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STEWART TITLE GUARANTY COMPANY MANUAL OF CHARGES AND FORMS FOR TITLE INSURANCE IN THE STATE OF NORTH DAKOTA

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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SCHEDULE A
Special Products Available for
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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.

An additional charge may be made for title insurance policies and endorsements that involve an extraordinary amount of work and/or risk but the applicant shall be notified before the additional charge shall be obligatory upon him.

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 \$1,000.00 coverage. Any calculated charge shall be rounded up to the nearest dollar amount.

B. POLICIES

1. BASIC SCHEDULE OF CHARGES

a. Original Title Insurance for Owner's Policies

Any Owner's Policy, insuring fee simple estate, will not be issued for less than the full value of the premises.

The total fees for purposes of determining original owner's insurance shall be:

Liability		Per Thousand
Up to	\$100,000 of liability written	\$4.00
Over	\$100,000 and up to \$500,000, add	\$2.50
Over	\$500,000 and up to \$1,000,000, add	\$2.00
Over	\$1,000,000, add	\$1.50
Minimum Fee		\$175.00

NOTE: To compute any rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the fee per thousand applicable, considering any fraction of \$1,000.00 as a full \$1,000.00.

b. Original Title Insurance for First Mortgage/Loan Policies

(The word "mortgage" here means any instrument used to secure a loan on real estate.)

A mortgage title policy will not be issued for less than the principal amount of the mortgage debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest, foreclosure costs, etc. Mortgage insurance expires with the payment of the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability; and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Substitution Loans" or "Extensions of Mortgage Loans." Amount of Loan is figured to each \$1,000.00 or fraction thereof.

The total fees for purposes of determining original first mortgage title insurance rates shall be:

Liability		Per Thousand
Up to	\$100,000 of liability written	\$3.00
Over	\$100,000 and up to \$500,000, add	\$2.50
Over	\$500,000 and up to \$1,000,000, add	\$2.00
Over	\$1,000,000, add	\$1.25
Minimum Fee		\$175.00

NOTE: To compute any insurance rate on a fractional thousand of insurance (except as to minimum fee), multiply such fractional thousand by the fee per thousand applicable, considering any fraction of \$1,000.00 as a full \$1,000.00.

c. Title Insurance for Owner’s Policies Upon Acquisition in Satisfaction of Debt

When the insured, under a mortgage policy of Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured shall be entitled to the following Schedule of Fees to determine the rate on an owner’s policy up to an amount equal to the face amount of the previous mortgage policy:

Up to \$50,000 of liability written	\$2.10 per thousand														
On amounts over \$50,000, the liability written on such amounts shall be based on the following fees:															
<table border="1"> <thead> <tr> <th>Age of Previous Mortgage Policy</th> <th>Fees</th> </tr> </thead> <tbody> <tr> <td>1 year or under</td> <td>20% of original fees</td> </tr> <tr> <td>1 year to 2 years</td> <td>25% of original fees</td> </tr> <tr> <td>2 years to 3 years.....</td> <td>30% of original fees</td> </tr> <tr> <td>3 years to 4 years.....</td> <td>35% of original fees</td> </tr> <tr> <td>Over 4 years</td> <td>40% of original fees</td> </tr> <tr> <td>Minimum Fee.....</td> <td>\$50.00</td> </tr> </tbody> </table>		Age of Previous Mortgage Policy	Fees	1 year or under	20% of original fees	1 year to 2 years	25% of original fees	2 years to 3 years.....	30% of original fees	3 years to 4 years.....	35% of original fees	Over 4 years	40% of original fees	Minimum Fee.....	\$50.00
Age of Previous Mortgage Policy	Fees														
1 year or under	20% of original fees														
1 year to 2 years	25% of original fees														
2 years to 3 years.....	30% of original fees														
3 years to 4 years.....	35% of original fees														
Over 4 years	40% of original fees														
Minimum Fee.....	\$50.00														

For coverage over the amount of the previous policy, apply Schedule of Fees on original insurance under the applicable bracket or brackets.

2. SUPPLEMENTAL CHARGES AND RULES

- a. Commercial Rate: Commercial Transactions in excess of \$1,000,000 are negotiable, but the premium shall not exceed \$2.00 per thousand of liability, nor be less than \$0.35 per thousand of liability.
- b. 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 fee for the mortgage policy simultaneously issued may be charged by Stewart for an amount of insurance not in excess of the owner’s policy. If the mortgage policy amount exceeds the amount of the owner’s policy, the excess shall be computed at the original mortgage rate under the applicable bracket or brackets. Minimum fee \$100.00.

In all cases the owner’s policy shall be in an amount equal to the sale price of the property or, in the event there is no sale, for the full reasonable value of the premises. The title must be certified to a date which includes the filing for record of both the deed to the mortgagor and

the mortgage itself. Both policies must bear the same effective date and the owner's policy must show the mortgage as an exception.

When an owner's and leasehold policy covering identical land are to be issued simultaneously, the rate for the leasehold policy, in an amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, based on a minimum fee of \$100.00.

When two owner's policies are issued simultaneously to different insureds, each covering the entire fee for identical land, the applicable owner's rate will apply to the policy in the larger amount and the fee on the other policy will be computed at 30% of the original owner's rates, based on a minimum fee of \$100.00 per policy.

When two loan policies are issued simultaneously to different insureds, each covering the same land, the applicable loan rate will apply to the policy in the larger amount and the fee on the other policy will be the difference between the charge for the aggregate liability for both policies, less the rate charged for the policy, plus the applicable simultaneous issue fee. A minimum fee of \$100.00 will be charged for each policy.

3. OWNER'S POLICIES

a. ALTA Owner's Policy

A standard ALTA 2006 Owner's policy is the policy to be issued unless another form of owner's policy is requested in an application for title insurance. The charge for a Standard Coverage ALTA 2006 owner's policy is 100% of the Basic Schedule of Charges.

b. ALTA Homeowner's Policy of Title Insurance

This policy shall only be issued on 1 to 4 family residences. The fee for this policy shall be 110% of the basic schedule of rates for an owner's policy.

4. LOAN POLICIES

a. Assignment of Mortgage or Modification of Terms

When a mortgage supported by a title policy of Stewart is assigned or renewed by an Extension Agreement, a new title policy or an endorsement, covering the date of the assignment of Extension Agreement, will be issued for the following fee:

If issued within 1 year of the date of previous policy	\$10.00
If issued more than 1 year but within 2 years of date of previous policy	\$10.00
If issued more than 2 years after the date of the former policy, the following fees will apply based on the face amount of the policy:	
Liability	Per Thousand
Up to \$50,000 of liability written	\$1.00
Over \$50,000 and up to \$100,000	\$ 0.40
Over \$100,000 and up to \$500,000, add	\$ 0.25
Over \$500,000 and up to \$10,000,000, add	\$ 0.10
Minimum Fee	\$50.00

When a new title policy is issued in connection with an assignment or extension of a loan, the policy issued in connection with the original loan should be returned for cancellation.

Normal costs of recertifying the title to cover the assignment of Extension Agreement must be paid.

b. ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy

Upon application, Stewart may issue these policies to an insured affording limited liability based upon a search for specific types of interests shown by the public record. The charge for these policies shall be \$2.00 per \$1,000, with a minimum charge of \$35.00.

c. ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies.

The rates for these policies will be 110% of the rate applicable for the First Mortgage Policy, currently approved for North Dakota, plus any additional charges for endorsements, if any, issued separately or included in these policies' coverages.

d. Substitution Loans

When the same borrower and the same lender make a substitution loan on property, the title to which was insured by any company in connection with the original loan, the following fee schedule will be used to determine rates for issuing a policy in connection with the new loan:

Age of Original Loan	Fees
3 years or under.....	30% of original fees
From 3 years to 4 years.....	40% of original fees
From 4 years to 5 years.....	50% of original fees
From 5 years to 10 years.....	60% of original fees
Over 10 years	100% of original fees
Minimum fee:.....	\$50.00

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

e. Stewart Master Residential Loan Policy

When an insured or proposed insured is making a home equity loan that is not a first lien or refinance of a first lien on a primary or secondary residence of a borrower, Stewart shall issue the Stewart Master Residential Loan Policy, consisting of specific Schedules A and B unique to this program with an ALTA Loan Policy for the rate shown in the following chart:

Liability	Fees
Up to \$250,000.....	\$45.00
Thereafter,	\$120.00

f. 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 Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

5. LEASEHOLD POLICIES

a. Original Title Insurance for Leasehold Policies

A Leasehold Owner’s Policy, insuring a leasehold estate, will not be issued for less than the value of the leasehold estate.

When requested to issue a Leasehold Owner’s or Loan Policy, use the ALTA OWNER’S or LOAN POLICY in the most current form, together with the applicable ALTA Endorsement 13 and refer to Underwriting Guide for instructions.

The total fees for purposes of determining original leasehold insurance shall be:

Liability		Per Thousand
Up to	\$50,000 of liability written	\$3.50
Over	\$50,000 and up to \$100,000, and	\$3.00
Over	\$100,000 and up to \$500,000, add	\$2.00
Over	\$500,000 and up to \$10,000,000, add	\$1.75
Over	\$10,000,000 and up to \$15,000,000, add	\$1.50
Over	\$15,000,000, add	\$1.25
Minimum Fee		\$50.00

NOTE: To compute any rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the fee per thousand applicable, considering any fraction of \$1,000.00 as a full \$1,000.00.

b. Title Insurance for Conversion of Contract Purchaser’s and Leasehold Policies

If a contract purchaser, who has obtained a policy of Stewart insuring his contract and thereafter obtained a deed given pursuant to said contract, or if a lessee who has obtained a leasehold policy of Stewart insuring his lease and thereafter purchased the property, shall within 10 years from the date of such previous policy make application for an Owner’s Policy and surrender such previous policy, the following Schedule of Fees shall be used to determine rates which will apply up to the face amount of the previous policy:

Liability		Per Thousand
Up to	\$50,000 of liability written	\$1.05
Over	\$50,000 and up to \$100,000, and	\$0.75
Over	\$100,000, add	\$0.40
Minimum Fee		\$50.00

c. Title Insurance for Leasehold Policies Upon Acquisition In Satisfaction of Debt

When the insured, under a mortgage policy of Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured shall be entitled to the

following Schedule of Fees to determine the rate on a leasehold policy up to an amount equal to the face amount of the previous mortgage policy:

Up to \$50,000 of liability written	\$2.10 per thousand
On amounts over \$50,000, the liability written on such amounts shall be based on the following fees:	
Age of Previous Mortgage Policy	Fees
1 year or under	20% of original fees
1 year to 2 years	25% of original fees
2 years to 3 years	30% of original fees
3 years to 4 years	35% of original fees
Over 4 years	40% of original fees
Minimum Fee	\$50.00

For coverage over the amount of the previous policy, apply Schedule of Fees on original insurance under the applicable bracket or brackets.

6. GUARANTEES AND OTHER INSURANCE PRODUCTS

a. CLTA Parcel Map Guarantee – Form 23

Provides assurance to a governing body that the land embraced by a subdivision plat is vested in the titled owner shown on the guarantee, subject to the Exceptions shown on the Guarantee and provides assurance that the proposed subdivision plat is sufficient to be used as a reference to future legal descriptions of parcels contained within the plat.

Charge for this Guarantee is \$50.00.

b. CLTA Preliminary Parcel Map Guarantee – Form 24

Provides assurance to City or County surveyors or engineers concerning vested title ownership of the subject property, subject to Exceptions shown on the Guarantee.

Charge for this Guarantee is \$50.00.

7. SUBDIVIDER AND MULTIPLE PARCELS

A special rate, known as the subdivision rate, may be used under the following circumstances:

- a. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- b. The owner proposes to sell vacant lots to individual purchasers and furnish an owner’s title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title.

Under such circumstances, the applicable rate for Builders and/or Developers title policies shall equal the Re-issue rates determined by reference to the foregoing Schedule of Fees set forth in the applicable policy sections.

8. REISSUE CHARGES, CREDITS, AND ADDITIONAL FEES

a. Refinance Rate - Title Insurance for “First Mortgages”

When the same owner of real property substitutes a new first lien mortgage currently encumbered by a mortgage, the title insurance premium shall be **75%** of the applicable Loan title insurance premium for the face amount of the new policy. Minimum Charge is \$175.00.

b. Reissue Rate - Title Insurance for Owner's or Leasehold Policies

Owners Reissue Premium shall be **75%** of the applicable Owners title insurance premium. To qualify for the Owners reissue premium, the buyers or their representative must deliver to the Company, at or prior to the closing of the transaction, a copy of a previous Owners policy issued by **any** company on the parcel of land to be insured. The Company is under no obligation to determine the existence of a prior Owners policy. Minimum Charge is \$175.

C. ENDORSEMENTS

1. American Land Title Association (ALTA) Endorsements

ALTA Series	Description	Charge
ALTA 1	Street Assessments	Res - N/C; Comm'l - Neg
ALTA 3	Zoning - Unimproved Land	Res - 10%; Comm'l - Neg
ALTA 3.1	Zoning - Completed Structure	Res - 10%; Comm'l - Neg
ALTA 3.2	Zoning - Land Under Development	Res - 10%; Comm'l - Neg
ALTA 4	Condominium	Res - N/C; Comm'l - Neg
ALTA 4.1	Condominium	Res - N/C; Comm'l - Neg
ALTA 5	Planned Unit Development	Res - N/C; Comm'l - Neg
ALTA 5.1	Planned Unit Development	Res - N/C; Comm'l - Neg
ALTA 6	Variable Rate Mortgage	Res - N/C; Comm'l - Neg
ALTA 6.2	Variable Rate Mortgage-Negative Amortization	Res - N/C; Comm'l - Neg
ALTA 7	Manufactured Housing Unit	Res - \$50; Comm'l - Neg
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	Res - \$50; Comm'l - Neg
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	Res - \$50; Comm'l - Neg
ALTA 8.1	Environmental Protection Lien	Res - N/C; Comm'l - Neg
ALTA 8.2	Commercial Environmental Protection Lien	Res - N/A; Comm'l - Neg
ALTA 9	Restrictions, Encroachments, Minerals	Res - N/C; Comm'l - Neg
ALTA 9.1	Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy (Same as CLTA 100.9)	Res - \$50; Comm'l - Neg
ALTA 9.2	Covenants, Conditions, and Restrictions - Improved Land - Owner's Policy (Same as CLTA 100.10)	Res - \$50; Comm'l - Neg
ALTA 9.3	Covenants, Conditions and Restrictions - Loan Policy	Res - \$50; Comm'l - Neg
ALTA 9.6	Private Rights - Loan Policy	Res - N/A; Comm'l - Neg
ALTA 9.6.1	Private Rights - Current Assessments - Loan Policy	Res - \$50; Comm'l - Neg
ALTA 9.7	Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	Res - N/A; Comm'l - Neg
ALTA 9.8	Covenants, Conditions, and Restrictions - Land Under Development - Owner's Policy	Res - N/A; Comm'l - Neg
ALTA 9.9	Private Right - Owner's Policy	Res - N/A; Comm'l - Neg
ALTA 9.10	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Res - N/A; Comm'l - Neg
ALTA 10	Assignment	Res - \$50; Comm'l - Neg
ALTA 10.1	Assignment & Date Down	Res - \$100; Comm'l - Neg
ALTA 11	Mortgage Modification (w and w/o Date-Down)	Res - \$100; Comm'l - Neg
ALTA 11.1	Mortgage Modification with Subordination	Res - \$150; Comm'l - Neg
ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	Res - \$100 plus add'l Liability amount; Comm'l - Neg
ALTA 12	Aggregation	Res - N/A; Comm'l - Neg
ALTA 12.1	Aggregation - State Limits - Loan Policy	Res - N/A; Comm'l - Neg
ALTA 13	Leasehold-Owner's	Res - N/C; Comm'l - Neg
ALTA 13.1	Leasehold-Loan	Res - N/C; Comm'l - Neg
ALTA 14	Future Advance-Priority with MML	Res - \$50; Comm'l - Neg
ALTA 14	Future Advance-Priority without MML	Res - N/C; Comm'l - Neg

ALTA Series	Description	Charge
ALTA 14.1	Future Advance-Knowledge with MML	Res – \$100; Comm'l – Neg
ALTA 14.1	Future Advance-Knowledge without MML	Res – N/C; Comm'l – Neg
ALTA 14.2	Future Advance-Letter of Credit with MML	Res – N/A; Comm'l – Neg
ALTA 14.2	Future Advance-Letter of Credit without MML	Res – N/A; Comm'l – Neg
ALTA 14.3	Future Advance-Reverse Mortgage with MML	Res – \$100; Comm'l – Neg
ALTA 14.3	Future Advance-Reverse Mortgage without MML	Res – \$50; Comm'l – Neg
ALTA 15	Nonimputation-Full Equity Transfer	Res - 10%; Comm'l – Neg
ALTA 15.1	Nonimputation-Additional Insured	Res - 10%; Comm'l – Neg
ALTA 15.2	Nonimputation-Partial Equity Transfer	Res - 10%; Comm'l – Neg
ALTA 16	Mezzanine Financing	Res – N/A; Comm'l – Neg
ALTA 17	Access and Entry	Res – N/C; Comm'l – Neg
ALTA 17.1	Indirect Access and Entry	Res – N/C; Comm'l – Neg
ALTA 17.2	Utility Access	Res - 10%; Comm'l – Neg
ALTA 18	Single Tax Parcel	Res – N/C; Comm'l – Neg
ALTA 18.1	Multiple Tax Parcel	Res – N/C; Comm'l – Neg
ALTA 18.2	Multiple Tax Parcel	Res – \$50; Comm'l – Neg
ALTA 19	Contiguity-Multiple Parcels	Res – N/C; Comm'l – Neg
ALTA 19.1	Contiguity-Single Parcel	Res – N/C; Comm'l – Neg
ALTA 19.2	Contiguity – Specified Parcels	Res – \$50; Comm'l – Neg
ALTA 20	First Loss-Multiple Parcel Transactions	Res – N/A; Comm'l – Neg
ALTA 22	Location	Res – N/C; Comm'l – Neg
ALTA 22.1	Location and Map	Res – N/C; Comm'l – Neg
ALTA 23	Co-Insurance	Res – N/A; Comm'l – Neg
ALTA 23.1	Co-Insurance – Multiple Policies	N/C
ALTA 24	Doing Business	Res – N/A; Comm'l – Neg
ALTA 25	Same As Survey	Res – N/C; Comm'l – Neg
ALTA 25.1	Same as Portion of Survey	Res – N/C; Comm'l – Neg
ALTA 26	Subdivision	Res – N/C; Comm'l – Neg
ALTA 27	Usury	Res – N/A; Comm'l – Neg
ALTA 28	Easement-Damage or Enforced Removal	Res – N/C; Comm'l – Neg
ALTA 28.1	Encroachments – Boundaries and Easements	Res – N/C; Comm'l – Neg
ALTA 28.2	Encroachments – Boundaries and Easements – Described Improvements	Res – N/C; Comm'l – Neg
ALTA 28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	Res – \$50; Comm'l – Neg
ALTA 29	Interest Rate Swap Endorsement – Direct Obligation	Res – N/A; Comm'l – Neg
ALTA 29.1	Interest Rate Swap Endorsement – Additional Interest	Res – N/A; Comm'l – Neg
ALTA 29.2	Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	Res – N/A; Comm'l – Neg
ALTA 29.3	Interest Rate Swap Endorsement – Additional Interest – Defined Amount	Res – N/A; Comm'l – Neg
ALTA 30	Shared Appreciation Mortgage	Res – N/A; Comm'l – Neg
ALTA 30.1	Commercial Participation Interest	Res – N/A; Comm'l – Neg
ALTA 31	Severable Improvements	Res – \$100; Comm'l – Neg
ALTA 32	Construction Loan Pending Disbursement	Res – N/A; Comm'l – Neg
ALTA 32.1	Construction Loan – Loss of Priority – Direct Payment	Res - 10%; Comm'l – Neg
ALTA 32.2	Construction Loan – Loss of Priority – Insured's Direct Payment	Res - 10%; Comm'l – Neg
ALTA 33	Disbursement	Res – \$50; Comm'l – Neg
ALTA 34	Identified Risk Coverage	Res - 10%; Comm'l – Neg
ALTA 34.1	Identified Exception and Identified Risk Coverage 7-1-21	Res – N/C; Comm'l - Neg
ALTA 35	Mineral and Other Subsurface Substances – Building	Res - 10%; Comm'l – Neg
ALTA 35.1	Mineral and Other Subsurface Substances – Improvements	Res - 10%; Comm'l – Neg
ALTA 35.2	Mineral and Other Subsurface Substances – Described Improvements	Res - 10%; Comm'l – Neg
ALTA 35.3	Mineral and Other Subsurface Substances – Land under Development	Res – N/A; Comm'l – Neg
ALTA 36	Energy Project – Leasehold/Easement – Owner's	Res – N/A; Comm'l – Neg
ALTA 36.1	Energy Project – Leasehold/Easement – Loan	Res – N/A; Comm'l – Neg
ALTA 36.2	Energy Project – Leasehold – Owner's	Res – N/A; Comm'l – Neg

ALTA Series	Description	Charge
ALTA 36.3	Energy Project – Leasehold – Loan	Res – N/A; Comm'l – Neg
ALTA 36.4	Energy Project – CC&R's – Land under Development – Owner's	Res – N/A; Comm'l – Neg
ALTA 36.5	Energy Project – CC&R's – Land under Development – Loan	Res – N/A; Comm'l – Neg
ALTA 36.6	Energy Project – Encroachments	Res – N/A; Comm'l – Neg
ALTA 36.7	Energy Project – Fee Estate – Owner's Policy	Res – 10%; Comm'l – Neg
ALTA 36.8	Energy Project – Fee Estate – Loan Policy	Res – 10%; Comm'l – Neg
ALTA 37	Assignment of Rents or Leases	Res – \$50; Comm'l – Neg
ALTA 38	Mortgage Tax	Res – N/A; Comm'l – Neg
ALTA 39	Policy Authentication	Res – N/C; Comm'l – Neg
ALTA 40	Tax Credit – Owner's Policy	Res – 10%; Comm'l – Neg
ALTA 40.1	Tax Credit – Defined Amount – Owner's Policy	Amount of insurance charge; Min \$100
ALTA 41	Water – Buildings	Res – N/A; Comm'l – Neg
ALTA 41.1	Water – Improvements	Res – N/A; Comm'l – Neg
ALTA 41.2	Water – Described Improvements	Res – N/A; Comm'l – Neg
ALTA 41.3	Water – Land Under Development	Res – N/A; Comm'l – Neg
ALTA 42	Commercial Lender Group	Res – N/A; Comm'l – Neg
ALTA 43	Anti-Taint	Res – \$100; Comm'l – Neg
ALTA 44	Insured Mortgage Recording	Res – \$100; Comm'l – Neg
ALTA 45	Pari Passu Mortgage – Loan Policy	Res – \$100; Comm'l – Neg
ALTA 46	Option	Res – 10%; Comm'l – Neg
ALTA 47	Operative Law – 2006 OP 4-2-21	N/C
ALTA 47.1	Operative Law – 2006 LP 4-2-21	N/C
ALTA 47.2	Operative Law – 2013 HOP 4-2-21	N/C
ALTA 47.3	Operative Law – 2015 Expanded Cov Res LP Assess Prior 4-2-21	N/C
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	N/A
JR1	JR 1 Endorsement	N/C when used in connection w ALTA Resid Ltd Cov Junior LP
JR2	JR 2 (Future Advance) Endorsement	N/C when used in connection w ALTA Resid Ltd Cov Junior LP

2. STG Form Endorsements

Description	Charge
Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	N/C
Arbitration Endorsement – Owner's Policy	N/C
Arbitration Endorsement – Loan Policy	N/C
Deletion of PACA-PSA	Res – N/A; Comm'l – N/C
Gold Homeowner's Endorsement	N/C
Post Policy Forgery-Endorsement w 2021 ALTA Owner's Policy	Res – N/A; Comm'l – N/C
Down Date Endorsement 1	N/C when contemplated by parties at time of issuance of commitment/policy within 6 mos. following effective date, or 10% of basic charges; Min \$120. If endorsement is requested in connection with a construction disbursing arrangement in which mechanic lien coverage is being provided, 20% of basic charges; Min \$120
Fairway Endorsement 1	10% of Basic Charge.
Fairway Endorsement 2	10% of Basic Charge.
General Endorsement	N/C
Last Dollar Endorsement	N/C
Patent Endorsement 1	10% of Basic Charge.
Secondary Market Endorsement Form	N/C
UCC Endorsement	\$15% of Basic Charge

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 \$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
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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