

**STEWART TITLE
GUARANTY COMPANY**

Original Loan and Leasehold Loan

Policy Amount	Cost per \$1,000.00
Up to \$35,000	\$125.00 Flat Fee
Over \$35,000 up to \$50,000	\$3.50
Over \$50,000 up to \$100,000	\$3.00
Over \$100,000 up to \$500,000	\$2.50
Over \$500,000 up to \$10,000,000	\$2.00
Over \$10,000,000 up to \$15,000,000	\$1.50
Over \$15,000,000	\$1.25

Original Owners and Leasehold Owners

Policy Amount	Cost per \$1,000.00
Up to \$35,000	\$125.00 Flat Fee
Over \$35,000 up to \$50,000	\$4.50
Over \$50,000 up to \$100,000	\$4.00
Over \$100,000 up to \$500,000	\$3.50
Over \$500,000 up to \$10,000,000	\$2.75
Over \$10,000,000 up to \$15,000,000	\$2.50
Over \$15,000,000	\$2.00

Simultaneous Issue

When an owner's and a mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The charge for the mortgage policy simultaneously issued shall be 10% of the regular loan rate for an amount of insurance not in excess of the owner's policy; with a minimum charge of \$25.00.

Reissue Title Insurance Rates for Owner's or Leasehold Policies

A purchaser or lessee of real estate from one whose title as owner has been insured by any company within 10 years prior to the application for a new policy shall be entitled to a reissue rate on owner's or leasehold insurance of 60% of the published rates for original owner's insurance. Reissue rates apply up to the face amount of the previous policy.

Reissue Title Insurance Rates for "First Mortgages"

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner or mortgagor by any company within 10 years prior to such application, he shall be entitled to a reissue rate on mortgage insurance of 60% of the published rates for original insurance. Reissue rates apply up to the face amount of the previous policy.

OWNER

Policy Amount	Cost Breakdown
Up to \$35,000	\$125.00 Flat Fee
Over \$35,000 and up to \$50,000	4.50 per thousand
Over \$50,000 and up to \$100,000	4.00 per thousand plus \$192.50 for first \$50,000
Over \$100,000 and up to \$500,000	3.50 per thousand plus \$392.50 for first \$100,000
Over \$500,000 and up to \$10,000,000	2.75 per thousand plus \$1,792.50 for first \$500,000
Over \$10,000,000 and up to \$15,000,000	2.50 per thousand plus \$27,917.50 for first \$10,000,000
Over \$15,000,000	2.00 per thousand plus \$40,417.50 for first \$15,000,000

MINIMUM CHARGE OF \$125.00

LOAN

Policy Amount	Cost Breakdown
Up to \$35,000	\$125.00 Flat Fee
Over \$35,000 and up to \$50,000	3.50 per thousand
Over \$50,000 and up to \$100,000	3.00 per thousand plus \$177.50 for first \$50,000
Over \$100,000 and up to \$500,000	2.50 per thousand plus \$327.50 for first \$100,000
Over \$500,000 and up to \$10,000,000	2.00 per thousand plus \$1,327.50 for first \$500,000
Over \$10,000,000 and up to \$15,000,000	1.50 per thousand plus \$20,327.50 for first \$10,000,000
Over \$15,000,000	1.25 per thousand plus \$27,827.50 for first \$15,000,000

MINIMUM CHARGE OF \$125.00

Endorsement Price List For Puerto Rico

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
ALTA 1-06 ALTA 1	Street Assessments		x	\$100	\$25
ALTA 2-06 ALTA 2	Truth in Lending		x	\$100	\$25
ALTA 3	Zoning	x	x	\$100 for Owner's Policy; 5% of the premium for Loan's Policy	\$100 for Owner's Policy; 5% of the premium for Loan's Policy
ALTA 3.1	Zoning-Completed Structure	x	x	\$100 for Owner's Policy; 5% of the premium for Loan's Policy	\$100 for Owner's Policy; 5% of the premium for Loan's Policy
ALTA 3.2	Zoning-Land Under Development	x	x	\$100 for Owner's Policy; 5% of the premium for Loan's Policy	\$100 for Owner's Policy; 5% of the premium for Loan's Policy
ALTA 3.3	Zoning – Completed Improvement – Non-Conforming Use	x	x	\$100 for Owner's Policy; 5% of the premium for Loan's Policy	\$100 for Owner's Policy; 5% of the premium for Loan's Policy
ALTA 3.4	Zoning – No Zoning Classification	x	x	\$100 for Owner's Policy; 5% of the premium for Loan's Policy	\$100 for Owner's Policy; 5% of the premium for Loan's Policy
ALTA 4-06 ALTA 4	Condominium		x	\$25	\$25
ALTA 4.1-06 ALTA 4.1	Condominium – Current Assessments		x	\$25	\$25
ALTA 5-06	Planned Unit Development	x	x	\$100	\$25

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
ALTA 5					
ALTA 5.1-06 ALTA 5.1	Planned Unit Development – Current Assessments	x	x	\$100	\$25
ALTA 6-06 ALTA 6	Variable Rate Mortgage		x	\$100	\$25
ALTA 6.1	Variable Rate Mortgage-Regs.		x	\$100	\$25
ALTA 6.2-06 ALTA 6.2	Variable Rate Mortgage – Negative Amortization		x	\$100	\$25
ALTA 7-06 ALTA 7	Manufactured Housing Unit		x	\$100	\$25
ALTA 7.1-06 ALTA 7.1	Manufactured Housing Unit- Conversion Loan		x	\$100	\$25
ALTA 7.2-06 ALTA 7.2	Manufactured Housing Unit- Owner	x		\$100	\$25
ALTA 8.1-06 ALTA 8.1	Environmental Protection Lien		x	N/A	\$25
ALTA 8.2-06	Commercial Environmental Protection Lien		X	\$100	N/A

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
ALTA 9-06 ALTA 9	Restriction, encroachments, minerals		x	5% of the premium of the Loan's policy	5% of the premium of the Loan's policy
ALTA 9.1-06 ALTA 9.1	Covenants, Conditions, Restrictions – Unimproved Land – Owner's Policy	x		\$100	\$25.00
ALTA 9.2-06 ATLA 9.2	Covenants, Conditions, Restrictions – Improved Land – Owner's Policy	x		\$100	\$25.00
ALTA 9.3-06 ALTA 9.3	Covenants, Conditions, Restrictions – Loan Policy		x	5% of the premium of the Loan's policy	5% of the premium of the Loan's policy
ALTA 9.4-06 ALTA 9.4	Restrictions, Encroachments, Minerals – Owner's Policy Unimproved Land	x		\$100	\$25.00
ALTA 9.5-06 ALTA 9.5	Restrictions, Encroachments, Minerals – Owner's Policy – Improved Land	x		5% of the premium of the Owner's policy	5% of the premium of the Owner's policy
ALTA 9.6-06	Private Rights — Loan Policy		x	5% of the premium of the Loan's policy	5% of the premium of the Loan's policy
ALTA 9.8 - 06	Covenants Conditions Restrictions – Owner-Land Under Development	x		\$100	\$25.00
ALTA 9.9-06	Private Rights - Owners	x		\$100	\$25.00
ALTA 10	Assignment		x	\$100	\$25.00
ALTA 10.1	Assignment & Date Down Crim – Property Taxes Included		x	Substitution Loan Rates for endorsements 10.1-06 and 11-06 and date downs	Substitution Loan Rates for endorsements 10.1-06 and 11-06 and date downs

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
				Age of Policy Effective Date Premium Rates: 2 years or under \$100.00 From 2 to 3 years 10 % of current rates From 3 to 10 years 20 % of current rates Over 10 years 30% of current rates	Age of Policy Effective Date Premium Rates: 2 years or under \$25.00 .00 From 2 to 3 years 10 % of current rates From 3 to 10 years 20 % of current rates Over 10 years 30% of current rates
ALTA 11	Mortgage Modification		x	Substitution Loan Rates for endorsements 10.1-06 and 11-06 and date downs Age of Policy Effective Date Premium Rates 2 years or under \$100.00 From 2 to 3 years 10 % of current rates From 3 to 10 years 20 % of current rates Over 10 years 30% of current rates	Substitution Loan Rates for endorsements 10.1-06 and 11-06 and date downs Age of Policy Effective Date Premium Rates 2 years or under \$25.00 .00 From 2 to 3 years 10 % of current rates From 3 to 10 years 20 % of current rates Over 10 years 30% of current rates
ALTA 12-06	<u>Aggregation - Loan (4-2-13)</u>		X	\$100	\$25.00
ALTA 12	<u>Aggregation - Loan Policy (7-1-21)</u>				
ALTA 13-06 ALTA 13	Leasehold-Owner's	x		No charge	No charge
ALTA 13.1-06 ALTA 13.1	Leasehold-Loan		x	No charge	No charge

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
ALTA 14-06 ALTA 14	<p>Future Advance-Priority – W/MML</p> <p>This endorsement is to be issued when insuring a mortgage that provides for the borrower to obtain future advances after the date of the mortgage. Subject to the exceptions contained in the endorsement, it insures the priority of the future advances. This version of the endorsement should be used when insuring a construction mortgage. It contains an exception for mechanic and materialman's liens recorded after the date the mortgage is recorded.</p>		x	\$100	25.00
ALTA 14-06 ALTA 14	<p>Future Advance-Priority – W/O MML This endorsement is to be issued for mortgages that contain future advances not involving new construction and, therefore, should not be issued when insuring a construction mortgage if there is a risk that the mortgage will not have priority over intervening liens because it does not contain an exception for intervening mechanic and materialman's liens</p>		x	\$100	25.00
ALTA 14.1	<p>Future Advance-Knowledge – W/MML</p> <p>This endorsement insures future advances but unlike the ALTA 14, contains an exclusion for liens and encumbrances in which the lender has knowledge of. In addition, the MML version has an exception for mechanic and materialman's liens.</p>		x	\$100	25.00

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
	Therefore, it is suitable for construction loans.				
ALTA 14.1	<p>Future Advance-Knowledge – W/O MML</p> <p>This endorsement insures future advances but unlike the ALTA 14, contains an exclusion for liens and encumbrances in which the lender has knowledge of. Unlike the MML version of this endorsement, the w/o MML version does not contain an exception for mechanic and materialman's liens. Therefore, it should not be used if there is a risk of intervening construction liens.</p>		x	\$100	25.00
ALTA 14.2	<p>Future Advance-Letter of Credit – W/MML</p> <p>This endorsement insures the priority of future advances made under a letter of credit secured by a mortgage. It contains an exception for intervening mechanic and materialman's liens.</p>		x	\$100	25.00
ALTA 14.2	<p>Future Advance-Letter of Credit – W/O MML</p> <p>This endorsement insures the priority of future advances made under a letter of credit secured by a mortgage. It does not contain an exception for intervening mechanic and materialman's liens.</p>		x	\$100	25.00
ALTA 14.3	<p>Future Advance-Reverse Mortgage W/MML</p> <p>This endorsement is to be issued when insuring a reverse mortgage. It contains an exception for intervening mechanic and materialman's liens. It should therefore be</p>		x	\$100	\$25.00

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
	issued when insuring reverse mortgage when it is anticipated that there will be construction during the term of the mortgage and there is a risk of mechanic and materialman's liens being filed.				
ALTA 14.3	<p>Future Advance-Reverse Mortgage W/O MML</p> <p>This endorsement is to be issued when insuring a reverse mortgage. It does not contain an exception for mechanic and materialman's liens. It should be issued when insuring reverse mortgages when it is not anticipated that there will be construction on the property during the term of the mortgage.</p>		x	\$100	\$25.00
ALTA 15-06 ALTA 15	Non-Imputation-Full Equity Transfer	x		\$100	\$25.00
ALTA 15.1-06 ALTA 15.1	Non-Imputation-Additional Insured	x		\$100	\$25.00
ALTA 15.2-06 ALTA 15.2	Non-Imputation-Partial Equity Transfer	x		\$100	\$25.00
ALTA 16-06 ALTA 16	Mezzanine Finance	x		\$100	\$25.00
ALTA 17-06 ALTA 17	Access and Entry	x	x	\$100	\$25.00
ALTA 17.1-06	Indirect Access and Entry	x	x	\$100	\$25.00

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
ALTA 17.1					
ALTA 17.2-06	Utility Access	x	x	\$100	\$25.00
ALTA 18-06 ALTA 18	Single Tax Parcel	x	x	\$100	\$25.00
ALTA 18.1-06 ALTA 18.1	Multiple Tax Parcel - Easements	x	x	\$100	\$25.00
ALTA 18.2-06	Multiple Tax Parcel	x	x	\$100	\$25.00
ALTA 19-06 ALTA 19	Contiguity-Multiple Parcels	x	x	\$100	\$25.00
ALTA 19.1-06 ALTA 19.1	Contiguity-Single Parcel	x	x	\$100	\$25.00
ALTA 20-06 ALTA 20	First Loss-Multiple Parcel Transaction		x	\$100	\$25.00
ALTA 22-06 ALTA 22	Location	x	x	\$100	\$25.00
ALTA 22.1-06 ALTA 22.1	Location and Map	x	x	\$100	\$25.00

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
ALTA 24-06	Doing Business	x	x	\$100	\$25.00
ALTA 25-06	Same As Survey	x	x	\$100	\$25.00
ALTA 25.1-06	Same as Portion of Survey	x	x	\$100	\$25.00
ALTA 26	Subdivision	x	x	\$100	\$25.00
ALTA 27-06	Usuary		x	\$100	\$25.00
ALTA 28-06	Easement-Damage or Enforced Removal	x	x	10% of the premium of the applicable policy	10% of the premium of the applicable policy
ALTA 28.1	Encroachments-Boundaries and Easement	x	x	10% of the premium of the applicable policy	10% of the premium of the applicable policy
ALTA 32-06	Construction Loan		x	5% of the premium of the Loan's policy	5% of the premium of the Loan's policy
ALTA 32.1	Construction Loan – Direct Payment		x	5% of the premium of the Loan's policy	5% of the premium of the Loan's policy
ALTA 32.2	Construction Loan – Insured Direct Payment		x	5% of the premium of the Loan's policy	5% of the premium of the Loan's policy
ALTA 33-06	Disbursement		x	\$100	\$25.00
ALTA 34-06	Identified Risk Coverage	x	x	\$100	\$25.00
ALTA 34.1	Identified Exception and Identified Risk Coverage		x	10% of the premium of the Loan's policy	10% of the premium of the Loan's policy
ALTA 36-06	Energy Project-Leasehold/Easement-Owners	x		\$100	\$25.00
ALTA 36.1-06	Energy Project-Leasehold/Easement-Loan	x	x	\$100 for Owner's Policy; 5% of the premium for Loan's Policy	\$100 for Owner's Policy; 5% of the premium for Loan's Policy

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
ALTA36.2 - 06	Energy Project-Leasehold-Owners	x		\$100	\$25.00
ALTA 36.3 -06	Energy Project-Leasehold-Loan		x	5% of the premium of the Loan's policy	5% of the premium of the Loan's policy
ALTA 36.4 -06	Energy Project-Covenants Conditions Restrictions-Land Under Development-Owner	x		\$100	\$25.00
ALTA 36.5-06	Energy Project-Covenants Conditions Restrictions-Land Under Development-Lender	x	x	\$100 for Owner's Policy; 5% of the premium for Loan's Policy	\$100 for Owner's Policy; 5% of the premium for Loan's Policy
ALTA 37 – 06	Assignment of Rents or Leases		x	\$100	\$25.00
ALTA 38 - 06	Mortgage Tax		x	\$100	\$25.00
ALTA 39-06	Policy Authenticity	x	x	No Charge	No Charge
ALTA 40-06	Tax Credit - Owners	X		\$100	\$25.00
ALTA 40.1	Tax Credit Define Amount - Owners	X		\$100	\$25.00
E-9678	STG Usury Endorsement 1		x	\$100	\$25.00
E-9805	STG Secondary Insurance Endorsement 2		x	30% of Original Loan policy	30% of Original Loan policy
E-9806	STG Additional Insured Endorsement 1		x	10% of Original Loan policy	10% of Original Loan policy
E-9674	STG Deletion of Arbitration Clause in Loan Policy Endorsement 1		x	No Charge	No Charge
E-9675	STG Deletion of Arbitration Clause in Owners Policy Endorsement 2	x		No Charge	No Charge
E-9594	STG Gap Coverage Endorsement 1	x	x	\$100	\$25.00
E-9056	Post Policy Forgery Endorsement (With 2021 ALTA Owner's Policy)	x		5% of the premium of the Owner's policy	5% of the premium of the Owner's policy

Form No.	Description	Owner's	Loan	Commercial Charge	Residential Charge
E-9057	STG 2021 ALTA Homeowner's Endorsement	x		5% of the premium of the Owner's policy	5% of the premium of the Owner's policy
E-9063	STG Deletion of PACA-PSA Exclusion	x	x	\$100	\$25.00
E-9064	STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy		x	5% of the premium of the Loan's policy	5% of the premium of the Loan's policy

