



Real partners. Real possibilities.™



**STEWART TITLE GUARANTY COMPANY  
RATE MANUAL  
FOR**

**RESIDENTIAL TITLE POLICY ENDORSEMENTS  
IN THE STATE OF WASHINGTON**

**Filing #2016-02**

**Effective November 9, 2016 May 26, 2025 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

*All inquiries concerning the charges for title insurance and forms in this manual should be directed to the following:*

~~John L. Killea~~ Pamela Butler O'Brien Wilhelmina Kightlinger

General Counsel

Stewart Title Guaranty Company

~~13601980~~ Post Oak Blvd.

Houston, Texas 77056

~~jkillea@stewart.com~~ pbobrien@stewart.com wilhelmina.kightlinger@stewart.com

*All inquiries concerning the filing of this manual should be directed to the following:*

~~Robert Burns~~ Ryan Grayless

~~Vice President, Regulatory Administrator~~ Director, Finance and Accounting

Stewart Title Guaranty Company

~~13601980~~ Post Oak Blvd., Suite ~~7100~~

# STEWART TITLE GUARANTY COMPANY

Houston, Texas 77056

~~bburns@stewart.com~~ryan.grayless@stewart.com

STEWART TITLE GUARANTY COMPANY

Table of Contents

---

I. GENERAL RULES ..... 3

II. AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENTS ..... 4

III. CALIFORNIA LAND TITLE ASSOCIATION (CLTA) ENDORSEMENTS ..... 7

IV. STEWART TITLE GUARANTY COMPANY (STG) ENDORSEMENTS ..... 10

# STEWART TITLE GUARANTY COMPANY

## SECTION I

### GENERAL RULES

The following endorsements will be charged at the indicated flat charge or at the indicated percentage of the amount of premium being charged for the policy after application of all credits, if any. ~~For commercial policies, multiply the percentage against the standard coverage premium (do not include the extended coverage surcharge, if applicable).~~

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, for any commercial simultaneous policy with a flat premium charge of \$350, the percentage rate endorsements not being issued on the policy with the highest liability amount shall be charged as the percentage rate applied against the basic Commercial Rate for the policy(ies) with the lower liability amount(s).~~

The aggregate charges for all endorsements being issued on a single policy with a liability of more than \$10,000,000 shall not exceed 20 cents per thousand of policy liability.

# STEWART TITLE GUARANTY COMPANY

## AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENTS

ALTA #	Description	Charge
1-06	Street Assessments	\$50
3-06	Zoning Unimproved Land	10%, Min \$100 - Max \$2,500
3.1-06	Zoning - Completed Structure	10%, Min \$100 - Max \$2,500
3.2-06	Zoning - Land Under Development	10%, 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	<del>No charge</del> \$100
8.2-06	Commercial Environmental Protection Lien	\$100
9-06	Restrictions, Encroachments, Minerals - Loan Policy	<del>No charge</del> \$100
9.1-06	Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy	<del>No charge</del> \$100
9.2-06	Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	<del>No charge</del> \$100
9.3-06	Covenants, Conditions and Restrictions - Loan Policy	<del>No charge</del> \$100
9.6-06	Private Rights - Loan Policy	<del>\$5</del> 100
9.6.1-06	Private Rights - Current Assessments - Loan Policy	<del>\$5</del> 100
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	<del>\$5</del> 100
9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	<del>No charge</del> \$100
10-06	Assignment	\$100
10.1-06	Assignment and Date Down	\$250
11-06	Mortgage Modification	25% of the <del>Commercial Rate or</del> General Schedule Rate <del>(as applicable for commercial or residential)</del> based on unpaid principal balance, min \$200
11.1-06	Mortgage Modification with Subordination	25% of the <del>Commercial Rate or</del> General Schedule Rate <del>(as applicable for commercial or residential)</del> based on unpaid principal balance, min \$200
11.2-06	Mortgage Modification with Additional Amounts of Insurance	25% of the <del>Commercial Rate or</del> General Schedule Rate <del>(as applicable for commercial or residential)</del> based on unpaid principal balance plus additional premium for increased liability, min \$200

# STEWART TITLE GUARANTY COMPANY

ALTA #	Description	Charge
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%, Min \$100 - Max \$2,500
14.1-06	Future Advance Knowledge	5%, Min \$100 - Max \$2,500
14.2-06	Future Advance - Letter of Credit	5%, Min \$100 - Max \$2,500
14.3-06	Future Advance Reverse Mortgage	5%, Min \$100 - Max \$2,500
15-06	Non-imputation - Full Equity Transfer	10%, Min \$100 - Max \$5,000
15.1-06	Non-imputation - Additional Insured	10%, Min \$100 - Max \$5,000
15.2-06	Non-imputation - Partial Equity Transfer	10%, Min \$100 - Max \$5,000
16-06	Mezzanine Financing	10%, 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
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%, 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
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%, Min \$100 - Max \$1,000
28-06	Easement - Damage or Enforced Removal	10%, Min \$250 - Max \$2,500
28.1-06	Encroachments - Boundaries and Easements	10%, Min \$250 - Max \$2,500
28.2-06	Encroachments - Boundaries and Easements - Described Improvements	10%, Min \$250 - Max \$2,500
28.3-06	Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	10%, 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%, Min \$250 - Max \$2,500
31-06	Severable Improvements Endorsement	5%, min \$250, max \$1,500
32-06	Construction Loan Pending Disbursement	10%, Min \$250 - Max \$2,500
32.1-06	Construction Loan - Loss of Priority - Direct Payment	10%, Min \$250 - Max \$2,500
32.2-06	Construction Loan - Loss of Priority - Insured's Direct Payment	10%, Min \$250 - Max \$2,500

# STEWART TITLE GUARANTY COMPANY

ALTA #	Description	Charge
33-06	Disbursement Endorsement	\$100
34-06	Identified Risk Coverage	\$50
35-06	Minerals and Other Subsurface Substances - Buildings	5%, min \$250, max \$1,000
35.1-06	Minerals and Other Subsurface Substances - Improvements	5%, min \$250, max \$1,000
35.2-06	Minerals and Other Subsurface Substances - Described Improvements	5%, min \$250, max \$1,000
35.3-06	Minerals and Other Subsurface Substances - Land Under Development	5%, min \$250, max \$1,000
36-06	Energy Project - Leasehold/Easement - Owner's	5%, min \$250, max \$1,000
36.1-06	Energy Project - Leasehold/Easement - Loan	5%, min \$250, max \$1,000
36.2-06	Energy Project - Leasehold - Owner's	5%, min \$250, max \$1,000
36.3-06	Energy Project - Leasehold - Loan	5%, min \$250, max \$1,000
36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's	5%, min \$250, max \$1,000
36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	5%, min \$250, max \$1,000
36.6-06	Energy Project - Encroachments	5%, min \$250, max \$1,000
36.7-06	Energy Project - Fee Estate - Owner's Policy	5%, min \$250, max \$1,000
36.8-06	Energy Project - Fee Estate - Loan Policy	5%, 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%, Min \$100 – Max \$1,000 plus additional premium for increased liability
40.1-06	Tax Credit - Defined Amount - Owner's Policy	5%, Min \$100 – Max \$1,000 plus additional premium for increased liability
41-06	Water - Buildings	5%, min \$250, max \$1,000
41.1-06	Water - Improvements	5%, min \$250, max \$1,000
41.2-06	Water - Described Improvements	5%, min \$250, max \$1,000
41.3-06	Water - Land Under Development	5%, 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%, min \$250, max \$2,500
	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	See ALTA 9-06
100.4	CC&R's, Violations	No charge if extended coverage policy, 5% if standard coverage
100.5	CC&R's, Violations	No charge if extended coverage policy, 5% if standard coverage
100.6	CC&R's, Including Future Violations	No charge if extended coverage policy, 5% if standard coverage
100.7	CC&R's, Violations	No charge if extended coverage policy, 5% if standard coverage
100.8	CC&R's, Violations	No charge if extended coverage policy, 5% 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% if standard coverage
100.18	CC&R's, Right of Reversion	No charge if extended coverage policy, 5% if standard coverage
100.19	CC&R's, Violations	No charge if extended coverage policy, 5% if standard coverage
100.20	CC&R's, Violations	No charge if extended coverage policy, 5% if standard coverage
100.21	CC&R's, Plans and Specifications	No charge if extended coverage policy, 5% 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% if standard coverage
100.28	CC&R's, Violation-Future Improvements	5%, min \$250, max \$1,000
100.29	Minerals, Surface Damage	See ALTA 35-06 series
101	Mechanics' Liens	10%, Min \$250 - Max \$2,500
101.3	Mechanics' Liens, No Notice of Completion	10%, Min \$250 - Max \$2,500
101.4	Mechanics' Lien, No Notice of Completion	10%, Min \$250 - Max \$2,500
101.6	Mechanics' Liens, Notice of Completion	10%, Min \$250 - Max \$2,500
102.4	Foundation	\$50 <del>residential; 10% commercial, Min \$250 — Max \$1,500</del>
102.5	Foundation	\$50 <del>residential; 10% commercial, Min \$250 — Max \$1,500</del>
102.6	Foundation, Portion of Premises	\$50 <del>residential; 10% commercial, Min \$250 — Max \$1,500</del>
102.7	Foundation, Portion of Premises	\$50 <del>residential; 10% commercial, Min \$250 — Max \$1,500</del>
103.1	Easement, Damage or Enforced Removal	See ALTA 28-06



# STEWART TITLE GUARANTY COMPANY

CLTA #	Description	Charge
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%, 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%, 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)
108.10	Revolving Credit Loan, Increase	50% based on amount of advance (minimum \$175)
110.1	Deletion of Item From Policy	10%, 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
110.5A	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 at policy
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
114	Co-insurance	See ALTA 23-06
114.1	Co-insurance, Joint and Several Liability	See ALTA 23-06
114.2	Co-insurance, Joint and Several Liability	See ALTA 23-06
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

# STEWART TITLE GUARANTY COMPANY

CLTA #	Description	Charge
116.3	Legal Description, New Subdivision	10%, 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
119.1	Leasehold Policy, Additional Exceptions	No charge
122	Construction Lender Advance	See ALTA 32-06 series
122.1	Construction Loan Advance	See ALTA 32-06 series
122.2	Construction Lender Advance	See ALTA 32-06 series
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%, Min \$250 - Max \$2,500
124.2	Covenants in Lease are Binding	10%, Min \$250 - Max \$2,500
124.3	Covenants in Lease are Binding	10%, Min \$250 - Max \$2,500
126.1	Comprehensive Coverage for Homeowner	No charge
126.2	Comprehensive Coverage for Condominium Homeowner	No charge

# STEWART TITLE GUARANTY COMPANY

## STEWART TITLE GUARANTY COMPANY (STG) ENDORSEMENTS

Description	Charge
WLTA 126.1 Homeowner's protection (1-4 family residence only)	5%, minimum \$100
HO-1 Owner's Inflation (104 family residence)	5%, minimum \$100
STG-1 Line of Credit	No charge
STG-3 Fairway	5%, minimum \$100 - Max \$5,000
STG-4 Non-Imputation with indemnity	See ALTA 15-06 series
STG-5 Subdivision map act	See ALTA 26-06
STG-6 Tax Parcel	See ALTA 18-06 or ALTA 18.1-06
Rate Reduction Endorsement	\$250
Home Owner's Inflation Endorsement	5%, minimum \$100
WA Seafirst Endorsement	10%, Min \$250 - Max \$2,500
UCC Endorsement	5%, minimum \$100 - Max \$5,000
Blank Endorsement	\$100
STG Date Down Endorsement 1	\$100
STG Fairway Endorsement 2	5%, minimum \$100 - Max \$5,000
WA Line of Credit Endorsement	No charge
WA Multipurpose Endorsement	\$250
STG Non-Imputation Endorsement 1	See ALTA 15-06 series
STG Indemnity-Non-Imputation Endorsement 2	See ALTA 15-06 series
STG Non-Imputation Endorsement 3	See ALTA 15-06 series
STG Non-Imputation Endorsement 4	See ALTA 15-06 series
STG Fairway Endorsement 1	5%, minimum \$100 - Max \$5,000
Subdivision Endorsement	See ALTA 26-06
STG Tie-In Endorsement	See ALTA 12-06
STG Endorsement (Energy Project-Additional Definitions)	See ALTA 36-06 series
STG Endorsement (Energy Project-Land Treated as Single Integrated Whole)	See ALTA 36-06 series
STG Endorsement (Energy Project-Leasehold/Easement-Owner's)	See ALTA 36-06 series
STG Endorsement (Energy Project-Leasehold/Easement-Loan)	See ALTA 36-06 series
STG Arbitration Endorsement	No charge