy of Title Insurance .....	6
7. ALTA Expanded Coverage Residential Loan Policy and Short Form Expanded Coverage Residential Loan Policy .....	6
8. Assignment of Mortgages .....	7
9. Extension of Mortgages .....	7
10. Substitution Mortgages .....	7
11. Second Mortgages .....	8
12. Limited Coverage Loan Policies .....	8
13. Conversion of Contract Purchaser's and Leasehold Policies .....	8
14. Owner's or Leasehold Policy Upon Acquisition in Satisfaction of Debt .....	9
15. Simultaneous Issue Transactions .....	9
16. ALTA Closing Protection Letter—Single Transaction .....	9
17. ALTA Residential Limited Coverage Mortgage Modification Policy .....	10
C. ENDORSEMENTS .....	10

### SCHEDULE A SPECIAL PRODUCTS AVAILABLE FOR STEWART TITLE GUARANTY COMPANY ISSUANCE IN THE DISTRICT OF COLUMBIA

I. Secondary Market Short Form Residential Loan Policy One-To-Four Family .....	11
II. The Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner) & (Lender) .....	11
III. Modification Guarantee .....	12
IV. Centralized Processing Loan and Refinance Rate (CPLR) .....	13
V. Stewart Title Guaranty Company Limited Coverage STG Home Equity Loan Policy .....	14

# DISTRICT OF COLUMBIA TITLE INSURANCE MANUAL OF CHARGES

## I. CHARGES

### A. General Provisions

The charges quoted herein include all title insurance charges, including gross premium (risk rate) which is charged for and remitted to Stewart Title Guaranty Company (the Company) for the hazards assumed in the issuance of its title insurance policies.

The charges herein quoted are for title insurance charges only, excluding extrahazardous risks, and do not include charges for searches, abstracts, attorney's fees, escrow, or closing service performed and charged for by local attorneys, abstractors, and title companies. The charges are minimum charges, and additional charges shall be made when unusual conditions of title exist or when special risks are insured. In the event such charges are made agreement thereto must be obtained in advance from the person or entity obligated to pay all or any part of such charges.

To compute any insurance charges on a fractional thousand of insurance (except as to minimum charges), multiply the fractional thousand by the applicable charge per thousand, considering any fraction of \$1,000 as a full \$1,000.

All charges quoted above are net to the Company and the Company reserves the right to reject any application not satisfactory to it. The terms of its policy shall not be construed as protection to the insured against the consequences of a usurious contract.

Attorneys approved by the Company for use by applicants and whose opinions it insures do not represent the Company and are not its agents for any purpose; they are not approved for any definite term and may be removed from its list at will.

Additional endorsements for special or unusual risks that are requested by the insured and acceptable to the Company may be issued and charged for at a price agreed upon by the Company and the insured. The charge for a corrective endorsement shall be \$50.

No attorney's fees, abstractor's fees, or other charge incurred in the preparation of the title for insurance are borne by the Company, unless ordered by the Company.

The Company reserves the right to reject any title insurance application not satisfactory to the Company.

### Definitions

Charge. The charge is that cost per unit of insurance which, when multiplied by the total units of liability, results in the charge to the customer for the risk assumed. The charge does not include the abstracting or searching fee, examination fee, settlement fees, closing fees, or escrow fees.

Full Principal Debt. The full principal debt is that part of the mortgage debt that is secured by land, excluding therefrom that part of the debt, if any, secured by personal property.

Full Value of Land. The full value of land is the actual purchase price or, if no sale is involved, the full reasonable value as may be agreed upon between the insurer and the proposed insured. On leasehold estates, the full value of the land is the aggregate of the rentals payable under the primary term of the lease or the full value of the land as herein defined, whichever is less.

Identical Land. The identical land is the land or any part thereof described in a policy of title insurance or other indemnity.

Insured. The insured is the person named as the insured in the policy of title insurance or other indemnity.

Land, Premises, or Property. Unless otherwise set forth in the policy of title insurance or other indemnity, land, premises, or property is the land described, specifically or by reference, and improvements affixed thereto which by law constitute real property.

Mortgage. A mortgage is a transfer of an interest in land, other than in trust, to secure performance of the obligation to pay back the indebtedness. The form of the mortgage may be a mortgage, deed of trust, trust deed, or other security instrument relating, at least in part, to land.

Simultaneous Issue. Simultaneous issue is the issuance of two or more policies on identical land out of the same transaction. The effective dates of the policies do not have to be the same in order to qualify for a simultaneous issue; however, if the effective dates are not the same, these policies must have been able to have been issued the same day and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.

## **B. Policies**

### **1. Commitment to Insure (Interim Title Insurance Binder)**

A commitment to insure, also known as an interim title insurance binder, is a report showing the status of the title and the exceptions, if any, which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy in accordance with the terms and conditions of the commitment. When a commitment is required for the closing of a transaction, a preparation fee shall be charged, in addition to the regular title insurance premium. This covers a commitment issued in connection with a purchase or lease or with a permanent mortgage.

### **2. Owner's or Leasehold Policies – Original Charges**

An owner's policy insuring the fee simple estate cannot be issued for less than the sales price of the property or, in the event there is no sale, for less than the full reasonable value of the premises. An owner's policy, insuring a leasehold estate, cannot be issued for less than the reasonable value of the leasehold estate, which value shall be arrived at by negotiation with the insured.

The charge for original owner's or leasehold insurance shall be as follows:

	<u>Per Thousand</u>
Up to \$250,000 of liability written .....	\$5.70
Over \$250,000 and up to \$500,000, add .....	5.10
Over \$500,000 and up to \$1,000,000, add.....	4.50
Over \$1,000,000 and up to \$5,000,000, add.....	3.90
Over \$5,000,000 and up to \$15,000,000, add.....	1.10
Over \$15,000,000, add.....	0.95
Minimum charge .....	\$300.00

### **3. Reissue Charge For Owner's or Leasehold Policies**

A reissue charge applies up to the face amount of the previous policy. If more insurance is desired under a reissue policy than was written in the original policy, the excess must be computed at original insurance charges. A reissue charge may be

offered only when a prior title insurance policy is physically furnished by the purchaser or purchaser's representative to the entity issuing the new title policy prior to issuance of a new commitment, including schedules associated therewith, issued by a title insurer licensed to be engaged in the business of title insurance in the District of Columbia.

The charge for reissue owner's or leasehold insurance shall be as follows:

	<u>Per Thousand</u>
Up to \$250,000 of liability written .....	\$3.42
Over \$250,000 and up to \$500,000, add .....	3.06
Over \$500,000 and up to \$1,000,000, add.....	2.70
Over \$1,000,000 and up to \$5,000,000, add.....	2.34
Over \$5,000,000 and up to \$15,000,000, add.....	1.00
Over \$15,000,000, add.....	0.85
Minimum charge .....	\$300.00

#### **4. Mortgagee's Policies**

A first mortgagee's policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt to reimburse for interest, foreclosure costs, etc.

A mortgagee's policy expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgagee insurance charge, unless it comes within the classification of "Refinance Charge for First Mortgages" or "Substitution Mortgages."

The original charge for mortgagee's policies shall be as follows:

	<u>Per Thousand</u>
Up to \$250,000 of liability written .....	\$4.50
Over \$250,000 and up to \$500,000, add.....	3.90
Over \$500,000 and up to \$1,000,000, add.....	3.30
Over \$1,000,000 and up to \$5,000,000, add.....	2.75
Over \$5,000,000 and up to \$15,000,000 add.....	0.85
Over \$15,000,000, add .....	0.75
Minimum charge .....	\$300.00

#### **5. Refinance Charge for Mortgagee's Policies**

A refinance charge may be offered on non purchase money loans only when a prior title insurance policy is physically furnished by the purchaser or purchaser's representative to the entity issuing the new title policy prior to issuance of a new commitment, including schedules associated therewith, issued by a title insurer licensed to be engaged in the business of title insurance in the District of Columbia.

When the owner of property on which application is made for mortgage title insurance has had the title to the property insured as owner the owner shall be entitled to the following refinance charge on the mortgage insurance up to the face amount of the owner's policy:

	<u>Per Thousand</u>
Up to \$50,000 of liability written .....	\$2.70
Over \$50,000 and up to \$100,000, add.....	2.34
Over \$100,000 and up to \$500,000, add.....	1.98
Over \$500,000 and up to \$10,000,000, add.....	1.65
Over \$10,000,000 and up to \$15,000,000, add.....	0.75
Over \$15,000,000, add.....	0.65
Minimum charge .....	\$300.00

If the amount of insurance desired under the mortgagee's policy is in excess of the original owner's policy, the excess shall be computed at the applicable original charge.

A mortgagee's policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest, foreclosure costs, etc.

## **6. ALTA Homeowner's Policy of Title Insurance**

The American Land Title Association adopted the Homeowner's Policy of Title Insurance on October 17, 1998. There have been two revisions adopted by ALTA for the policy, one in October 22, 2003 and January 1, 2008. The accompanying lender's policy is the ALTA Expanded Coverage Residential Loan Policy.

The ALTA Homeowner's Policy of Title Insurance provides more coverage to owners than the standard ALTA Owner's Policies. The policy includes a number of additional coverage contained within the 32 insuring clauses ("Covered Risks") found within the policy.

The original charge for ALTA Homeowner's Policy of Title Insurance shall be as follows:

	<u>Per Thousand</u>
Up to \$250,000 of liability written.....	\$6.84
Over \$250,000 and up to \$500,000, add.....	6.12
Over \$500,000 and up to \$1,000,000, add.....	5.40
Over \$1,000,000 and up to \$5,000,000, add.....	4.68
Over \$5,000,000 and up to \$15,000,000, add.....	1.32
Over \$15,000,000, add.....	1.14

## **7. ALTA Expanded Coverage Residential Loan Policy ALTA Short Form Expanded Coverage Residential Loan Policy**

These policies supplement the policies already approved for use in the District of Columbia by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy (10/17/92) approved for use in the District of Columbia and includes many of the same expanded coverage provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverage unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy and the ALTA Short Form Expanded Coverage Residential Loan Policy shall be as follows:

	<u>Per Thousand</u>
Up to \$250,000 of liability written.....	\$5.40
Over \$250,000 and up to \$500,000, add.....	4.68
Over \$500,000 and up to \$1,000,000, add.....	3.96
Over \$1,000,000 and up to \$5,000,000, add.....	3.30

Over \$5,000,000 and up to \$15,000,000 add .....	1.02
Over \$15,000,000, add .....	0.90

## 8. Assignment of Mortgages

When a mortgage supported by a title policy of this Company is assigned, without a request to update the policy, each successive assignee may obtain an endorsement to the existing policy, or a new policy, upon surrendering the former policy. The charge for any such endorsement or new policy shall be \$100.

When a mortgage insured by a policy of this Company is assigned, extended, or modified and this Company is requested to update the policy, the insured or each successive assignee may obtain an endorsement to the existing policy or a new policy, upon surrendering the former policy. The charge for the endorsement or new policy, shall, up to the existing balance of the mortgage, be as follows:

<u>Mortgage</u>	<u>Charges</u>
3 years or under .....	30% of original charge
From 3 years to 5 years.....	50% of original charge
From 5 years to 7 years.....	70% of original charge
Over 7 years.....	100% of original charge
Minimum charge .....	\$100.00

When a new title policy is issued in connection with an assignment of a mortgage, the policy issued in connection with the original loan should be returned for cancellation. Normal costs of recertifying the title to cover the assignment must be paid.

## 9. Extension of Mortgages

When a mortgage whose title has been insured by this Company is renewed by an extension agreement, upon receipt of special counsel's certificate of title, covering the period from the date of the recordation of the mortgage through the date of extension agreement, a new title policy or an endorsement furnishing coverage up to and including the date of the extension agreement, shall be issued for the following charges:

<u>Mortgage</u>	<u>Charges</u>
3 years or under .....	30% of original charge
From 3 years to 5 years.....	50% of original charge
From 5 years to 7 years.....	70% of original charge
Over 7 years.....	100% of original charge
Minimum charge .....	\$100.00

When a new title policy is issued in connection with an extension of a mortgage, the policy issued in connection with the original mortgage should be returned for cancellation. Normal costs of recertifying the title to cover the extension agreement must be paid.

## 10. Substitution Mortgages

When a substitution mortgage is made on the same property with either the same mortgagor or mortgagee, the title to which was insured by this Company in connection with the original mortgage, the following charges will be assessed for issuing the policy in connection with the new mortgage provided the Company is furnished with its former policy and the amount of the unpaid balance secured by the original mortgage:

<u>Age of Original Mortgage</u>	<u>Charge</u>
3 years or under .....	30% of original charge

From 3 years to 4 years.....	40% of original charge
From 4 years to 5 years.....	50% of original charge
5 years to 7 years.....	60% of original charge
Over 7 years.....	100% of original charge
Minimum charge.....	\$100.00

If the purpose of the substitution mortgage is solely to furnish additional funds for the completion of the improvements and the transaction involves the same mortgagor and mortgagee, and also covers the same property, one half of the above quoted charge will apply with a minimum of \$100.

At the time a substitution mortgage is made, the unpaid principal balance of the original mortgage will be considered the amount of insurance in force on which the foregoing charges shall be calculated. To these charges shall be added the regular charges for the new insurance; that is, the difference between the unpaid principal balance of the original mortgage and the amount of the new mortgage.

## **11. Second Mortgages**

The charge for title insurance on second mortgage transactions shall be the same as on first mortgage transactions provided that the first mortgage has been insured by this Company. In cases where first mortgagee insurance has not been written by this Company, the charges for second mortgagee insurance shall be computed at charges applicable to the original charges for mortgagee's policies.

## **12. Limited Coverage Loan Policies**

The charge for ALTA Residential Limited Coverage Loan Policy with Supplemental Coverage Endorsement Form JR and Endorsement Form JR2 (Revolving Credit/Variable Rate Endorsement) shall be \$2.50 per \$1,000 of liability written. The minimum charge shall be \$165.

The charge ALTA Short Form Residential Limited Coverage Junior Loan Form with Addendum shall be \$2.50 per \$1,000 of liability written. The minimum charge shall be \$165.

There will be no charge for the Supplemental Coverage Endorsement Form JR1 or the Endorsement Form JR2 (Revolving Credit/Variable Rate Endorsement) when used in connection with the ALTA Residential Limited Coverage Junior Loan Policy.

## **13. Conversion of Contract Purchaser's and Leasehold Policies**

If a contract purchaser, who has obtained a policy issued by this Company insuring his contract and thereafter obtains a deed given pursuant to the contract, or a lessee who has obtained a leasehold policy issued by this Company insuring his lease and thereafter purchases the property, shall within five years from the date of the previous policy make application for an owner's policy and surrender the previous policy, the following charges will apply up to the face amount of the previous policy:

Up to \$50,000 of liability written .....	30% of original owner's charge
Over \$50,000 and up to \$250,000 add .....	25% of original owner's charge
Over \$250,000, add .....	20% of original owner's charge
Minimum charge .....	\$84.00



#### 14. Owner's or Leasehold Policy Upon Acquisition in Satisfaction of Debt

When the insured under a mortgagee's policy issued by this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, the insured or the designee for the benefit of such insured shall be entitled to the following charge on an owner's policy up to an amount equal to the face amount of the previous loan policy:

Up to \$50,000 of liability written, \$2.10 per thousand.

On amounts in excess of \$50,000, the liability written in excess thereof shall be calculated as follows:

<u>Age of Previous Mortgagee's policy:</u>	<u>Charge</u>
1 year or under .....	20% of original owner's charge
1 year to 2 years.....	25% of original owner's charge
2 years to 3 years .....	30% of original owner's charge
3 years to 4 years .....	35% of original owner's charge
Over 4 years .....	40% of original owner's charge
Minimum charge .....	\$100.00

#### 15. Simultaneous Issue Transactions

When an owner's policy and a mortgagee's policy, or an owner's policy and a leasehold policy are issued simultaneously, the charge applicable for the owner's policy shall be the original owner's charge. In all cases, the owner's policy shall be issued for the sale price of the property or, if there is no sale, for the full reasonable value of the premises.

The charge for the mortgagee's policy so simultaneously issued shall be \$150 for the amount of insurance not in excess of the owner's policy.

The charge for the leasehold policy, in an amount not in excess of the owner's policy so simultaneously issued will be 30% of the charge for the owner's policy, with a minimum of \$150.

When two owner's policies each covering the entire fee in identical land are issued simultaneously to different insureds, the applicable owner's charge shall apply to the policy in the larger amount and the charge on the other policy will be computed at 30% of the original owner's charge with a minimum charge of \$150 per policy. All excess insurance shall be issued at the original charge.

Title must be certified down to a date which will include the filing for record of both the deed to the mortgagor or lessor and the mortgage or lease itself. Both policies must bear the identical date, and the owner's policy must show the mortgage or the lease as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the execution of the mortgage or lease, but this charge, where applicable, has reference to the simultaneous issuance of such policies.

The charge does not apply to simultaneous first and second mortgage transactions.

#### 16. ALTA Closing Protection Letter—Single Transaction

This letter is designed for issuance as a single-transaction letter on real estate transactions, when requested, and provides the covered party with certain protection against fraud, misapplication of funds, or failure to follow written closing instructions by the Agent or Approved Attorney, subject to the provisions contained therein.

The charge for the issuance of each Closing Protection Letter shall be \$50.00, of which charge shall be remitted in its entirety to Stewart Title Guaranty Company.

## 17. 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.

### C. ENDORSEMENTS

Endorsements to furnish special coverages will be issued and the charge therefor will be a percentage of the rate applicable to the policy upon which the endorsement is written, commensurate with the risk to be assumed by issuance of such endorsement.

**SCHEDULE A**  
**SPECIAL PRODUCTS AVAILABLE FOR**  
**STEWART TITLE GUARANTY COMPANY**  
**ISSUANCE IN THE DISTRICT OF COLUMBIA**

I. Secondary Market Short Form Residential Loan Policy One-to-Four Family

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

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

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

<b>Range of Liability</b>	<b>Fee:</b>
Up to \$100,000 of liability written: .....	\$350
Over \$100,000 and up to \$250,000 .....	\$425
Over \$250,000 and up to \$500,000 .....	\$725
Over \$500,000 and up to \$750,000 .....	\$925
Over \$750,000 and up to \$1,000,000 .....	\$1,100
Over \$1,000,000 and up to \$1,250,000 .....	\$1,300
Over \$1,250,000 and up to \$1,500,000 .....	\$1,500

II. The Article 9 Comprehensive Plus™ Policy of Title Insurance (M-9804) and (O-9803)

The Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender's) and the Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner's) are new title insurance policies that will be issued to owners of and lenders secured by liens on various types of collateral, including (if applicable) fixtures, timber, as-extracted collateral and other Collateral.

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

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

#### ARTICLE 9 COMPREHENSIVE PLUS™ POLICY BASIC RATES

##### **Basic Charges:**

Up to \$100,000 of liability written .....	\$500.00
	<b>Per Thousand</b>
Over \$100,000 and up to \$300,000, add.....	\$3.85
Over \$300,000 and up to \$1,000,000, add.....	\$2.00
Over \$1,000,000 and up to \$3,000,000, add .....	\$1.50
Over \$3,000,000 and up to \$5,000,000, add .....	\$1.25
Over \$5,000,000 and up to \$10,000,000, add .....	\$1.00
Over \$10,000,000 and up to \$25,000,000, add .....	\$0.85
Over \$25,000,000 and up to \$50,000,000, add .....	\$0.65
Over \$50,000,000, add .....	\$0.50

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

##### **SIMULTANEOUS RATE**

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

##### **MIXED COLLATERAL TRANSACTIONS**

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

### **III. Modification Guarantee**

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement of orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The charge for the Modification Guarantee shall be \$150. The charge for each continuation or down date shall be \$25. The charges shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

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

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

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

1. The residential property is an existing, improved, one-to-four family residence;
2. The order is opened electronically and processed through the title agent's centralized processing department;
3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.

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

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$150,000	\$300
Over \$150,000 and up to and including \$250,000	\$425
Over \$250,000 and up to and including \$500,000	\$550
Over \$500,000 and up to and including \$750,000	\$725
Over \$750,000 and up to and including \$1,000,000	\$925
Over \$1,000,000 and up to and including \$1,250,000	\$1,100
Over \$1,250,000 and up to and including \$1,500,000	\$1,300
Over \$1,500,000 and up to and including \$2,000,000	\$1,500
Over \$2,000,000 and up to and including \$2,500,000	\$1,700
Over \$2,500,000 and up to and including \$3,000,000	\$1,900
Over \$3,000,000 and up to and including \$4,000,000	\$2,100
Over \$4,000,000 and up to and including \$5,000,000	\$2,300

**V. Stewart Title Guaranty Company Limited Coverage STG Home Equity Loan Policy (HELP)**

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

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

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

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