



SCHEDULE OF CHARGES FOR USE IN THE COMMONWEALTH OF VIRGINIA

All inquiries concerning the charges related to title insurance and forms should be directed to your nearest Stewart Title Office.

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VIRGINIA TITLE INSURANCE CHARGES



Effective: July 1, 2025

STANDARD ALTA POLICIES

Amount of Coverage	OWNER'S PREMIUM
Minimum policy charge:	\$300.00
Up to \$250,000	\$4.31/\$1,000
Over \$250,000 to \$500,000, add:	\$4.08/\$1,000
Over \$500,000 to \$1,000,000, add:	\$3.75/\$1,000
Over \$1,000,000 to \$2,500,000, add:	\$2.49/\$1,000
Over \$2,500,000 to \$5,000,000, add:	\$2.21/\$1,000
Over \$5,000,000 to \$10,000,000, add:	\$1.93/\$1,000
Over \$10,000,000 to \$20,000,000, add:	\$1.79/\$1,000

Amount of Coverage	LOAN PREMIUM
Minimum policy charge:	\$300.00
Up to \$250,000	\$3.20/\$1,000
Over \$250,000 to \$500,000, add:	\$2.98/\$1,000
Over \$500,000 to \$1,000,000, add:	\$2.54/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$2.05/\$1,000
Over \$2,500,000 to \$5,000,000, add:	\$1.66/\$1,000
Over \$5,000,000 to \$10,000,000, add:	\$1.31/ \$1,000
Over \$10,000,000 to \$20,000,000, add	\$1.16/\$1,000

ENHANCED COVERAGE ALTA POLICIES

Amount of Coverage	ENHANCED HOMEOWNER'S RESIDENTIAL OWNER'S PREMIUM
Minimum policy charge:	\$350.00
Up to \$250,000	\$5.17/\$1,000
Over \$250,000 to \$500,000, add:	\$4.90/\$1,000
Over \$500,000 to \$1,000,000, add:	\$4.50/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$2.99/\$1,000
Over \$2,500,000 to \$5,000,000, add:	\$2.65/\$1,000
Over \$5,000,000 to \$10,000,000, add	\$2.31/ \$1,000

Amount of Coverage	ENHANCED RESIDENTIAL LOAN PREMIUM
Minimum policy charge:	\$350.00
Up to \$250,000	\$3.84/\$1,000
Over \$250,000 to \$500,000, add:	\$3.58/\$1,000
Over \$500,000 to \$1,000,000, add:	\$3.05/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$2.46/\$1,000
Over \$2,500,000 to \$5,000,000, add:	\$1.99/\$1,000
Over \$5,000,000 to \$10,000,000, add	\$1.58/\$1,000

Rate charge is per \$1,000. Standard Owner's and Loan Policy amounts over \$20,000,000, or ALTA Homeowner's and Enhanced Loan Policies over \$10,000,000 contact Stewart Title underwriting.



OTHER CHARGES:

Closing Protection Letters

The Company shall be paid the premium of **\$50.00** for each Closing Protection Letter (CPL) issued for transactions involving property lying within the Commonwealth of Virginia. **\$100.00** premium for each CPL over \$10 million dollars. No premium will be charged for Closing Protection Letters issued for transactions that are subsequently cancelled.

Endorsement Premium:

No charge for standard endorsements, **excluding** the ALTA 3 series and the ALTA 14 and higher series. Contact Stewart Title for charges on these excluded endorsements. Also note that endorsements issued to provide special coverage may incur extra-hazardous risk premium as determined by the company. The charge for such coverage may be based upon a percentage of the rate applicable to the policy, a fixed dollar amount, commensurate with the risk to be assumed, or a rate per thousand based upon the overall insured amount.

Decedents' Estates:

Extra Hazardous Risk Premium for decedent estate risks may be applicable in open estate situations, pursuant to Company guidelines and underwriting bulletins. When applicable, the premium for such is calculated at the rate of \$2.00 per \$1000 of value (based upon the sales price of the transaction), with a minimum charge of \$250.00 payable to the Company.

Modifications of Loan Policy By Endorsement:

Modifications of existing Stewart-insured loan policies by endorsement may be issued for a premium charge of 30% of the original title premium charge paid, **provided the original loan amount is NOT being increased.**

Modifications of existing Stewart-insured loan policies by endorsement may be issued for a premium charge of 30% of the original title premium charge paid, **plus** additional premium based upon applicable published standard loan rates in effect at the time of loan modification.



Refinance Charge

For residential refinance loan transactions involving improved one-to-four family residential properties, the residential refinance loan charge for a Standard and Enhanced ALTA Loan Policy is 70% of the policy charge and shall be applied as to the face amount of the new deed of trust, subject to the minimum premium charges as set forth above. A refinance loan transaction is a transaction in which the loan proceeds are used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction. Refinance rate charges do not apply to commercial transactions. No prior policy needs to be obtained in connection with the use of refinance rates.

Simultaneous Issue Rate:

\$200.00 per loan policy up to the face amount of the owner's policy is the simultaneous fee charge. In the event, that the value of loan policy should exceed the value of the owner's policy, any excess amount shall be calculated based upon applicable standard or enhanced policy rates.

Timeshares:

\$60 minimum up to \$20,000.00, with regular charges over \$20,000.00.

Notes:

- Owners' policies are to be issued for the full consideration of the property.
- Loan policies are not to be issued for less than the full amount of the loan.
- Standard leasehold policies are issued at the standard owners' charges.
- Scheduled charges do **NOT** include any costs incidental to title insurance (e.g., title search and/or examination fees, commitment and/or final policy preparation, recordation, etc.) and any of these **fees are NOT to be charged with title insurance premiums.**
- An extra hazardous risk premium fee *may* be charged on construction loan policies and new construction out-sale policies requiring affirmative mechanic's lien coverage. Contact your Stewart Title underwriter who will advise when/if these extra hazardous risk fees are to be charged.
- Stewart Title Guaranty Company reserves the right to charge additional premium fees for extra hazardous risks and coverages.
- Contact Stewart Title for rates when issuing the ALTA U.S. Policy or other title insurance products not delineated herein.

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY AND ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

Upon application, A Stewart Agent 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.

The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy.

The premium charge for the Residential Limited Coverage Junior Lien Policy shall be \$150.00 for the Title Insurance Policy and \$75.00 for any Endorsement Charge(s).

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 by the Company's authorized agents or direct operations;
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.

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 \$125,000	\$275
Over \$125,000 and up to and including \$250,000	\$300
Over \$250,000 and up to and including \$300,000	\$400
Over \$300,000 and up to and including \$525,000	\$450
Over \$525,000 and up to and including \$800,000	\$575
Over \$800,000 and up to and including \$1,100,000	\$650
Over \$1,100,000 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

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	\$65
Over \$250,000 and up to and including \$500,000	\$125