



STEWART TITLE GUARANTY COMPANY

SCHEDULE OF CHARGES FOR TITLE INSURANCE IN THE STATE OF INDIANA

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

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INDIANA TITLE INSURANCE MANUAL OF CHARGES

A. GENERAL PROVISIONS

This schedule of charges (“Manual”) shall be applicable to title insurance policies (“Policy” or “Policies”) issued by Stewart Title Guaranty Company (“Stewart”, “STG” or “Underwriter”) covering real property / lands located in any county in the State of Indiana. This Manual includes all charges as filed by Stewart and approved by the Indiana Department of Insurance (“IDOI”).

The Manual and the charges are not all-inclusive charges and are composed only of the risk charge. This does not include any fee or charge for search, exam, document copies, filing fees, recording fees, or other county or state office fees that may be required to consummate a transaction when a Policy will be issued.

This Manual does not include underwriting requirements for the issuance of Policies.

The charges established herein apply to Policies that are issued for:

- a. Residential real property
- b. Commercial real property
- c. Endorsements
- d. Closing Protection Letters

Owner’s Policies will be issued in the amount requested, except that said amount shall not be less than the fair market value of the subject property.

Loan Policies will be issued in the amount requested, except that as to policies insuring “first liens”, said amount shall not be less than the lesser of the face amount of the subject mortgage or the fair market value of the subject property.

All charges on any fractional thousand liability amount (except as to minimum charges), are to be rounded up to the next higher whole thousand.

Whenever two or more pricing provisions may apply, the provision resulting in the lowest charge shall govern and apply.

Stewart reserves the right to decline any application for the issuance of any of its title insurance products, or an increase in the amount of insurance relative to any product already issued by Stewart.

B. DEFINITIONS

ALTA: American Land Title Association

Commercial Policy Definition:

All real property not covered by the Residential Policy Definition shall be covered by Stewart’s Commercial Charges.

Closing Protection Letter (“CPL”): I.C. 27-7-3-22(c):

A closing protection letter issued under this section must indemnify the party to which the closing protection letter is issued against any loss of settlement funds (under the terms and conditions of the closing protection letter) that results from the following acts of the company or title insurance producer that issues the closing protection letter:

(1) Theft or misappropriation of settlement funds in connection with a transaction in which the title policy is issued, only to the extent that the theft or misappropriation relates to the:

(A) status of title to; or

(B) validity, enforceability, and priority of the lien of the mortgage on the party's interest in land.

(2) Failure to comply with the written closing instructions agreed to by the company or title insurance producer acting as the settlement agent, only to the extent that the failure relates to the:

(A) status of title to; or

(B) validity, enforceability, and priority of the lien of the mortgage on the party's interest in land.

Gold Endorsement: Refers to the STG Gold Endorsement to 2021 ALTA Homeowner’s Policy.

IDOI: Indiana Department of Insurance

Policy and Policies: Title insurance policies issued by Stewart Title Guaranty Company or its authorized agents.

Reissue Credit for Owner’s Policy:

A new Owner’s Policy to be issued wherein a prior Owner’s Policy was issued, and still in effect, within the immediately preceding 10 years by either Stewart or another approved underwriter. This credit shall apply up to the amount of the prior Owner’s Policy; and applies to Residential Policies.

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

Residential Policy Definition:

Real property up to 50 acres that is either of the following:

- i. Improved real property with a one-to-four family dwelling unit or residential condominium unit; or
- ii. Land upon which the purchaser intends to construct a one-to-four family dwelling.

Stewart is under no obligation to make a determination of the existing or intended use or zoning of the property for purposes of this definition.

Simultaneous Issue Definition:

An Owner's and Loan Policy(s), covering identical real property, which may also include additional real property, with the same policy effective date are to be issued simultaneously by the same Insurer or its licensed agent(s). The charge for the loan policy(s) will be the fee set herein for Residential and Commercial transactions, for up to the amount of the Owner's Policy. Loan Policy amounts in excess of the Owner's Policy amount shall be calculated as set forth below. Endorsements for each policy issued are additional charges.

Stewart: Stewart Title Guaranty Company

STG: Stewart Title Guaranty Company

TIEFF (Title Insurance Enforcement Fund Fee):

A fee established under I.C. 27-7-3.6 which is required to be charged on all title insurance policies issued on Indiana real estate.

C. RESIDENTIAL SCHEDULE OF CHARGES FOR ALTA POLICIES

1. See Table I: Schedule of Charges for ALTA Residential Policies.

2. **STG Gold Endorsement to 2021 ALTA Homeowner's Policy ("Gold Endorsement"):**

A Gold Endorsement to the 2021 Homeowner Policy may be issued without an additional endorsement charge when underwriting requirements for issuance are met.

3. **Residential Simultaneous Issue Charge Fee:**

When an Owner's and Loan Policy are issued simultaneously, the charge for the Loan Policy shall be \$120.00, providing the Loan Policy is equal to or less than the Owner's Policy.

If the loan liability amount exceeds the Owner's Policy amount, the additional charge is determined by:

- i. Loan Policy liability amount minus the Owner Policy liability amount equals the Additional Coverage Amount.
- ii. The Additional Coverage Amount is charged at the rate of \$1.00 per thousand; and
- iii. Add the Additional Coverage Amount to the Simultaneous Issue Charge for the total premium charge for the Loan Policy.

4. **Reissue Credit for Owner's Policy:**

The reissue credit shall be 20% up to the liability amount of the prior Owner's Policy. The minimum premium charge for the Owner's Policy applying reissue credit is \$ 160.00.

5. **ALTA Residential Limited Coverage Junior Loan Policy:**

The charge shall be \$100.00 for a Residential limited coverage junior loan policy which shall not exceed \$250,000.00.

6. 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.

7. Residential Endorsements:

Endorsements shall be issued at a charge of \$50.00 for each standard non-hazardous endorsement to either an Owner’s Policy or Loan Policy, except as noted herein and in Table III Endorsement Charges. See Section H Construction and Mechanic Liens for those specific charges.

8. Closing Protection Letter:

A CPL is required by law for all residential real estate transactions when:

- i. a title policy is issued by a title company or by a title insurance producer on behalf of the Stewart, and
- ii. the title company or title insurance producer also acts as the settlement or closing agent for the transaction.

See Section F for more information.

9. TIEF Fee:

A Title Insurance Enforcement Fund Fee (“TIEFF”) must be charged for each policy issued. See Section G for more information.

D. COMMERCIAL SCHEDULE OF CHARGES FOR STANDARD ALTA POLICIES

1. See Table II: Schedule of Charges for Standard ALTA Commercial Policies.

2. Commercial Simultaneous Issue Fee:

When an Owner’s and Loan Policy are issued simultaneously, the charge for the Loan Policy shall be \$300.00, providing the Loan Policy is equal to or less than the Owner’s Policy.

If the loan liability amount exceeds the Owner’s Policy amount, the additional charge is determined by:

- i. Loan Policy liability amount minus the Owner Policy amount equals the Additional Coverage Amount.
- ii. The Additional Coverage Amount is charged at the rate for the overall Loan Policy liability tier; and
- iii. Add the Simultaneous Issue Charge for the total premium charge for the Loan Policy.

3. Leasehold Title Insurance:

Leasehold title insurance is provided by attaching ALTA 13 to the Owner’s Policy and ALTA 13.1 to the Loan Policy.

4. Commercial Endorsements:

Endorsements shall be issued at a charge as shown in Table III Endorsement Charges for both an Owner's Policy and Loan Policy. See Section H Construction and Mechanic Liens for those specific charges.

5. Closing Protection Letter:

A Closing Protection Letter (CPL) is NOT required by law for commercial real estate transactions; However, the CPLs may be issued to any party to the transaction requesting the CPL.

See Section F for more information.

6. TIEF Fee:

A Title Insurance Enforcement Fund Fee ("TIEFF") must be paid for each policy issued. See Section G for more information.

E. SCHEDULE OF CHARGES FOR ENDORSEMENTS

1. See Table III: Schedule of Charges for ALTA Endorsements.
2. See Table IV: Schedule of Charges for STG Indiana Specific Endorsements.

F. CLOSING PROTECTION LETTER

1. CPLs shall be issued in all residential real estate transaction if:
 - (a) a title policy is issued by a title company or by a title insurance producer on behalf of the Stewart, and
 - (b) the company or title insurance producer also acts as the settlement or closing agent for the transaction.
2. If the above conditions are met, the CPL must be issued to each Party to the Residential transaction. A Party is defined as the lender, borrower, buyer, and seller of the property, whether individually or collectively.
3. A CPL may be issued in a Commercial real estate transaction (defined as non-1-4 family transaction) under the same terms, conditions and charges. Any Party may request the CPL, and it is not required to be issued to all Parties.
4. The Charge shall be \$25 per letter for each Party, collectively.
5. In the event of an additional second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$25 per letter shall be charged.

G. TIEF FEE

A fee of \$5.00 shall be collected for each policy issued and is paid / charged to the purchaser of the policy. The fee should be designated as a TIEFF (Title Insurance Enforcement Fund Fee) charge on the settlement statement and is made payable to Stewart. This is not an insurance charge.

H. CONSTRUCTION POLICIES AND MECHANIC LIENS

1. Owner's Policy: Residential New Home Charge:

The Owner's Policy charge for a new one-to-four family dwelling may be at 50% of the basic Owners Policy charge or the Homeowner's Policy charge. The charge is for newly built or a proposed to be built dwelling in conjunction with a one-time close construction financing upon meeting applicable requirements.

2. **Loan Policy: Residential Construction Loan Policy Credit:**

When a consumer refinances a construction loan with the same originating Lender a 50% credit may apply for the new basic loan policy charge or expanded loan policy charge upon meeting applicable requirements.

3. **Loan Policy: Deletion Of General Exception For Mechanics’ Liens (For Residential & Commercial Loan Policies ONLY):**

When a Loan Policy is to be issued insuring a mortgage prior to completion of construction, and there is a risk of loss of the mortgage priority to mechanics’ lien claimants as determined by underwriter, the charge shall be \$500.00 for the deletion of the standard mechanics’ lien exception.

I. FORECLOSURE POLICIES

1. **Indiana Mortgage Foreclosure Guarantee and Commitment (Residential):**

An Indiana Mortgage Foreclosure Guarantee & Commitment shall be written for Residential real property only with a maximum policy liability be no greater than \$500,000.00. The following charge includes two (2) updates to the commitment without additional charge. The Charge shall be:

Up to \$200,000 of liability written	\$150.00
Over \$200,001 and up to \$300,000.....	\$200.00
Over \$300,001 and up to \$500,000	\$250.00

2. **ALTA Limited Pre-Foreclosure Policy:**

The charge to issue a limited pre-foreclosure policy shall be the same as the Loan Policy charge based on the mortgage stated amount.

J. OTHER MATTERS

1. **CHARGES FOR SPECIAL OR EXTRAORDINARY RISK:** When extending special coverages or assuming extra hazardous risk, an additional charge, commensurate with the risk assumed thereunder may be made with Underwriter approval upon written application of Consent to Rate Filing filed with the commissioner.

2. **GROSS PREMIUM (RISK RATE):** The gross premium (risk rate) to be remitted to Stewart for a title policy shall be based upon the above Schedule of Charges. The gross premium (risk rate) does **NOT** include any costs for services to be performed prior to the issuance of Stewart’s title insurance policy (e.g., title search and/or examination fees, commitment and/or final policy preparation, recordation, etc.).

K. POLICY AND COMMITMENT FORMS APPROVED FOR USE IN INDIANA

1. For a list of forms filed by Stewart and approved for use in Indiana, visit <https://www.virtualunderwriter.com/content/stewart/virtualunderwriter/en/forms-by-location/indiana.html>.

L. TABLES

Table I: Schedule of Charges for ALTA Residential Policies

Table II: Schedule of Charges for Standard ALTA Commercial Policies

Table III: Schedule of Charges for ALTA Endorsements

Table IV: Schedule of Charges for STG Indiana Specific Endorsements

Table I: Schedule of Charges for ALTA Residential Policies

Owner's Policy Basic Schedule	
Liability Brackets	Charge
Up to \$50,000	\$200.00
	Rate per Thousand
Over \$50,000 and up to \$100,000, add	\$3.90
Over \$100,000 and up to \$350,000, add	\$2.50
Over \$350,000 and up to \$600,000, add	\$2.25
Over \$600,000 and up to \$1,000,000, add	\$1.90
Over \$1,000,000, add	\$1.75

Lender's Policy Basic Schedule	
Liability Brackets	Charge
Up to \$50,000	\$75.00
	Rate per Thousand
Over \$50,000 and up to \$100,000, add	\$1.55
Over \$100,000, add	\$0.80

Others Charges and /or Credits:	
Homeowner's Policy	110% of Owner's Policy Basic Rate
Expanded Coverage Loan Policy	Lender's Policy Basic Rate + \$70
Reissue Credit for Owner's Policy	20%
Owner's New Home Credit	50%
Loan Policy Construction Refinance Credit	50%
Simultaneous Issue Lender with Owner's Policy	\$120.00
Simultaneous Issue Expanded Coverage Loan Policy with Owner's Policy	\$190.00
Junior Loan Policy (Coverage up to \$250K)	\$100.00

NOTE: To compute any charge on a fraction thousand (except as to minimum charges), you are to round up to the next higher whole thousand.

Table II: Schedule of Charges for Standard ALTA Commercial Policies

Commercial – Standard ALTA Owner’s Policy	
Liability Amount:	Charge
Up to \$285,000	\$525.00
	Rate Per Thousand
Over \$285,000 and up to \$500,000, add	\$2.15
Over \$500,000 and up to \$1,000,000, add	\$1.15
Over \$1,000,000 and up to \$5,000,000, add	\$1.10
Over \$5,000,000 and up to \$10,000,000, add	\$0.95
Over \$10,000,000 and up to \$20,000,000, add	\$0.70
Over \$20,000,000 and up to \$50,000,000, add	\$0.60
Over \$50,000,000.00, add	\$0.50

Commercial – Standard ALTA Loan Policy	
Liability Amount:	Charge
Up to \$285,000	\$525.00
	Rate Per Thousand
Over \$285,000 and up to \$500,000, add	\$1.85
Over \$500,000 and up to \$1,000,000, add	\$1.15
Over \$1,000,000 and up to \$5,000,000, add	\$1.10
Over \$5,000,000 and up to \$10,000,000, add	\$0.95
Over \$10,000,000 and up to \$20,000,000, add	\$0.65
Over \$20,000,000 and up to \$50,000,000, add	\$0.60
Over \$50,000,000.00, add	\$0.55

Other Charges and /or Credits:	
Simultaneous Issue Lender with Owner's Policy	\$300.00
Endorsements: See Tables III and IV for Charges	

NOTE: To compute any charge on a fraction thousand (except as to minimum charges), you are to round up to the next higher whole thousand.

Table III: Schedule of Charges for ALTA Endorsements

ALTA Form refers to both '06 and 7-1-21 Forms and amendments or revisions as filed with IDOI.

1. When issued by the Company, the following endorsements will be charged at the indicated flat charge or at the higher of (i) the indicated percentage of the premium amount, or (ii) the stated minimum charge for the policy after application of all credits, if any.
2. When two (2) or more policies are issued simultaneously, the endorsement Charges are to be charged for each policy's endorsements.
3. Endorsements will be issued only if underwriting requirements are satisfied.
4. Extra-hazardous endorsements are shown in **bold**.

ALTA Form	Description	Residential Charge	Commercial Charge
ALTA 1-06	Street Assessments	\$50.00	\$300.00
ALTA 3	Zoning	\$50.00	\$450.00
ALTA 3-06	Zoning Unimproved Land	\$50.00	\$450.00
ALTA 3.1	Zoning - Completed Structure	\$50.00	\$650.00
ALTA 3.1-06	Zoning - Comp Structure	\$50.00	\$650.00
ALTA 3.2	Zoning - Land Under Dev	\$50.00	\$650.00
ALTA 3.2-06	Zoning – Land Under Dev	\$50.00	\$650.00
ALTA 3.3	Zoning - Completed Imp - Non-Conforming Use	\$50.00	\$650.00
ALTA 3.4	Zoning - No Zoning Classification	\$50.00	\$650.00
ALTA 4	Condominium - Assessment Priority	\$50.00	\$300.00
ALTA 4-06	Condominium - Assessment Priority	\$50.00	\$300.00
ALTA 4.1	Condominium - Current Assessments	\$50.00	\$300.00
ALTA 4.1-06	Condominium - Current Assessments	\$50.00	\$300.00
ALTA 5-06	Planned Unit Development - Assessments Priority	\$50.00	\$300.00
ALTA 5.1-06	Planned Unit Development - Current Assessments	\$50.00	\$300.00
ALTA 6	Variable Rate Mortgage	\$50.00	\$350.00
ALTA 6-06	Variable Rate Mortgage	\$50.00	\$350.00
ALTA 6.2	Variable Rate Mortgage - Negative Amortization	\$50.00	\$350.00
ALTA 6.2-06	Variable Rate Mortgage - Negative Amortization	\$50.00	\$350.00
ALTA 7-06	Manufactured Housing Unit	\$50.00	N/A
ALTA 7.1	Manufactured Housing Unit - Conversion (LP)	\$50.00	N/A

Table III: Schedule of Charges for ALTA Endorsements

ALTA Form	Description	Residential Charge	Commercial Charge
ALTA 7.1-06	Manufactured Housing Unit - Conversion (LP)	\$50.00	N/A
ALTA 7.2	Manufactured Housing Unit – Conversion (OP)	\$50.00	N/A
ALTA 7.2-06	Manufactured Housing Unit – Conversion (OP)	\$50.00	N/A
ALTA 8.1	Environmental Protection Lien	\$50.00	\$300.00
ALTA 8.1-06	Environmental Protection Lien	\$50.00	\$300.00
ALTA 8.2-06	Commercial Environmental Protection Lien	\$50.00	\$300.00
ALTA 9-06	Restrictions, Encroachments, Minerals – (LP)	\$50.00	\$400.00
ALTA 9.1-06	Covenants, Conditions and Restrictions - Unimp Land (OP)	\$50.00	\$400.00
ALTA 9.2-06	Covenants, Conditions and Restrictions – Imp Land (OP)	\$50.00	\$400.00
ALTA 9.3-06	Covenants, Conditions and Restrictions (LP)	\$50.00	\$400.00
ALTA 9.6-06	Private Rights – (LP)	\$50.00	\$400.00
ALTA 9.6.1-06	Private Rights – Cur Assess – (LP)	\$50.00	\$400.00
ALTA 9.7-06	Restrictions, Encroachments, Minerals – Land Under Development – (LP)	\$50.00	\$400.00
ALTA 9.8-06	Covenants, Conditions, and Restrictions – Land Under Development – (OP)	\$50.00	\$400.00
ALTA 9.9-06	Private Rights – (OP)	\$50.00	\$400.00
ALTA 9.10-06	Restrictions, Encroachments, Minerals – Current Violations – (LP)	\$50.00	\$300.00
ALTA 10	Assignment	\$50.00	\$300.00
ALTA 10-06	Assignment	\$50.00	\$300.00
ALTA 10.1	Assignment & Date Down	\$50.00	\$300.00
ALTA 10.1-06	Assignment and Date Down	\$50.00	\$300.00
ALTA 10.2	Collateral Assignment	\$50.00	\$300.00
ALTA 10.3	Collateral Assignment and Date Down	\$50.00	\$300.00
ALTA 11-06	Mortgage Modification	\$50.00	\$0.50 per thousand / \$300 min.
ALTA 11.1	Mortgage Modification with Subordination	\$50.00	\$0.50 per thousand / \$300 min.
ALTA 11.1-06	Mortgage Modification with Subordination	\$50.00	\$0.50 per thousand / \$300 min.

Table III: Schedule of Charges for ALTA Endorsements

ALTA Form	Description	Residential Charge	Commercial Charge
ALTA 11.2	Mortgage Modification with Addtl. Amount of Insurance	\$50.00 with additional liability at \$1.00 per thousand	\$0.50 per thousand / \$300 min. with additional liability at the applicable bracket from Table II
ALTA 11.2-06	Mortgage Modification with Addtl. Amount of Insurance	\$50.00 with additional liability at \$1.00 per thousand	\$0.50 per thousand / \$300 min. with additional liability at the applicable bracket from Table II
ALTA 12	Aggregation – (LP)	\$50.00	10% of premium / \$300 min.
ALTA 12-06	Aggregation – (LP)	\$50.00	10% of premium / \$300 min.
ALTA 12.1	Aggregation – State Limits – (LP)	\$50.00	10% of premium / \$300 min.
ALTA 12.1-06	Aggregation – State Limits – (LP)	\$50.00	10% of premium / \$300 min.
ALTA 13-06	Leasehold – Owner’s	No charge	No charge
ALTA 13.1-06	Leasehold - Loan	No charge	No charge
ALTA 14	Future Advance – Priority (w/ MML)	\$50.00	\$500.00
ALTA 14	Future Advance – Priority (w/o MML)	\$50.00	\$500.00
ALTA 14-06	Future Advance – Priority (w/ MML)	\$50.00	\$500.00
ALTA 14-06	Future Advance – Priority (w/o MML)	\$50.00	\$500.00
ALTA 14.1	Future Advance – Knowledge (w/ MML)	\$50.00	\$500.00
ALTA 14.1	Future Advance – Knowledge (w/o MML)	\$50.00	\$500.00
ALTA 14.1-06	Future Advance – Knowledge	\$50.00	\$500.00
ALTA 14.1-06	Future Advance – Knowledge (w/o MML)	\$50.00	\$500.00
ALTA 14.2	Future Advance – Letter of Credit (w/ MML)	\$50.00	\$500.00
ALTA 14.2	Future Advance – Letter of Credit (w/o MML)	\$50.00	\$500.00
ALTA 14.2-06	Future Advance – Letter of Credit (w/ MML)	\$50.00	\$500.00
ALTA 14.2-06	Future Advance – Letter of Credit (w/o MML)	\$50.00	\$500.00
ALTA 14.3	Future Advance - Reverse Mortgage (w/ MML)	\$50.00	\$500.00
ALTA 14.3	Future Advance - Reverse Mortgage (w/o MML)	\$50.00	\$500.00
ALTA 14.3-06	Future Advance – Reverse Mortgage	\$50.00	\$500.00
ALTA 14.3-06	Future Advance - Reverse Mortgage (w/o MML)	\$50.00	\$500.00
ALTA 15-06	Non-imputation - Full Equity Transfer	N/A	15% of premium / \$600 min.
ALTA 15.1-06	Non-imputation - Additional Insured	N/A	15% of premium / \$600 min.

Table III: Schedule of Charges for ALTA Endorsements

ALTA Form	Description	Residential Charge	Commercial Charge
ALTA 15.2-06	Non-imputation - Partial Equity Transfer	N/A	15% of premium / \$600 min.
ALTA 16-06	Mezzanine Financing	N/A	10% of premium / \$300 min.
ALTA 17-06	Access and Entry	\$50.00	\$300.00
ALTA 17.1-06	Indirect Access and Entry	\$50.00	\$300.00
ALTA 17.2-06	Utility Access	\$50.00	\$300.00
ALTA 18-06	Single Tax Parcel	\$50.00	\$300.00
ALTA 18.1-06	Multiple Tax Parcel - Easements	\$50.00	\$300.00
ALTA 18.2-06	Multiple Tax Parcel	\$50.00	\$300.00
ALTA 19-06	Contiguity - Multiple Parcels	\$50.00	\$300.00
ALTA 19.1-06	Contiguity - Single Parcel	\$50.00	\$300.00
ALTA 19.2-06	Contiguity - Specified Parcels	\$50.00	\$300.00
ALTA 20-06	First Loss - Multiple Parcel Transactions	\$50.00	10% of premium / \$500 min.
ALTA 22-06	Location	\$50.00	\$350.00
ALTA 22.1-06	Location and Map 6-17-06	\$50.00	\$350.00
ALTA 22.2	Land Address	\$50.00	\$350.00
ALTA 23-06	Co-Insurance – Single Policy	\$50.00	\$300.00
ALTA 23.1	Co-Insurance - Multiple Policies	\$50.00	\$300.00
ALTA 24-06	Doing Business	\$50.00	\$350.00
ALTA 25-06	Same As Survey	\$50.00	\$300.00
ALTA 25.1-06	Same as Portion of Survey	\$50.00	\$300.00
ALTA 26	Subdivision	\$50.00	\$300.00
ALTA 26-06	Subdivision	\$50.00	\$300.00
ALTA 27	Usury	\$50.00	\$300.00
ALTA 27-06	Usury	\$50.00	\$300.00
ALTA 28-06	Easement - Damage or Enforced Removal	\$50.00	\$350.00
ALTA 28	Easement - Damage or Enforced Removal	\$50.00	\$350.00
ALTA 28.1	Encroachments - Boundaries and Easements	\$50.00	\$350.00
ALTA 28.1-06	Encroachments - Boundaries and Easements	\$50.00	\$350.00
ALTA 28.2-06	Encroachments - Boundaries and Easements – Described Imp.	\$50.00	\$350.00

Table III: Schedule of Charges for ALTA Endorsements

ALTA Form	Description	Residential Charge	Commercial Charge
ALTA 28.3-06	Encroachments - Boundaries and Easements – Land Under Dev.	\$50.00	\$350.00
ALTA 29-06	Interest Rate Swap Endorsement-Direct Obligation	N/A	10% of premium / \$300 min.
ALTA 29.1-06	Interest Rate Swap Endorsement-Addtl Interest	N/A	10% of premium / \$300 min.
ALTA 29.2-06	Interest Rate Swap Endorsement-Direct Obligation – Defined Amount	N/A	10% of premium / \$300 min.
ALTA 29.3-06	Interest Rate Swap Endorsement-Addtl Interest – Defined Amount	N/A	10% of premium / \$300 min.
ALTA 30	One To Four Family Shared Appreciation Mortgage	\$50.00	N/A
ALTA 30-06	One To Four Family Shared Appreciation Mortgage	\$50.00	N/A
ALTA 30.1	Commercial Participation Interest	N/A	10% of premium / \$300 min.
ALTA 30.1	Commercial Participation Interest – w/o MML	N/A	10% of premium / \$300 min.
ALTA 30.1-06	Commercial Participation Interest – w/o MML	N/A	10% of premium / \$300 min.
ALTA 31-06	Severable Improvements	\$50.00	\$300.00
ALTA 32	Construction Loan	\$50.00	Up to \$1mm - \$500.00 Over \$1mm-\$5mm - \$850.00 Over \$5mm - \$850 + \$.10 per thousand
ALTA 32-06	Construction Loan	\$50.00	Up to \$1mm - \$500.00 Over \$1mm-\$5mm - \$850.00 Over \$5mm - \$850 + \$.10 per thousand
ALTA 32.1	Construction Loan - Direct Payment	\$50.00	Up to \$1mm - \$500.00 Over \$1mm-\$5mm - \$850.00 Over \$5mm - \$850 + \$.10 per thousand
ALTA 32.1-06	Construction Loan - Direct Payment	\$50.00	Up to \$1mm - \$500.00 Over \$1mm-\$5mm - \$850.00 Over \$5mm - \$850 + \$.10 per thousand
ALTA 32.2	Construction Loan - Insured's Direct Payment	\$50.00	Up to \$1mm - \$500.00 Over \$1mm-\$5mm - \$850.00 Over \$5mm - \$850 + \$.10 per thousand

ALTA Form	Description	Residential Charge	Commercial Charge
ALTA 32.2-06	Construction Loan - Insured's Direct Payment	\$50.00	Up to \$1mm - \$500.00 Over \$1mm-\$5mm - \$850.00 Over \$5mm - \$850 + \$.10 per thousand
ALTA 32.2-06	Construction Loan - Insured's Direct Payment	\$50.00	Up to \$1mm - \$500.00 Over \$1mm-\$5mm - \$850.00 Over \$5mm - \$850 + \$.10 per thousand
ALTA 33-06	Disbursement	\$50.00	\$300
ALTA 34-06	Identified Risk Coverage	\$50.00	0-50% determined by Underwriter based upon risk identified and being insured
ALTA 34.1	Identified Exception and Identified Risk Coverage	\$50.00	0-50% determined by Underwriter based upon risk identified and being insured
ALTA 35-06	Mineral and Other Subsurface Substances – Building	\$50.00	10% of premium / \$300 min.
ALTA 35.1-06	Mineral and Other Subsurface Substances – Imp	\$50.00	15% of premium / \$300.00 min.
ALTA 35.2-06	Mineral and Other Subsurface Substances – Described Imp	\$50.00	15% of premium / \$300.00 min.
ALTA 35.3-06	Mineral and Other Subsurface Substances – Land Under Dev	\$50.00	15% of premium / \$300.00 min.
ALTA 36-06	Energy Project – Leasehold/Easement – (OP)	N/A	10% of premium / \$300 min.
ALTA 36.1-06	Energy Project – Leasehold/Easement – (LP)	N/A	10% of premium / \$300 min.
ALTA 36.2-06	Energy Project – Leasehold – (OP)	N/A	10% of premium / \$300 min.
ALTA 36.3-06	Energy Project – Leasehold – (LP)	N/A	10% of premium / \$300 min.
ALTA 36.4-06	Energy Project – Covenants, Conditions and Restrictions– Land Under Dev – (OP)	N/A	10% of premium / \$300 min.
ALTA 36.5-06	Energy Project – Covenants, Conditions and Restrictions– Land Under Dev – (LP)	N/A	10% of premium / \$300 min.
ALTA 36.6-06	Energy Project – Encroachments	N/A	10% of premium / \$300 min.
ALTA 36.7-06	Energy Project – Fee Estate – (OP)	N/A	10% of premium / \$300 min.
ALTA 36.8-06	Energy Project – Fee Estate – (LP)	N/A	10% of premium / \$300 min.
ALTA 36.9	Energy Project – Mineral and Other Subsurface Substances – Land Under Development	N/A	10% of premium / \$300 min.
ALTA 37-06	Assignment of Rents or Leases	\$50.00	\$300.00
ALTA 39-06	Policy Authentication	No charge	No charge
ALTA 40-06	Tax Credit – (OP)	\$50.00	\$300.00
ALTA 40.1-06	Tax Credit Defined Amt – (OP)	\$50.00	\$300.00
ALTA 41-06	Water – Buildings	\$50.00	10% of premium / \$300 min.

ALTA Form	Description	Residential Charge	Commercial Charge
ALTA 41.1-06	Water – Improvements	\$50.00	10% of premium/\$300 min.
ALTA 41.2-06	Water – Described Imp.	\$50.00	10% or premium/\$300 min.
ALTA 41.3-06	Water – Land Under Dev.	\$50.00	10% of premium/\$300 min.
ALTA 42-06	Commercial Lender Group	N/A	10% of premium / \$300 min.
ALTA 43-06	Anti-Taint	\$50.00	10% of premium / \$300 min.
ALTA 44-06	Insured Mortgage Recording	\$50.00	\$300.00
ALTA 45-06	Pari Passu Mortgage – (LP)	\$50.00	10% of premium / \$300 min.
ALTA 46-06	Option	\$50.00	15% of premium / \$600 min.
ALTA 47	Operative Law – 2006 OP	\$50.00	\$300.00
ALTA 47.1	Operative Law – 2006 LP	\$50.00	\$300.00
ALTA 47.2	Operative Law – 2013 HOP	\$50.00	N/A
ALTA 47.3	Operative Law – 2015 Exp Coverage Res LP Assess Priority	\$50.00	N/A
ALTA 47.3	Operative Law – 2015 Exp Coverage Res LP Cur Assess	\$50.00	N/A
ALTA 48	Tribal Waivers and Consents	\$50.00	\$300.00
ALTA 48.1	Tribal Limited Waiver and Consent Agreement	\$50.00	\$300.00
ALTA 49	Forgery – New Owner’s Policy – Residential	5% of premium / \$100 minimum	N/A
ALTA 49.1	Forgery – Existing Owner’s Policy – Residential	10% of premium / \$200 minimum	N/A
ALTA 50	Residential Solar – Loan Policy	\$50.00	N/A
ALTA JR1 (06)	ALTA JR 1	\$50.00	N/A
ALTA JR1 (21)	ALTA JR 1	\$50.00	N/A
ALTA JR2 (06)	ALTA JR 2 (Future Advance)	\$50.00	N/A
ALTA JR2 (21)	ALTA JR 2 (Future Advance)	\$50.00	N/A
ALTA Limited Pre-Foreclosure Date Down Endorsement	ALTA Limited Pre-Foreclosure Date Down Endorsement	\$50.00	N/A

Table IV: Schedule of Charges for STG Indiana Specific Endorsements

STG Form	Description	Residential Charge	Commercial Charge
Indiana Conversion Endorsement to ALTA Homeowner’s Policy Revised (12-2-13)	IN Conversion Endorsement - ALTA Commitment (8-1-16) to ALTA HOP (9281) (12-2-13)	No Charge	N/A
IN Conversion Endorsement to ALTA OP Rev. (6-17-06)	IN Conversion Endorsement – ALTA Commitment (8-1-16) to ALTA OP Rev. (6-17-06)	No Charge	No Charge
IN Going Concern Endorsement	IN Going Concern Endorsement Special Measure of Loss	\$50.00	15% of premium / \$600 min.
STG-Standard Arbitration Endorsement	IN Arbitration Endorsement	\$50.00	\$300.00
STG Access Endorsement Indiana Modified	STG Access Endorsement (IN Modified)	\$50.00	\$300.00
STG Access Endorsement – Easement IN Modified	STG Access Endorsement – Easement (IN Modified)	\$50.00	\$300.00
STG Deletion of PACA-PSA Exclusion 7-1-2021	STG Deletion of PACA-PSA Exclusion 7-1-2021	No Charge	No Charge
STG Fairway Endorsement 1 (IN Modified)	STG Fairway Endorsement 1 (IN Modified)	\$50.00	\$300.00
STG Fairway Endorsement 2 (IN Modified)	STG Fairway Endorsement 2 (IN Modified)	\$50.00	\$300.00
STG Fairway Endorsement LLC (IN Modified)	STG Fairway Endorsement LLC (IN Modified)	\$50.00	\$300.00
STG 2021 ALTA Homeowner’s Endorsement	STG Gold Endorsement to 2021 ALTA Homeowner’s Policy	No Charge	N/A
STG Multiple Foreclosure Endorsement	STG Multiple Foreclosure Endorsement	N/A	\$300.00
STG Option Endorsement (IN Modified)	STG Option Endorsement (IN Modified)	N/A	15% of premium / \$600 min.

Table IV: Schedule of Charges for STG Indiana Specific Endorsements

STG Form	Description	Residential Charge	Commercial Charge
STG Piggyback Endorsement (IN Modified) (E-2536)	STG Piggyback Endorsement	N/A	15% of premium / \$600 min.
STG Post Policy Forgery Endorsement (w/ 2021 ALTA OP) 7-1-2021	STG Post Policy Forgery Endorsement (w/ 2021 ALTA OP) 7-1-2021	N/A	\$300.00
STG Re-characterization Endorsement (IN Modified)	STG Re-characterization Endorsement (IN Modified)	N/A	\$300.00
IN Shopping Center Endorsement	STG Shopping Center Endorsement (IN Modified)	N/A	\$300.00
General Endorsement	General Endorsement (blank)	No Charge	0-50% of premium determined by Underwriter based upon risk identified and being insured
STG Amendment of Covered Risk 10 (on 2021 ALTA Loan Policy) 7-1-2021	STG Amendment of Covered Risk 10 (on 2021 ALTA Loan Policy) 7-1-2021	No Charge	No Charge
STG Datedown Endorsement	STG Datedown Endorsement	If no recent construction, then \$50.00 If recent construction, then \$100.00	Up to \$1mm - \$250.00 Over \$1mm-\$10mm - \$500.00 Over \$10mm - \$.05 per thousand

SCHEDULE A
Special Products Available for Stewart Title Guaranty Company Issuance in Indiana

1. CENTRALIZED PROCESSING LOAN AND REFINANCE RATE (CPLR) FOR ISSUANCE OF AN ALTA SHORT FORM RESIDENTIAL LOAN POLICY

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

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

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

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

Range of Liability	Fee
Up to and including \$150,000	\$175
Over \$150,000 and up to and including \$250,000	\$300
Over \$250,000 and up to and including \$300,000	\$350
Over \$300,000 and up to and including \$500,000	\$400
Over \$500,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950
Over \$2,000,000 and up to and including \$2,500,000	\$1,150
Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

2. 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