SCHEDULE OF CHARGES FOR USE IN THE STATE OF MISSISSIPPI



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TABLE OF CONTENTS

Page

A. GENERAL PROVISIONS; DEFINITIONS 3
B. COMMITMENT TO INSURE 4
C. SCHEDULE OF CHARGES FOR OWNER'S OR LEASEHOLD POLICIES 5
1. Basic Schedule of Charges for ALTA Owner's or Leasehold Policies 5
2. Calculating Reissue Credit on ALTA Owner's Policies 5
3. Basic Schedule of Charges on ALTA Homeowner's Policies 6
4. Calculating Reissue Credit on ALTA Homeowner's Policies 6
5. Owner's Policy Upon Acquisition in Satisfaction of Debt 7
D. SCHEDULE OF CHARGES FOR LOAN POLICIES 7
1. Basic Schedule of Charges for ALTA Loan Policies 7
2. Charge for Second Mortgage Loan Policies 7
3. Refinance Credit and Reissue Credit for Loan Policies 7
4. Construction Financing 8
5. Modification of Mortgage Loan 9
6 Reverse Mortgage Policies 9
7. Basic Schedule of Charges for ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies 10
8. ALTA Residential Limited Coverage Mortgage Modification Policy 11
9. ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy 11
10. ALTA Limited Pre-Foreclosure Policy 11
E. SIMULTANEOUS ISSUE TRANSACTIONS 12
F. CLOSING PROTECTION LETTERS 13
G. ENDORSEMENTS 14
1. Charges for Residential Endorsements 14
2. Charges for Commercial Endorsements 14

Schedule A

Special Products Available for

Stewart Title Guaranty Company Issuance in Mississippi

1. Centralized Processing Loan and Refinance Rate (CPLR) 18
2. Limited Coverage Home Equity Loan Policy (HELP) 19

MISSISSIPPI TITLE INSURANCE

MANUAL OF CHARGES

A. GENERAL PROVISIONS

Thank you for using Stewart Title Guaranty Company (hereafter "Stewart" or "Underwriter") for your title insurance needs. This manual of charges contains recommended charges for title insurance by Stewart for the State of Mississippi. The charges hereinafter set out are basic charges for title insurance only and do not include charges for searches, abstracts, attorney fees, escrow or closing services, inspections or other services charged by local attorneys, title companies, surveyors, abstractors, or abstract companies. The charges are recommended minimum charges, and additional charges shall be made when an unusual condition of the title exists 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 policy or endorsement premium ("charge") on a fractional thousand (except as to Minimum Charges), round up to the next higher whole thousand. For example, if the contract price or loan amount is $33,259, round up to $34,000. When computing premium for endorsements, also round up to the next higher whole thousand.

Underwriter reserves the right to decline any applications for title insurance or may at any time on notification to the applicant, cancel any application accepted as long as a binder for insurance has not been issued.

DEFINITIONS

TERM	DEFINITION
ALTA	American Land Title Association
Basic Schedule of Charges	The charge to be applied for any standard coverage title policy when no discount or reissue rate is available.
Charge	The rate for a title insurance policy or endorsement. A charge does not include the abstracting, searching and examination fee. As used herein, a charge does not include any settlement fee, trustee fee, attorney fee, surveying fee, inspection fee, document fee, closing fee, escrow fee or any other fee associated with escrow.
Commercial	"Commercial" for the purposes of insurance rates only includes bulk purchase or refinance of multiple residential dwellings, multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
Construction Loan	A loan for the purpose of construction of on-site improvements to the property to be insured. The term does not include a loan for off-site improvements such as streets and utilities.
Full Principal Debt	The amount of an Insured Mortgage that is secured by Land less any of the debt secured by personal property or uninsured Real Property interests.
Full Value of the Land	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, including improvements, whichever is less.
Homeowner's Policy	The American Land Title Association Homeowner's Policy of Title Insurance.
Insured	The person or entity named as the Insured in the policy of title insurance or other indemnity
Land, Premises, or Property	The property described in Schedule A of a title insurance policy or commitment including any improvements affixed thereto which by operation of law constitute real property. The property described in Schedule A may be limited by exception as set out in Schedule B of the title insurance policy or commitment
Loan Policy	A title insurance policy insuring a lender or assignee/successor of a lender.

TERM	DEFINITION
Minimum Charge	The minimum charged to an applicant or insured shall be the lowest charge shown in the Basic Schedule of Charges in each of the foregoing pricing charts.
Mortgage	A transfer of an interest in land, other than in trust, but including a deed of trust, to secure performance of the obligation to pay back the indebtedness. The form of the mortgage may be a mortgage, deed of trust or other security instrument relating, at least in part, to land.
Owner's Policy	A title insurance policy insuring an owner, optionee, vendee, or lessee.
Residential	"Residential" for the purposes of insurance rates only mean title insurance policies that insure the title to real property having a single house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended primarily for the occupancy of from one to four (1-4) families or a single residential lot upon which the purchaser intends to build a one to four family dwelling.
Simultaneous Issue	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 date and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.
Stewart	Stewart Title Guaranty Company
Underwriter	Stewart Title Guaranty Company

*****Any term not defined above when used in reference to a form shall have the same meaning as defined in said form.

B. COMMITMENT TO INSURE

A commitment shall be effective for 180 days. Stewart may issue a written endorsement extending the effective period of the commitment provided that:

a) a request for extension is received prior to expiration of the commitment;

b) the extension is for no more than 180 days;

c) the effective date of the commitment remains unchanged; and

d) the commitment may not be extended for a total period of more than 2 years, or 5 years in the case of planned project commitments.

C. SCHEDULE OF CHARGES FOR OWNER'S OR LEASEHOLD POLICIES

1. **Basic Schedule of Charges for ALTA Owner's or Leasehold Policies**

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

LIABILITY AMOUNT	PER THOUSAND
Up to $1,000,000	$4.40
Over $1,000,000, add	$2.20
Minimum	$160 (fixed)

a. Insuring Fee Simple Interests

An ALTA Owner's Policy insuring a fee simple estate shall not be issued for less than the Full Value of the Land.

b. Insuring Leasehold Interests

An ALTA Owner's Policy insuring a leasehold estate shall not be issued for less than the aggregate of the rentals payable under the lease or the Full Value of the Land, whichever is less.

2. **Calculating Reissue Credit for ALTA Owner's Policies**

A reissue credit of 40% shall apply where an Owner's Policy was previously issued to the seller covering the same Real Property on which a new ALTA Owner's Policy is to be issued. The reissue credit is calculated as follows:

a. If the Amount of Insurance provided in Schedule A of the prior Owner's Policy is equal to or greater than the Amount of Insurance in the new ALTA Owner's Policy to be issued, the reissue credit will be 40% of the Basic Charge for an ALTA Owner's Policy for the Amount of Insurance in the new ALTA Owner's Policy.

b. If the Amount of Insurance provided in Schedule A of the prior Owner's Policy is less than the Amount of Insurance in the new ALTA Owner's Policy to be issued, the reissue credit will be 40% of the Basic Charge for an ALTA Owner's Policy for the Amount of Insurance in the prior Owner's Policy.

c. If the Amount of Insurance provided in Schedule A of the prior ALTA Homeowner's Policy is equal to or greater than the Amount of Insurance in the new ALTA Owner's Policy to be issued, the reissue credit will be 40% of the Basic Charge for an ALTA Owner's Policy for the Amount of Insurance in the new ALTA Owner's Policy.

d. If the Amount of Insurance provided in Schedule A of the prior ALTA Homeowner's Policy is less than the Amount of Insurance in the new ALTA Owner's Policy to be issued, the reissue

credit will be 40% of the Basic Charge for an ALTA Owner's Policy for the Amount of Insurance in the prior ALTA Homeowner's Policy.

The premium associated with an Owner's Policy to which reissue credit is applied is sometimes referred to as reissue rate. The reissue rate is the rate for the new Owner's Policy after reissue credit is applied.

The Minimum Charge is $160. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy. To qualify for reissue credit, a copy of the Owner's Policy, including jacket and schedules, insuring the current owner(s) must be produced and maintained in your file. The policy must also have been issued by or on behalf of an insurer engaged in the business of title insurance and licensed by the Mississippi Insurance Department.

3. **Basic Schedule of Charges for ALTA Homeowner's Policy**

The ALTA Homeowner's Policy will be available only to purchasers of one-to-four family residential properties, and the charge is 120% of the Owner's Policy shown above. The Minimum Charge is $190.

4. **Calculating Reissue Credit for the ALTA Homeowner's Policies**

A reissue credit of 40% shall apply where an Owner's Policy was previously issued insuring the same Real Property on which a new ALTA Homeowner's Policy is being issued. The reissue credit is calculated as follows:

a. If the Amount of Insurance provided in Schedule A of the prior Owner's Policy is equal to or greater than the Amount of Insurance in the new ALTA Homeowner's Policy to be issued, the reissue credit will be 40% of the Basic Charge for an ALTA Owner's Policy for the Amount of Insurance in the new ALTA Homeowner's Policy.

b. If the Amount of Insurance provided in Schedule A of the prior Owner's Policy is less than the Amount of Insurance in the new ALTA Homeowner's Policy to be issued, the reissue credit will be 40% of the Basic Charge for an ALTA Owner's Policy for the Amount of Insurance in the prior Owner's Policy.

c. If the Amount of Insurance provided in Schedule A of the prior ALTA Homeowner's Policy is equal to or greater than the Amount of Insurance in the new ALTA Homeowner's Policy to be issued, the reissue credit will be 40% of the Basic Charge for a ALTA Homeowner's Policy for the Amount of Insurance in the new ALTA Homeowner's Policy.

d. If the Amount of Insurance provided in Schedule A of the prior ALTA Homeowner's Policy is less than the Amount of Insurance in the new ALTA Homeowner's Policy to be issued, the reissue credit will be 40% of the Basic Charge for an ALTA Homeowner's Policy for the Amount of Insurance in the prior ALTA Homeowner's Policy.

The Minimum Charge is $190. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy. To qualify for reissue credit, a copy of the Owner's Policy, including jacket and schedules, insuring the current owner(s) must be produced

and maintained in your file. The policy must also have been issued by or on behalf of an insurer engaged in the business of title insurance and licensed by the Mississippi Insurance Department.

5. **Owner's Policy Upon Acquisition in Satisfaction of Debt**

When the Insured under a Loan Policy acquires title by foreclosure or by deed in lieu of foreclosure, the Insured, or designee for the benefit of the Insured, may purchase an Owner's Policy at the following rates:

LIABILITY AMOUNT	CHARGE PER THOUSAND
Up to $50,000 (regardless of the age of the policy)	$2.30

Amounts over $50,000 shall be based on the following fees:

AGE OF PREVIOUS MORTGAGE POLICY	CHARGE
2 years or less	25% of the original owner policy charge
2 years to 4 years	35% of the original owner policy charge
Over 4 years	50% of the original owner policy charge
Minimum	$160.00 (fixed)

D. SCHEDULE OF CHARGES FOR LOAN POLICIES

1. **Basic Schedule of Charges for ALTA Loan Policies**

The charge for original loan policies shall be:

LIABILITY AMOUNT	CHARGE PER THOUSAND
Up to $1,000,000	$3.30
Over $1,000,000, add	$1.65
Minimum	$160 (fixed)

2. **Charge for Second Mortgage Loan Policies**

The Charge for a Loan Policy insuring a second Mortgage is calculated from the Basic Schedule of Charges for Loan Policies.

3. **Refinance Credit and Reissue Credit**

a. Refinance Credit

A refinance credit of 40% shall apply where a prior Loan Policy has been issued on the same Real Property with the identical mortgagor(s) and the mortgage insured by the prior policy is being satisfied as part of the new transaction. This credit shall apply up to the amount of the prior Loan Policy.

If the Amount of Insurance for the new Loan Policy is in excess of the amount of the prior policy, the excess must be computed at the original charge from the appropriate bracket or brackets in the Basic Schedule of Charges for Loan Policies.

If the new Loan Policy is being issued in an amount that is less than the Loan Policy issued to the lender whose mortgage is being satisfied, the premium for the Loan Policy being issued to the new lender is reduced by 40% of the Basic Charge for the new Loan Policy.

Minimum Charge is $160. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy. To qualify for Refinance Credit, a

copy of the Loan Policy, including jacket and schedules, insuring the current lender whose mortgage is being satisfied, must be produced and maintained in your file. The policy must also have been issued by or on behalf of an insurer engaged in the business of title insurance and licensed by the Mississippi Insurance Department.

b. Reissue Credit

Reissue credit of 40% shall apply where an Owner's Policy insuring the mortgagor(s) was previously issued insuring the land to be encumbered by the mortgage being insured. This credit shall apply up to the amount of the new Loan Policy or the amount of the Owner's Policy insuring the mortgagor(s), whichever is less, and is calculated using the Basic Charge for Loan Policies. For example, if an Owner's Policy was issued to the mortgagor(s) in the amount of $100,000 and the new Loan Policy will be issued insuring the new mortgage in the amount of $100,000, the reissue credit is 40% of the Loan Policy rate from the Basic Charge for Loan Policies.

If the Amount of Insurance for the new Loan Policy is in excess of the amount of the Owner's Policy insuring the mortgagor(s), the reissue credit is computed from Basic Charge for Loan Policies up to the Amount of Insurance in the Owner's Policy and the excess must be computed at the original Charge from the appropriate bracket or brackets in the Basic Charge for Loan Policies.

If the new Loan Policy and Owner's Policy insuring the mortgagor(s) are identical in amount, the Loan Policy being issued to the new lender would be entitled to full refinance credit at the Loan Policy rate.

If the new Loan Policy is being issued in an amount less than the amount of the Owner's Policy previously issued to the mortgagor(s), the premium for the Loan Policy being issued to the new lender is reduced by 40% of the premium associated with the new Loan Policy.

The premium associated with a Loan Policy to which reissue credit is applied is sometimes referred to as reissue rate. The reissue rate is the rate for the new Loan Policy being issued after the 40% credit is given for the Loan Policy previously issued to the current lender whose mortgage is being satisfied.

Minimum Charge is $160. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy. To qualify for Reissue Credit, a copy of the Owner's Policy, including jacket and schedules, insuring the mortgagor(s) must be produced and maintained in your file. The policy must also have been issued by or on behalf of an insurer engaged in the business of title insurance and licensed by the Mississippi Insurance Department.

4. **Construction Financing**

Since a commitment to insure requires (as a precedent to policy issuance) evidence that no liens exist of a construction nature, a title policy should be issued as of the time the construction security instrument is filed for record. The policy will contain an appropriate note limiting coverage to amounts actually advanced pursuant to requirement to Underwriter. This "note" is commonly referred to as "the pending disbursements clause."

Any variance from this procedure should be approved in advance by Underwriter. The Charge for this policy shall be at the Basic Schedule of Charges for Loan Policies unless refinance Charges are applicable.

At such time as the interim or temporary construction financing is converted to long-term permanent financing, and title insurance coverage is requested, the policy insuring the permanent financing will be issued at the Basic Schedule of Charges for Loan Policies, and subject to a refinance credit.

A Loan Policy insuring a construction loan is subject to the same reissue rate rules discussed in Section D3.

5. Modification of Mortgage Loan

When the indebtedness secured by a Mortgage on Real Property, the title to which has previously been insured by Stewart, is modified by a modification agreement and the insured requests an endorsement in the ALTA 11 series of endorsements, the endorsement may be issued upon proper date down of the title to the Real Property through the date of the recording of the modification agreement at the following Charges:

LIABILITY AMOUNT	CHARGE PER THOUSAND
Unpaid principal balance	$0.25
Minimum	$300.00 (fixed)

If the Amount of Insurance desired is in excess of the unpaid principal balance of the original loan, the Charge for the amount in excess of the unpaid principal balance shall be computed from the appropriate bracket or brackets for Loan Policies.

6. Reverse Mortgage Policies

The Charge for a Loan Policy insuring a reverse Mortgage shall be as follows:

LIABILITY AMOUNT	CHARGE PER THOUSAND
$0 to $1,000,000	$4.40
Over $1,000,000, add	$2.20
Minimum	$160.00 (fixed)

A Loan Policy insuring the priority and enforceability of a reverse Mortgage shall not be issued for an amount less than the Full Principal Debt.

A reissue credit of 40% shall apply where a prior Owner's Policy was previously issued to the reverse-Mortgage mortgagor(s). This credit shall apply up to the amount of the prior Owner's Policy. If the Amount of Insurance for the new Loan Policy insuring the reverse Mortgage is in excess of the amount of the prior Owner's Policy, the excess must be computed at the original Charge from the appropriate bracket or brackets. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy.

To qualify for reissue credit, a copy of the Owner's Policy, including jacket and schedules, insuring the mortgagor(s) must be produced and maintained in your file. The policy must also have been issued by or on behalf of an insurer engaged in the business of title insurance and licensed by the Mississippi Insurance Department.

7. **Basic Schedule of Charges for ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies**

The ALTA Expanded Coverage Residential Loan Policy and ALTA Short Form Expanded Coverage Residential Loan Policy will be available only to lenders on transactions involving one-to-four family residential properties, and the charge is 120% of the Loan Policy shown above. The minimum charge is $190.

a. Refinance Credit for the ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies

A refinance credit of 40% shall apply where a prior loan policy has been issued on the same Real Property with the identical mortgagor(s) and the mortgage insured by the prior policy is being satisfied as part of the new transaction. This credit shall apply up to the amount of the prior Loan Policy and is calculated based on the type of Loan Policy previously issued. For instance, if either of the ALTA Expanded Coverage Loan Policies is being issued in an amount equal to or greater than the prior Loan Policy, and the prior Loan Policy was an ALTA Loan Policy, the refinance credit is 40% of the Basic Charge for the ALTA Loan Policy. Alternatively, if either of the ALTA Expanded Coverage Loan Policies is being issued in an amount equal to or greater than the prior Loan Policy, and the prior Loan Policy was one of the ALTA Expanded Coverage Loan Policies, the refinance credit is 40% of the Basic Charge for the ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies.

If the Amount of Insurance for the new Loan Policy is in excess of the amount of the prior policy, the excess must be computed at the Basic Charge for the policy being issued from the appropriate bracket or brackets.

Minimum Charge is $190. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy. To qualify for Refinance Credit, a copy of the Loan Policy, including jacket and schedules, insuring the current lender whose mortgage is being satisfied, must be produced and maintained in your file. The policy must also have been issued by or on behalf of an insurer engaged in the business of title insurance and licensed by the Mississippi Insurance Department.

b. Reissue Credit

Reissue credit of 40% shall apply where a prior Owner's Policy insuring the mortgagor(s) was previously issued insuring the land to be encumbered by the mortgage being insured. This credit shall apply up to the amount of the new ALTA Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy or the amount of the Owner's Policy insuring the mortgagor(s), whichever is less, and is calculated using the Basic Charge for ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies. For example, if an Owner's Policy was issued to the mortgagor(s) in the amount of $100,000 and an ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy will be issued insuring the mortgage refinancing debt secured by a mortgage on the same Real Property in the amount of $100,000, the reissue credit is 40% of the Basic Charge for ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies for $100,000 of liability.

If the Amount of Insurance for the new Loan Policy is in excess of the amount of the Owner's Policy insuring the mortgagor(s), the reissue credit is computed on the Loan Policy rate up to the Amount of Insurance in the Owner's Policy and the excess must be computed at the Basic Charge from the appropriate bracket or brackets.

If the new ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy is being issued in an amount less than the amount of the Owner's Policy previously issued to the mortgagor(s), the premium for the Loan Policy being issued to the new lender is reduced by 40% of the premium associated with the new Loan Policy.

The premium associated with a Loan Policy to which reissue credit is applied is sometimes referred to as *reissue rate*. The *reissue rate* is the rate for the new Loan Policy being issued after the 40% credit is given for the Loan Policy previously issued to the current lender whose mortgage is being satisfied.

Minimum Charge is $190. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy. To qualify for Reissue Credit, a copy of the Owner's Policy, including jacket and schedules, insuring the mortgagor(s) must be produced and maintained in your file. The policy must also have been issued by or on behalf of an insurer engaged in the business of title insurance and licensed by the Mississippi Insurance Department.

8. **ALTA Residential Limited Coverage Mortgage Modification Policy**

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a Mortgage by an institutional lender covering one-to-four residential Real Property or condominiums. The Charge for the ALTA Residential Limited Coverage Loan Policy shall be as follows:

LIABILITY AMOUNT	CHARGE
$0 to $1,000,000	$125.00
Over $1,000,000 up to and including $1,500,000	$250.00
Over $1,500,000 up to and including $2,000,000	$350.00

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

9. **ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy**

The Charge for the ALTA Residential Limited Coverage Junior Loan Policy shall be:

LIABILITY AMOUNT	CHARGE PER THOUSAND
All liability amounts	$1.65
Minimum	$160.00 (fixed)

Upon application, Stewart may issue the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy to an Insured affording limited liability based upon a search for specific types of interest shown by the public record.

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

The Charge for the ALTA Limited Pre-Foreclosure Policy shall be calculated at the Basic Schedule of Charges for Loan Policies, less refinance credit if applicable. The minimum Charge is $160.

E. SIMULTANEOUS ISSUE TRANSACTIONS

POLICY COMBINATION	CHARGE FOR OWNER'S POLICY	CHARGE FOR SIMULTANEOUS POLICY
Standard Owner's Policy with Standard Loan Policy or Standard Short Form Policy issued in an amount not exceeding the Owner's Policy Amount	100% from the Basic Schedule of Charges for Owner's Policies	$100
Standard Owner's with Standard Leasehold	100% from the Basic Schedule of Charges for Owner's Policies	30% of the Basic Schedule of Charges for Owner's policy; if the amount of insurance does not exceed the amount of the Owner's Policy issued insuring the fee. If the amount of the Owner's Policy insuring the leasehold exceeds the amount of the Owner's Policy insuring the fee, premium for the excess is calculated from the appropriate bracket or brackets in the Basic Schedule of Charges for Owner's Policies. Minimum $100
Two Standard Owner's each covering different respective interests to different insureds	100% from the Basic Schedule of Charges for Owner's Policies	Minimum $100
Standard Owner's Policy (lesser liability) with Standard Loan Policy (greater liability amount) or Standard Short Form Loan Policy (greater liability amount)	100% from the Basic Schedule of Charges for Owner's Policies	$100 plus the premium for the amount in excess of the Owner's Policy amount from the bracket or brackets in the Basic Schedule of Charges for Loan Policies
Standard Owner's Policy (greater liability) with ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy	100% from the Basic Schedule of Charges for Owner's Policies	$100
Standard Owner's Policy (lesser liability) with ALTA Expanded Coverage Residential Loan Policy (greater liability) or ALTA Short Form Expanded Coverage Residential Loan Policy (greater liability)	100% from the Basic Schedule of Charges for Owner's Policies	$100 plus the premium for the amount in excess of the Standard Owner's Policy amount from the bracket or brackets in the Basic Schedule of Charges for ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy
ALTA Homeowner's Policy (greater liability) with Standard Loan Policy or Standard Short Form Loan Policy	100% from the Basic Schedule of Charges for ALTA Homeowner's Policies of Title Insurance	$100
ALTA Homeowner's Policy with Standard Loan Policy (greater liability amount)	100% from the Basic Schedule of Charges for ALTA Homeowner's Policies of Title Insurance	$100 plus the premium for the amount in excess of the ALTA Homeowner's Policy amount from the bracket or brackets in the Basic Schedule of Charges for Loan Policies

POLICY COMBINATION	CHARGE FOR OWNER'S POLICY	CHARGE FOR SIMULTANEOUS POLICY
ALTA Homeowner's Policy (greater liability amount) with ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy	100% from the Basic Schedule of Charges for ALTA Homeowner's Policies of Title Insurance	$100
ALTA Homeowner's Policy (lesser liability) with ALTA Expanded Coverage Residential Loan Policy (greater liability) or ALTA Short Form Expanded Coverage Residential Loan Policy (greater liability)	100% from the Basic Schedule of Charges for ALTA Homeowner's Policies of Title Insurance	$100 plus the premium for the amount in excess of the ALTA Homeowner's Policy amount from the bracket or brackets in the Basic Schedule of Charges for ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy

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

F. CLOSING PROTECTION LETTERS

A fee of $50 per loan is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of $50 would be payable. In the event the closing does not take place, there will be no charge assessed for a Closing Protection Letter.

A Closing Protection Letter ("CPL") is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction.

G. ENDORSEMENTS

1. Charges for Residential Endorsements

The following endorsements carry a recommended Charge as shown below when issued in relation to a policy issued insuring a Residential property. Unless listed in the Residential Endorsement Charges tables below, there is no charge for endorsements requested on Residential property transactions.

RESIDENTIAL ENDORSEMENT CHARGES

Charge per $1,000 unless otherwise indicated.
*Indicates that the endorsement is not subject to the per $1,000 calculation.

American Land Title Association Endorsements

ALTA Series	Description	Charge
7	Manufactured Housing Unit	$100*
7.1	Manufactured Housing Unit – Conversion; Loan	$50*
7.2	Manufactured Housing Unit – Conversion; Owner's	$50*
11	Mortgage Modification (See also Section D. 5)	$0.25; $300 min
11.1	Mortgage Modification (See also Section D. 5)	$0.25; $300 min
11.2	Mortgage Modification (See also Section D. 5)	$0.25; $300 min
30	Shared Appreciation Mortgage	$25*
34	Identified Risk Coverage	$25*
34.1	Identified Exception and Identified Risk Coverage	$25*
47.2	Operative Law - 2013 Homeowner's Policy	No charge
47.3	Operative Law - 2015 Expanded Coverage Residential Loan Policy	No charge
49	Forgery - New Owner's Policy – Residential	$0.25; $125 min
49.1	Forgery - Existing Owner's Policy – Residential	$0.25; $300 min
50	Residential Solar -Loan Policy	$100*
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	$25*
JR1	JR 1 Endorsement	$25*
JR2	JR 2 (Future Advance) Endorsement	$25*

Stewart Title Guaranty Company Endorsements

Description	Charge
Down Date	$0.10; $125 min

2. Charges for Commercial Endorsements

The following endorsements carry a recommended Charge as shown below when issued in relation to a policy issued insuring a Commercial property. For any endorsements requested for Commercial property transactions that are not listed in the below Commercial Endorsement Charges tables, please contact the State Underwriting Counsel for the appropriate Charge.

COMMERCIAL ENDORSEMENT CHARGES

Charge per $1,000 unless otherwise indicated.
*Indicates that the endorsement is not subject to the per $1,000 calculation.

American Land Title Association Endorsements

ALTA Series	Description	Charge
1	Street Assessments	$0.10; $125 min
3	Zoning Unimproved Land	$0.25; $300 min
3.1	Zoning – Completed Structure	$0.25; $300 min
3.2	Zoning – Land Under Development	$0.25; $300 min
3.3	Zoning-Completed Improvement-Non-Conforming	$0.25; $300 min
3.4	Zoning-No Zoning Classification	$0.25; $300 min
4	Condominium	$25*
4.1	Condominium	$25*
5	Planned Unit Development	$25*
5.1	Planned Unit Development	$25*
6	Variable Rate Mortgage	$35*
6.2	Variable Rate Mortgage – Negative Amortization	$35*
7	Manufactured Housing Unit	$100*
7.1	Manufactured Housing Unit – Conversion; Loan	$50*
7.2	Manufactured Housing Unit – Conversion; Owner	$50*
8.1	Environmental Protection Lien	$50*
8.2	Commercial Environmental Protection Lien	$50*
9	Restrictions, Encroachments, Minerals – Loan Policy	$0.10; $125 min
9.1	Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	$0.10; $125 min
9.2	Covenants, Conditions, and Restrictions – Improved Land – Owner's Policy	$0.10; $125 min
9.3	Covenants, Conditions and Restrictions – Loan Policy	$0.10; $125 min
9.6	Private Rights – Loan Policy	$0.10; $125 min
9.6.1	Private Rights - Current Assessments - Loan Policy	$0.10; $125 min
9.7	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	$0.10; $125 min
9.8	Covenants, Conditions, and Restrictions – Land Under Development – Owner's Policy	$0.10; $125 min
9.9	Private Rights – Owner's Policy	$0.10; $125 min
9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	$0.10; $125 min
10	Assignment	$50
10.1	Assignment and Date Down	$50
10.2	Collateral Assignments	$50*
10.3	Collateral Assignments and Date Down	$50*
11	Mortgage Modification (See also Section D.5)	$0.25; $300 min
11.1	Mortgage Modification with Subordination (See also Section D.5)	$0.25; $300 min
11.2	Mortgage Modification with Additional Amount of Insurance (See also Section D.5)	$0.25; $300 min
12	Aggregation – Loan Policy	$0.10; $125 min
12.1	Aggregation – State Limits – Loan Policy	$0.10; $125 min
13	Leasehold – Owner's	No charge
13.1	Leasehold – Loan	No charge
14	Future Advance Priority with or without MML	$0.10; $125 min
14.1	Future Advance Knowledge with or without MML	$0.10; $125 min
14.2	Future Advance – Letter of Credit with or without MML	$0.10; $125 min

ALTA Series	Description	Charge
14.3	Future Advance Reverse Mortgage with or without MML	$0.10; $125 min
15	Non-imputation – Full Equity Transfer	$0.10; $300 min
15.1	Non-imputation – Additional Insured	$0.10; $300 min
15.2	Non-imputation – Partial Equity Transfer	$0.10; $300 min
16	Mezzanine Financing	$0.10; $300 min
17	Access and Entry	$50*
17.1	Indirect Access and Entry	$50*
17.2	Utility Access	$100*
18	Single Tax Parcel	$50*
18.1	Multiple Tax Parcel	$50*
18.2	Multiple Tax Parcel	$50*
18.3	Single Tax Parcel and ID	$50*
19	Contiguity – Multiple Parcels	$50*
19.1	Contiguity – Single Parcel	$50*
19.2	Contiguity – Specified Parcels	$50*
20	First Loss – Multiple Parcel Transactions	$0.10; $125 min
22	Location	$50*
22.1	Location and Map	$50*
22.2	Land Address	$50*
23	Coinsurance – Single Policy	No charge
23.1	Coinsurance – Specified Parcels	No charge
24	Doing Business	$50*
25	Same As Survey	$25*
25.1	Same as Portion of Survey	$25*
26	Subdivision	$50*
27	Usury	$100*
28	Easement – Damage or Enforced Removal	$50*
28.1	Encroachments – Boundaries and Easements	$50*
28.2	Encroachments – Boundaries and Easements – Described Improvements	$50*
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	$50*
29	Interest Rate Swap Endorsement – Direct Obligation	$100*
29.1	Interest Rate Swap Endorsement – Additional Interest	$100*
29.2	Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	Amount of Insurance Charge; $100 min.
29.3	Interest Rate Swap Endorsement – Additional Interest – Defined Amount	Amount of Insurance Charge; $100 min.
30	Shared Appreciation Mortgage	$25*
30.1	Commercial Participation Interest	$0.10; $125 min
31	Severable Improvements	$100*
32	Construction Loan - Loss of Priority	$0.25; $125 min
32.1	Construction Loan – Loss of Priority – Direct Payment	$0.25; $125 min
32.2	Construction Loan – Loss of Priority – Insured's Direct Payment	$0.25; $125 min
33	Disbursement	$50*
34	Identified Risk Coverage	$25*
34.1	Identified Exception and Identified Risk Coverage	$25*
35	Minerals and Other Subsurface Substances – Buildings	$0.10; $125 min
35.1	Minerals and Other Subsurface Substances – Improvements	$0.10; $125 min
35.2	Minerals and Other Subsurface Substances – Described Improvements	$0.10; $125 min

ALTA Series	Description	Charge
35.3	Minerals and Other Subsurface Substances – Land Under Development	$0.10; $125 min
36	Energy Project – Leasehold/Easement – Owner's	$0.10; $125 min
36.1	Energy Project – Leasehold/Easement – Loan	$0.10; $125 min
36.2	Energy Project – Leasehold – Owner's	$0.10; $125 min
36.3	Energy Project – Leasehold – Loan	$0.10; $125 min
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	$0.10; $125 min
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	$0.10; $125 min
36.6	Energy Project - Encroachments	$0.10; $125 min
36.7	Energy Project - Fee Estate - Owner's Policy	$0.10; $125 min
36.8	Energy Project - Fee Estate - Loan Policy	$0.10; $125 min
36.9	Energy Project – Minerals and Other Subsurface Substances – Land Under Development	$0.10; $125 min
37	Assignment of Rents or Leases	$50*
38	Mortgage Tax	$50*
39	Policy Authentication	$50*
40	Tax Credit - Owner's Policy	$100*
40.1	Tax Credit - Defined Amount - Owner's Policy	Amount of Insurance Charge; $100 min
41	Water – Buildings	$0.10; $125 min
41.1	Water – Improvements	$0.10; $125 min
41.2	Water – Described Improvements	$0.10; $125 min
41.3	Water – Land Under Development	$0.10; $125 min
42	Commercial Lender Group	$100*
43	Anti-Taint	$100*
44	Insured Mortgage Recording - Loan	$100*
45	Pari Passu Mortgage - Loan Policy	$100*
46	Option	$0.10; $125 min
47	Operative Law - 2006 Owner's Policy	No charge
47.1	Operative Law - 2006 Loan Policy	No charge
48	Tribal Waivers and Consents	$100*
48.1	Tribal Limited Waiver and Consent Agreement	$100*
50	Residential Solar -Loan Policy	$100*
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	$25*

Stewart Title Guaranty Company Endorsements

Description	Charge
Deletion of Arbitration Clause in Loan Policy	No Charge
Deletion of Arbitration Clause in Owner's Policy	No Charge
Down Date	$0.10; $125 min
Fairway 1	$0.10; $125 min
Fairway 2	$0.10; $125 min
Fairway 3	$0.10; $125 min

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

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 $300,000	$350
Over $300,000 and up to and including $500,000	$450
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