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## **STEWART TITLE GUARANTY COMPANY SCHEDULE OF CHARGES FOR USE IN THE STATE OF MINNESOTA**

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

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# MINNESOTA TITLE INSURANCE

## MANUAL OF CHARGES

### **A. GENERAL PROVISIONS**

This manual contains the title insurance charges related to the face amount of liability assumed for each title insurance policy. It does not include other miscellaneous charges, which may be made by local attorneys, abstractors, settlement agents, or other title insurance companies and agencies.

A policy issued insuring an amount other than an even thousand dollars of coverage shall be charged for at the applicable amount for the next highest \$1,000 of coverage.

A preliminary commitment to insure will be issued, upon request, to show the current status of title and those liens, encumbrances, defects, and objections to be removed before a policy can be issued without exceptions to said items. The commitment to insure is a binding obligation of Stewart to issue said policy or policies when the requirements of said commitment have been met.

### **B. SCHEDULE OF CHARGES FOR POLICIES**

#### **1. Original Charge for Owner's or Leasehold Policies**

An Owner's policy of any type, insuring a fee simple estate, will not be issued for less than the full fair market value of all land and improvements, if any, constituting real property. An Owner's policy of any type, amended to insure a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

The charge for Owner's and Leasehold Owner's policies is as follows:

Liability Amount	Per Thousand
\$0 to \$150,000.....	3.60
Over \$150,000 to \$300,000, add .....	\$2.95
Over \$300,000 to \$1,000,000, add .....	\$2.35
Over \$1,000,000.....	Negotiable*
Minimum.....	\$200.00

\*Stewart reserves the right to charge any amount it deems appropriate for the entire liability of the policy, not to exceed \$2.50 per thousand dollars of coverage.

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

The ALTA Homeowner's Policy will be available only to purchasers of one-to-four family residential properties, and the charge is one hundred ten percent (110%) of the Owner's Policy shown above with a minimum of \$220.

#### **3. Original Charge for Loan Policies**

Loan policies shall be issued in the amount of the principal debt together with all amounts secured by the mortgage, or such lesser amount as may be attributed to the value of the real property interest securing the repayment of the debt. The charge for mortgage loan policies is as follows:

Liability Amount	Per Thousand
\$0 to \$150,000.....	\$3.10
Over \$150,000 to \$300,000, add .....	\$2.60
Over \$300,000 to \$500,000, add .....	\$2.35
Over \$500,000 to \$1,000,000, add .....	\$2.10
Over \$1,000,000.....	Negotiable*
Minimum.....	\$200.00

\*Stewart reserves the right to charge any amount it deems appropriate for the entire liability of the policy, not to exceed \$2.25 per thousand dollars of coverage.

4. **ALTA Expanded Coverage Residential Loan Policy-Current Assessments, ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments**

The ALTA Expanded Coverage Residential Loan Policy - Current Assessments provides additional coverage to lenders for certain assessments imposed at Date of Policy.

The ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments is the Short Form version of the ALTA Expanded Coverage Residential Loan Policy-Current Assessments. It incorporates the insuring provisions, exclusions and conditions of that ALTA policy. It provides additional coverage to lenders for certain assessments imposed at Date of Policy.

These expanded coverage policies will be available only to lenders of one-to-four family residential properties and the charge is one hundred ten percent (110%) of the Loan Policy shown above, minimum \$220.

5. **Refinance Charge for Loan Policies**

When the same owner of the land substitutes a new first mortgage for one or more mortgages currently encumbering such land, the charge for the new Loan Policy is as follows:

Liability Amount	Per Thousand
\$0 to \$250,000.....	\$2.10
Over \$250,000 to \$500,000, add .....	\$1.30
Over \$500,000 to \$1,000,000, add .....	\$1.10
Over \$1,000,000.....	Negotiable*
Minimum.....	\$200.00

\*Stewart reserves the right to charge any amount it deems appropriate for the entire liability of the policy, not to exceed \$2.25 per thousand dollars of coverage.

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

6. **Charge for Subordinate Commercial Mortgage Policies**

Loan Policies issued on Commercial land that are subordinate to a First Mortgage shall be issued in the amount of the principal debt together with all amounts secured by the mortgage, or such lesser amount as may be attributed to the value of the real property interest securing the repayment of the debt. The charge for the subordinate mortgage loan policies is as follows:

Liability Amount	Per Thousand
\$0 to \$250,000.....	\$2.10
Over \$250,000 to \$500,000, add .....	\$1.30
Over \$500,000 to \$1,000,000, add .....	\$1.10
Over \$1,000,000.....	Negotiable*
Minimum.....	\$200.00

\*Stewart reserves the right to charge any amount it deems appropriate for the entire liability of the policy, not to exceed \$2.25 per thousand dollars of coverage.

7. **Contract for Deed Policy - Seller**

A Seller's interest in a contract for deed shall be insured for the amount financed by the Seller in the contract for deed. An Owner's Policy insuring a Seller's interest in a contract for deed shall be issued at the charge applicable to Original Owner's Policies as set forth above. The charge for the simultaneous issuance of the Seller's Policy shall be thirty percent (30%) of the charge for the Buyer's Policy and such policy shall not be for an amount in excess of the Buyer's Policy.

8. **Contract for Deed Policy - Buyer**

A Buyer's interest in a contract for deed shall be insured for the full fair market value of the land and improvements, if any, which constitute real estate. An Owner's Policy insuring a Buyer's interest in a contract for deed shall be issued at the charge applicable to Original Owner's Policies as set forth above.

9. **ALTA Residential Limited Coverage Junior Loan Policy**

10. **ALTA Short Form Residential Limited Coverage Junior Loan Policy**

The charge for a Residential Limited Coverage Junior Policy or a Short Form Residential Limited Coverage Junior Loan Policy is \$125.00 for any size policy up to \$100,000 with each additional \$1,000 of coverage being charged at \$1.00.

11. **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.

**12. ALTA Limited Pre-Foreclosure Policy**

The charge to issue a limited pre-foreclosure policy shall be \$2.00 per thousand with a minimum premium of \$100.00.

**13. Developer/Subdivider and Initial Purchaser Policies**

An Owner's or Loan Policy will be issued to a developer or subdivider or its mortgagee covering real estate which is or will be subdivided into two or more lots at the charge not to exceed \$2.50 per thousand. Minimum charge shall be \$200.

When an Owner' Policy and Loan Policy or policies are to be issued simultaneously to an initial purchaser of a subdivided lot, charges applicable will be consistent with those described in Paragraph 13( a) below, except that the minimum charge per policy shall be \$75.

**14. Simultaneous Issue Transactions**

**a) Simultaneous Issuance of Owner's and Mortgage Loan Policies**

When an Owner's Policy of any type, including one that is amended to insure a leasehold estate, and a Loan Policy or policies covering identical land are to be issued simultaneously, the charge applicable for the Owner's policy shall be the Original Owner's Policy charge. The charge for the Loan Policy or policies so simultaneously issued will be a flat charge of \$150 per policy, for a total amount of coverage not to exceed the amount of coverage provided by the Owner's Policy. The charge for any amount of coverage on the Loan Policy which is in excess of the amount of coverage provided by the Owner's Policy shall be the Original Loan Policy charge.

Both policies must bear identical dates and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage.

**b) Simultaneous Issuance of Owner's and Leasehold Owner's Policies**

When Owner's and Leasehold Owner's Policies covering identical land are to be issued simultaneously, the charge applicable for the Owner's Policy shall be the Original Owner's Policy charge. The charge for the Leasehold Policy will be thirty percent (30%) of the charge for the Owner's Policy with which it is being issued simultaneously up to a \$1,000,000 Owner's Policy. For policies in excess of \$1,000,000 the negotiable charge shown above shall apply.

**C. ENDORSEMENTS**

When Stewart is requested to furnish special coverages by endorsement, additional charges may apply. Charges for any endorsements shall be determined by Underwriter and will be reasonable compensation for the work performed and the risk assumed.