



STEWART TITLE GUARANTY COMPANY

RATE MANUAL

FOR

TITLE INSURANCE ON COMMERCIAL PROPERTY

IN THE STATE OF WASHINGTON

Effective July 14, 2025

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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SECTION I

GENERAL RULES AND DEFINITIONS

A. Title Insurance on Commercial Property

This Manual shall only be effective if the property to be insured is “Commercial Property.” As used in this Manual, the term “Commercial Property” shall mean property that is (a) being used for, or is intended to be used for, commercial or industrial purposes, and (b) valued at \$1,000,000 or more. The term “Commercial Property” shall not include detached, 1-4 family residences or residential condominiums.

This Manual shall be applicable in issuing commitments, owner’s policies, loan policies, guarantees, endorsements, certificates and other products and services described herein. Unless otherwise noted, owner’s policies, guarantees and certificates shall be issued in an amount at least equal to the full value of the estate or interest insured, without deduction for encumbrances. Owner’s policies may be issued in an amount greater than the full value of the estate insured to cover anticipated improvements. Loan policies shall generally be issued in an amount equal to the amount of the insured loan.

B. Standard vs. Extended Coverage

Standard Coverage: *Does not* insure against matters described under extended coverage below.

Extended Coverage: *Does* insure against the following matters:

- Rights or claims of parties in possession not shown by the public records;
- Public or private easements, or claims of easements, not shown by the public record;
- Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises;
- Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records, or liens under the Workmen’s Compensation Act not shown by the public records.

C. Reinsurance

The premium may be increased by the actual cost of any facultative reinsurance that may be required on a specific transaction.

D. Endorsements

The endorsements will be charged at the indicated flat charge or at the indicated percentage, multiply the percentage against the Commercial Rate. If there is a minimum charge associated with an endorsement, if the calculated rate is less than the minimum charge, the minimum shall be charged. If there is a maximum charge associated with an endorsement, if the calculated rate exceeds the maximum charge, the maximum shall be charged.

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In a simultaneous issue transaction where the same endorsement form or similar/ equivalent coverage exists with similar underwriting review, i.e. ALTA 9.2-06 and ALTA 9-06, is being issued on multiple policies, only a single charge applied against the policy with the highest liability amount shall be made for the issuance of the endorsement. However, if an additional endorsement that is requested by a policy holder shall be charged as the percentage rate applied against the basic Commercial Rate for the liability amount on the policy for which the endorsement is requested.

Where there is an ALTA endorsement that is the equivalent of a CLTA endorsement the charge for the CLTA endorsement shall refer to the equivalent ALTA endorsement.

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SECTION II

COMMERCIAL RATE

Standard Coverage Owner's Policies shall be rated in accordance with the following chart.
Standard Coverage Loan Policies shall be rated in accordance with the following chart, less 10%.

Liability of \$1,000,000 = \$2,300

Liability		Premium
From	To	(per \$1,000 of liability)
\$1,000,000	\$5,000,000 add	\$1.35
\$5,000,001	\$10,000,000 add	\$1.00
\$10,000,001	\$100,000,000 add	\$0.55
\$100,000,001	Over, add	\$0.50

All Rates and applicable discounts will be rounded up to the next whole dollar.

To compute any charge on a fractional thousand, consider any fraction of \$1,000 as a full \$1,000 by rounding up to the next higher whole \$1,000. For example, if the policy liability amount is \$1,050,500, round up to \$1,051,000 and then calculate.

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SECTION III

SPECIAL RISKS AND ADDITIONAL CHARGES

Title insurance, under the following circumstances, shall be considered a special risk and shall be rated as follows:

A. Tax Title

The charge for insuring any title within three (3) years after the issuance of a deed resulting from an action foreclosing the lien of delinquent real property taxes or a local improvement district assessment shall be 125% of the Commercial Rate for the amount of the liability under the policy issued.

B. Extended Coverage

The charge for Extended Coverage Loan Policies is 100% of the Commercial rate – see Section II above (i.e., there is a 10% surcharge if splitting out the cost between Standard Coverage and Extended Coverage). For Extended Coverage Owner's Policies, the charge shall be the Commercial Rate PLUS an additional charge for extended coverage in an amount calculated as follows:

For that portion of the liability amount which does not exceed \$20,000,000: 30% of the Commercial Rate;

For that portion of the liability amount which exceeds \$20,000,000: \$0.10 per \$1,000 of liability in excess of \$20,000,000.

C. No Administration of Decedent's Estate

In selected cases, the Company may agree to issue insurance even though there has been no administration of a decedent's estate. Such insurance must be based on adequate proofs of heirship, indebtedness and related matters. If the policy is issued within six (6) years of the decedent's death, there shall be an additional charge of 100% of the Commercial Rate. If the policy is issued more than six (6) years but less than ten (10) years following the decedent's death, the additional charge shall be 50% of the Commercial Rate. If the policy is issued more than ten (10) years after the decedent's death, there is no additional charge.

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SECTION IV

ADDITIONAL INSURANCE PRODUCTS

The following insurance products shall be available at the charges described below. None of the Rate Reductions described in Section V shall apply to these products unless specifically noted below.

A. Trustee's Sale/Litigation Guarantee/Contract Forfeiture

1. The charge for a trustee's sale guarantee shall be 70% of the Commercial Rate, based upon the outstanding balance of the deed of trust in default **or the amount of coverage requested not to exceed the full value of the property**. The charge shall include two (2) continuation endorsements within twelve (12) months from the date of guarantee at the request of the applicant. The charge for additional date-down endorsements will be commensurate with the work required (see the current separate endorsement rate manual filing).
2. The charge for a litigation guarantee shall be 70% of the Commercial Rate based upon the outstanding balance of the deed of trust, mortgage, lien or contract which is the subject of the action **or the amount of coverage requested not to exceed the full value of the property**. In those instances where the action or possible action involves the distribution and/or disposition of real property arising out of a property owner's death and/or commencement of a probate action, the charge shall be 70% of the Commercial Rate based on the value of the estate or interest of the decedent. In those instances where the action involves other than those previously mentioned, the charge shall be 100% of the Commercial Rate, based upon the value of the estate of interest involved. The charge shall include two (2) continuation endorsements at the request of the applicant.
3. The charge for a contract forfeiture guarantee shall be 70% of the Commercial Rate based upon the outstanding balance of the contract being forfeited **or the amount of coverage requested not to exceed the full value of the property** and shall include one (1) Continuation Endorsement at the time of filing the notice of intent to forfeit. The charge for additional date-down endorsements will be commensurate with the work required (see the current separate endorsement rate manual filing).
4. Owner's insurance to the beneficiary following foreclosure, trustee's sale, or deed in lieu shall be issued upon request at no charge to the extent of the amount shown on the trustee's sale or litigation guarantee. If the beneficiary requests a binder in lieu of an owner's policy, the charge for the binder shall be 10% of the Commercial Rate to the extent of the amount shown on the trustee's sale or litigation guarantee and the rules applying to binders set forth in Paragraph B, below, shall apply.
5. Owner's insurance insuring an heir, devisee or bona fide purchaser upon conveyance of the subject property described in the litigation guarantee, as duly authorized in the probate action, will be no charge to the extent of the amount shown on the litigation guarantee.

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6. The Rate Manual for Title Insurance on Residential Property in the State of Washington notwithstanding, the rates in this section as they apply to litigation guarantees being issued for probate actions shall apply to both commercial property and residential property.

B. Binders

A title commitment in the form of a binder may be issued for the purpose of providing title insurance to the current owner and committing to insure a sale of the subject property to an ultimate purchaser. The binder will be issued to the current owner of the property in lieu of a policy of title insurance. The binder commits the Company to issue an owner's policy to the ultimate purchaser, provided the sale to the ultimate purchaser is recorded within ninety (90) days from the date of the binder. Items affecting the title which intervene between the binder date and the policy date must be cleared or shown as exceptions in the policy to the ultimate buyer. If the sale is not recorded within ninety (90) days of the date of the binder, the policy of title insurance will automatically be issued (as of the date of the binder) insuring the assured named in the binder in the amount of the binder.

The charge for a binder to issue an owner's policy based on the full value of the initial sale shall be the Commercial Rate, plus 10%. If the resale amount is in excess of the binder amount, the charge for the additional amount of insurance shall be the difference between the Commercial Rate applicable to the amount of the outstanding binder and the Commercial Rate applicable to the amount of the policy to be issued, plus any applicable charges for extended coverage.

C. The Article 9 Comprehensive Plus Policy of Title Insurance (Lender's)

The Article 9 Comprehensive Plus Policy of Title Insurance (Owner's)

The ARTICLE 9 COMPREHENSIVE PLUS™ POLICY OF TITLE INSURANCE (LENDER'S) and the ARTICLE 9 COMPREHENSIVE PLUS™ POLICY OF TITLE INSURANCE (OWNER'S) are title insurance policies that will be issued to owners of and lenders secured by liens on various types of collateral, including (if applicable) fixtures, timber, as-extracted collateral and other Collateral.

The Owner's Policy insures the owner against stated liens that may have attached to the Collateral.

The Lender's Policy insures the lender and primarily insures (1) against stated liens that may have attached to the Collateral, (2) that the Lender's lien has attached to the Collateral, and (3) that the Lender's lien has been perfected, as provided in the Policy.

BASIC RATES

AMOUNT OF INSURANCE:	BASIC RATES (for amount of insurance excess of prior bracket of liability):
\$0 up to and including \$100,000	\$500
\$100,001 to \$300,000	\$3.85/\$1000 of additional insurance (or any portion thereof)

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\$300,001 to \$1,000,000	\$2.00/\$1000 of additional insurance (or any portion thereof)
\$1,000,001 to \$3,000,000	\$1.50/\$1000 of additional insurance (or any portion thereof)
\$3,000,001 to \$5,000,000	\$1.25/\$1000 of additional insurance (or any portion thereof)
\$5,000,001 to \$10,000,000	\$1.00/\$1000 of additional insurance (or any portion thereof)
\$10,000,001 to \$25,000,000	\$0.85/\$1000 of additional insurance (or any portion thereof)
\$25,000,001 to \$50,000,000	\$0.65/\$1000 of additional insurance (or any portion thereof)
\$50,000,001 and above	\$.50/\$1000 of additional insurance (or any portion thereof)

All rates reflect the premium rate for the Article 9 Comprehensive Plus Policy, and do not include cost for reinsurance required by the insured, UCC searches, UCC preparation costs, and UCC filings charges and fees. Any order for the Article 9 Comprehensive Plus Policy must be placed and communications must be sent through websites or other electronic communications locations designated by Stewart Title Guaranty Company for placement and receipt of order for the Article 9 Comprehensive Plus Policy.

SIMULTANEOUS RATE

If an Article 9 Comprehensive Plus Policy of Title Insurance (Owner's) is issued simultaneously with an Article 9 Comprehensive Plus Policy of Title Insurance (Lender's) the rate shall be the Basic Rate for the Amount of Insurance for the policy with the larger amount of insurance, plus \$500 for the additional policy.

MIXED COLLATERAL TRANSACTIONS

In transactions of any amount where both personal property and real property secure the same indebtedness, and Stewart Title Guaranty Company policies are simultaneously issued on both the real property and personal property, the rate for the Article 9 Comprehensive Plus Policies shall be 90 % of the applicable rate, but in no event less than \$500 for each policy.

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SECTION V

RATE REDUCTIONS

Unless otherwise specifically noted, rates within this section shall not be combined to create a greater reduction.

A. Short Term Rate

The charge shall be as follows:

Liability	Transactions involving the processing, coordinating, or underwriting through a Commercial Services Office (no prior policy requirement - discount provided regardless of the evidence of prior title)	Transactions not involving a Commercial Services office (requires a prior title insurance policy or guarantee issued by any title insurer within 5 years of the application for a new Policy or Guarantee)
\$1,000,000 to \$10,000,000	70% of Commercial Rate (all policies)	70% of Commercial Rate (all policies)
\$10,000,001 to \$70,000,000	60% of Commercial Rate (all policies)	70% of Commercial Rate (all policies)
\$70,000,001 to \$120,000,000	65% of Commercial Rate (all policies)	70% of Commercial Rate (all policies)
\$120,000,001 to \$200,000,000	70% of Commercial Rate (Standard Owner's and all Loan policies); 65% of Commercial Rate (Extended Owner's policies only)	70% of Commercial Rate (all policies)
\$200,000,001 and over	75% of Commercial Rate (Standard Owner's and all Loan policies); 65% of Commercial Rate (Extended Owner's policies only)	75% of Commercial Rate (all policies)

The percentages shown above shall apply to the Standard Coverage premium the Extended Coverage surcharge calculated at the Commercial Rate. The percentages are calculated from Dollar One within each indicated liability tier (i.e., the percentages are not cumulative as the liability increases).

B. Simultaneous Issues

1. Standard Owner's Policy and Standard Lender's Policy(ies)

The charge for the owner's policy is the Commercial Rate (including any applicable rate reductions) and the charge for the simultaneous loan policy is \$350. Should multiple loan policies be issued, the charge is \$350 per policy provided the aggregate liability of all loan policies is equal to or less than the owner's policy liability. Any aggregate loan liability in excess of the owner's policy liability will be charged according to the applicable Commercial Rate (including any applicable rate reductions).

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2. Standard Owner's Policy and Extended Lender's Policy(ies)

The charge for the owner's policy is the Commercial Rate (including any applicable rate reductions) and the charge for the simultaneous loan policy is \$350 plus the 10% of Commercial Rate loan policy extended coverage surcharge (including any applicable rate reductions). Should multiple loan policies be issued, the charge is \$350 per policy plus the 10% of Commercial Rate loan policy extended coverage surcharge per policy (including any applicable rate reductions) provided the aggregate liability of all loan policies is equal to or less than the owner's policy liability. Any aggregate loan liability in excess of the owner's policy liability will be charged according to the applicable Commercial Rate (including any applicable rate reductions).

3. Extended Owner's Policy and Standard Lender's Policy(ies)

The charge for the owner's policy is the Commercial Rate (including any applicable rate reductions) plus the owner's policy extended coverage surcharge and the charge for the simultaneous loan policy is \$350. Should multiple loan policies be issued, the charge is \$350 per policy provided the aggregate liability of all loan policies is equal to or less than the owner's policy liability. Any aggregate loan liability in excess of the owner's policy liability will be charged according to the applicable Commercial Rate (including any applicable rate reductions).

4. Extended Owner's Policy and Extended Lender's Policy(ies)

The charge for the owner's policy is the Commercial Rate (including any applicable rate reductions) plus the owner's policy extended coverage surcharge and the charge for the simultaneous loan policy is \$350. Should multiple loan policies be issued, the charge is \$350 per policy provided the aggregate liability of all loan policies is equal to or less than the owner's policy liability. Any aggregate loan liability in excess of the owner's policy liability will be charged according to the applicable Commercial Rate (including any applicable rate reductions).

5. Multiple Lender Policies without an Owner's Policy

The charge for the first/senior lien loan policy is the Commercial Rate (including any applicable rate reductions) based upon the aggregate liability of all loan policies. The charge for each additional loan policy is \$350.

6. Fee Owner's Policy and Leasehold Owner's Policy

The charge for the fee owner's policy is the Commercial Rate (including any applicable rate reductions) plus the owner's policy extended coverage surcharge. The charge for the leasehold owner's policy is 30% of the Commercial Rate (including any applicable rate reductions) plus 30% of the owner's policy extended coverage surcharge if the fee owner's policy is standard coverage.

C. **Multiple Issue**

The Multiple Issue Rate is available to an insured owner of a specific project within a single subdivision or governmental section or adjoining subdivisions or governmental sections which are to be divided into four or more separate lots of building sites, or an owner-developer who builds for resale.

The charges for a Loan Policy issued in connection with the subdivider's purchase of the property to be subdivided, and/or a Loan Policy issued in connection with the

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subdivider's construction loans, and/or an Owner's Policy issued in connection with the sale of a lot by the subdivider prior to completion of improvements thereon or issued in connection with the sale of a lot by a builder following completion of improvements thereon shall be as follows:

Liability	Standard Loan Policy Only	Extended Loan Policy, Standard Owner's Policy, or Extended Owner's Policy*
\$1,000,000 to \$15,000,000	36% of Commercial Rate	40% of Commercial Rate
\$15,000,001 to \$20,000,000	41% of Commercial Rate	45% of Commercial Rate
\$20,000,001 to \$30,000,000	46% of Commercial Rate	50% of Commercial Rate
\$30,000,001 to \$50,000,000	51% of Commercial Rate	55% of Commercial Rate
\$50,000,001 to \$95,000,000	56% of Commercial Rate	60% of Commercial Rate
\$95,000,001 to \$160,000,000	61% of Commercial Rate	65% of Commercial Rate
\$160,000,001 to \$400,000,000	66% of Commercial Rate	70% of Commercial Rate
\$400,000,001 and over	71% of Commercial Rate	75% of Commercial Rate

The percentages are calculated from Dollar One within each indicated liability tier (i.e., the percentages are not cumulative as the liability increases).

*For an Extended Owner's policy, the percentages shown above shall apply to the Standard Coverage premium the additional Extended Coverage surcharge **shall be calculated at the commercial rate.**

D. Reorganization and Junior Mortgage Rates

The charge for a loan policy insuring a new security agreement on the same property as a previously insured deed of trust, mortgage or security agreement shall be as follows:

Liability	Rate
\$1,000,000 to \$20,000,000	45% of Commercial Rate
\$20,000,001 to \$30,000,000	50% of Commercial Rate
\$30,000,001 to \$50,000,000	55% of Commercial Rate
\$50,000,001 to \$70,000,000	60% of Commercial Rate
\$70,000,001 to \$120,000,000	65% of Commercial Rate
\$120,000,001 to \$200,000,000	70% of Commercial Rate
\$200,000,001 and over	75% of Commercial Rate

The percentages shown above shall apply to the Standard Coverage premium there is no premium on the Extended Coverage surcharge The percentages are calculated from Dollar One within each indicated liability tier (i.e., the percentages are not cumulative as the liability increases).

E. Prior Policy or Commitment

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If a copy of the seller's or borrower's commitment or policy of title insurance is submitted at the time the order for title insurance is accepted, the charge shall be 90% of the Commercial Rate *on the Standard portion of the premium*

F. Aggregation of Transactions

In computing charges it is permissible to aggregate the amount of insurance issued on all the land involved in the particular transaction including those parcels insured by another title insurer.

G. High Value Commercial Transactions

For title insurance on Commercial transactions involving property with a Fair Value of \$1,000,000 or more, the rate may be reduced by 10% when a copy of a commitment or policy of title insurance on the same property is submitted by the customer prior to closing.

For Commercial transactions involving policies with a liability of \$10,000,000 or more, the rate may be calculated in accordance with the following rules:

1. The starting point will be the Basic Commercial Rate.
2. Debits or credits selected by the Company's underwriting department based on the following factors and in the following amounts may be applied to the Basic Commercial Rate:

(a) Underwriting Analysis

- i. Energy projects involving multiple parcels that are assembled into a single integrated project, as impacted by:

- Number of parcels (including those pertaining to any transmission line easements expected to be insured)
- Number of separate ownerships
- Time period of seasoning of estates or interests to be insured
- Access issues for each parcel
- Potential encroachment issues for each parcel
- Extent of mineral rights severances for each parcel and whether surface entry rights are waived
- Covenants, conditions and restrictions affecting each parcel, the length of time each has been place, and the type, scope and credibility of available evidence confirming no existing violations
- Zoning for each parcel
- Mechanic's lien issues
- Scope of coverage requested by tax equity investors 0% to +20%

- ii. Property on a reservation or other Native American ownership: 0% to +10%

- iii. Perishable Agricultural Commodities Act:

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- Determination of use of site for business purposes
- Determination of size of business
- Determination of percentage of business that implicates PACA
- Determination of dealer or producer involvement 0% to +10%

iv. Packers and Stockyards Act:

- Determination of use of site for business purposes
- Determination of size of business
- Determination of percentage of business that implicates PSA
- Determination of dealer or producer involvement 0% to +10%

v. Pending or recent foreclosure/deed in lieu/sheriff's sale/tax sale: 0% to +10%

vi. Oil, gas, and mineral estates:

- Extent of mineral estate severances and whether surface entry rights are waived
- Availability, scope and credibility of valuation evidence pertaining to the severed oil, gas and mineral estate to set appropriate Amount of Insurance
- Determination of mineral content and activity in the jurisdiction of the subject property
- Determination of nature and age of improvements relative to mineral rights severances
- Determination of size and use (or proposed use) of property relative to mineral rights
- Extent of restrictive covenants and whether they restrict or outright prohibit oil, gas and mineral exploration and development
- Extent and scope of laws and zoning ordinances and whether they limit or prohibit oil, gas and mineral exploration and development 0% to +20%

vii. New/recent/ongoing construction or recorded mechanic's lien: -20% to +20%

viii. Creditors' rights risks in back chain: additional charge 0% to +10%

ix. Determination of ownership of land underlying waterways, as impacted by:

- Navigable v. Non-navigable waters
- Tidally Influenced v. Non-Tidally Influenced waters
- Mean High Waterline vs. Ordinary High Water Mark
- Conveyance of Tidelands or Shorelands +10% to -10%

x. Sophistication and experience of the parties and their counsel, as impacted by:

- Extent of established track record with customer(s) (6 transactions or more) in relation to development, construction and project management success
- Familiarity with level of due diligence completed by counsel
- Familiarity of customer and counsel with specific property type and coverage available for special risks 0% to -25%

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xi. Length of ownership: 0% to -15%

xii. Property type/size, as impacted by:

- Length of time property has been in current configuration
- Consistency of use of the property
- Number of easements present
- Risk of encroachments
- Amount of acreage
- Property crossing county lines 0% to -20%

xiii. Recent insurance: 0% to -20%

(b) Additional/Expedited Services

i. Mapping of easements: -10% to +10%

ii. Mineral searches: 0% to -10%

iii. Zoning compliance reports: 0% to -10%

iv. Need for employee overtime to meet transactional deadlines: 0% to +10%

v. Reallocation of staff to meet the parties' transactional deadlines: 0% to +10%

3. The debits and credits identified in this section will be added or subtracted together to achieve the total net adjustment. The total net adjustment may not exceed +/-60%

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SECTION VI

ENDORSEMENTS

AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENTS

ALTA #	Description	Charge
1-06	Street Assessments	\$50
3-06	Zoning Unimproved Land	10% of Commercial Rate, Min \$100 - Max \$2,500
3.1-06	Zoning - Completed Structure	10% of Commercial Rate, Min \$100 - Max \$2,500
3.2-06	Zoning - Land Under Development	10% of Commercial Rate, Min \$100 - Max \$2,500
3.3	Zoning – Completed Improvement – Non-Conforming Use	10% of Commercial Rate, Min \$100-Max \$2,500
3.4	Zoning – No Zoning Classification	10% of Commercial Rate, Min \$100-Max \$2,500
4-06	Condominium	No charge
4.1-06	Condominium	No charge
5-06	Planned Unit Development	No charge
5.1-06	Planned Unit Development	No charge
6-06	Variable Rate Mortgage	No charge
6.2-06	Variable Rate Mortgage - Negative Amortization	No charge
7-06	Manufactured Housing Unit	No charge
7.1-06	Manufactured Housing - Conversion: Loan	No charge
7.2-06	Manufactured Housing - Conversion: Owner	No charge
8.1-06	Environmental Protection Lien	No charge
8.2-06	Commercial Environmental Protection Lien	\$0.00
9-06	Restrictions, Encroachments, Minerals - Loan Policy	No charge
9.1-06	Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy	No charge
9.2-06	Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	No charge
9.3-06	Covenants, Conditions and Restrictions - Loan Policy	No charge
9.6-06	Private Rights - Loan Policy	\$50
9.6.1-06	Private Rights - Current Assessments - Loan Policy	\$50
9.7-06	Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	\$100
9.8-06	Covenants, Conditions, and Restrictions - Land under Development - Owner's Policy	\$100
9.9-06	Private Rights - Owner's Policy	\$50

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ALTA #	Description	Charge
9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	No charge
10-06	Assignment	\$100
10.1-06	Assignment and Date Down	\$250
11-06	Mortgage Modification	35% of the Commercial Rate based on unpaid principal balance, min \$200
11.1-06	Mortgage Modification with Subordination	35% of the Commercial Rate based on unpaid principal balance, min \$200
11.2-06	Mortgage Modification with Additional Amounts of Insurance	35% of the Commercial Rate based on unpaid principal balance plus additional premium for increased liability, min \$200
12-06	Aggregation – Loan Policy	\$50
12.1-06	Aggregation-State Limits - Loan Policy	\$50
13-06	Leasehold - Owner's	No charge
13.1-06	Leasehold - Loan	No charge
14-06	Future Advance Priority	5% of Commercial Rate, Min \$100 - Max \$2,500
14.1-06	Future Advance Knowledge	5% of Commercial Rate, Min \$100 - Max \$2,500
14.2-06	Future Advance - Letter of Credit	5% of Commercial Rate, Min \$100 - Max \$2,500
14.3-06	Future Advance Reverse Mortgage	5% of Commercial Rate, Min \$100 - Max \$2,500
15-06	Non-imputation - Full Equity Transfer	10% of Commercial Rate, Min \$100 - Max \$5,000
15.1-06	Non-imputation - Additional Insured	10% of Commercial Rate, Min \$100 - Max \$5,000
15.2-06	Non-imputation - Partial Equity Transfer	10% of Commercial Rate, Min \$100 - Max \$5,000
16-06	Mezzanine Financing	10% of Commercial Rate, Min \$100 - Max \$5,000
17-06	Access and Entry	\$50
17.1-06	Indirect Access and Entry	\$50
17.2-06	Utility Access	\$150
18-06	Single Tax Parcel	\$50

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ALTA #	Description	Charge
18.1-06	Multiple Tax Parcel	\$50
18.2-06	Multiple Tax Parcel	\$50
19-06	Contiguity - Multiple Parcels	\$50
19.1-06	Contiguity - Single Parcel	\$50
19.2-06	Contiguity - Specified Parcels	\$50
20-06	First Loss - Multiple Parcel Transactions	10% of Commercial Rate, Min \$250 - Max \$2,500
22-06	Location	No charge
22.1-06	Location and Map	No charge
23-06	Coinsurance - Single Policy	No charge
23.1	Coinsurance – Multiple Policies	\$100
24-06	Doing Business	\$25
25-06	Same as Survey	\$25
25.1-06	Same as Portion of Survey	\$25
26-06	Subdivision	\$50
27-06	Usury	5% of Commercial Rate, Min \$100 - Max \$1,000
28-06	Easement - Damage or Enforced Removal	10% of Commercial Rate, Min \$250 - Max \$2,500
28.1-06	Encroachments - Boundaries and Easements	10% of Commercial Rate, Min \$250 - Max \$2,500
28.2-06	Encroachments - Boundaries and Easements - Described Improvements	10% of Commercial Rate, Min \$250 - Max \$2,500
28.3-06	Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	10% of Commercial Rate, Min \$250 - Max \$2,500
29-06	Interest Rate Swap Endorsement - Direct Obligation	\$250
29.1-06	Interest Rate Swap Endorsement - Additional Interest	\$250
29.2-06	Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	Charge the applicable rate based on increased liability; minimum - \$100
29.3-06	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	Charge the applicable rate based on increased liability; minimum - \$100
30-06	Shared Appreciation Mortgage	\$50
30.1-06	Commercial Participation Interest	10% of Commercial Rate, Min \$250 - Max \$2,500
31-06	Severable Improvements Endorsement	5% of Commercial Rate, min \$250, max \$1,500
32-06	Construction Loan Pending Disbursement	10% of Commercial Rate, Min \$250 - Max \$2,500
32.1-06	Construction Loan - Loss of Priority - Direct Payment	10% of Commercial Rate, Min \$250 - Max \$2,500

STEWART TITLE GUARANTY COMPANY

ALTA #	Description	Charge
32.2-06	Construction Loan - Loss of Priority - Insured's Direct Payment	10% of Commercial Rate, Min \$250 - Max \$2,500
33-06	Disbursement Endorsement	\$100
34-06	Identified Risk Coverage	\$50
34.1	Identified Exception and Identified Risk Coverage	\$50
35-06	Minerals and Other Subsurface Substances - Buildings	5% of Commercial Rate, min \$250, max \$1,000
35.1-06	Minerals and Other Subsurface Substances - Improvements	5% of Commercial Rate, min \$250, max \$1,000
35.2-06	Minerals and Other Subsurface Substances - Described Improvements	5% of Commercial Rate, min \$250, max \$1,000
35.3-06	Minerals and Other Subsurface Substances - Land Under Development	5% of Commercial Rate, min \$250, max \$1,000
36-06	Energy Project - Leasehold/Easement - Owner's	5% of Commercial Rate, min \$250, max \$1,000
36.1-06	Energy Project - Leasehold/Easement - Loan	5% of Commercial Rate, min \$250, max \$1,000
36.2-06	Energy Project - Leasehold - Owner's	5% of Commercial Rate, min \$250, max \$1,000
36.3-06	Energy Project - Leasehold - Loan	5% of Commercial Rate, min \$250, max \$1,000
36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's	5% of Commercial Rate, min \$250, max \$1,000
36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	5% of Commercial Rate, min \$250, max \$1,000
36.6-06	Energy Project - Encroachments	5% of Commercial Rate, min \$250, max \$1,000
36.7-06	Energy Project - Fee Estate - Owner's Policy	5% of Commercial Rate, min \$250, max \$1,000
36.8-06	Energy Project - Fee Estate - Loan Policy	5% of Commercial Rate, min \$250, max \$1,000
37-06	Assignment of Rents or Leases	\$25
38-06	Mortgage Tax	\$25
39-06	Policy Authentication	No charge
40-06	Tax Credit - Owner's Policy	5% of Commercial Rate, Min \$100 – Max \$1,000 plus additional premium for increased liability
40.1-06	Tax Credit - Defined Amount - Owner's Policy	5% of Commercial Rate, Min \$100 – Max \$1,000 plus additional premium for increased liability

STEWART TITLE GUARANTY COMPANY

ALTA #	Description	Charge
41-06	Water - Buildings	5% of Commercial Rate, min \$250, max \$1,000
41.1-06	Water - Improvements	5% of Commercial Rate, min \$250, max \$1,000
41.2-06	Water - Described Improvements	5% of Commercial Rate, min \$250, max \$1,000
41.3-06	Water - Land Under Development	5% of Commercial Rate, min \$250, max \$1,000
42-06	Commercial Lender Group	\$100
43-06	Anti-Taint	\$100
44-06	Insured Mortgage Recording	\$100
45-06	Pari Passu Mortgage - Loan Policy	\$100
46-06	Option	10% of Commercial Rate, min \$250, max \$2,500
47	Operative Law – 2006 Owner’s Policy	No Charge
47.1	Operative Law – 2006 Loan Policy	No Charge
47.2	Operative Law – 2013 Homeowner’s Policy	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy	No Charge
48	Tribal Waivers and Consents	No Charge
	ALTA Limited Pre-Foreclosure Date Down Endorsement	\$25
JR1	ALTA JR 1 Endorsement	\$25
JR2	ALTA JR 2 (Future Advance) Endorsement	\$25

STEWART TITLE GUARANTY COMPANY

CALIFORNIA LAND TITLE ASSOCIATION (CLTA) ENDORSEMENTS

CLTA #	Description	Charge
100	Restrictions, Encroachments & Minerals	No charge
100.2	Restrictions, Encroachments, Minerals - Loan Policy	Not available. Use ALTA 9-06
100.4	CC&R's, Violations	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.5	CC&R's, Violations	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.6	CC&R's, Including Future Violations	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.7	CC&R's, Violations	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.8	CC&R's, Violations	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.12	CC&R's, Right of Reversion	\$50
100.13	CC&R's, Assessment Liens	\$50
100.17	CC&R's, Proper Modification	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.18	CC&R's, Right of Reversion	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.19	CC&R's, Violations	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.20	CC&R's, Violations	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.21	CC&R's, Plans and Specifications	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.23	Minerals, Surface Damage	See ALTA 35-06 series
100.24	Minerals, Surface Entry by Lessee	See ALTA 35-06 series
100.26	Minerals, Present-Future Improvements	See ALTA 35-06 series
100.27	CC&R's, Violations	No charge if extended coverage policy, 5% of Commercial Rate if standard coverage
100.28	CC&R's, Violation-Future Improvements	5% of Commercial Rate, min \$250, max \$1,000
100.29	Minerals, Surface Damage	See ALTA 35-06 series
101	Mechanics' Liens	10% of Commercial Rate, Min \$250 - Max \$2,500
101.3	Mechanics' Liens, No Notice of Completion	10% of Commercial Rate, Min \$250 - Max \$2,500
101.4	Mechanics' Lien, No Notice of Completion	10% of Commercial Rate, Min \$250 - Max \$2,500

STEWART TITLE GUARANTY COMPANY

CLTA #	Description	Charge
101.6	Mechanics' Liens, Notice of Completion	10% of Commercial Rate, Min \$250 - Max \$2,500
102.4	Foundation	10% of Commercial Rate, Min \$250 – Max \$1,500
102.5	Foundation	10% of Commercial Rate, Min \$250 – Max \$1,500
102.6	Foundation, Portion of Premises	10% of Commercial Rate, Min \$250 – Max \$1,500
102.7	Foundation, Portion of Premises	10% of Commercial Rate, Min \$250 – Max \$1,500
103.1	Easement, Damage or Enforced Removal	See ALTA 28-06
103.3	Easement, Existing Encroachment, Enforced Removal	See ALTA 28.1-06
103.4	Easement, Access to Public Street	See ALTA 17.1-06
103.5	Water Rights, Surface Damage	See ALTA 41-06 series
103.6	Encroachments, None Exist	See ALTA 28.1-06
103.7	Land Abuts Street	See ALTA 17-06
103.9	Encroachment, Future Improvements	See ALTA 28.3-06
103.10	Surface Use, Horizontal Subdivision	10% of Commercial Rate, min \$250, max \$1,500
104	Assignment of Mortgage	See ALTA 10-06
104.4	Collateral Assignment of Mortgage	See ALTA 10-06
104.6	Assignment of Rents or Leases	See ALTA 37-06
104.7	Assignment of Rents/Leases	See ALTA 37-06
104.8	Assignment of Mortgage	See ALTA 10-06
104.10	Assignment of Mortgage	See ALTA 10-06
104.11	Collateral Assignment of Mortgage	See ALTA 10-06
105	Multiple Mortgages in One Policy	No charge
105.1	Multiple Mortgages in One Policy	No charge
107.1	Allocation of Liability Parcels	\$50
107.2	Amount of Insurance, Increase	Applicable rate for increased liability
107.9	Additional Insured	\$100
107.10	Additional Insured	No charge
107.11	Non-Merger After Lender Acquires Title	10% of Commercial Rate, Min \$250 - Max \$2,500
108	Additional Advance	50% based on amount of advance (minimum \$175)
108.7	Additional Advance	50% based on amount of advance (minimum \$175)

STEWART TITLE GUARANTY COMPANY

CLTA #	Description	Charge
108.10	Revolving Credit Loan, Increase	50% based on amount of advance (minimum \$175)
110.1	Deletion of Item From Policy	10% of Commercial Rate, Min \$250 - Max \$2,500
110.3	Minerals, Conveyance of Surface Rights	See ALTA 35-06 series
110.4	Modification of Mortgage	See ALTA 11-06
110.5	Modification of Mortgage	See ALTA 11-06
110.6	Modification of Mortgage	See ALTA 11-06
110.7	Insurance Against Enforceability of Item	No charge
111	Mortgage Priority, Partial Reconveyance	\$250
111.2	Mortgage Priority, Subordination	\$50
111.3	Mortgage Priority, Encroachment, Address	20% based on unpaid principal balance of loan (minimum \$100)
111.4	Mortgage Impairment After Conveyance	\$50
111.7	Variable Rate, Renewal	No charge
111.9	Variable Rate, FNMA 7 Year Balloon	No charge
111.10	Revolving Credit Loan, Optional Advance	No charge
111.11	Revolving Credit Loan, Obligatory Advance	No charge
115.1	Condominium	See ALTA 4-06 series
116	Designation of Improvements, Address	See ALTA 22-06
116.1	Same as Survey	See ALTA 25-06
116.2	Designation of Improvements, Condominium	See ALTA 25-06
116.3	Legal Description, New Subdivision	10% of Commercial Rate, Min \$250 - Max \$2,500
116.4	Contiguity - Single Parcel	See ALTA 19.1-06
116.7	Subdivision Map Act Compliance	See ALTA 26-06
119	Validity of Lease in Schedule B	\$50
122	Construction Lender Advance	\$100.00
122.2	Construction Lender Advance	\$100.00
123.1	Zoning - Unimproved Land	See ALTA 3-06
123.2	Zoning - Completed Structure	See ALTA 3.1-06
124.1	Covenants are Binding	10% of Commercial Rate, Min \$250 - Max \$2,500
124.2	Covenants in Lease are Binding	10% of Commercial Rate, Min \$250 - Max \$2,500

STEWART TITLE GUARANTY COMPANY (STG) ENDORSEMENTS

STEWART TITLE GUARANTY COMPANY

Description	Charge
General Endorsement (underwriting approval required)	Minimum \$100 plus additional premium for increased liability
STG 2021 ALTA Homeowner's Endorsement	No charge
STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No charge
STG Arbitration Endorsement	No charge
STG Date Down Endorsement 1	\$100
STG Deletion of PACA-PSA Exclusion	No charge
STG Endorsement (Energy Project-Additional Definitions)	Not available. Use ALTA 36-06 series
STG Endorsement (Energy Project-Land Treated as Single Integrated Whole)	Not available. Use ALTA 36-06 series
STG Endorsement (Energy Project-Leasehold/Easement-Owner's)	Not available. Use ALTA 36-06 series
STG Endorsement (Energy Project-Leasehold/Easement-Loan)	Not available. Use ALTA 36-06 series
STG Fairway Endorsement 1	5% of Commercial Rate, minimum \$100 - Max \$5,000
STG Fairway Endorsement 2	5% of Commercial Rate, minimum \$100 - Max \$5,000
STG Fairway Endorsement 3	5% of Commercial Rate, minimum \$100 - Max \$5,000
STG Indemnity-Non-Imputation Endorsement 2	Not available. Use ALTA 15-06 series
STG Non-Imputation Endorsement 1	Not available. Use ALTA 15-06 series
STG Non-Imputation Endorsement 3	Not available. Use ALTA 15-06 series
STG Non-Imputation Endorsement 4	Not available. Use ALTA 15-06 series
STG Post Policy Forgery Endorsement with 2021 ALTA Owner's Policy	No charge
STG Tie-In Endorsement	Not available. Use ALTA 12-06
STG-4 Non-Imputation with indemnity	Not available. Use ALTA 15-06 series
STG-5 Subdivision map act	Not available. Use ALTA 26-06
STG-6 Tax Parcel	Not available. Use ALTA 18-06 or ALTA 18.1-06
Subdivision Endorsement	Not available. Use ALTA 26-06
UCC Endorsement	5% of Commercial Rate, minimum \$100 - Max \$5,000
WA Amendatory Endorsement	No charge

STEWART TITLE GUARANTY COMPANY