

STEWART TITLE GUARANTY COMPANY
SCHEDULE OF CHARGES
AND FORMS
FOR TITLE INSURANCE
IN THE STATE OF CALIFORNIA

This manual is for the use of Stewart Title Guaranty Company's ("STG" or "Underwriter" or "Company") Title Insurance Policy Issuing Attorneys, Agents, and Offices. Any other use or reproduction of this manual is prohibited.

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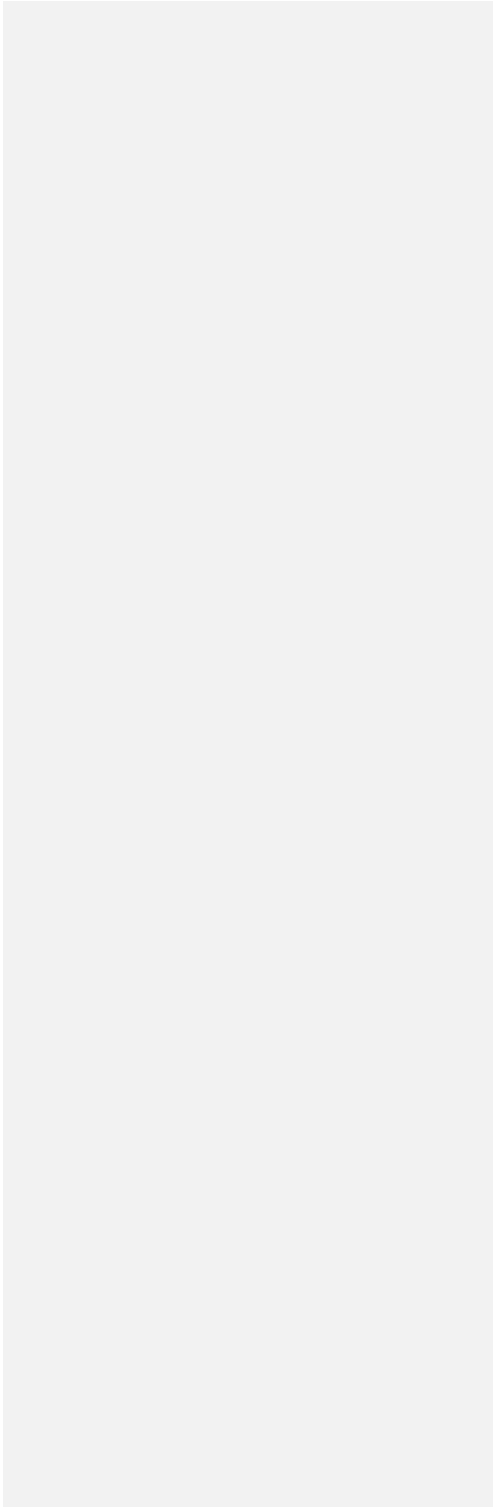
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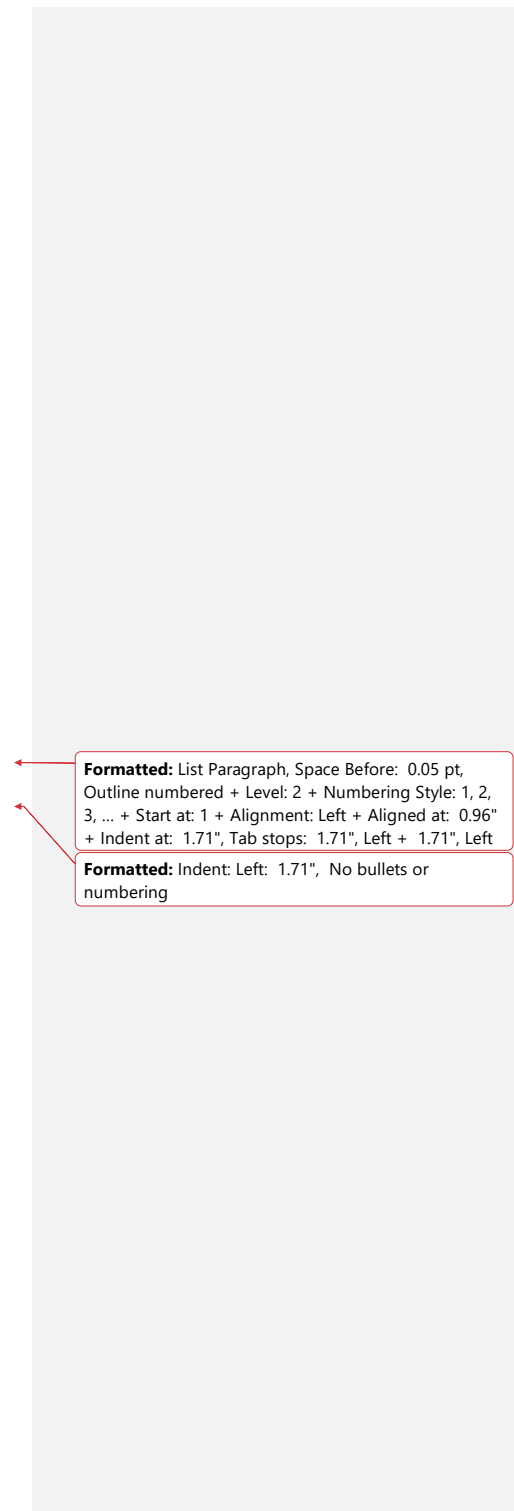
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SECTION 1 - GENERAL RULES

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1.2 ADDITIONAL PARCEL OR CHAIN

There may be additional charges for separate chains of title or separate parcels based upon increased production and/or search costs.

1.3 ~~CALCULATION~~~~COMPUTATION~~ OF ~~CHARGES~~~~FEES~~ AND ROUNDING

~~Unless otherwise specifically noted, the charges shall be based upon liability amounts in always be applied on a per unit of insurance basis in multiples of \$5,000, including any fraction thereof, in accordance with the division of such units as set forth in the Applicable Rate. All charges and fees are rounded up to the nearest dollar increment. If calculating the rate involves multiple stages, round up at each stages of the calculation~~~~emputation~~ process.

1.4 EMPLOYEE CHARGE

No charge shall be made to employees of Stewart Title Guaranty Company and its affiliates for title insurance premiums for policies issued in connection with the financing, refinancing, sale or purchase of the employee's bona-fide home property, i.e., the employee's owner-occupied, primary residence. Waiver of such charges is authorized only in connection with those costs, which the employee would be obligated to pay, by established custom, as a party to the transaction.

1.5 CORRECTIONS

A policy may be re-written where required to correct an error for a charge commensurate with the work necessary and the circumstances involved.

1.6 GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental, state or municipal agencies for the furnishing of guarantees or policies of title insurance based on a variety of factors, including the nature and types of transactions being contemplated, market conditions, and volume of business. In such situations, the minimum charge will be 40% of the Applicable Rate, along with additional work charges, which may be imposed in order to respond to any unusual requirements made by the agency.

1.7 DELETED

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1.10 TITLE INSURANCE PAYMENT

All title insurance premiums and charges are due immediately upon recording or delivery. Policies, binders, Guarantees and Commitments shall only take effect upon receipt of payment. Issuance of any title product requires compliance with all STG Underwriting Guidelines.

1.11 MINIMUM CHARGES

The charges set forth in this schedule of charges are minimum charges. The minimum charge for any policy or product issued under any section of this schedule of charges will be \$400 unless a

lesser charge is specifically noted in that section of this schedule of charges.

Additional charges will be made when unusual conditions or requirements are encountered, or when additional search and/or related production costs are incurred, or when special risks are insured against, or when special services are requested. These charges shall be documented and agreed to in writing by contract, agreement, or instruction which clearly defines the work to be done and the charge for such work.

Minimum charges do not apply to Section 9 – CLTA Guarantees; however, additional charges pursuant to Sections 1.2 and 1.11 may apply. See Section 9 for applicable charges.

1.12 DISASTER

In the event of a proclamation of a state or federal disaster by reason of a natural disaster such as an earthquake, flood, or fire, the charge for title insurance policies shall be 50% of the Applicable Rate for either: (a) a loan obtained by the party in title at the time the structure was damaged or destroyed, the proceeds of which are used for rebuilding the damaged or destroyed structures; or (b) for purchasing an owner-occupied, 1-4 family replacement home within eighteen (18) months of that purchaser's previous structure being damaged or destroyed. Note: when the purchaser is paying for the owner's title insurance premium, the discount is applied to the applicable owner's title insurance policy premium; otherwise, the discount is only applied to the applicable concurrent lender's title insurance policy premium. Endorsements and all other charges remain at rates set forth herein.

1.13 LOST POLICIES AND REPLACEMENTS

A charge of \$50 will be assessed for the re-issuance of any policy, which has been lost or destroyed.

1.14 REINSURANCE FEES

Any fees quoted under this schedule of charges may be increased by the cost of any reinsurance required by the insured.

1.15 DELETED

1.16 DELETED

1.17 DELETED

1.18 DELETED

1.19 RESIDENTIAL RATE

The Residential Rate is the title insurance rate that is applicable to those transactions covering residential one-to-four unit properties.
Please see Residential Rates pricing table in Section 11.2.

1.20 BASIC RATE

The Basic Rate is the title insurance rate applicable to those transactions not covered by the Residential Rate, or other rates, as set forth in this manual.
Please see Basic Rates pricing table in Section 11.3.

1.21 APPLICABLE RATE

The term "Applicable Rate" as used in this schedule of charges refers to the Residential Rate or the Basic Rate as defined in sections 1.19 and 1.20 and their respective pricing tables as set forth in

sections 11.2 and 11.3.

1.22 COMBINING DISCOUNTS NOT PERMITTED

Unless otherwise specified in this schedule of charges, where more than one discount applies to a particular transaction, only one discount may be applied; the discount providing the largest discount may be selected and applied.

1.23 CHARGES FOR INCREASED LIABILITY

Where the schedule of charges provides for an “increased liability charge”, this amount shall be determined by calculating the difference between the charge at the Applicable Rate for the increased amount less the charge at the Applicable Rate for the original amount, and not the charge at the Applicable Rate based upon the calculated actual amount of increase.

1.24 REFERENCES TO STEWART TITLE GUARANTY COMPANY

Throughout this schedule of charges, Stewart Title Guaranty Company may be referred to as “Company”, “STG” or Stewart Title Guaranty Company.

1.25 NON-RESIDENTIAL REFINANCE TRANSACTIONS OF \$5,000,000 OR MORE

Notwithstanding the rates set forth in this schedule of charges, the charges for loan policies where the aggregate amount of ~~insurance or~~ liability for non-residential refinance transactions is \$5,000,000.00 or more shall be based upon the liability amount at \$0.55 per \$1000. Charges for all other products shall be the rates set forth in this schedule of charges.

1.26 SPECIAL DISCOUNTED TITLE INSURANCE PREMIUMS FOR OWNER-OCCUPIED 1-4 FAMILY RESIDENCES

At no time shall any charge for a policy discounted under this section be less than \$400.

Owner’s Title Insurance Premium for Buyers in Purchases when paid by Buyer: A special discount to a qualifying buyer paying for the owner’s title insurance premium on an owner-occupied, 1-4 family residence. This discount may be offered to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; (3) first-time homebuyers; and (4) first responders.

Owner’s Title Insurance Premium for Seller in Purchases when paid by Seller: A special discount to a qualifying seller paying for the owner’s title insurance premium on the buyer’s owner-occupied, 1-4 family residence. This discount may be offered to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; and (3) first responders.

Lender’s Title Insurance Premium for Buyer in Purchases when Owner’s Title Insurance Premium is paid by Seller: A special discount to a qualifying buyer for the lender’s title insurance premium when the seller is paying for the owner’s title insurance premium on an owner-occupied, 1-4 family residence. This discount may be offered for lender’s title insurance premiums charged under Section 3.1 B.2 to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; (3) first-time homebuyers; and (4) first responders.

Lender’s Title Insurance Premium in Refinances: A special discount to a qualifying borrower paying for the lender’s title insurance premium on an owner-occupied, 1-4 family residence. This

discount may be offered under Sections 3.6 and 3.21 to: (1) active military personnel and honorably discharged veterans; (2) senior citizens 55 years of age or older; and (3) first responders.

For the purposes of this section only, (1) “active military personnel” and “honorably discharged veterans” include only active members and honorably discharged veterans of the following U.S. military services branches: Air Force, Army, Coast Guard, Marine Corps, Navy and Space Force; any active Reserve members of these military services branches; and any active members of the Air or Army National Guard; and (2) “first responders” include only police officers, firefighters and paramedics or emergency medical technicians.

The special discount ~~afforded offered~~ under this section may be ~~provided offered~~ only upon written request, prior to recording/closing, for a discount to the qualified individual, accompanied by verification of qualification for, and entitlement to, the requested discount. The charge for the applicable discounted title policy premium shall be the sum of the applicable title policy premium less 10% of that amount. Endorsements and all other charges remain at the rates set forth herein. Only one special discount may apply and, unless specifically stated, combining discounts is not permitted (see Section 1.22).

1.27 JOINT PROTECTION POLICY

The Joint Protection Policy (JPP) is the 1990 CLTA Standard Coverage Policy issued to insure both the buyer and concurrent lender under one policy. The JPP provides the same coverage at the same price as if issued as separate 1990 CLTA Standard Coverage policies. The charge for the JPP shall be the calculated charge for a CLTA Standard Owner’s Policy plus \$175 (which is the charge under Section 3.1A for a concurrent CLTA Standard Lender’s Policy). STG prefers the issuance of the 2022 CLTA Standard Coverage policies as these are the most current coverage forms.

SECTION 2 – OWNER’S INSURANCE

Provisions contained in this section are applicable to title insurance issued for the benefit of an owner or the owner of a lesser estate or interest combined.

2.1 OWNER’S TITLE INSURANCE RATE

- A. CLTA Standard Coverage Owner’s Policy and ALTA Owner’s Policy (with Western Regional Exceptions) also known as ALTA Standard Owner’s Policy: 100% of the Applicable Rate.
- B. ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy: 120% of the Applicable Rate.
- C. CLTA/ALTA Homeowner’s Policy: 110% of the Applicable Rate.

2.2 DELETED

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2.5 REISSUE OF OWNER’S INSURANCE TO CURRENT OWNERS (OF A STG INSURED POLICY)

~~A. Concurrent loan rates under Section 3.1 do not apply when the reissuance of the Owner’s Policy is priced under this discounted section.~~

~~Reissued where policy coverage remains the same no transaction is involved (no time limit).~~

~~B.~~

~~25% of the Applicable Rate, based upon issuing the same type and amount of outstanding insurance plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.~~

~~A. Reissued to include a loan (time limit of 24 months from date of policy).~~

~~25% of the Applicable Rate, based upon issuing the same type and at the same amount of liability outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.~~

~~C. NOTE: Reissued where policy coverage increases from original policy coverage~~

~~1. Standard to Extended: If the original policy is a CLTA Standard Coverage Policy or ALTA Owner’s Policy (with Western Regional Exceptions) and the reissue policy is to be an ALTA Owner’s Policy (without Western Regional Exceptions) then the reissue charge is 25% of the Applicable Rate, plus, an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount, plus 20% of the Applicable Rate for the total liability amount for the increased policy coverage.~~

~~1.~~

~~2. Standard to Homeowner’s: If the original policy is a CLTA Standard Coverage Policy or ALTA Owner’s Policy (with Western Regional Exceptions) and the reissue policy is to be a CLTA/ALTA Homeowner’s Policy, the reissue charge is 25% of the Applicable Rate, plus, an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability~~

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amount, plus 10% of the Applicable Rate for the total liability amount ~~for the increased policy coverage.~~

2.6 CHURCHES OR NONPROFIT ORGANIZATIONS

50% of the Applicable Rate for CLTA Standard Coverage Owner's Insurance for churches, charitable or like eleemosynary nonprofit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended and when such entities pay for the policy in compliance with local custom and practice.

2.7 DEPARTMENT OF VETERAN AFFAIRS (DVA)

A. Acquisition by the DVA

80% of the Applicable Rate if the veteran is the record owner at the time the order is placed based upon the DVA contract.

100% of the Applicable Rate if the veteran is acquiring the property simultaneously with the transfer to the DVA.

B. Conveyance by the DVA to Current Owner

STG Insured Owner - 25% of the Applicable Rate plus, the increased liability, if any, at 100% of the Applicable Rate.

Non-STG Insured and Non-Insured Owner - 100% of the Applicable Rate.

NOTE: CLTA/ALTA Homeowner's Policy is available for Section 2.7(B); the charge shall be an additional 10% of the Applicable Rate.

2.8 VENDEE'S POLICY

A. Original Policy: 100% of the Applicable Rate.

B. Reissue Policy (of a STG Insured policy): 25% of the Applicable Rate based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.9 OPTIONEE'S POLICIES AND OPTION ENDORSEMENT

A. Optionee's Policy: 100% of the Applicable Rate based upon the option amount.

B. Final Policy: 100% of the Applicable Rate based upon the purchase price.

C. Reissue Optionee's Policy (of a STG Insured policy): 25% of the Applicable Rate based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

An Option Endorsement is available for Optionee's Policies; see Section 10 for applicable charges.

2.10 ALTA U.S. POLICY

The charge for the issuance of the ALTA United States of America policy shall be 100% of the Applicable Rate with Western Regional Exceptions and 120% of the Applicable Rate without Western Regional Exceptions. The ALTA U.S. Policy shall not be updated or dated-down.

The charge for reissuance of the ALTA U.S. Policy (within 12 months from the date of the policy) is 25% of the Applicable Rate, based upon issuing the same amount of insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.11 TRANSFER OF UNDIVIDED INTEREST

- A. The grantee acquiring a specified undivided interest may purchase an owner’s policy at 100% of the Applicable Rate for that undivided interest.
- B. When the grantee acquiring the specified undivided interest and the insured owner(s) of the remaining interest request a policy covering the entire interest, then the charge shall be the charge above in “A” plus 25% of the Applicable Rate based upon the remaining interest, plus ~~an increased liability charge, if any, at~~ 100% of the Applicable Rate for the increased liability amount, ~~if any~~.

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2.14 DELETED

2.15 EXPANDING STANDARD OWNER’S INSURANCE COVERAGE

Subject to STG Underwriting guidelines, the coverage provided in the CLTA Standard Coverage Owner’s Policy and the ALTA Owner’s Policy (with Western Regional Exceptions) may be expanded through deletion of exceptions by endorsement as follows:

- A. Exception 1 relating to taxes or assessments. 10% of the Applicable Rate
- B. Exception 2 relating to persons in possession. 20% of the Applicable Rate
- C. Exception 3 relating to easements or encumbrances. 20% of the Applicable Rate
- D. Exception 4 relating to survey matters. 20% of the Applicable Rate
- E. Exception 5 relating to:
 - (a) Any unpatented mining claims 15% of the Applicable Rate
 - (b) Reservations or claims in patents; 15% of the Applicable Rate
 - (c) Water rights may not be deleted.
- F. Exception 6 relating to mechanics’ liens. 20% of the Applicable Rate
- G. Exception 7 relating to minerals 20% of the Applicable Rate

NOTE: The maximum endorsement charge for any combination of A through G above shall not exceed the difference between the ~~100% of the Applicable Rate~~ charged for an ALTA Owner’s Policy (without Western Regional Exceptions) also known as ALTA Extended Owner’s Policy and the charge for the ALTA Owner’s Policy (with Western Regional Exceptions) also known as ALTA Standard Owner’s Policy, less the amount charged for the standard policy.

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2.17 BINDERS

The charge for an interim binder fee under Sections A., B. and C. below shall be 10% of the calculated owner's policy premium amount -in addition to the charges for the calculated owner's and concurrent loan policy premiums, as applicable. ~~charge for the calculated policy premium amount.~~ ~~In connection with calculating the interim binder fee, t~~The calculated owner's policy premium amount is 100% of the Applicable Rate if the final title policy is contemplated to be a standard coverage owner's policy, 110% of the Applicable Rate if the final title policy is contemplated to be a Homeowner's policy and 120% of the Applicable Rate if the final title policy is contemplated to be an Extended Coverage owner's policy. ~~In addition to the binder fee and charge for the applicable policy, at the time of issuance, there shall be a \$100 charge for the final title policy plus any charge, when applicable, for the change in policy type or the increase in the liability amount and any other applicable additional charges.~~ See below under each applicable section for additional charges and fees.

NOTE: A binder may not be issued on an existing binder.

If an interim binder is issued in conjunction with a policy priced under Section 2.20 – Major Transactions or Section 5 – Subdivision/Builder and Timeshare Rates the additional charge for an interim binder fee shall be 10% of the calculated owner's policy premium amount under the applicable section.

A. Sale Binding the Company to Insure a Resale

This section is effective only on the following conditions and at the charges specified:

1. ~~In connection with the initial conveyance, there is a charge for the initial interim binder fee and the calculated owner's and loan policy premiums, as applicable.~~
- ~~1.2.~~ 2. Upon recording, ~~a~~ STG Interim Binder is issued to the purchaser of the initial conveyance (Binder Holder) ~~upon recording the initial conveyance~~ in lieu of an owner's policy of title insurance; any concurrent loan policies shall be issued at this same time.
- ~~2.3.~~ 3. The ~~STG Interim~~ Binder Holder's sale to a purchaser is recorded within two years (730 days) from the date of the STG Interim Binder and, if not, upon request, the owner's policy of title insurance will be issued insuring Binder Holder under the same terms and conditions set forth in the STG Interim Binder.
- ~~3.4.~~ 4. ~~Upon issuance of the In the final title policy, issued to the purchaser from Binder Holder, there shall be a charge of \$100 for and upon issuance of the final title policy.~~
- ~~4.5.~~ 5. ~~When In the final title policy is issued to the purchaser from Binder Holder, there shall be a charge for any increased liability with or without a change in policy type. The charge for increased liability shall be calculated based upon 100% of the Applicable Rate at the full amount of the new eowner's coverage less the amount previously paid for the owner's policy premium only (not including the 10% charge for the binder fee) at the same level of policy type coverage.~~
- ~~5.6.~~ 6. ~~When In the final title policy is issued to the purchaser from Binder Holder, there shall also be a charge for any expansion of owner's coverage, e.g., the type of policy coverage increases from standard coverage to a homeowners' policy. The charge for the expansion of owner's coverage shall be calculated based upon the~~

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calculated owner's policy premium amount (described above) less the amount previously paid for the owner's policy premium only (not including the 10% charge for the binder fee).

~~6.7.~~ Provided ~~the a-binder~~ extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of one year (365 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price ~~(not including the 10% charge for the binder fee)~~. The STG Interim Binder may be extended for another term of one year (365 days) for ~~a~~ charge of 10% of the Applicable Rate based upon the initial purchase price ~~(not including the 10% charge for the binder fee)~~ provided ~~the said~~ extension is purchased prior to the expiration of the previous extension.

B. ~~Sale Binding the Company to Insure Permanent Financing to Replace Interim Financing to Insure a Deed of Trust following an Interim Financing Deed of Trust Recorded Concurrently with the Purchase~~

This section is effective only on the following conditions and at the charges specified:

- ~~1.~~ In connection with the conveyance and interim financing, there is a charge for the initial interim binder fee and the calculated owner's and loan policy premiums, as applicable.
- ~~2.~~ Upon recording, a STG Interim Binder is issued to the Interim Financing lender (Binder Holder) in lieu of a loan policy of title insurance; the concurrent owner's title policy shall be issued at this same time.
- ~~1.~~ A STG Interim Binder is issued to insure a future loan which replaces an interim financing loan recorded concurrently with the sale.
- ~~2-3.~~ The permanent financing replacement loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the loan policy of title insurance will be issued insuring Binder Holder under the same terms and conditions set forth in the STG Interim Binder. the policy of title insurance will be issued insuring the sale and the interim financing deed of trust.
- ~~4.~~ Upon issuance of the final title policy, there shall be a charge of \$100.
- ~~1.~~ If separate lenders insurance is requested for the interim financing loan concurrently with the issuance of the STG Interim Binder, there shall be an additional charge for the separate lenders insurance based upon the Applicable Rate pursuant to Section 3.1A or 3.1B for the specific type of insurance requested.
- ~~2.~~ After recording of the loan which replaces the interim financing loan, there shall be a charge of \$100 for and upon issuance of the final title policy.
- ~~5.~~ When the final title policy is issued to the permanent financing lender, there shall be a charge for any increased liability with or without a change in policy type. The charge for increased liability shall be calculated based upon 100% of the Applicable Rate at the full amount of the new loan coverage less the amount previously paid for the concurrent loan policy premium only (not including the 10% charge for the binder fee) at the same level of policy type coverage.
- ~~6.~~ When the final title policy is issued to the permanent financing lender, there shall

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be a charge for any expansion of coverage, e.g., the type of policy coverage increases from standard to extended. The charge for the expansion of coverage shall be calculated based upon 100% of the Applicable Rate at the full amount of the new loan coverage less the amount previously paid for the concurrent loan policy premium only (not including the 10% charge for the binder fee).

~~3-7. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a three-month term (90 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price. The STG Interim Binder may be extended for another three-month term (90 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price provided said extension is purchased prior to the expiration of the previous extension. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for a charge of 10% of the Applicable Rate based upon the initial loan amount.~~

C. All-Cash Sale Binding the Company to Insure Future Financing a Deed of Trust when Initial Purchase is All-Cash

~~B.~~ This section is effective only on the following conditions and at the charges specified:

- ~~1. In connection with the all-cash conveyance, there is a charge for the initial interim binder fee and the calculated owner's policy premium.~~
- ~~1. Upon recording, a STG Interim Binder is issued to the purchaser of the all-cash conveyance (Binder Holder) in lieu of an owner's policy of title insurance. A STG Interim Binder is issued to insure the all-cash purchase.~~
- ~~2. A loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued only insuring the all-cash sale.~~
- ~~2.~~
- ~~3. A loan to be insured is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder and, if not, upon request, the owner's policy of title insurance will be issued insuring Binder Holder under the same terms and conditions set forth in the STG Interim Binder and no loan policy is issued.~~
- ~~4. Upon issuance of any final policy, there shall be a charge of \$100 per policy.~~
- ~~3. After recording of the loan, there shall be a charge of \$100 for and upon issuance of the final title policy.~~
- ~~5. When the final title policy is issued for the loan to be insured, the charge for the loan policy premium shall be calculated based upon the full amount at the concurrent loan rate (Section 11.6). The owner's title policy shall be issued under the same terms and conditions set forth in the STG Interim Binder.~~
- ~~4-6. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a three-month term (90 days) for a charge of 10% of the Applicable Rate based upon the initial purchase price. The STG Interim Binder may be extended for another three-month term (90 days) for a charge of~~

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~~10% of the Applicable Rate based upon the initial purchase price provided said extension is purchased prior to the expiration of the previous extension. Provided a binder extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for a charge of 10% of the Applicable Rate based upon the initial loan amount.~~

2.32.1 CONVERSION OF STG INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES

Outstanding STG policies covering individual leasehold estates insuring a lessee or lessee's assignee may be reissued to cover the conversion into a fee title estate shall be charged 25% of the Applicable Rate based upon the same type and amount of outstanding insurance plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

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2.32.2 WETLANDS

The charge for owner's insurance coverage of wetlands shall be 100% of the Applicable Rate based upon the amount of the estate or interest covered when such estate or interest has been previously insured by STG; if -not previously insured by STG, the charge shall be 200% of the Applicable Rate.

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2.42.3 MAJOR TRANSACTIONS

This section may be used for pricing for any transaction or transactions involving one or more commercial, industrial, agricultural, apartment, or land developments which may involve issuance of multiple owners, lessees, and/or lender's ~~(including construction loans)~~ policies of title insurance issued together or at different times on fee or lesser interests. ~~For purposes of achieving the aggregate rate steps provided for herein, liability may be aggregated for policies issued under Paragraphs A, B, C, D and E. Pricing under this section is not calculated on a tiered basis. To Calculate calculate the charge by aggregating the amount of all policies to be issued, find the applicable liability amount bracket in which the aggregated amount falls rounded up to the nearest thousand and price the transaction at the rate per thousand shown for the type of coverage requested; pricing under this section is not intended to be calculated on a tiered basis. The applicable liability amount may also be determined by aggregating the liability amounts of like policies being issued in connection with the transaction or transactions (e.g., aggregating liability amounts of all owner's policies or aggregating liability amounts of all lender's policies).~~ The charges set forth in this section ~~herein~~ are in lieu of those in other sections of this ~~schedule~~ Schedule of ~~charges~~ Charges. For pricing purposes, Standard Coverage shall include CLTA Standard Coverage Policy and ALTA Owner's Policy (with Western Regional Exceptions) and Extended Coverage shall include ALTA Owner's or Loan Policies (without Western Regional Exceptions) also known as ALTA Extended Owner's or Loan Policies.

~~Requests for a service or coverage not specifically provided for herein shall be submitted to the appropriate underwriting office for determination of affording such service or coverage and the charges thereof.~~

The time within which the ~~aggregated required~~ policies ~~or services arc~~ may be priced for any ~~qualifying project~~ may be limited by the ~~policy issuing title agent and/or the Company.~~

Notwithstanding the pricing and charges set forth in this Section 2.20, pricing considerations may be given to transactions aggregating \$5,000,000 or more, and may be more or less than the pricing and charges set forth herein, based upon various factors such as the geographic location, the number of parcels involved, risks, additional labor or research expenses and other reasonable competitive considerations. Any pricing pursuant to this paragraph must be approved by senior management and in accordance with Stewart's pricing guidelines.

A. Owner's Policy ~~(original issued or increased liability)~~

Liability Amount	Standard Coverage cost per \$1000	Extended Coverage cost per \$1000
Aggregate up Up to and including \$5,000,000	\$0.70	\$0.80
Aggregate over Over \$5,000,000 up to and including \$10,000,000	\$0.65	\$0.75
Aggregate over Over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate over Over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate over Over \$50,000,000	\$0.50	\$0.55

B. Lender's Policy Insurance ~~(issued concurrently with an Owner's policy Policy)~~

- Lender's Insurance issued concurrently with a CLTA Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA

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Standard Owner's Policy

- a. (i) CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) ~~-- the charge is \$175 for liability but there is no additional charge~~ up to the liability amount of the concurrently issued CLTA Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy.

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- ~~a. (ii) For liability amounts in excess of the concurrently issued Owner's Policy, CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) the additional charge is per \$1,000 of excess liability is as follows: insurance in excess of the CLTA Owner's policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy:~~

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Aggregate o Up to and including \$5,000,000	\$0.70
Aggregate o Over \$5,000,000 up to and including \$10,000,000	\$0.65
Aggregate o Over \$10,000,000 up to and including \$20,000,000	\$0.60
Aggregate o Over \$20,000,000 up to and including \$50,000,000	\$0.55
Aggregate o Over \$50,000,000	\$0.50

- b. (i) ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan policy ~~- the charge is per \$1,000 of liability insurance~~ up to the liability amount of the concurrently issued CLTA Owner's ~~policy~~Policy or ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy:

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Aggregate u Up to and including \$5,000,000	\$0.20
Aggregate o Over \$5,000,000 up to and including \$10,000,000	\$0.15
Aggregate o Over \$10,000,000	\$0.10

- ~~b. (ii) For liability amounts in excess of the concurrently issued Owner's Policy - ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan policy the additional charge per \$1,000 of excess liability is as follows: insurance in excess of CLTA Owner's policy:~~

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Aggregate u Up to and including \$5,000,000	\$0.80
Aggregate o Over \$5,000,000 up to and including \$10,000,000	\$0.75
Aggregate o Over \$10,000,000 up to and including \$20,000,000	\$0.65
Aggregate o Over \$20,000,000 up to and including \$50,000,000	\$0.60
Aggregate o Over \$50,000,000	\$0.55

2. Lender's Insurance issued concurrently with an ALTA Owner's Policy (without Western Regional Exceptions) also known as ALTA Extended Owner's Policy

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- a. (i) CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) ~~-- the charge is \$175 for liability up to the liability amount~~

but there is no additional charge up to the liability of the concurrently issued ALTA Owner's Policy (without Western Regional Exceptions) also known as ALTA Extended Owner's Policy.

e-(ii) For liability amounts in excess of the concurrently issued Owner's Policy ~~CLTA Loan Policy or ALTA Loan Policy (with Western Regional Exceptions)~~ the additional charge is per \$1,000 of excess liability is as follows: ~~insurance in excess of the ALTA Owner's Policy (without Western Regional Exceptions) also known as ALTA Extended Owner's Policy:~~

Aggregate o Up to and including \$5,000,000	\$0.70
Aggregate o Over \$5,000,000 up to and including \$10,000,000	\$0.65
Aggregate o Over \$10,000,000 up to and including \$20,000,000	\$0.60
Aggregate o Over \$20,000,000 up to and including \$50,000,000	\$0.55
Aggregate o Over \$50,000,000	\$0.50

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b. (i) ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy ~~the charge is \$175 for liability up to the liability amount of the concurrently issued~~ but there is no additional charge up to the liability of the ALTA Owner's (without Western Regional Exceptions) also known as ALTA Extended Owner's Policy/Lessee's policy.

d-(ii) For liability amounts in excess of the concurrently issued Owner's Policy ~~the additional ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy~~ charge per \$1,000 of excess liability is as follows: ~~insurance in excess of ALTA Owner's policy:~~

Aggregate o Up to and including \$5,000,000	\$0.80
Aggregate o Over \$5,000,000 up to and including \$10,000,000	\$0.75
Aggregate o Over \$10,000,000 up to and including \$20,000,000	\$0.65
Aggregate o Over \$20,000,000 up to and including \$50,000,000	\$0.60
Aggregate o Over \$50,000,000	\$0.55

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1. ~~Reissuance and Final Policy Rates:~~

The charge for reissuance of a loan policy after completion of construction, or for issuing a final loan policy shall be as follows:

Original	Reissue	Cost per \$1000
Standard	Standard	\$0.20, maximum \$300
Standard	Extended	\$0.40, maximum \$500
Extended	Extended	\$0.35, maximum \$550

~~Note: Any increased liability above the original policy amount shall be charged as set forth in B above.~~

~~B.A. Binders~~

~~See Section 2.17 for applicable charges.~~

~~C. Lender's Policy Insurance Not Included in B of Section 2.20.~~

~~C.1. Lender's Insurance (not concurrent with an Owner's policy)~~

<u>Liability Amount</u> <u>Liability</u>	<u>Standard Coverage cost per \$1000</u>	<u>Extended Coverage cost per \$1000</u>
Aggregate <u>u</u> Up to and including \$5,000,000	\$0.70	\$0.80
Aggregate <u>o</u> Over \$5,000,000 up to and including \$10,000,000	\$0.65	\$0.75
Aggregate <u>o</u> Over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate <u>o</u> Over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate <u>o</u> Over \$50,000,000	\$0.50	\$0.55

~~2. Reissuance of Loan Policy (post construction):~~

~~The charge for reissuance of a loan policy after completion of construction shall be as follows:~~

<u>Original</u>	<u>Reissue</u>	<u>Cost per \$1000</u>
<u>Standard</u>	<u>Standard</u>	<u>\$0.20</u>
<u>Standard</u>	<u>Extended</u>	<u>\$0.40</u>
<u>Extended</u>	<u>Extended</u>	<u>\$0.35</u>

~~Note: Any increased liability above the original policy amount shall be calculated as set forth in B of Section 2.20.~~

~~3. Revamping or Replacing Insured Deed of Trust~~

~~When the original lender and borrower revamp or replace the terms of a deed of trust insured by STG, loan policies may be issued at the following charges based upon the amount of the new loan:~~

- ~~a. Original and new are standard coverage: 60% of the calculated charge as set forth in B of Section 2.20.~~
- ~~b. Original and new are extended coverage: 70% of the calculated charge as set forth in B of Section 2.20.~~
- ~~c. Standard coverage to extended coverage: 80% of the calculated charge as set forth in B of Section 2.20.~~

~~Note: Any increased liability above the original policy amount shall be charged as set forth~~

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in B above.

A-D. Reissuance of Owner's Policy

1. Concurrent loan rates under B of this section do not apply when the reissuance of the Owner's Policy is priced under this section.
2. When an Owner's policy is reissued with an increase in coverage, i.e., standard coverage to extended coverage, there is an additional charge that is based upon the difference between the charge for extended coverage and the charge for standard coverage, calculated as set forth in A of Section 2.20.
1. ~~When no transaction is involved, an Owner's policy may be re-issued for the same type of coverage based upon the amount of outstanding insurance. The charge for CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) shall be \$0.25 per \$1,000 (maximum of \$400); the charge for an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Policy shall be \$0.25 per \$1,000 (maximum of~~
3. ~~\$500)~~ When an Owner's policy is reissued for the same type of coverage and based upon the same amount of liability, the following charges shall apply:

<u>Liability</u>	<u>Standard Coverage cost per \$1000</u>	<u>Extended Coverage cost per \$1000</u>
<u>Up to and including \$5,000,000</u>	<u>\$0.28</u>	<u>\$0.40</u>
<u>Over \$5,000,000 up to and including \$10,000,000</u>	<u>\$0.25</u>	<u>\$0.35</u>
<u>Over \$10,000,000</u>	<u>\$0.22</u>	<u>\$0.30</u>

Note: Any increased liability above the original policy amount shall be charged as set forth in A of Section 2.20.

1. ~~When the reissuance of an Owner's policy includes a policy on a concurrent loan transaction, the following charges shall apply:~~

<u>Liability</u>	<u>Standard Coverage cost per \$1000</u>	<u>Extended Coverage cost per \$1000</u>
Aggregate up to and including \$5,000,000	\$0.28	\$0.40
Aggregate over \$5,000,000 up to and including \$10,000,000	\$0.25	\$0.35
Aggregate over \$10,000,000	\$0.22	\$0.30

Note: Any increased liability above the original policy amount shall be charged as set forth in A above.

~~When the reissuance of an Owner's policy includes an expansion of coverage from a CLTA Standard Owner's Coverage or ALTA Owner's Policy (with Western Regional Exceptions) to an ALTA Owner's Policy (without Western Regional Exceptions) also known as an~~

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~~ALTA Extended Owner's Policy, there shall be an additional charge of \$0.35 per \$1,000 up to an aggregate of \$10,000,000 and \$0.25 per \$1,000 for an aggregate in excess of \$10,000,000.~~

~~Binders -~~

~~E. See Section 2.17 for applicable charges.~~

~~F. Commitment for Title Insurance~~

- ~~1. The charge for the Commitment and committed policy is the charge set forth in Section 2 (Owner's) or Section 3 (Lender's), as applicable.~~
- ~~2. The Commitment is valid for one year (365 days).~~
- ~~3. If the Commitment expires, a policy may still be issued upon written request received within 30 days of expiration; however, any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part I section of the policy.~~
- ~~4. If the Commitment expires, and a written request for policy issuance is not received within 30 days of expiration, the conditions, matters, requirements, and exceptions set out in the Commitment are no longer valid and all responsibility of STG under the expired Commitment ceases.~~

~~B. Endorsements -~~

~~G. See Section 10 for applicable charges.~~

~~C. Wetlands -~~

~~H. See Section 2.19 for applicable charges.~~

~~D.A. Commitment for Title Insurance~~

- ~~1. The charge for the Commitment and committed policy is the charge set forth in Section 2 (Owner's) or Section 3 (Lender's), as applicable.~~
- ~~2.1. The Commitment is valid for one year (365 days).~~
- ~~3.1. If the Commitment expires, a policy may still be issued upon written request received within 30 days of expiration; however, any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part I section of the policy.~~
- ~~4.1. If the Commitment expires, and a written request for policy issuance is not received within 30 days of expiration, the conditions, matters, requirements, and exceptions set out in the Commitment are no longer valid and all responsibility of STG under the expired Commitment ceases.~~

~~E. Trustee's Sale Guarantees and Date Down Endorsements -~~

~~I. See Section 6 for applicable charges.~~

3

~~F. Litigation Guarantees and Litigation Guarantee Endorsements -~~

~~J. See Section 9.1 for applicable charges.~~

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SECTION 3 – LENDER’S INSURANCE

Provisions contained in this section are applicable to title insurance issued for the benefit of a lender or an assignee.

3.1 LENDER’S TITLE INSURANCE RATES

- | | |
|--|---|
| A. CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) | |
| 1. If no owner’s insurance is issued | 80% of the Applicable Rate;
Minimum \$320 |
| 2. If concurrently with owner’s insurance issued for the full value of the land and improvements | \$175 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance |
| 3. If concurrently with owner’s insurance issued for only the value of the unimproved land | \$175 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance. |
| B. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy | |
| 1. If no owner’s insurance is issued | 100% of the Applicable Rate |
| 2. If concurrently with CLTA Standard Coverage Owner’s Policy, ALTA Owner’s Policy (with Western Regional Exceptions), and CLTA/ALTA Homeowner’s Policy Insurance issued for the full value of the land and improvements | 100% of Section 11.6 – ALTA Concurrent Loan Rates |
| 3. If concurrently with ALTA Owner’s Policy (without Western Regional Exceptions) issued for the full value of the land and improvements | \$175 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance. |
| 4. If concurrently with owner’s insurance issued for only the value of the unimproved land | \$175 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance. |

3.2 CONSTRUCTION LOAN LENDER'S PACKAGE (LP)

The charge for a future loan policy to be reissued shall be based upon the initial loan amount of the construction loan and shall be charged as an additional fee at the time contemplated in the initial transaction and calculated as set forth below. This charge is in addition to the charge for the applicable calculated policy premium amount for the construction loan as set forth in Section 3.1.

- A. Where CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) is the initial policy coverage, the following charges apply:
 - 1. The reissued, future policy is the same policy form and the same coverage – the charge shall be an additional 15% of the Applicable Rate. (LP-5)
 - 2. The reissued, future policy is the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy – the charge shall be an additional 30% of the Applicable Rate. (LP-6)
- B. Where ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy is the initial coverage, the following charges apply:

The reissued, future policy is the same policy form and the same coverage – the charge shall be an additional 30% of the Applicable Rate. (LP-10)

3.3 DELETED

3.4 EXTENDING OR MODIFYING INSURED DEEDS OF TRUST

When the original lender and borrower extend or modify the terms of a deed of trust insured by STG, loan policies are issued at the following charges based upon the unpaid balance of the encumbrance:

- A. 25% of the Applicable Rate, if original and new coverage are CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions); minimum \$100.
- B. 35% of the Applicable Rate, if original and new coverage are ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$140.
- C. 45% of the Applicable Rate, if original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$180.

3.5 REVAMPING OR REPLACING INSURED DEEDS OF TRUST

When the original lender and borrower revamp or replace the terms of a deed of trust insured by STG, loan policies ~~may be~~ issued at the following charges based upon the amount of the new loan:

- A. 60% of the Applicable Rate, if original and new coverage are CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. 70% of the Applicable Rate, if original and new coverage are ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
- C. 80% of the Applicable Rate, if original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan

Policy.

3.6 REFINANCE RATE

Policies issued for new loan for the purpose of refinancing an existing secured debt are issued at the following charges:

- A. Residential (Section 11.2)
 - (1) 80% of the Applicable Rate if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) 70% of the Applicable Rate if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. Basic (Section 11.3)
 - (1) 80% of the Applicable Rate if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
 - (2) 70% of the Applicable Rate if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).

3.7 ADDITIONAL ADVANCES OR AN INCREASES IN LINES OF CREDIT

Additional advances evidenced by an additional notes for deeds of trust insured by STG or an increase in line of credit may be insured by either an endorsement to the existing policy (See Section 10 – Endorsements) or by the issuance of an additional -new policy based solely upon the amount of the advance at the following charges:

- 1. 60% of the Applicable Rate, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or the ALTA Loan Policy (with Western Regional Exceptions) policies; minimum \$240.
- 2. 70% of the Applicable Rate, if the original and the new coverage are both the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$280.

3.8 ASSIGNMENTS OF DEEDS OF TRUST

Assignments of the beneficial interest under a deed of trust insured by STG may be insured by either an endorsement to the existing policy (See Section 10 – Endorsements) or by the issuance of a new policy based upon the unpaid balance of the deed of trust being assigned, or upon the collateral amount if the assignment is for collateral purposes only, at the following charges:

- 1. 20% of the Applicable Rate based on the unpaid balance or collateral amount, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) policies; min. ~~amount~~ \$150.
- 2. 30% of the Applicable Rate based on the unpaid balance or collateral amount, if the original and the new coverage are the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; min. ~~amount~~ \$150.
- 3. 40% of the Applicable Rate based on the unpaid balance or collateral amount, if the original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and the new coverage is ALTA Loan

Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; min. ~~amount~~ \$175.

3.9 MULTIPLE LOAN POLICIES

This section applies when multiple loans by the same lender to the same owner are processed and recorded concurrently in the same transaction, the charge is the Applicable Rate, based on the aggregate amount of the loans plus \$175 for each additional policy, plus any additional parcel or chain of title charges or any other applicable charges.

3.10 BONDHOLDER POLICIES

The charge for any Bondholder Policy shall be 100% of the Applicable Rate based upon the amount and type of insurance. The minimum charge shall be based upon an amount not less than that portion of such bonds allocated to the insured property.

3.11 CHURCHES OR NONPROFIT ORGANIZATIONS

This section applies only to churches, charitable or like eleemosynary nonprofit organizations on properties dedicated to church or charitable use within the scope of the normal activities for which such entities were intended. The charge for any policy issued under this section is 50% of the Applicable Rate based upon the amount and type of insurance.

3.12 DELETED

3.13 EXPANDING STANDARD LENDER'S INSURANCE COVERAGE

Subject to STG Underwriting guidelines, the coverage provided in the CLTA Standard Coverage Policy and the ALTA Loan Policy (with Western Regional Exceptions) may be expanded through deletion of exceptions by endorsement as follows:

- A. Exception 1 relating to taxes or assessments. 10% of the Applicable Rate
- B. Exception 2 relating to persons in possession. 20% of the Applicable Rate
- C. Exception 3 relating to easements or encumbrances. 20% of the Applicable Rate
- D. Exception 4 relating to survey matters. 20% of the Applicable Rate
- E. Exception 5 relating to:
 - (a) Any unpatented mining claims 15% of the Applicable Rate
 - (b) Reservations or claims in patents; 15% of the Applicable Rate
 - (c) Water rights may not be deleted.
- F. Exception 6 relating to mechanics' liens. 20% of the Applicable Rate
- G. Exception 7 relating to minerals 20% of the Applicable Rate

NOTE: The maximum charge for any combination of A-G above shall not exceed 100% of the Applicable Rate charged for an ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy, less the amount charged for the standard policy.

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3.14 ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

The charge for any ALTA Expanded Coverage Residential Loan Policy shall be 120% of the Applicable Rate based upon the liability amount.

3.15 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

This section applies to junior loans issued by institutional lenders. The charge for policies issued under this section shall be as follows:

Liability up to and including \$75,000	\$125
Liability over \$75,000 up to and including \$500,000	\$150
Liability over \$500,000 up to and including \$750,000	\$175

Note: The JR1 Endorsement and, if applicable, the JR2 Endorsement shall be issued at no additional charge.

Institutional lenders obtaining a policy under this section shall record the junior lien within thirty (30) calendar days following receipt of the policy; the JR1 and, if applicable, or JR2 shall be issued upon request following recording.

Junior liens not recorded timely as set forth in this section shall require the issuance of an update to the policy at an additional charge of \$75 and the applicable charge for the updated search. The additional charges for the update shall not exceed the charge for the policy under this section. a new policy and an additional charge of \$75.

3.16 DELETED ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The charge for any ALTA Residential Limited Coverage Mortgage Modification Policy shall be 35% of the Applicable

3.16 Rate if STG insured the original loan policy; otherwise 50% of the Applicable Rate.

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3.17 STG DIRECT ISSUANCE HOME EQUITY LOAN POLICY ISSUED BY STEWART TITLE GUARANTY COMPANY'S CENTRALIZED TITLE SERVICES DIVISION

This section applies only to STG Direct Issuance Home Equity Loan Policy (HELP) issued by Stewart Title Guaranty Company's Centralized Title Services division (CTS). The HELP is a limited coverage policy on existing, improved, one-to-four family, ~~owner-occupied~~, residential properties for home equity loan or home equity line of credit transactions.

HELP applies only when all of the following conditions are met:

1. CTS has successfully enrolled its lender client in the CTS Home Equity Loan Program;
2. The subject transaction is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family, ~~owner-occupied~~ residence;

4. The order is opened electronically and processed through CTS;
5. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
6. 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;
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 Direct Issuance Home Equity Loan Policy.

The charge for the STG Direct Issuance Home Equity Loan Policy is as follows:

Range of Liability	Fee
Up to and including \$100,000	\$85
Over \$100,000 and up to and including \$250,000	\$105
Over \$250,000 and up to and including \$500,000	\$175

3.18 DELETED

3.19 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, and restrictions; and
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy.

The charge for the Centralized Processing Loan and Refinance Rate is as follows:

Range of Liability	Fee
Up to and including \$250,000	\$350
Over \$250,000 and up to and including \$500,000	\$425
Over \$500,000 and up to and including \$750,000	\$580
Over \$750,000 and up to and including \$1,000,000	\$660
Over \$1,000,000 and up to and including \$1, 500,000	\$945
Over \$1,500,000 and up to and including \$2,000,000	\$1,295
Over \$2,000,000 and up to and including \$3,000,000	\$1,850
Over \$3,000,000 and up to and including \$4,000,000	\$2,675
Over \$4,000,000 and up to and including \$5,000,000	\$3,400

3.20 STG DIRECT ISSUANCE THE ARTICLE 9 COMPREHENSIVE PLUS® POLICY OF TITLE INSURANCE (LENDER’S)

The charges for The Article 9 Comprehensive Plus Policy of Title Insurance (Lender’s) (Article 9 Policy) issued by Stewart Title Guaranty Company’s Stewart UCC One Department are as follows:

Liability Amount	Rate
\$0 up to and including \$100,000	\$500
\$100,001 to \$300,000	\$3.85/\$1,000 of additional insurance or any portion thereof
\$300,001 to \$1,000,000	\$2.00/\$1,000 of additional insurance or any portion thereof
\$1,000,001 to \$3,000,000	\$1.50/\$1,000 of additional insurance or any portion thereof
\$3,000,001 to \$5,000,000	\$1.25/\$1,000 of additional insurance or any portion thereof
\$5,000,001 to \$10,000,000	\$1.00/\$1,000 of additional insurance or any portion thereof
\$10,000,001 to \$25,000,000	\$0.85/\$1,000 of additional insurance or any portion thereof
\$25,000,001 to \$50,000,000	\$0.65/\$1,000 of additional insurance or any portion thereof
\$50,000,001 and above	\$0.50/\$1,000 of additional insurance or any portion thereof

All rates reflect the charges for the Article 9 Policy, and do not include costs for reinsurance required by the insured, UCC searches, UCC preparation costs, and UCC filings charges and fees. Any order for the Article 9 Policy must be placed, and communications must be sent, through websites or other electronic communications through Stewart Title Guaranty Company's Stewart UCC One Department for issuance of The Article 9 Comprehensive Plus® Policy of Title Insurance (Lender's).

3.21 STEWART TITLE ABSOLUTE RATE (S.T.A.R.)

The S.T.A.R. is the fee charged for a lender’s policy of title insurance on improved one-to-four family residential property for loan transactions refinancing existing debt. To advertise a single combined title and escrow rate, the S.T.A.R. may also be used in conjunction with a properly filed escrow rate filed by a policy issuing agent of Stewart Title Guaranty Company.

The S.T.A.R. applies only when all of the following conditions are met:

1. The order is opened electronically;
2. The preliminary report is delivered electronically;
3. The preliminary report may use generic exceptions for such matters as Covenants Conditions & Restrictions and Easements of record or may reflect the actual filed exceptions of record (e.g., book and page) when contemplating the issuance of any loan policy product, i.e., an ALTA Short Form Residential Loan Policy, a CLTA Standard Coverage Loan Policy, an ALTA Loan Policy (with Western Regional Exceptions), or an ALTA Loan Policy (without Western Regional Exceptions) also known as an ALTA Extended Loan Policy; and
4. The policy is delivered electronically.

The charge for a S.T.A.R. policy is as follows:

Liability Amount	S.T.A.R.
0-\$50,000	\$500
\$50,001-\$100,000	\$500
\$100,001-\$150,000	\$500
\$150,001-\$200,000	\$500
\$200,001-\$250,000	\$500
\$250,001-\$300,000	\$620
\$300,001-\$350,000	\$620
\$350,001-\$400,000	\$620
\$400,001-\$450,000	\$620
\$450,001-\$500,000	\$625
\$500,001-\$550,000	\$690
\$550,001-\$600,000	\$720
\$600,001-\$650,000	\$720
\$650,001-\$700,000	\$755
\$700,001-\$750,000	\$755
\$750,001-\$800,000	\$790

Liability Amount	S.T.A.R.
\$800,001-\$850,000	\$790
\$850,001-\$900,000	\$815
\$900,001-\$950,000	\$815
\$950,001-\$1,000,000	\$835
\$1,000,001-\$1,250,000	\$1200
\$1,250,001-\$1,500,000	\$1200
\$1,500,001-\$1,750,000	\$1400
\$1,750,001-\$2,000,000	\$1400
\$2,000,001-\$3,000,000	\$2000
\$3,000,001-\$4,000,000	\$2815
\$4,000,001-\$5,000,000	\$3650
\$5,000,001-\$6,000,000	\$4150
\$6,000,001-\$7,000,000	\$4650
\$7,000,001-\$8,000,000	\$5150
\$8,000,001-\$9,000,000	\$5650
\$9,000,001-\$10,000,000	\$6150

***For each \$1,000,000 or fraction thereof above \$10,000,000 add \$500.**

SECTION 4 – COMMERCIAL LEASEHOLD INSURANCE

The charges in this section apply to all commercial leasehold insurance transactions unless qualifying for Section 2.20 Major Transactions.

A. Lessee's Leasehold Rate

1. 100% of the Applicable Rate for a CLTA Standard Coverage Owner's Policy and ALTA Owner's Policy (with Western Regional Exceptions).
2. 120% of the Applicable Rate for an ALTA Owner's Policy (without Western Regional Exceptions).

***NOTE:** The Applicable Rates above are double for submerged lands or tidelands that were not previously insured by STG. The charge for a Lessee's policy may be calculated based upon either the full value of the land and existing improvements or, on a lesser amount relating to the term of the lease as follows:*

- a. Less than 25 years: Ten (10) times the annual rental or the value of the property, whichever is the lesser amount.
- b. 25 years or more, but less than 50 years: Twenty (20) times the annual rental or the value of the property, whichever is the lesser amount.
- c. 50 years or more: The full value of the land and existing improvements.

For calculating the charge for a concurrent loan policy, if any, the charge shall be based upon the loan amount or the amount produced by the above formulas, whichever is the greater.

If the Lessee's and the Fee Owner's estates or interest are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the charge for the Lessee's policy shall be based upon the full value of the land and existing improvements at the Owner's Title Insurance rate as set forth in Section 2.1 of this schedule of charges.

If the Lessee's and the Fee Owner's estates or interests are segregated in the same policy by an endorsement, or if concurrently with the owner's policy a separate leasehold policy is issued, the charge for the policy shall be based upon the increased liability above the owner's policy amount, calculated under the above formulas, plus \$100 for the additional policy.

B. Lender's Leasehold Rate

1. 80% of the Applicable Rate for a CLTA Standard Coverage Loan Policy or the ALTA Loan Policy (with Western Regional Exceptions).
2. 100% of the Applicable Rate for an ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.

***NOTE:** The Applicable Rates above are double for submerged lands or tidelands that were not previously insured by STG.*

The charge for a Lender's Leasehold policy shall be calculated based upon the amount of the encumbrance allocated to the property.

The charges for additional coverages or separate lender's insurance issued concurrently with other policies covering the same leasehold estate shall be as set forth in Section 3.1 of this schedule of charges.

SECTION 5 – SUBDIVISION/BUILDER AND TIMESHARE RATES

5.1 BUILDER/DEVELOPER BULK RATE (BBR) FOR SUBDIVISIONS

The charges in this section apply to purchasers or lessees of the subdivision sale-out lots or parcels and to builders, developers, contractors, or subdividers for concurrent construction loan policies as set forth below.

A. Purchase Rate for Sale-Out Properties: Owner’s Title Insurance Policy Rate

The charges in this Section A may apply to an owner’s policy issued for the sale or lease of two or more improved parcels or lots in a STG insured subdivision project now being sold to third-party purchasers. The below charges are a percentage of the Applicable Rate based upon the type of owner’s title insurance being issued.

Total No. Lots or Parcels in Subdivision	Standard Owner’s under Section 2.1A	Homeowner’s under Section 2.1C	Extended ALTA Owner’s under Section 2.1B
2 to 25	65% of Applicable Rate	70% of Applicable Rate	75% of Applicable Rate
26 to 100	55% of Applicable Rate	60% of Applicable Rate	65% of Applicable Rate
101 or more	50% of Applicable Rate	55% of Applicable Rate	60% of Applicable Rate

B. ~~Loan Rate for Concurrent Construction Loan when Purchasing Property: Construction Loan Rate for Loan Policy Simultaneously Issued with Owner’s Title Insurance Policy Insuring a Builder/Developer Purchase of Land; Lender’s Title Insurance Policy Rate;~~ Builder/Developer Construction Loan Rate

The charges in this Section B may apply to a concurrent construction loan policy issued in connection with the acquisition and development of two or more parcels or lots to be developed as a subdivision for sale or lease to third-party purchasers, whether the construction loan is for on-site or off-site construction.

- Standard Coverage Construction Loan without Mechanics’ Lien Coverage: CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions)
 - \$175 plus an increased liability charge, if any, at 80% of the Applicable Rate for the increased liability above the owner’s insurance
- Extended Coverage Construction Loan: ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy
 - If concurrently with CLTA Standard Coverage Owner’s Policy or ALTA Owner’s Policy (with Western Regional Exceptions), 80% of Section 11.6 – ALTA Concurrent Loan Rate
 - If concurrently with ALTA Owner’s Policy (without Western Regional Exceptions), \$175 plus an increased liability charge, if any, at 80% of the Applicable Rate for the increased liability above the

owner's insurance.

- 3. ~~Reissue loan policy as CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions)~~ ~~10% of Applicable Rate based upon amount of Construction Loan shown as separate line item~~
- 4. ~~Reissue loan policy as ALTA Loan Policy (without Western Regional Exceptions) also known as the ALTA Extended Loan Policy~~ ~~15% of Applicable Rate based upon amount of Construction Loan shown as a separate line item~~

C. Reissue Rate for Post-Construction Loan: Lender's Title Insurance Policy Rate

- 1. Post Construction: Reissue loan policy as CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) 10% of Applicable Rate based upon amount of Construction Loan shown as separate line item
- 2. Post Construction: Reissue loan policy as ALTA Loan Policy (without Western Regional Exceptions) also known as the ALTA Extended Loan Policy 15% of Applicable Rate based upon amount of Construction Loan shown as a separate line item

D. Endorsements

The charge for endorsements to the Builder/Developer Construction Loan Policy shall be 100% of the charge ~~as~~ set forth in Section 10 ~~of this schedule of charges.~~

E. Reassessment of Charges Under This Section

~~The discounted rates under this Builder/Developer Bulk Rate for Subdivisions section are available only when STG insures the sales or leases of all the lots or all remaining lots in the subdivision. STG reserves the right to invoice the difference between the previously discounted policy charges and the applicable charges set forth in Sections 2 and 3 if the developer or builder decides not to obtain title insurance from STG on the balance of the lots prior to completion of the sale of all of the lots in the subdivision upon which construction loans have been insured.~~

~~5~~

~~6~~

~~6.15.2~~ **MERGED INTO 5.1**

~~6.25.3~~ **TIMESHARE DEVELOPMENTS**

The charges in this section apply to timeshare developments.

~~5.3.1.A.~~ **TIMESHARE DEVELOPMENTS – FIRST TIME SALE**

When a transaction involves the first time deed out of a timeshare interest from the timeshare developer to the purchaser, the charge shall be:

- ~~a.1.~~ CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

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Liability Amount	Rate
\$0 – \$50,000	\$125
\$50,001 - \$75,000	\$150

b-2. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25
For liability amounts in excess of \$100,000	Use charges in 5.3.4

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5.3.2B. TIMESHARE DEVELOPMENTS - RESALE

When a transaction involves the resale of timeshare interest, the rate shall be:

a-1. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0-\$2500	\$150
\$2501-\$50,000	\$300

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Note: For liability amounts exceeding \$50,000, the charge shall be 60% of the Basic Rate (Section 11.3); minimum \$325.

b.2. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25

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5.3.3.C. TIMESHARE DEVELOPMENTS - ASSOCIATION RESALE

When a transaction involves the resale of owner's association timeshare interest, the charge shall be:

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a.1. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

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Liability Amount	Rate
\$0 - \$50,000	\$200

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b.2. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

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Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25

5.3.4.D. FRACTIONAL/PRIVATE RESIDENCE CLUBS

When a transaction involves the sale of an interest in a fractional/private residence club, the charge shall be:

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a.1. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) shall be 50% of the Basic Rate (Schedule 11.3); minimum \$250.

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b.2. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions): 25% of the Basic Rate (Schedule 11.3) based upon the loan amount of the fractional interest

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5.4 INCORPORATED INTO B IN SECTION 5.1

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6.3 APPLICATION OF SUBDIVISION RATES FOR LENDER'S INSURANCE ON LOANS OTHER THAN ON-SITE CONSTRUCTION LOANS

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~~The charge for an off-site construction loan recorded concurrently with or as a portion of the on-site construction loan shall be either, the applicable percentage based on the number of lots/units (as stated in the Subdivision and Builders Bulk Rate (BRR) in Section 5.1) or the Loan Rates in Section 3.1, etc., whichever is the lesser charge, plus any additional charge, as applicable, for expanded coverage.~~

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5.25.5 MOVED TO SECTION 9

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6.4 MOVED TO SECTION 5.1 REASSESSMENT OF DEVELOPER SUBDIVISION/BUILDER BULK RATE

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~~These reduced percentages of the Subdivision/Builder Bulk Rate in Section 5.1 are available only when STG is to insure the sales or leases of all the lots or all remaining lots owned by the developer or builder in the subdivision. If, prior to completion of the sale of all of the lots in the subdivision upon which construction loans have been insured, the developer or builder decides not to obtain title insurance from STG on the balance of the lots, the Company reserves the right to re-compute the policy charges to the developer using the charges set forth in Sections 2 and 3 of this schedule of charges and the~~

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~~developer or builder will be billed for the difference, if any.~~

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~~5.35.7~~ DELETED

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SECTION 6 - TRUSTEE'S SALE GUARANTEE

6.1 TRUSTEE'S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22) AND DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 22.1)

A. The rates for the Trustee's Sale Guarantee (TSG) are as follows:

Liability	To	TSG Rate
0	55,000	290
55,001	60,000	300
60,001	65,000	315
65,001	70,000	330
70,001	75,000	345
75,001	100,000	360
100,001	125,000	390
125,001	150,000	420
150,001	175,000	450
175,001	200,000	480
200,001	225,000	510
225,001	250,000	540
250,001	275,000	570
275,001	300,000	600
300,001	325,000	625
325,001	350,000	650
350,001	375,000	675
375,001	400,000	700
400,001	425,000	725
425,001	450,000	745
450,001	475,000	765
475,001	500,000	785
500,001	525,000	805
525,001	550,000	825
550,001	575,000	845
575,001	600,000	863
600,001	625,000	881
625,001	650,000	899
650,001	675,000	917
675,001	700,000	935
700,001	725,000	953
725,001	750,000	971
750,001	775,000	989
775,001	800,000	1,007
800,001	825,000	1,025
825,001	850,000	1,043
850,001	875,000	1,061
875,001	900,000	1,079
900,001	925,000	1,097
925,001	950,000	1,115
950,001	975,000	1,133

Liability	To	TSG Rate
975,001	1,000,000	1,151
1,000,001	1,025,000	1,169
1,025,001	1,050,000	1,187
1,050,001	1,075,000	1,205
1,075,001	1,100,000	1,223
1,100,001	1,125,000	1,241
1,125,001	1,150,000	1,259
1,150,001	1,175,000	1,277
1,175,001	1,200,000	1,295
1,200,001	1,225,000	1,313
1,225,001	1,250,000	1,331
1,250,001	1,275,000	1,349
1,275,001	1,300,000	1,367
1,300,001	1,325,000	1,385
1,325,001	1,350,000	1,403
1,350,001	1,375,000	1,421
1,375,001	1,400,000	1,439
1,400,001	1,425,000	1,457
1,425,001	1,450,000	1,475
1,450,001	1,475,000	1,493
1,475,001	1,500,000	1,511
1,500,001	1,525,000	1,529
1,525,001	1,550,000	1,547
1,550,001	1,575,000	1,565
1,575,001	1,600,000	1,583
1,600,001	1,625,000	1,601
1,625,001	1,650,000	1,619
1,650,001	1,675,000	1,637
1,675,001	1,700,000	1,655
1,700,001	1,725,000	1,673
1,725,001	1,750,000	1,691
1,750,001	1,775,000	1,709
1,775,001	1,800,000	1,727
1,800,001	1,825,000	1,745
1,825,001	1,850,000	1,763
1,850,001	1,875,000	1,781
1,875,001	1,900,000	1,799
1,900,001	1,925,000	1,817
1,925,001	1,950,000	1,835
1,950,001	1,975,000	1,853
1,975,001	2,000,000	1,871

For amounts above \$2,000,000, add \$15 for each additional \$25,000 of liability.

SECTION 6 - TRUSTEE'S SALE GUARANTEE

~~B. \$50-75 charge for each issuance over two of the TSG Date-Down Endorsement, i.e., -
over two (the CLTA Guarantee Form No.,~~

~~B. 22.1 Endorsement, or, if archived, then the CLTA Guarantee Form No. 2).~~

C. -\$100 charge to convert a Trustee's Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a Trustee's Sale Guarantee for the benefit of a substituted trustee.

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SECTION 7 – COMMITMENT FOR TITLE INSURANCE

The charges in this section apply to all transactions where a Commitment is issued unless qualifying and being priced under Section 2.20 Major Transactions, subsection (H).

The charge for a commitment fee shall be 10% of the calculated policy amount in addition to the charge for the calculated policy premium amount. The calculated policy premium amount is 100% of the Applicable Rate if the committed policy issued is a standard coverage policy, 110% of the Applicable Rate if the committed policy issued is a Homeowner's policy and 120% of the Applicable Rate if the committed policy issued is an Extended Coverage policy. In addition to the commitment fee and charge for the applicable committed policy, there shall be a \$50 charge upon issuance of the title policy.

If a Commitment is issued in conjunction with a policy priced under Section 5 – Subdivision/Builder and Timeshare Rates, ~~the charge for a~~ ~~the charge for a~~ commitment fee ~~shall be~~ ~~shall be~~ 10% of the calculated policy amount under that section in addition to the charge of the calculated policy premium amount under that section.

This Section is effective only on the following conditions and at the charges specified:

1. ~~Upon~~ ~~upon~~ request by the proposed insured ~~that~~; a Commitment ~~is~~ ~~be~~ issued.
2. A Commitment is valid for one year (365 days).
3. If the policy issued is consistent with, and as contemplated in, the Commitment, there shall be a \$50 charge for the issuance of the committed policy.
4. Provided a Commitment extension is purchased prior to ~~the Commitment's~~ ~~sits~~ expiration, ~~a Commitment~~ it may be updated and extended for another term of one year (365 days) for a charge of 10% of the Applicable Rate based upon the initial policy amount.
5. If the Commitment expires, under certain circumstances, a policy may still be issued upon written request received within 30 days of expiration; however, any unfulfilled matters shown in the Schedule B Part I "Requirements" section of the Commitment shall be shown and remain as numbered exceptions in the Schedule B, Part I section of the policy.
6. If the Commitment expires, and a written request for policy issuance is not received within 30 days of expiration, the conditions, matters, requirements, and exceptions set out in the Commitment are no longer valid and all responsibility of STG under the expired Commitment ceases.

SECTION 8 - CANCELLATION OR PRELIMINARY REPORT ONLY CHARGE

8.1 CANCELLATION AND/OR PRELIMINARY REPORT ONLY CHARGE

The charge for a preliminary report only, or, if title insurance is declined or an order is cancelled after the issuance of the preliminary report or Commitment, will be that amount which, in the opinion of the Company, is proper compensation for the services rendered, but in no event shall said charge be less than \$400. The Company may agree to waive a cancellation charge in accordance with California Insurance Code § 12404.1.

8.2 CREDIT FOR PRELIMINARY REPORTS ON SUBSEQUENT POLICIES

Where no major change in the title has occurred since the issuance of the original preliminary report, the order may be reopened and all or a portion of the charge for the preliminary report may be credited towards the subsequent policy charge within the following time from the date of the preliminary report.

Within 12 months	75% of the preliminary report charge may be credited towards the final policy charge.
Over 12 months, but less than 24 months	50% of the preliminary report charge may be credited towards the final policy charge.

SECTION 9 – CLTA GUARANTEES

The pricing in this section may be subject to additional charges for other parcels or chains of title pursuant to Section 1.2 and additional work charges pursuant to Section 1.11.

9.1 LITIGATION GUARANTEE (CLTA GUARANTEE FORM NO. 1) AND LITIGATION GUARANTEE ENDORSEMENT

Litigation Guarantees are for the benefit of attorneys only and are issued in connection with quiet title actions, partition actions, or other litigation matters.

- A. 100% of the Applicable Rate based upon the value of the particular estate or interest involved; the liability amount is limited to that same value. The minimum charge is \$400.
- B. \$75 charge for each date-down over one issued within a period of 24 months of the issuance of the original Litigation Guarantee (CLTA Litigation Guarantee Endorsement).

9.2 CHAIN OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 6)

The charge shall be \$500 per parcel; the amount of liability is limited to \$1,000.

There shall be no charge for a Chain of Title Guarantee requested by a lender in connection with the closing and issuance of a STG lender's policy of title insurance covering twenty-four (24) months prior to issuance of the Preliminary Report or Commitment. The amount of liability is limited to \$1,000.

9.3 MECHANICS' LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 9)

The charge shall be \$200 per parcel; the amount of liability is limited to the next multiple of \$100 above the fee charged.

9.4 JUDGEMENT AND TAX LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 10)

The charge shall be \$200 per name (husband and wife are considered one name); the amount of liability is limited to the next multiple of \$100 above the fee charged.

9.5 PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (CLTA GUARANTEE FORM NO. 11)

The charge shall be 35% of the Applicable Rate based upon the amount of liability requested; the amount reflects the value of the personal property. The minimum charge is \$300. The amount of liability is limited to the amount requested and used to calculate the charge.

9.6 LOT BOOK GUARANTEE (CLTA GUARANTEE FORM NO. 12)

The charge shall be \$175 per parcel. The amount of liability is limited to the next multiple of \$100 above the fee charged.

9.7 SUBDIVISION GUARANTEE (CLTA GUARANTEE FORM NO. 14)

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600
\$10,000	\$1,000

9.8 RECORD OWNER GUARANTEE (CLTA GUARANTEE FORM NO. 15)

The charge shall be \$175 per parcel; the liability is limited to \$1,000.

9.9 COMBINATION GUARANTEE (CLTA GUARANTEE FORM NO. 16)

Combination Guarantee provides the ability to combine two separate Guarantees into one. The charge shall be 80% of the combined amount of charges for both Guarantees; liability shall be limited for each Guarantee to its respective liability limitation set forth herein.

9.10 PLANT INFORMATION GUARANTEE (CLTA GUARANTEE FORM NO. 17)

The charge is an hourly rate of \$75 per hour ~~plus any applicable additional work charges under Section 1.11~~; the liability is limited to the next multiple of \$100 above the fee charged.

9.11 TRUSTEE'S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22) AND DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 22.1)

See Section 6.1 of this schedule of charges.

9.12 PARCEL MAP GUARANTEE (CLTA GUARANTEE FORM NO. 23)

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600
\$10,000	\$1,000

9.13 PROPERTY OWNER'S NOTICE GUARANTEE (CLTA GUARANTEE FORM NO. 25)

The charge shall be \$300; the liability is limited to the next multiple of \$100 above the fee charged.

9.14 RECORDED DOCUMENT GUARANTEE (CLTA GUARANTEE FORM NO. 27 OR ALTA EQUIVALENT)

The charge shall be \$1,200 per parcel upon receipt of a completed Application for the Issuance of CLTA Recorded Document Guarantee; the liability shall be limited to \$25,000.

Upon subsequent issuance of lender's or owner's insurance covering property for which a Recorded Document Guarantee has been issued, a credit of 50% of the price paid, or \$500, whichever is less, will be credited to the policy charge.

9.15 CONDITION OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 28)

The charge shall be:

Liability Amount	Rate
\$1,000	\$550
\$3,000	\$650
\$5,000	\$750
\$10,000	\$1150

Up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$200 plus a \$5 charge for each matter over five.

When a Condition of Title is requested based upon a known or obvious extra-hazardous risk, the charges and liability above do not apply; rather, the charge shall be \$600 with liability limited to ~~the~~ \$600. Further, up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$200 plus a \$5 charge for each matter over five reported in Schedule B.

Upon subsequent issuance of lender's or owner's insurance covering property for which a Condition of Title Guarantee has been issued, a credit of 50% of the price paid will be credited to the policy charge.

9.16 DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 2)

The charge shall be 50% of the original charge paid for the Guarantee being updated; minimum \$75. This Date Down Endorsement is not to be issued in connection with a Litigation Guarantee (CLTA Guarantee Form No. 1). This Date Down Endorsement is also not to be issued in connection with a Trustee's Sale Guarantee (CLTA Guarantee Form No. 22) unless the Trustee's Sale CLTA Guarantee Endorsement Form No. 22.1 has been archived in which case, issuance of the CLTA Guarantee Endorsement Form 22.1 rather than this Date Down Endorsement would require STG Underwriting approval.

Only when this Date Down Endorsement is issued in connection with the Trustee's Sale Guarantee as set forth herein, there is no charge for the first two issuances and thereafter, the charge is \$75 per issuance.

9.17 PROPERTY SEARCH GUARANTEE (CLTA GUARANTEE FORM NO. 13)

The charge shall be an hourly rate of \$75 per hour; the liability is limited to the next multiple of \$100 above the fee charged.

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
<u>CLTA No.</u> <u>(Adoption-Form Date)</u>	<u>Description</u>	<u>**Insured</u>		<u>Charge</u> <u>% of Applicable Rate</u>
100 (08-04-22)	Restrictions, Encroachments & Minerals ALTA Form 9-06	Lender	Extended Standard	No Charge – Issued only at date of policy 20%
100.1 (08-01-18)	Restrictions, Encroachments & Minerals	Lender	1990 CLTA Standard	20%
100.2.1-06 (04-02-12)	Covenants, Conditions and Restrictions ALTA Form 9.3-06	Lender	Extended Standard	No Charge – Issued only at date of policy 15%
100.2.6-06 (04-02-13)	Private Rights ALTA Form 9.6-06	Lender	Extended	20%
100.2.7-06 (08-01-16)	Restrictions, Encroachments, Minerals - Land Under Development ALTA Form 9.7-06	Lender	Extended	10%
100.2.8-06 (04-02-12)	Covenants, Conditions and Restrictions - Land Under Development ALTA Form 9.8-06	Owner	Extended	20%
100.2.9-06 (04-02-13)	Private Rights ALTA Form 9.9-06	Owner	Extended	20%
100.2.10-06 (08-01-16)	Restrictions, Encroachments, Minerals – Current Violations ALTA Form 9.10-06	Lender	Extended	No Charge

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All calculated charges in Section 10 - Endorsements shall be rounded up to the next dollar. Unless otherwise noted, the charges set forth are for each issuance of an endorsement; an endorsement issued multiple times for the same policy shall be charged separately for each issuance. With regards to issuing any post-policy endorsement, the Amount of Insurance in the original policy may have been previously increased by endorsement and therefore, will increase the Liability Amount necessary to calculate the charge for issuing the requested endorsement.

**Unless a specific policy type is identified, Standard refers to charges for policies issued under Section 2.1 A. or 3.1 A.; Extended refers to charges for policies issued under Sections 2.1B or 3.1B or, in either case, their equivalents and All Policies refers to charges for policies issued under all of the applicable aforementioned Sections.

***A variation of this form is also available as a STG modified endorsement—see CA-STG Endorsements at the end of Section 10 Endorsements.

SECTION 10 - ENDORSEMENTS

100.4 (08-04-22)	CC&R's, Present Violation – Specific Provision	Owner	Extended Standard	No Charge 20%
		Lender	Extended Standard	No Charge 10%

All calculated charges in Section 10 - Endorsements shall be rounded up to the next dollar. Unless otherwise noted, the charges set forth are for each issuance of an endorsement; an endorsement issued multiple times for the same policy shall be charged separately for each issuance. With regards to issuing any post-policy endorsement, the Amount of Insurance in the original policy may have been previously increased by endorsement and therefore, will increase the Liability Amount necessary to calculate the charge for issuing the requested endorsement.

**Unless a specific policy type is identified, Standard refers to charges for policies issued under Section 2.1 A. or 3.1 A.; Extended refers to charges for policies issued under Sections 2.1B or 3.1B or, in either case, their equivalents and All Policies refers to charges for policies issued under all of the applicable aforementioned Sections.

***A variation of this form is also available as a STG modified endorsement--see CA-STG Endorsements at the end of Section 10 Endorsements.

SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
100.5 (08-04-22)	CC&R's, Violations	Owner	Extended Standard	No Charge 20%
		Lender	Extended Standard	No Charge 10%
100.6 (08-04-22)	CC&R's, Future Violation	Owner	Extended Standard	No Charge 20%
		Lender	Extended Standard	No Charge 10%
100.8 (08-04-22)	CC&R's, Future Violation – Specific Provision	Owner	Extended Standard	No Charge 20%
		Lender	Extended Standard	No Charge 10%
100.9-06 (04-02-12)	Covenants, Conditions and Restrictions -Unimproved Land ALTA Form 9.1-06	Owner	Extended Standard	No Charge 10% - Minimum \$100; Maximum \$500
100.10-06 (04-02-12)	Covenants, Conditions and Restrictions – Improved Land ALTA Form 9.2-06	Owner	Extended Standard	No Charge 10% - Minimum \$100; Maximum \$500
100.12 (08-04-22)	CC&R's, Right of Reversion	Owner	All Policies	20%
		Lender	All Policies	\$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved.
100.13 (08-04-22)	CC&R's, Assessment Liens	Lender	Extended	\$25 or, \$10 per endorsement on tract deals where three or more are issued.

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SECTION 10 - ENDORSEMENTS

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ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
100.19 (08-04-22)	CC&R's, Violations	Owner	Extended Standard	No Charge 20%
		Lender	Extended Standard	No Charge 10%
100.20 (08-04-22)	CC&R's, Enforcement, Violations	Owner	Extended Standard	No Charge 20%
		Lender	Extended Standard	No Charge 10%
100.29 (08-04-22)	Minerals, Surface Damage	Owner	All Policies	20%
		Lender	All Policies	10%
101 (08-04-22)	Mechanics Liens	Lender	Standard	10%
101.1 (08-04-22)	Mechanics Liens - Notice of Completion No Priority	Owner	Extended	20%; DVA-10%
101.2 (08-04-22)	Mechanics Liens – Notice of Completion	Lender	Extended	10%
101.3 (08-04-22)	Mechanics Liens – No Notice of Completion	Lender	Extended	10%
101.4 (08-04-22)	Mechanics Liens – No Notice of Completion	Owner	Standard	20%
101.5 (08-04-22)	Mechanics Liens - Notice of Completion	Lender	Extended	10% Plus \$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved. Plus \$10 for each Mechanics Liens-

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SECTION 10 - ENDORSEMENTS

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CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
101.6 (08-04-22)	Mechanics Liens - Notice of Completion	Lender	Extended	10% No Charge for one endorsement; \$25 for each additional endorsement. Plus \$10 for each Mechanics' Liens over two.
102.4 (08-04-22)	Foundation – Boundary Lines, CC&Rs	Lender	All Policies	10% - Minimum \$100; Maximum \$750
102.5 (08-04-22)	Foundation – Boundary Lines, CC&Rs, Easements	Lender	All Policies	15% - Maximum \$750
102.6 (08-04-22)	Foundation, Portion of Premises – Boundary Lines, CC&Rs	Lender	All Policies	10% - Minimum \$100; Maximum \$750
102.7 (08-04-22)	Foundation, Portion of Premises – Boundary Lines, CC&Rs, Easements	Lender	All Policies	15% - Minimum \$100; Maximum \$750
103.1-06 (02-03-10)	Easement - Damage or Enforced Removal ALTA Form 28-06	Owner	All Policies	10%
		Lender	All Policies	\$25
103.3 (08-04-22)	Easement, Existing Encroachment, Enforced Removal	Owner	All Policies	10%
		Lender	All Policies	\$25
103.4 (08-04-22)	Easement, Access to Public Street	Owner	All Policies	20%
		Lender	All Policies	10%
103.5 (08-04-22)	Water Rights, Surface Damage	Owner	Extended	10%
			Standard	20%
		Lender	Extended	\$25 for one-to-four family residential \$100 for commercial
			Standard	10%

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CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
103.7 (08-04-22)	Land Abuts Street	Owner Lender	Extended Extended	\$100 No Charge if issued at policy date; otherwise, 10% - Maximum \$100.
103.11-06 (06-17-06)	Access and Entry ALTA Form 17-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.12-06 (06-17-06)	Indirect Access and Entry ALTA Form 17.1-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.13-06 (10-16-08)	Utility Access ALTA Form 17.2-06	Owner Lender	Extended Standard Extended Standard	10% 20% \$100 10%
103.14 (07-01-21)	Encroachments – Boundaries and Easements ALTA Form 28.1	Owner Lender	All Policies All Policies	10% \$25
103.15-06 (04-02-13)	Encroachments – Boundaries and Easements – Described Improvements ALTA Form 28.2-06	Owner Lender	All Policies All Policies	10% \$25
103.16-06 (12-01-16)	Encroachments – Boundaries and Easements - Land Under Development ALTA Form 28.3-06	Owner Lender	Extended Standard Extended Standard	10% 20% \$100 10%
104.4 (08-04-22)	Collateral Assignment of Mortgage	Lender	All Policies	\$150

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA No. <u>(Form Adoption Date)</u>	Description	**Insured		Charge % of Applicable Rate
104.6 (08-04-22)	Assignments of Rents or Leases ALTA Form 37-06	Lender	Extended	\$50
104.7 (08-04-22)	Assignment of Rents/Leases	Lender	All Policies	\$25
104.10*** (08-04-22)	Assignment of Mortgage	Lender	All Policies	\$75
104.11 (08-04-22) <u>(04-02-24)</u>	Collateral Assignment of Mortgage <u>ALTA Form 10.2</u>	Lender	All Policies	\$125
<u>104.11.1</u> <u>(04-02-24)</u>	<u>Collateral Assignment and Date Down</u> <u>ALTA Form 10.3</u>	<u>Lender</u>	<u>All Policies</u>	<u>35% - Minimum \$150</u>
104.12-06 (02-03-10)	Assignment ALTA Form 10-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	\$100
104.12 (07-01-21)	Assignment ALTA Form 10	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	\$100
104.13-06 (08-01-16)	Assignment and Date Down ALTA Form 10.1-06	Lender	2006 ALTA Extended 1990 CLTA Standard	30% - Minimum \$120 20% - Minimum \$120

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SECTION 10 - ENDORSEMENTS

104.13 (07-01-21)	Assignment and Date Down	Lender	2021 ALTA Extended	30% - Minimum \$120
	ALTA Form 10.1		2022 CLTA Standard	20% - Minimum \$120

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
107.1 (08-04-22)	Allocation of Liability of Parcels	Owner or Lender	All Policies	No Charge
107.2 (08-04-22)	Amount of Insurance, Increase	Owner or Lender	All Policies	\$50 plus 100% based upon amount of increased liability.
107.9 (08-04-22)	Additional Insured	Owner or Lender	All Policies	\$25 when issued on date of policy; otherwise, \$50
107.11 (08-04-22)	Non-Merger After Lender Acquires Title	Lender	Extended	10% - Maximum \$500
108.7 (09-10-10)	Additional Advance	Lender	1990 CLTA Standard	<u>20% based upon the original liability amount</u> <u>Plus 60% based on the amount of the advance</u> 60% - Minimum \$240
108.8 (08-04-22)	Additional Advance	Lender	Extended	<u>30% based upon the original liability amount</u> <u>Plus 70% based on the amount of the advance</u> 70% - Minimum \$280
			Standard	<u>20% based upon the original liability amount</u> <u>Plus 60% based on the amount of the advance</u> 60% - Minimum \$240
108.9 (08-04-22)	Additional Advance, DVA	Owner	Standard	<u>20% based upon the original liability amount</u> <u>Plus 60% based on the amount of the advance</u> 60% - Minimum \$240
109	Oil and Gas Lease,	Owner or	All Policies	20%

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SECTION 10 - ENDORSEMENTS

(08-04-22)	Assignments in the Public Records	Lender		
110.1 (08-04-22)	Deletion of Schedule B Exception	Owner or Lender	All Policies	10% - Maximum \$100
110.2 (08-04-22)	Deletion of Arbitration Condition from Policy	Owner or Lender	All Policies	\$25
110.5 *** (08-04-22)	Modification of Mortgage	Lender	All Policies	35% - Minimum \$100 For extension only – Maximum \$500

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
110.6 (09-10-10)	Modification of Mortgage	Lender	1990 CLTA Standard	35% - Minimum \$100
110.7 (08-04-22)	Insurance Against Enforceability of Item	Owner	All Policies	20%
		Lender	Extended	10%
110.9-06 (06-17-06)	Environmental Protection Lien ALTA Form 8.1-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	\$25 No Charge if issued pursuant to s 3.19 (CPLR) or Section 3.21 (S.T.A.R.)
110.9 (07-01-21)	Environmental Protection Lien ALTA Form 8.1	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	\$25 No Charge if issued pursuant to Section 3.19 (CPLR) or Section 3.21 (S.T.A.R.)
110.9.1-06 (10-16-08)	Environmental Protection Lien - Commercial ALTA Form 8.2-06	Owner	All Policies	\$100
		Lender	All Policies	\$25
110.10 (08-04-22)	Modification and Additional Advance	Lender	Extended	35% <u>based upon the original liability amount</u> Plus 70% based on the amount of the advance
110.11-06 (06-17-06)	Mortgage Modification ALTA Form 11-06	Lender	2006 ALTA Extended	35% - Minimum \$100
110.11 (07-01-21)	Mortgage Modification ALTA Form 11	Lender	2021 ALTA Extended	35% - Minimum \$100
110.11.1-06 (10-22-09)	Mortgage Modification with Subordination	Lender	All 2006 ALTA Policies and 1990 CLTA	35% - -- -Minimum \$100

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SECTION 10 - ENDORSEMENTS

ALTA Form 11.1-06		Standard	
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ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
110.11.1 (07-01-21)	Mortgage Modification with Subordination ALTA Form 11.1	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	35% - Minimum \$100
110.11.2-06 (12-02-13)	Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	35% <u>based upon the original liability amount</u> Plus 70% based on the amount of the advance
110.11.2 (07-01-21)	Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	35% <u>based upon the original liability amount</u> Plus 70% based on the amount of the advance
111 (08-04-22)	Mortgage Priority, Partial Reconveyance	Lender	All Policies	10% based on the unpaid balance of the <u>mortgage being reconveyed</u> - Minimum \$25; Maximum \$150
111.1 (08-04-22)	Partial Reconveyance, No Waiver	Lender	All Policies	10% based on the unpaid balance of the <u>mortgage being reconveyed</u> - Minimum \$25; Maximum \$150
111.3 (08-04-22)	Partial Reconveyance, Lot Line Adjustment	Lender	All Policies	20% <u>based upon the original liability amount</u>

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SECTION 10 - ENDORSEMENTS

111.4 (08-04-22)	Mortgage Impairment After Conveyance	Lender	Extended	10% based on the unpaid balance of the encumbrance Minimum \$25; Maximum \$250
111.5-06 (10-16-08)	Variable Rate Mortgage ALTA Form 6-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	No Charge

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ENDORSEMENTS				
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111.5 (07-01-21)	Variable Rate Mortgage ALTA Form 6	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
111.8-06 (10-16-08)	Variable Rate Mortgage, Negative Amortization ALTA Form 6.2-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	No Charge
111.8 (07-01-21)	Variable Rate Mortgage, Negative Amortization ALTA Form 6.2	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
111.11 (08-04-22)	Revolving Credit Loan, Obligatory Advance	Lender	All Policies	No Charge
111.14-06 (02-03-11)	Future Advance – Priority ALTA Form 14-06	Lender	2006 ALTA Extended	\$50
111.14 (07-01-21 04-02-24)	Future Advance – Priority ALTA Form 14	Lender	2021 ALTA Extended	\$50
111.14.1-06 (02-03-11)	Future Advance - Knowledge ALTA Form 14.1-06	Lender	2006 ALTA Extended	\$50
111.14.1 (04-02-24 07-01-24)	Future Advance - Knowledge ALTA Form 14.1	Lender	2021 ALTA Extended	\$50
111.14.2-06 (02-03-11)	Future Advance – Letter of Credit ALTA Form 14.2-06	Lender	2006 ALTA Extended	\$50

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111.14.2 (04-02-2407-01-24)	Future Advance – Letter of Credit ALTA Form 14.2	Lender	2021 ALTA Extended	\$50
111.14.3-06 (02-03-11)	Future Advance – Reverse Mortgage ALTA Form 14.3-06	Lender	All 2006 ALTA Policies	\$50
111.14.3 (04-02-2407-01-24)	Future Advance – Reverse Mortgage ALTA Form 14.3	Lender	All 2021 ALTA Policies	\$50
112 (06-03-05)	Bondholder	Lender/Bondholder	1990 CLTA Standard	No Charge
112.1 (08-04-22)	Bondholder	Lender/Bondholder	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
112.2 (06-03-05)	Bondholder, Joint Powers Transaction	Lender/Bondholder	1990 CLTA Standard	No Charge
114.3-06 (10-16-08)	Co-Insurance - Single Policy ALTA Form 23-06	Owner or Lender	Extended	No Charge
114.4 (05-12-22)	Co-Insurance - Multiple Policies ALTA Form 23.1	Owner or Lender	<u>All 2021 ALTA Policies and Extended 2022 CLTA Standard</u>	No Charge
115 (08-04-22)	Condominium	Owner or Lender	All Policies	No Charge

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SECTION 10 - ENDORSEMENTS

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS			
CLTA No. (Form Adoption Date)	Description	**Insured	Charge % of Applicable Rate
115.1-06 (12-01-16)	Condominium – Assessments Priority ALTA Form 4-06	Lender	All 2006 ALTA Policies and Extended <u>2006 ALTA Standard and 1990 CLTA Standard</u> No Charge 10%
115.1 (07-01-21)	Condominium - Assessments Priority ALTA Form 4	Lender	All 2021 ALTA Policies and Extended <u>2021 ALTA Standard and 2022 CLTA Standard</u> No Charge 10%
115.2-06 (12-01-17)	Planned Unit Development – Assessments Priority ALTA Form 5-06	Lender	All 2006 and <u>2021 ALTA</u> Policies Extended <u>2006 and 2021 ALTA</u> Policies Standard and <u>2022 CLTA</u> Standard No Charge 10%
115.3-06 (12-01-16)	Condominium – Current Assessments ALTA Form 4.1-06	Owner or Lender	All 2006 ALTA Policies and Extended No Charge

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SECTION 10 - ENDORSEMENTS

			<u>2006 ALTA Standard and 1990 CLTA Standard</u>	<u>5%</u>
115.3 (07-01-21)	Condominium – Current Assessments ALTA Form 4.1	Owner or Lender	All 2021 ALTA Policies <u>Extended</u> and <u>2021 ALTA Standard And 2022 CLTA Standard</u>	No Charge <u>5%</u>
115.4-06 (12-01-17)	Planned Unit Development – Current Assessments ALTA Form 5.1-06	Owner or Lender	<u>2006 and 2021 ALTA</u> All Policies <u>Extended</u> <u>2006 and 2021 ALTA Policies Standard and 2022 CLTA Standard</u>	No Charge <u>5%</u>
116 (08-04-22)	Location and Map ALTA Form 22.1-06	Owner Lender	Extended Standard All Policies	\$100 10% No Charge, if issued on date of policy; otherwise, 10%

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SECTION 10 - ENDORSEMENTS

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116.01-06 (06-17-06)	Location ALTA Form 22-06	Owner	Extended Standard	\$100 10%
		Lender	All Policies	No Charge if issued on date of policy; otherwise, 10%
116.1-06 (10-16-08)	Same as Survey ALTA Form 25-06	Owner or Lender	Extended Standard	\$100 10%
116.1.2-06 (10-16-08)	Same as Portion of Survey ALTA Form 25.1-06	Owner or Lender	Extended Standard	\$100 10%
116.3 (08-04-22)	Legal Description, New Subdivision	Owner or Lender	All Policies	10%
116.4-06 (06-17-06)	Contiguity - Single Parcel ALTA Form 19.1-06	Owner	Extended Standard	No Charge if all parcels are searched for policy; otherwise, 20%. 20%
		Lender	Extended Standard	No Charge if all parcels are searched for policy; otherwise, 10% 10%
116.4.1-06 (06-17-06)	Continuity – Multiple Parcels ALTA Form 19-06	Owner	Extended Standard	No Charge if all parcels are searched for policy; otherwise, 20%. 20%
		Lender	Extended Standard	No Charge if all parcels are searched for policy; otherwise, 10% 10%
116.5-06 (06-17-06)	Manufactured Housing Unit ALTA Form 7-06	Owner or Lender	All Policies	No Charge

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116.5.1-06 (06-17-06)	Manufactured Housing Unit – Conversion ALTA Form 7.1-06	Lender	All 2006 ALTA Policies and 1990 CLTA Standard	No Charge
116.5.1 (07-01-21)	Manufactured Housing – Conversion ALTA Form 7.1	Lender	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
116.5.2-06 (06-17-06)	Manufactured Housing Unit - Conversion ALTA Form 7.2-06	Owner	All 2006 ALTA Policies and 1990 CLTA Standard	No Charge
116.5.2 (07-01-21)	Manufactured Housing- Conversion ALTA Form 7.2	Owner	All 2021 ALTA Policies and 2022 CLTA Standard	No Charge
116.6 (08-04-22)	Manufactured Housing Unit – Post Policy Installation	Owner or Lender	All Policies	No Charge
116.7 (08-04-22)	Subdivision Map Act – Specific Parcels	Owner or Lender	All Policies	10%
116.8-06 (10-16-08)	Subdivision ALTA Form 26-06	Owner or Lender	2006 ALTA Extended	10%
116.8 (07-01-21)	Subdivision ALTA Form 26	Owner or Lender	2021 ALTA Extended	10%

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SECTION 10 - ENDORSEMENTS

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CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
116.9-06 (04-02-15)	Contiguity – Specified Parcels ALTA Form 19.2-06	Owner	Extended	No Charge if all parcels are searched for policy; otherwise, 20% 20%.
			Standard	
		Lender	Extended	No Charge if all parcels are searched for policy; otherwise, 10% 10%
			Standard	
117-06 (04-02-13)	Aggregation ALTA Form 12-06	Lender	2006 ALTA Extended	No Charge
117 (07-01-21)	Aggregation ALTA Form 12	Lender	2021 ALTA Extended	No Charge
117.1-06 (04-02-13)	Aggregation – State Limits ALTA Form 12.1-06	Lender	2006 ALTA Extended	No Charge
117.1 (07-01-21)	Aggregation – State Limits ALTA Form 12.1	Lender	2021 ALTA Extended	No Charge
119.5-06 (04-02-12)	Leasehold ALTA Form 13-06	Owner	Extended	No Charge
119.6-06 (04-02-12)	Leasehold ALTA Form 13.1-06	Lender	Extended	No Charge

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
122*** (08-04-22)	Construction Lender Advance	Lender	Extended	Per Endorsement Rate for Lenders \$400 for one-to-four family residential \$650 for commercial Flat Rate fee for Lenders \$1600 for one-to-four family residential for issuance of 6 or less; \$300 for each endorsement thereafter \$2600 for commercial for issuance of 6 or less; \$550 for each endorsement thereafter
122.1A (08-04-22)	Construction Loan Advance-Initial Advance	Lender	Extended	No Charge
122.1B*** (08-04-22)	Construction Loan Advance-Subsequent Disbursement	Lender	Extended	Per Endorsement Rate for Lenders \$250 for one-to-four family residential \$500 for commercial Flat Rate fee for Lenders \$1000 for one-to-four family residential for issuance of 6 or less; \$300 for each endorsement thereafter \$2000 for commercial for issuance of 6 or less; \$400 for each endorsement thereafter
123.1-06 (06-17-06)	Zoning - Unimproved Land ALTA Form 3-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
123.1 (07-01-21)	Zoning ALTA Form 3	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300

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SECTION 10 - ENDORSEMENTS

123.2-06 (10-22-09)	Zoning – Completed Structure ALTA Form 3.1-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
123.2 (07-01-21)	Zoning – Completed Structure ALTA Form 3.1	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300
123.3-06 (04-02-12)	Zoning – Land Under Development ALTA Form 3.2-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
123.3 (07-01-21)	Zoning – Land Under Development ALTA Form 3.2	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300
123.4-06 (12-01-18)	Zoning – Completed Improvement – Non- Conforming Use ALTA Form 3.3-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
123.4 (04-02-24 07-01- 24)	Zoning – Completed Improvement – Non- Conforming Use ALTA Form 3.3	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300
123.5-06 (12-01-18)	Zoning – No Zoning Classification ALTA Form 3.4-06	Owner or Lender	2006 ALTA Extended	25% - Minimum \$300
123.5 (07-01-21)	Zoning – No Zoning Classification ALTA Form 3.4	Owner or Lender	2021 ALTA Extended	25% - Minimum \$300

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124.1 (08-04-22)	Specified Covenants are Binding	Owner Lender	All Policies All Policies	20% 10%
124.2 (08-04-22)	Covenants in Lease are Binding	Owner Lender	All Policies All Policies	20% 10%
ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured	Charge % of Applicable Rate	
127-06 (06-17-06)	Non-Imputation - Full Equity Transfer ALTA Form 15-06	Owner	All Policies	15%
127.1-06 (06-17-06)	Non-Imputation - Additional Insured ALTA Form 15.1-06	Owner	All Policies	15% based on the percentage interest acquired by additional insured
127.2-06 (08-01-15)	Non-Imputation – Partial Equity Transfer ALTA Form 15.2-06	Owner	All Policies	15%
128-06 (06-17-06)	Mezzanine Financing ALTA Form 16-06	Owner	Extended	20% based on the amount of the Mezzanine Loan
129-06 (06-17-06)	Single Tax Parcel ALTA Form 18-06	Owner or Lender	All Policies	\$100
129.1-06 (12-01-16)	Multiple Tax Parcel – Easements ALTA Form 18.1-06	Owner or Lender	All Policies	\$100
129.2-06 (08-01-16)	Multiple Tax Parcel ALTA Form 18.2-06	Owner or Lender	All Policies	\$100
129.3-06 (12-01-18)	Single Tax Parcel and ID	Owner or Lender	All Policies	\$100

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SECTION 10 - ENDORSEMENTS

	ALTA Form 18.3-06			
130-06 (06-17-06)	First Loss - Multiple Parcel Transactions ALTA Form 20-06	Lender	Extended	10%

ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
132-06 (10-16-08)	Usury ALTA Form 27-06	Lender	2006 ALTA Extended	20%
132 (07-01-21)	Usury ALTA Form 27	Lender	2021 ALTA Extended	20%
133-06 (10-16-08)	Doing Business ALTA Form 24-06	Lender	Extended	5% - Minimum \$100
134-06 (08-01-16)	Interest Rate Swap-Direct Obligation ALTA Form 29-06	Lender	Extended	15% - Minimum \$200
134.1-06 (08-01-16)	Interest Rate Swap – Additional Interest ALTA Form 29.1-06	Lender	Extended	15% based on the original liability amount - Minimum \$200 Plus, 100% based on the increased liability amount
134.2-06 (08-01-16)	Interest Rate Swap – Direct Obligation – Defined Amount ALTA Form 29.2-06	Lender	Extended	15% based on the original liability amount - Minimum \$200 Plus, 100% based on the increased liability amount
134.3-06 (08-01-16)	Interest Rate Swap – Additional Interest – Defined Amount	Lender	Extended	15% based on the original liability amount - Minimum \$200 Plus, 100% based on the increased

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	ALTA Form 29.3-06			liability amount
135-06 (07-26-10)	One to Four Family Shared Appreciation ALTA Form 30-06	Lender	2006 ALTA Extended	10% - Minimum \$200
135 (07-01-21)	One-to-Four Family Shared Appreciation Mortgage ALTA Form 30	Lender	2021 ALTA Extended	10% - Minimum \$200

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135.1-06 (08-01-12)	Commercial Participation Interest ALTA Form 30.1-06	Lender	2006 ALTA Extended	10% - Minimum \$200
135.1 (07-01-21)	Commercial Participation Interest ALTA Form 30.1	Lender	2021 ALTA Extended	10% - Minimum \$200
136-06 (02-03-11)	Severable Improvements ALTA Form 31-06	Lender	Extended	10% - Minimum \$500
137-06 (12-01-18)	Construction Loan ALTA Form 32-06	Lender	2006 ALTA Extended	No Charge
137 (07-01-21)	Construction Loan ALTA Form 32	Lender	2021 ALTA Extended	No Charge
137.1-06 (12-01-18)	Construction Loan – Direct Payment ALTA Form 32.1-06	Lender	2006 ALTA Extended	No Charge
137.1 (07-01-21)	Construction Loan –Direct Payment ALTA Form 32.1	Lender	2021 ALTA Extended	No Charge
137.2-06 (12-01-18)	Construction Loan – Insured’s Direct Payment ALTA Form 32.2-06	Lender	2006 ALTA Extended	No Charge

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137.2 (07-01-21)	Construction Loan – Insured’s Direct Payment ALTA Form 32.2	Lender	2021 ALTA Extended	No Charge
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138-06 (02-03-11)	Disbursement ALTA Form 33-06	Lender	Extended	Per Endorsement Rate: \$250 for one-to-four family residential \$500 for commercial Flat Fee Rate: \$1000 for one-to-four family residential for issuance of 6 or less; \$200 for each endorsement thereafter \$2000 for commercial for issuance of 6 or less; \$400 for each endorsement thereafter
139-06 (08-01-11)	Identified Risk Coverage ALTA Form 34-06	Owner	All Policies	20%
		Lender	All Policies	10%
139.1 (07-01-21)	Identified Exception & Identified Risk Coverage ALTA Form 34.1	Owner	All Policies	20%
		Lender	All Policies	10%
140-06 (08-01-16)	Minerals and Other Subsurface Substances – Buildings ALTA Form 35-06	Owner	All Policies	20%
		Lender	All Policies	10%
140.1-06 (08-01-16)	Minerals and Other Subsurface Substances – Improvements ALTA Form 35.1-06	Owner	All Policies	20%
		Lender	All Policies	10%
140.2-06 (08-01-16)	Minerals and Other Subsurface Substances – Described Improvements	Owner	All Policies	20%
		Lender	All Policies	10%

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SECTION 10 - ENDORSEMENTS

	ALTA Form 35.2-06			
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ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
140.3-06 (08-01-16)	Minerals and Other Subsurface Substances – Land Under Development ALTA Form 35.3-06	Owner	All Policies	20%
		Lender	All Policies	10%
141-06 (04-02-12)	Energy Project – Leasehold/Easement ALTA Form 36-06	Owner	Extended	\$500
141.1-06 (04-02-12)	Energy Project – Leasehold/Easement ALTA Form 36.1-06	Lender	Extended	\$500
141.2-06 (04-02-12)	Energy Project – Leasehold ALTA Form 36.2-06	Owner	Extended	\$500
141.3-06 (04-02-12)	Energy Project – Leasehold ALTA Form 36.3-06	Lender	Extended	\$500
141.4-06 (04-02-12)	Energy Project – Covenants, Conditions and Restrictions - Land Under Development ALTA Form 36.4-06	Owner	Extended	10% - Minimum \$500
141.5-06 (04-02-12)	Energy Project – Covenants, Conditions and Restrictions - Land Under Development ALTA Form 36.5-06	Lender	Extended	10% - Minimum \$500
141.6-06 (08-01-16)	Energy Project – Encroachments ALTA Form 36.6-06	Owner or Lender	Extended	10% - Minimum \$500

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SECTION 10 - ENDORSEMENTS

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
141.7-06 (12-01-14)	Energy Project – Fee Estate ALTA Form 36.7-06	Owner	Extended	\$500
141.8-06 (12-01-14)	Energy Project – Fee Estate ALTA Form 36.8-06	Lender	Extended	\$500
142-06 (04-02-13)	Policy Authentication ALTA Form 39-06	Owner or Lender	All Policies	No Charge
143-06 (12-02-13)	Water – Buildings ALTA Form 41-06	Owner	All Policies	15%
		Lender	All Policies	10%
143.1-06 (12-02-13)	Water – Improvements ALTA Form 41.1-06	Owner	All Policies	20%
		Lender	All Policies	10%
143.2-06 (12-02-13)	Water – Described Improvements ALTA Form 41.2-06	Owner	All Policies	20%
		Lender	All Policies	10%
143.3-06 (12-02-13)	Water – Land Under Development ALTA Form 41.3-06	Owner	All Policies	20%
		Lender	All Policies	10%
144-06 (12-02-13)	Commercial Lender Group ALTA Form 42-06	Lender	Extended	\$100
145-06 (12-02-13)	Anti-Taint ALTA Form 43-06	Lender	Extended	\$500

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SECTION 10 - ENDORSEMENTS

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA No. (Form Adoption Date)	Description	**Insured		Charge % of Applicable Rate
146-06 (12-02-13)	Insured Mortgage Recording ALTA Form 44-06	Lender	All Policies	No charge
147-06 (04-02-14)	Tax Credit ALTA Form 40-06	Owner	Extended	\$100
147.1-06 (04-02-14)	Tax Credit – Defined Amount ALTA Form 40.1-06	Owner	Extended	\$100 Plus 100% based on the increased liability amount
148-06 (12-01-14)	Pari Passu Mortgage ALTA Form 45-06	Lender	Extended	\$500
149-06 (08-01-15)	Option ALTA Form 46-06	Owner	Standard	10%
150 (08-04-22)	Solar Endorsement	Lender	All Policies	\$100
151 (04-02-21)	Operative Law – 2006 Owner’s Policy ALTA Form 47	Owner	2006 ALTA Owner’s	No Charge
151.1 (04-02-21)	Operative Law – 2006 Loan Policy ALTA Form 47.1	Lender	2006 ALTA Owner’s	No Charge
151.2 (04-02-21)	Operative Law – 2013 Homeowner’s Policy	Owner	2013- CLTA/ALTA- Homeowner’s	No Charge

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SECTION 10 - ENDORSEMENTS

	ALTA Form 47.2			
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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
<u>CLTA No./Endorsement Name (Form Date)</u>	Description	**Insured		Charge % of Applicable Rate
<u>151.2 (04-02-21)</u>	<u>Operative Law – 2013 Homeowner’s Policy</u> <u>ALTA Form 47.2</u>	<u>Owner</u>	<u>2013 CLTA/ALTA Homeowner’s</u>	<u>No Charge</u>
151.3 (04-02-21)	Operative Law – 2015 Expanded Coverage Residential Loan Policy ALTA Form 47.3	Lender	2015 ALTA Expanded Residential	No Charge
152 (04-02-22)	Tribal Waivers and Consents ALTA Form 48	Owner or Lender	All Policies	No Charge

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
Endorsement Name	Description	**Insured		Charge % of Applicable Rate
CA - STG 110.5E Extension Modification	Extension Modification	Lender	All Policies	10% - based on the remaining loan balance amount; Maximum \$300
CA – STG 110.5S Specified Minor Modifications	Specified Minor Modifications	Lender	All Policies	10% - based on the remaining loan balance amount; Maximum \$300
CA - STG Additional Insured	Additional Insured (Includes Legal Entities with Natural Persons)	Owner	2013 CLTA/ALTA Homeowner’s	\$25
CA – STG Amendment of Covered Risk 10	Amendment of Covered Risk 10 on 2021 ALTA Loan Policy (07-01-21)	Lender	2021 ALTA Loan Policies and 2022 CLTA Policies	No charge
CA – STG Deletion of PACA-PSA	Deletion of PACA-PSA Exclusion on 2021 Policies	Owner or Lender	2021 ALTA Policies and 2022 CLTA Policies	No charge
CA – STG Homeowner’s Gold	Homeowner’s Gold with 2021 CLTA/ALTA Homeowner’s Policy (07-01-21)	Owner	2021 CLTA/ALTA Homeowner’s	No charge
CA – STG Modified CLTA 104.10	Assignment of Mortgage (Multi-Bene)	Lender	All Policies	\$75
CA – STG Modified CLTA 122	Construction Loan Advance	Lender	Extended	10% - Minimum \$50
CA - STG Non-Vested Spouse	Non-Vested Spouse	Lender	All Policies	No charge

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SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
Endorsement Name	Description	**Insured		Charge % of Applicable Rate
CA – STG Post-Policy Forgery	Post-Policy Forgery with 2021 ALTA Owner’s Policy (07-01-21)	Owner	2021 ALTA Owner’s (Non-Residential Only)	No charge
CA – STG Down Date Endorsement 1	Policy date down endorsement	Owner Or Lender	All Policies	25%

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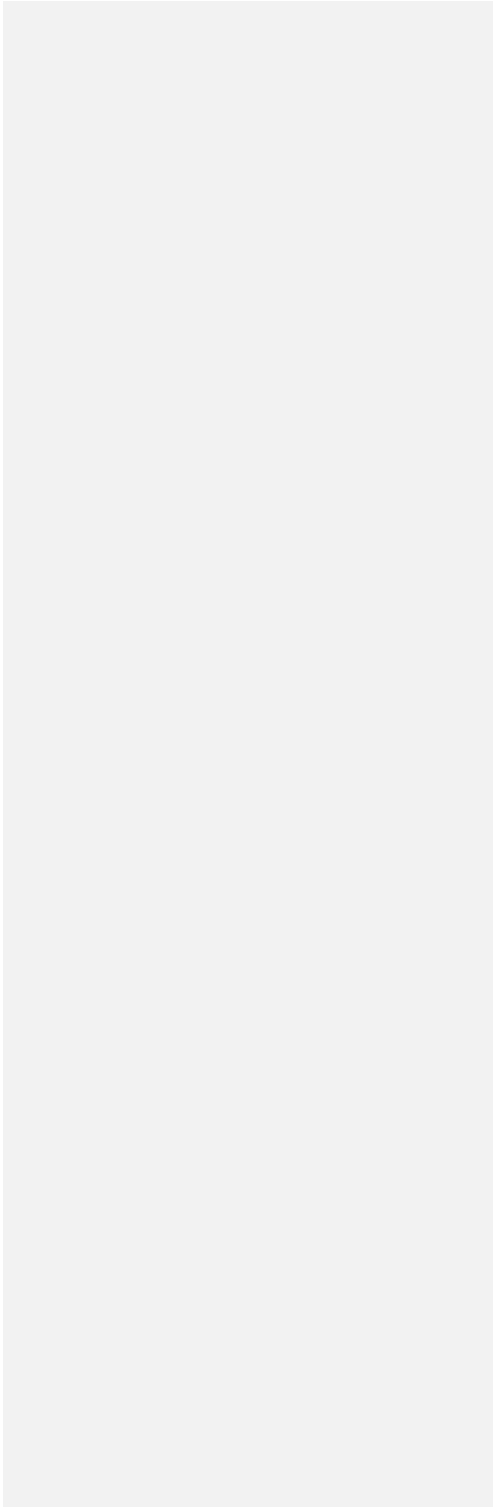
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SECTION 11 – STEWART TITLE GUARANTY COMPANY RATES

SECTION 11.1 – DELETED



<u>Liability Amount-of-Insurance</u>	<u>Residential Rate</u>	
915,001	920,000	22612216
920,001	925,000	22702225
925,001	930,000	22782233
930,001	935,000	22872242
935,001	940,000	22962251
940,001	945,000	23052259
945,001	950,000	23142268
950,001	955,000	23232277
955,001	960,000	23302284
960,001	965,000	23392293
965,001	970,000	23472301
970,001	975,000	23562310
975,001	980,000	23652319

<u>Liability Amount-of-Insurance</u>	<u>Residential Rate</u>	
980,001	985,000	23722326
985,001	990,000	23802334
990,001	995,000	23872341
995,001	1,000,000	23882342

For each \$5,000 or fraction thereof above \$1,000,000:

Add \$6.00 per \$5,000 up to and including \$2,000,000

Add \$3.15 per \$5,000 over \$2,000,000

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11.3 BASIC RATES

Liability Amount-of- Insurance		Basic Rate
0	50,000	550
50,001	55,000	550
55,001	60,000	550
60,001	65,000	550
65,001	70,000	550
70,001	75,000	575
75,001	80,000	575
80,001	85,000	600
85,001	90,000	625
90,001	95,000	650
95,001	100,000	675
100,001	105,000	685
105,001	110,000	695
110,001	115,000	705
115,001	120,000	760
120,001	125,000	770
125,001	130,000	780
130,001	135,000	790
135,001	140,000	800
140,001	145,000	810
145,001	150,000	815
150,001	155,000	815
155,001	160,000	825
160,001	165,000	835
165,001	170,000	845
170,001	175,000	855
175,001	180,000	865
180,001	185,000	875
185,001	190,000	885
190,001	195,000	895
195,001	200,000	900
200,001	205,000	935
205,001	210,000	945
210,001	215,000	955
215,001	220,000	965
220,001	225,000	975
225,001	230,000	985
230,001	235,000	995
235,001	240,000	1005
240,001	245,000	1015
245,001	250,000	1025
250,001	255,000	1035
255,001	260,000	1045

Liability Amount-of- Insurance		Basic Rate
260,001	265,000	1055
265,001	270,000	1065
270,001	275,000	1075
275,001	280,000	1085
280,001	285,000	1095
285,001	290,000	1105
290,001	295,000	1115
295,001	300,000	1125
300,001	305,000	1130
305,001	310,000	1135
310,001	315,000	1140
315,001	320,000	1145
320,001	325,000	1150
325,001	330,000	1155
330,001	335,000	1160
335,001	340,000	1165
340,001	345,000	1170
345,001	350,000	1175
350,001	355,000	1180
355,001	360,000	1185
360,001	365,000	1190
365,001	370,000	1195
370,001	375,000	1220
375,001	380,000	1245
380,001	385,000	1255
385,001	390,000	1260
390,001	395,000	1265
395,001	400,000	1275
400,001	405,000	1280
405,001	410,000	1285
410,001	415,000	1290
415,001	420,000	1295
420,001	425,000	1300
425,001	430,000	1305
430,001	435,000	1310
435,001	440,000	1315
440,001	445,000	1320
445,001	450,000	1325
450,001	455,000	1340
455,001	460,000	1355
460,001	465,000	1370
465,001	470,000	1385
470,001	475,000	1400
475,001	480,000	1415

Liability Amount-of- Insurance		Basic Rate
480,001	485,000	1430
485,001	490,000	1445
490,001	495,000	1460
495,001	500,000	1465
500,001	505,000	1470
505,001	510,000	1475
510,001	515,000	1480
515,001	520,000	1485
520,001	525,000	1490
525,001	530,000	1495
530,001	535,000	1500
535,001	540,000	1505
540,001	545,000	1510
545,001	550,000	1560
550,001	555,000	1565
555,001	560,000	1570
560,001	565,000	1575
565,001	570,000	1580
570,001	575,000	1585
575,001	580,000	1590
580,001	585,000	1595
585,001	590,000	1600
590,001	595,000	1605
595,001	600,000	1610
600,001	605,000	1615
605,001	610,000	1620
610,001	615,000	1625
615,001	620,000	1630
620,001	625,000	1635
625,001	630,000	1640
630,001	635,000	1645
635,001	640,000	1650
640,001	645,000	1655
645,001	650,000	1665
650,001	655,000	1670
655,001	660,000	1675
660,001	665,000	1680
665,001	670,000	1685
670,001	675,000	1690
675,001	680,000	1695
680,001	685,000	1700
685,001	690,000	1705
690,001	695,000	1710
695,001	700,000	1725

Liability Amount-of- Insurance		Basic Rate
700,001	705,000	1735
705,001	710,000	1745
710,001	715,000	1755
715,001	720,000	1765
720,001	725,000	1775
725,001	730,000	1785
730,001	735,000	1795
735,001	740,000	1805
740,001	745,000	1815
745,001	750,000	1820
750,001	755,000	1825
755,001	760,000	1835
760,001	765,000	1840
765,001	770,000	1845
770,001	775,000	1855
775,001	780,000	1865
780,001	785,000	1875
785,001	790,000	1885
790,001	795,000	1895
795,001	800,000	1900
800,001	805,000	1905
805,001	810,000	1910
810,001	815,000	1915
815,001	820,000	1935
820,001	825,000	1940
825,001	830,000	1950
830,001	835,000	1960
835,001	840,000	1970
840,001	845,000	1985
845,001	850,000	1995
850,001	855,000	2000
855,001	860,000	2005
860,001	865,000	2010
865,001	870,000	2015
870,001	875,000	2025
875,001	880,000	2035
880,001	885,000	2045
885,001	890,000	2055
890,001	895,000	2060
895,001	900,000	2070
900,001	905,000	2075
905,001	910,000	2080
910,001	915,000	2085
915,001	920,000	2090

<u>Liability Amount-of-Insurance</u>		Basic Rate
920,001	925,000	2095
925,001	930,000	2100
930,001	935,000	2105
935,001	940,000	2110
940,001	945,000	2115
945,001	950,000	2150
950,001	955,000	2155
955,001	960,000	2160
960,001	965,000	2165
965,001	970,000	2170
970,001	975,000	2175
975,001	980,000	2180
980,001	985,000	2185
985,001	990,000	2190
990,001	995,000	2200
995,001	1,000,000	2225
1,000,001	1,005,000	2230
1,005,001	1,010,000	2235
1,010,001	1,015,000	2240
1,015,001	1,020,000	2245
1,020,001	1,025,000	2250
1,025,001	1,030,000	2255
1,030,001	1,035,000	2260
1,035,001	1,040,000	2265
1,040,001	1,045,000	2270
1,045,001	1,050,000	2275
1,050,001	1,055,000	2280
1,055,001	1,060,000	2285
1,060,001	1,065,000	2290
1,065,001	1,070,000	2295
1,070,001	1,075,000	2300
1,075,001	1,080,000	2315
1,080,001	1,085,000	2335
1,085,001	1,090,000	2355
1,090,001	1,095,000	2360
1,095,001	1,100,000	2375
1,100,001	1,105,000	2380
1,105,001	1,110,000	2385
1,110,001	1,115,000	2390
1,115,001	1,120,000	2395
1,120,001	1,125,000	2400
1,125,001	1,130,000	2405
1,130,001	1,135,000	2410
1,135,001	1,140,000	2415

<u>Liability Amount-of-Insurance</u>		Basic Rate
1,140,001	1,145,000	2420
1,145,001	1,150,000	2440
1,150,001	1,155,000	2445
1,155,001	1,160,000	2450
1,160,001	1,165,000	2455
1,165,001	1,170,000	2460
1,170,001	1,175,000	2465
1,175,001	1,180,000	2470
1,180,001	1,185,000	2475
1,185,001	1,190,000	2480
1,190,001	1,195,000	2485
1,195,001	1,200,000	2490
1,200,001	1,205,000	2498
1,205,001	1,210,000	2506
1,210,001	1,215,000	2514
1,215,001	1,220,000	2522
1,220,001	1,225,000	2530
1,225,001	1,230,000	2538
1,230,001	1,235,000	2546
1,235,001	1,240,000	2554
1,240,001	1,245,000	2562
1,245,001	1,250,000	2570
1,250,001	1,255,000	2578
1,255,001	1,260,000	2586
1,260,001	1,265,000	2594
1,265,001	1,270,000	2602
1,270,001	1,275,000	2610
1,275,001	1,280,000	2618
1,280,001	1,285,000	2626
1,285,001	1,290,000	2634
1,290,001	1,295,000	2642
1,295,001	1,300,000	2652
1,300,001	1,305,000	2652
1,305,001	1,310,000	2662
1,310,001	1,315,000	2670
1,315,001	1,320,000	2676
1,320,001	1,325,000	2685
1,325,001	1,330,000	2692
1,330,001	1,335,000	2700
1,335,001	1,340,000	2708
1,340,001	1,345,000	2715
1,345,001	1,350,000	2723
1,350,001	1,355,000	2730
1,355,001	1,360,000	2738

Liability Amount-of- Insurance	Basic Rate
1,360,001	2746
1,365,001	2753
1,370,001	2761
1,375,001	2768
1,380,001	2776
1,385,001	2784
1,390,001	2791
1,395,001	2799
1,400,001	2806
1,405,001	2814
1,410,001	2822
1,415,001	2829
1,420,001	2837
1,425,001	2844
1,430,001	2852
1,435,001	2860
1,440,001	2867
1,445,001	2875
1,450,001	2882
1,455,001	2890
1,460,001	2898
1,465,001	2905
1,470,001	2913
1,475,001	2920
1,480,001	2928
1,485,001	2936
1,490,001	2943
1,495,001	2951
1,500,001	2958
1,505,001	2966
1,510,001	2974
1,515,001	2981
1,520,001	2989
1,525,001	2996
1,530,001	3004
1,535,001	3012
1,540,001	3019
1,545,001	3027
1,550,001	3034
1,555,001	3042
1,560,001	3050
1,565,001	3057
1,570,001	3065
1,575,001	3072

Liability Amount-of- Insurance	Basic Rate
1,580,001	3080
1,585,001	3088
1,590,001	3095
1,595,001	3103
1,600,001	3110
1,605,001	3118
1,610,001	3126
1,615,001	3133
1,620,001	3141
1,625,001	3148
1,630,001	3156
1,635,001	3164
1,640,001	3171
1,645,001	3179
1,650,001	3186
1,655,001	3194
1,660,001	3202
1,665,001	3209
1,670,001	3217
1,675,001	3224
1,680,001	3232
1,685,001	3240
1,690,001	3247
1,695,001	3255
1,700,001	3262
1,705,001	3270
1,710,001	3278
1,715,001	3285
1,720,001	3293
1,725,001	3300
1,730,001	3308
1,735,001	3316
1,740,001	3323
1,745,001	3331
1,750,001	3338
1,755,001	3346
1,760,001	3354
1,765,001	3361
1,770,001	3369
1,775,001	3376
1,780,001	3384
1,785,001	3392
1,790,001	3399
1,795,001	3407

Liability Amount-of- Insurance		Basic Rate
1,800,001	1,805,000	3414
1,805,001	1,810,000	3422
1,810,001	1,815,000	3430
1,815,001	1,820,000	3437
1,820,001	1,825,000	3445
1,825,001	1,830,000	3452
1,830,001	1,835,000	3460
1,835,001	1,840,000	3468
1,840,001	1,845,000	3475
1,845,001	1,850,000	3483
1,850,001	1,855,000	3490
1,855,001	1,860,000	3498
1,860,001	1,865,000	3506
1,865,001	1,870,000	3513
1,870,001	1,875,000	3521
1,875,001	1,880,000	3528
1,880,001	1,885,000	3536
1,885,001	1,890,000	3544
1,890,001	1,895,000	3551
1,895,001	1,900,000	3559
1,900,001	1,905,000	3566
1,905,001	1,910,000	3574
1,910,001	1,915,000	3582
1,915,001	1,920,000	3589
1,920,001	1,925,000	3597
1,925,001	1,930,000	3604
1,930,001	1,935,000	3612
1,935,001	1,940,000	3620
1,940,001	1,945,000	3627
1,945,001	1,950,000	3635
1,950,001	1,955,000	3642
1,955,001	1,960,000	3650
1,960,001	1,965,000	3658
1,965,001	1,970,000	3665
1,970,001	1,975,000	3673
1,975,001	1,980,000	3680
1,980,001	1,985,000	3688
1,985,001	1,990,000	3696
1,990,001	1,995,000	3703
1,995,001	2,000,000	3711
2,000,001	2,005,000	3718
2,005,001	2,010,000	3726
2,010,001	2,015,000	3734
2,015,001	2,020,000	3741

Liability Amount-of- Insurance		Basic Rate
2,020,001	2,025,000	3749
2,025,001	2,030,000	3756
2,030,001	2,035,000	3764
2,035,001	2,040,000	3772
2,040,001	2,045,000	3779
2,045,001	2,050,000	3787
2,050,001	2,055,000	3794
2,055,001	2,060,000	3802
2,060,001	2,065,000	3810
2,065,001	2,070,000	3817
2,070,001	2,075,000	3825
2,075,001	2,080,000	3832
2,080,001	2,085,000	3840
2,085,001	2,090,000	3848
2,090,001	2,095,000	3855
2,095,001	2,100,000	3863
2,100,001	2,105,000	3870
2,105,001	2,110,000	3878
2,110,001	2,115,000	3886
2,115,001	2,120,000	3893
2,120,001	2,125,000	3901
2,125,001	2,130,000	3908
2,130,001	2,135,000	3916
2,135,001	2,140,000	3924
2,140,001	2,145,000	3931
2,145,001	2,150,000	3939
2,150,001	2,155,000	3946
2,155,001	2,160,000	3954
2,160,001	2,165,000	3962
2,165,001	2,170,000	3969
2,170,001	2,175,000	3977
2,175,001	2,180,000	3984
2,180,001	2,185,000	3992
2,185,001	2,190,000	4000
2,190,001	2,195,000	4007
2,195,001	2,200,000	4015
2,200,001	2,205,000	4022
2,205,001	2,210,000	4030
2,210,001	2,215,000	4038
2,215,001	2,220,000	4045
2,220,001	2,225,000	4053
2,225,001	2,230,000	4060
2,230,001	2,235,000	4068
2,235,001	2,240,000	4076

Liability Amount-of- Insurance		Basic Rate
2,240,001	2,245,000	4083
2,245,001	2,250,000	4091
2,250,001	2,255,000	4098
2,255,001	2,260,000	4106
2,260,001	2,265,000	4114
2,265,001	2,270,000	4124
2,270,001	2,275,000	4129
2,275,001	2,280,000	4136
2,280,001	2,285,000	4144
2,285,001	2,290,000	4152
2,290,001	2,295,000	4159
2,295,001	2,300,000	4167
2,300,001	2,305,000	4174
2,305,001	2,310,000	4182
2,310,001	2,315,000	4190
2,315,001	2,320,000	4197
2,320,001	2,325,000	4205
2,325,001	2,330,000	4212
2,330,001	2,335,000	4220
2,335,001	2,340,000	4228
2,340,001	2,345,000	4235
2,345,001	2,350,000	4243
2,350,001	2,355,000	4250
2,355,001	2,360,000	4258
2,360,001	2,365,000	4266
2,365,001	2,370,000	4273
2,370,001	2,375,000	4281
2,375,001	2,380,000	4288
2,380,001	2,385,000	4296
2,385,001	2,390,000	4304
2,390,001	2,395,000	4311
2,395,001	2,400,000	4319
2,400,001	2,405,000	4326
2,405,001	2,410,000	4334
2,410,001	2,415,000	4342
2,415,001	2,420,000	4349
2,420,001	2,425,000	4357
2,425,001	2,430,000	4364
2,430,001	2,435,000	4372
2,435,001	2,440,000	4380
2,440,001	2,445,000	4387
2,445,001	2,450,000	4395
2,450,001	2,455,000	4402
2,455,001	2,460,000	4410

Liability Amount-of- Insurance		Basic Rate
2,460,001	2,465,000	4418
2,465,001	2,470,000	4425
2,470,001	2,475,000	4433
2,475,001	2,480,000	4440
2,480,001	2,485,000	4448
2,485,001	2,490,000	4456
2,490,001	2,495,000	4463
2,495,001	2,500,000	4471
2,500,001	2,505,000	4478
2,505,001	2,510,000	4486
2,510,001	2,515,000	4494
2,515,001	2,520,000	4501
2,520,001	2,525,000	4509
2,525,001	2,530,000	4516
2,530,001	2,535,000	4524
2,535,001	2,540,000	4532
2,540,001	2,545,000	4539
2,545,001	2,550,000	4547
2,550,001	2,555,000	4554
2,555,001	2,560,000	4562
2,560,001	2,565,000	4570
2,565,001	2,570,000	4577
2,570,001	2,575,000	4585
2,575,001	2,580,000	4592
2,580,001	2,585,000	4600
2,585,001	2,590,000	4608
2,590,001	2,595,000	4615
2,595,001	2,600,000	4623
2,600,001	2,605,000	4630
2,605,001	2,610,000	4638
2,610,001	2,615,000	4646
2,615,001	2,620,000	4653
2,620,001	2,625,000	4661
2,625,001	2,630,000	4668
2,630,001	2,635,000	4676
2,635,001	2,640,000	4684
2,640,001	2,645,000	4691
2,645,001	2,650,000	4699
2,650,001	2,655,000	4706
2,655,001	2,660,000	4714
2,660,001	2,665,000	4722
2,665,001	2,670,000	4729
2,670,001	2,675,000	4737
2,675,001	2,680,000	4744

Liability Amount-of- Insurance	Basic Rate
2,680,001	4752
2,685,001	4760
2,690,001	4767
2,695,001	4775
2,700,001	4782
2,705,001	4790
2,710,001	4798
2,715,001	4805
2,720,001	4813
2,725,001	4820
2,730,001	4828
2,735,001	4836
2,740,001	4843
2,745,001	4851
2,750,001	4858
2,755,001	4866
2,760,001	4874
2,765,001	4881
2,770,001	4889
2,775,001	4896
2,780,001	4904
2,785,001	4912
2,790,001	4919
2,795,001	4927
2,800,001	4934
2,805,001	4942
2,810,001	4950
2,815,001	4957
2,820,001	4965
2,825,001	4972
2,830,001	4980
2,835,001	4988
2,840,001	4995
2,845,001	5003
2,850,001	5010
2,855,001	5018
2,860,001	5026
2,865,001	5033
2,870,001	5041
2,875,001	5048
2,880,001	5056
2,885,001	5064
2,890,001	5071
2,895,001	5079

Liability Amount-of- Insurance	Basic Rate
2,900,001	5086
2,905,001	5094
2,910,001	5102
2,915,001	5109
2,920,001	5117
2,925,001	5124
2,930,001	5132
2,935,001	5140
2,940,001	5147
2,945,001	5155
2,950,001	5162
2,955,001	5170
2,960,001	5178
2,965,001	5185
2,970,001	5193
2,975,001	5200
2,980,001	5208
2,985,001	5216
2,990,001	5223
2,995,001	5231
3,000,001	5238
3,005,001	5246
3,010,001	5254
3,015,001	5261
3,020,001	5269
3,025,001	5276
3,030,001	5284
3,035,001	5292
3,040,001	5299
3,045,001	5307
3,050,001	5314
3,055,001	5322
3,060,001	5330
3,065,001	5337
3,070,001	5345
3,075,001	5352
3,080,001	5360
3,085,001	5368
3,090,001	5375
3,095,001	5384
3,100,001	5390
3,105,001	5398
3,110,001	5406
3,115,001	5413

Liability Amount-of- Insurance		Basic Rate
3,120,001	3,125,000	5421
3,125,001	3,130,000	5428
3,130,001	3,135,000	5436
3,135,001	3,140,000	5444
3,140,001	3,145,000	5451
3,145,001	3,150,000	5459
3,150,001	3,155,000	5466
3,155,001	3,160,000	5474
3,160,001	3,165,000	5482
3,165,001	3,170,000	5489
3,170,001	3,175,000	5497
3,175,001	3,180,000	5504
3,180,001	3,185,000	5512
3,185,001	3,190,000	5520
3,190,001	3,195,000	5527
3,195,001	3,200,000	5535
3,200,001	3,205,000	5542
3,205,001	3,210,000	5550
3,210,001	3,215,000	5558
3,215,001	3,220,000	5565
3,220,001	3,225,000	5573
3,225,001	3,230,000	5580
3,230,001	3,235,000	5588
3,235,001	3,240,000	5596
3,240,001	3,245,000	5603
3,245,001	3,250,000	5611
3,250,001	3,255,000	5618
3,255,001	3,260,000	5626
3,260,001	3,265,000	5634
3,265,001	3,270,000	5641
3,270,001	3,275,000	5649
3,275,001	3,280,000	5656
3,280,001	3,285,000	5664
3,285,001	3,290,000	5672
3,290,001	3,295,000	5679
3,295,001	3,300,000	5687
3,300,001	3,305,000	5694
3,305,001	3,310,000	5702
3,310,001	3,315,000	5710
3,315,001	3,320,000	5717
3,320,001	3,325,000	5725
3,325,001	3,330,000	5732
3,330,001	3,335,000	5740
3,335,001	3,340,000	5748

Liability Amount-of- Insurance		Basic Rate
3,340,001	3,345,000	5755
3,345,001	3,350,000	5763
3,350,001	3,355,000	5770
3,355,001	3,360,000	5778
3,360,001	3,365,000	5786
3,365,001	3,370,000	5793
3,370,001	3,375,000	5801
3,375,001	3,380,000	5808
3,380,001	3,385,000	5816
3,385,001	3,390,000	5824
3,390,001	3,395,000	5831
3,395,001	3,400,000	5839
3,400,001	3,405,000	5846
3,405,001	3,410,000	5854
3,410,001	3,415,000	5862
3,415,001	3,420,000	5869
3,420,001	3,425,000	5877
3,425,001	3,430,000	5884
3,430,001	3,435,000	5892
3,435,001	3,440,000	5900
3,440,001	3,445,000	5907
3,445,001	3,450,000	5915
3,450,001	3,455,000	5922
3,455,001	3,460,000	5930
3,460,001	3,465,000	5938
3,465,001	3,470,000	5945
3,470,001	3,475,000	5953
3,475,001	3,480,000	5960
3,480,001	3,485,000	5968
3,485,001	3,490,000	5976
3,490,001	3,495,000	5983
3,495,001	3,500,000	5991
3,500,001	3,505,000	5998
3,505,001	3,510,000	6006
3,510,001	3,515,000	6014
3,515,001	3,520,000	6021
3,520,001	3,525,000	6029
3,525,001	3,530,000	6036
3,530,001	3,535,000	6044
3,535,001	3,540,000	6052
3,540,001	3,545,000	6059
3,545,001	3,550,000	6067
3,550,001	3,555,000	6074
3,555,001	3,560,000	6082

Liability Amount of Insurance		Basic Rate
3,560,001	3,565,000	6090
3,565,001	3,570,000	6097
3,570,001	3,575,000	6105
3,575,001	3,580,000	6112
3,580,001	3,585,000	6120
3,585,001	3,590,000	6128
3,590,001	3,595,000	6135
3,595,001	3,600,000	6143
3,600,001	3,605,000	6150
3,605,001	3,610,000	6158
3,610,001	3,615,000	6166
3,615,001	3,620,000	6174
3,620,001	3,625,000	6181
3,625,001	3,630,000	6188
3,630,001	3,635,000	6196
3,635,001	3,640,000	6204
3,640,001	3,645,000	6211
3,645,001	3,650,000	6219
3,650,001	3,655,000	6226
3,655,001	3,660,000	6234
3,660,001	3,665,000	6242
3,665,001	3,670,000	6249
3,670,001	3,675,000	6257
3,675,001	3,680,000	6264
3,680,001	3,685,000	6272
3,685,001	3,690,000	6280
3,690,001	3,695,000	6287
3,695,001	3,700,000	6295
3,700,001	3,705,000	6302
3,705,001	3,710,000	6310
3,710,001	3,715,000	6318
3,715,001	3,720,000	6325
3,720,001	3,725,000	6333
3,725,001	3,730,000	6340
3,730,001	3,735,000	6348
3,735,001	3,740,000	6356
3,740,001	3,745,000	6363
3,745,001	3,750,000	6371
3,750,001	3,755,000	6378
3,755,001	3,760,000	6386
3,760,001	3,765,000	6394
3,765,001	3,770,000	6401
3,770,001	3,775,000	6409
3,775,001	3,780,000	6416

Liability Amount of Insurance		Basic Rate
3,780,001	3,785,000	6424
3,785,001	3,790,000	6432
3,790,001	3,795,000	6439
3,795,001	3,800,000	6447
3,800,001	3,805,000	6454
3,805,001	3,810,000	6462
3,810,001	3,815,000	6470
3,815,001	3,820,000	6477
3,820,001	3,825,000	6485
3,825,001	3,830,000	6492
3,830,001	3,835,000	6500
3,835,001	3,840,000	6508
3,840,001	3,845,000	6515
3,845,001	3,850,000	6523
3,850,001	3,855,000	6530
3,855,001	3,860,000	6538
3,860,001	3,865,000	6546
3,865,001	3,870,000	6553
3,870,001	3,875,000	6561
3,875,001	3,880,000	6568
3,880,001	3,885,000	6576
3,885,001	3,890,000	6584
3,890,001	3,895,000	6591
3,895,001	3,900,000	6599
3,900,001	3,905,000	6606
3,905,001	3,910,000	6614
3,910,001	3,915,000	6622
3,915,001	3,920,000	6629
3,920,001	3,925,000	6637
3,925,001	3,930,000	6644
3,930,001	3,935,000	6652
3,935,001	3,940,000	6660
3,940,001	3,945,000	6667
3,945,001	3,950,000	6675
3,950,001	3,955,000	6682
3,955,001	3,960,000	6690
3,960,001	3,965,000	6698
3,965,001	3,970,000	6705
3,970,001	3,975,000	6713
3,975,001	3,980,000	6720
3,980,001	3,985,000	6728
3,985,001	3,990,000	6736
3,990,001	3,995,000	6743
3,995,001	4,000,000	6751

<u>Liability Amount of Insurance</u>		Basic Rate
4,000,001	5,000,000	7751
5,000,001	6,000,000	8751
6,000,001	7,000,000	9751
7,000,001	8,000,000	10751

<u>Liability Amount of Insurance</u>		Basic Rate
8,000,001	9,000,000	11751
9,000,001	10,000,000	12751

For each \$5,000 or fraction thereof above \$10,000,000 add \$5.00

11.4 DELETED

11.5 DELETED

11.6 ALTA CONCURRENT LOAN RATES

<u>Liability Amount-of-Insurance</u>		ALTA Concurrent Loan Rate
0	50,000	432 396
50,001	55,000	438 402
55,001	60,000	446 409
60,001	65,000	451 414
65,001	70,000	457 419
70,001	75,000	463 425
75,001	80,000	470 431
80,001	85,000	476 437
85,001	90,000	482 442
90,001	95,000	491 450
95,001	100,000	499 458
100,001	105,000	505 463
105,001	110,000	510 468
110,001	115,000	516 473
115,001	120,000	521 478
120,001	125,000	528 484
125,001	130,000	533 489
130,001	135,000	538 494
135,001	140,000	544 499
140,001	145,000	549 504
145,001	150,000	556 510
150,001	155,000	561 515
155,001	160,000	566 519
160,001	165,000	571 524
165,001	170,000	577 529
170,001	175,000	583 535
175,001	180,000	588 539
180,001	185,000	594 545
185,001	190,000	600 550
190,001	195,000	608 558
195,001	200,000	618 567
200,001	205,000	621 570
205,001	210,000	623 572
210,001	215,000	629 577
215,001	220,000	634 582
220,001	225,000	641 588
225,001	230,000	646 593
230,001	235,000	652 598

<u>Liability Amount-of-Insurance</u>		ALTA Concurrent Loan Rate
235,001	240,000	657 603
240,001	245,000	664 609
245,001	250,000	671 616
250,001	255,000	674 621
255,001	260,000	677 626
260,001	265,000	678 632
265,001	270,000	684 638
270,001	275,000	691 644
275,001	280,000	697 650
280,001	285,000	704 656
285,001	290,000	709 661
290,001	295,000	716 668
295,001	300,000	722 673
300,001	305,000	724 675
305,001	310,000	726 677
310,001	315,000	734 684
315,001	320,000	742 692
320,001	325,000	750 699
325,001	330,000	756 705
330,001	335,000	764 712
335,001	340,000	772 720
340,001	345,000	779 726
345,001	350,000	785 732
350,001	355,000	793 739
355,001	360,000	800 746
360,001	365,000	808 753
365,001	370,000	815 760
370,001	375,000	824 768
375,001	380,000	830 774
380,001	385,000	838 781
385,001	390,000	844 787
390,001	395,000	853 795
395,001	400,000	859 801
400,001	405,000	872 813
405,001	410,000	886 826
410,001	415,000	893 833
415,001	420,000	901 840
420,001	425,000	909 848
425,001	430,000	916 854
430,001	435,000	923 861
435,001	440,000	930 867
440,001	445,000	938 875

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
445,001	450,000	946.882
450,001	455,000	953.889
455,001	460,000	960.895
460,001	465,000	968.903
465,001	470,000	975.909
470,001	475,000	982.916
475,001	480,000	991.924
480,001	485,000	997.930
485,001	490,000	1004.936
490,001	495,000	1011.943
495,001	500,000	1019.950
500,001	505,000	1021.954
505,001	510,000	1025.958
510,001	515,000	1030.963
515,001	520,000	1036.968
520,001	525,000	1041.973
525,001	530,000	1048.979
530,001	535,000	1053.984
535,001	540,000	1058.989
540,001	545,000	1064.994
545,001	550,000	1069.999
550,001	555,000	1075.1005
555,001	560,000	1081.1010
560,001	565,000	1086.1015
565,001	570,000	1091.1020
570,001	575,000	1097.1025
575,001	580,000	1102.1030
580,001	585,000	1107.1035
585,001	590,000	1113.1040
590,001	595,000	1118.1045
595,001	600,000	1124.1050
600,001	605,000	1129.1055
605,001	610,000	1133.1059
610,001	615,000	1138.1064
615,001	620,000	1144.1069
620,001	625,000	1149.1074
625,001	630,000	1156.1080
630,001	635,000	1161.1085
635,001	640,000	1166.1090
640,001	645,000	1172.1095
645,001	650,000	1177.1100
650,001	655,000	1183.1106

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
655,001	660,000	1189.1111
660,001	665,000	1194.1116
665,001	670,000	1199.1121
670,001	675,000	1205.1126
675,001	680,000	1211.1132
680,001	685,000	1217.1137
685,001	690,000	1221.1141
690,001	695,000	1226.1146
695,001	700,000	1232.1151
700,001	705,000	1236.1155
705,001	710,000	1241.1160
710,001	715,000	1247.1165
715,001	720,000	1252.1170
720,001	725,000	1257.1175
725,001	730,000	1263.1180
730,001	735,000	1269.1186
735,001	740,000	1274.1191
740,001	745,000	1280.1196
745,001	750,000	1285.1201
750,001	755,000	1290.1206
755,001	760,000	1297.1212
760,001	765,000	1302.1217
765,001	770,000	1308.1222
770,001	775,000	1313.1227
775,001	780,000	1318.1232
780,001	785,000	1325.1238
785,001	790,000	1329.1242
790,001	795,000	1334.1247
795,001	800,000	1340.1252
800,001	805,000	1345.1257
805,001	810,000	1351.1263
810,001	815,000	1357.1268
815,001	820,000	1362.1273
820,001	825,000	1367.1278
825,001	830,000	1373.1283
830,001	835,000	1379.1289
835,001	840,000	1385.1294
840,001	845,000	1390.1299
845,001	850,000	1395.1304
850,001	855,000	1400.1308
855,001	860,000	1403.1311
860,001	865,000	1408.1316

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
865,001	870,000	1411 1319
870,001	875,000	1416 1323
875,001	880,000	1419 1326
880,001	885,000	1423 1330
885,001	890,000	1424 1331
890,001	895,000	1430 1336
895,001	900,000	1434 1340
900,001	905,000	1438 1344
905,001	910,000	1441 1347
910,001	915,000	1446 1351
915,001	920,000	1449 1354
920,001	925,000	1453 1358
925,001	930,000	1456 1361
930,001	935,000	1462 1366
935,001	940,000	1465 1369
940,001	945,000	1469 1373
945,001	950,000	1472 1376
950,001	955,000	1477 1380
955,001	960,000	1480 1383
960,001	965,000	1484 1387
965,001	970,000	1487 1390
970,001	975,000	1493 1395
975,001	980,000	1496 1398
980,001	985,000	1500 1402
985,001	990,000	1503 1405
990,001	995,000	1508 1409
995,001	1,000,000	1511 1412
1,000,001	1,005,000	1514 1415
1,005,001	1,010,000	1517 1418
1,010,001	1,015,000	1520 1421
1,015,001	1,020,000	1523 1423
1,020,001	1,025,000	1526 1426
1,025,001	1,030,000	1528 1428
1,030,001	1,035,000	1531 1431
1,035,001	1,040,000	1533 1433
1,040,001	1,045,000	1537 1436
1,045,001	1,050,000	1539 1438
1,050,001	1,055,000	1541 1440
1,055,001	1,060,000	1543 1442
1,060,001	1,065,000	1547 1446
1,065,001	1,070,000	1549 1448
1,070,001	1,075,000	1553 1451

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
1,075,001	1,080,000	1555 1453
1,080,001	1,085,000	1558 1456
1,085,001	1,090,000	1560 1458
1,090,001	1,095,000	1563 1461
1,095,001	1,100,000	1565 1463
1,100,001	1,105,000	1569 1466
1,105,001	1,110,000	1571 1468
1,110,001	1,115,000	1575 1472
1,115,001	1,120,000	1577 1474
1,120,001	1,125,000	1580 1477
1,125,001	1,130,000	1583 1479
1,130,001	1,135,000	1586 1482
1,135,001	1,140,000	1588 1484
1,140,001	1,145,000	1591 1487
1,145,001	1,150,000	1593 1489
1,150,001	1,155,000	1596 1492
1,155,001	1,160,000	1599 1494
1,160,001	1,165,000	1603 1498
1,165,001	1,170,000	1605 1500
1,170,001	1,175,000	1608 1503
1,175,001	1,180,000	1610 1505
1,180,001	1,185,000	1614 1508
1,185,001	1,190,000	1616 1510
1,190,001	1,195,000	1619 1513
1,195,001	1,200,000	1621 1515
1,200,001	1,205,000	1624 1518
1,205,001	1,210,000	1626 1520
1,210,001	1,215,000	1631 1524
1,215,001	1,220,000	1633 1526
1,220,001	1,225,000	1636 1529
1,225,001	1,230,000	1638 1531
1,230,001	1,235,000	1641 1534
1,235,001	1,240,000	1644 1536
1,240,001	1,245,000	1647 1539
1,245,001	1,250,000	1649 1541
1,250,001	1,255,000	1651 1543
1,255,001	1,260,000	1653 1545
1,260,001	1,265,000	1657 1549
1,265,001	1,270,000	1660 1551
1,270,001	1,275,000	1663 1554
1,275,001	1,280,000	1665 1556
1,280,001	1,285,000	1668 1559

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
1,285,001	1,290,000	1670 +561
1,290,001	1,295,000	1673 +564
1,295,001	1,300,000	1676 +566
1,300,001	1,305,000	1679 +569
1,305,001	1,310,000	1681 +571
1,310,001	1,315,000	1685 +575
1,315,001	1,320,000	1687 +577
1,320,001	1,325,000	1691 +580
1,325,001	1,330,000	1693 +582
1,330,001	1,335,000	1696 +585
1,335,001	1,340,000	1698 +587
1,340,001	1,345,000	1701 +590
1,345,001	1,350,000	1703 +592
1,350,001	1,355,000	1707 +595
1,355,001	1,360,000	1709 +597
1,360,001	1,365,000	1713 +601
1,365,001	1,370,000	1715 +603
1,370,001	1,375,000	1718 +606
1,375,001	1,380,000	1721 +608
1,380,001	1,385,000	1724 +611
1,385,001	1,390,000	1726 +613
1,390,001	1,395,000	1729 +616
1,395,001	1,400,000	1731 +618
1,400,001	1,405,000	1734 +621
1,405,001	1,410,000	1737 +623
1,410,001	1,415,000	1741 +627
1,415,001	1,420,000	1743 +629
1,420,001	1,425,000	1746 +632
1,425,001	1,430,000	1748 +634
1,430,001	1,435,000	1752 +637
1,435,001	1,440,000	1754 +639
1,440,001	1,445,000	1757 +642
1,445,001	1,450,000	1759 +644
1,450,001	1,455,000	1761 +646
1,455,001	1,460,000	1763 +648
1,460,001	1,465,000	1768 +652
1,465,001	1,470,000	1770 +654
1,470,001	1,475,000	1773 +657
1,475,001	1,480,000	1775 +659
1,480,001	1,485,000	1778 +662
1,485,001	1,490,000	1780 +664
1,490,001	1,495,000	1784 +667

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
1,495,001	1,500,000	1786 +669
1,500,001	1,505,000	1788 +671
1,505,001	1,510,000	1790 +673
1,510,001	1,515,000	1792 +675
1,515,001	1,520,000	1795 +678
1,520,001	1,525,000	1798 +680
1,525,001	1,530,000	1800 +682
1,530,001	1,535,000	1802 +684
1,535,001	1,540,000	1804 +686
1,540,001	1,545,000	1806 +688
1,545,001	1,550,000	1808 +690
1,550,001	1,555,000	1810 +692
1,555,001	1,560,000	1813 +694
1,560,001	1,565,000	1815 +696
1,565,001	1,570,000	1817 +698
1,570,001	1,575,000	1819 +700
1,575,001	1,580,000	1821 +702
1,580,001	1,585,000	1824 +705
1,585,001	1,590,000	1826 +707
1,590,001	1,595,000	1829 +709
1,595,001	1,600,000	1831 +711
1,600,001	1,605,000	1833 +713
1,605,001	1,610,000	1835 +715
1,610,001	1,615,000	1837 +717
1,615,001	1,620,000	1839 +719
1,620,001	1,625,000	1841 +721
1,625,001	1,630,000	1844 +723
1,630,001	1,635,000	1846 +725
1,635,001	1,640,000	1848 +727
1,640,001	1,645,000	1851 +730
1,645,001	1,650,000	1853 +732
1,650,001	1,655,000	1855 +734
1,655,001	1,660,000	1858 +736
1,660,001	1,665,000	1860 +738
1,665,001	1,670,000	1862 +740
1,670,001	1,675,000	1864 +742
1,675,001	1,680,000	1866 +744
1,680,001	1,685,000	1868 +746
1,685,001	1,690,000	1870 +748
1,690,001	1,695,000	1873 +750
1,695,001	1,700,000	1874 +751
1,700,001	1,705,000	1876 +753

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
1,705,001	1,710,000	1879 1756
1,710,001	1,715,000	1881 1758
1,715,001	1,720,000	1883 1760
1,720,001	1,725,000	1885 1762
1,725,001	1,730,000	1887 1764
1,730,001	1,735,000	1890 1766
1,735,001	1,740,000	1892 1768
1,740,001	1,745,000	1894 1770
1,745,001	1,750,000	1896 1772
1,750,001	1,755,000	1896 1774
1,755,001	1,760,000	1899 1776
1,760,001	1,765,000	1901 1778
1,765,001	1,770,000	1903 1780
1,770,001	1,775,000	1906 1783
1,775,001	1,780,000	1908 1785
1,780,001	1,785,000	1910 1787
1,785,001	1,790,000	1912 1789
1,790,001	1,795,000	1915 1791
1,795,001	1,800,000	1917 1793
1,800,001	1,805,000	1919 1795
1,805,001	1,810,000	1921 1797
1,810,001	1,815,000	1923 1799
1,815,001	1,820,000	1925 1801
1,820,001	1,825,000	1927 1803
1,825,001	1,830,000	1930 1805
1,830,001	1,835,000	1933 1808
1,835,001	1,840,000	1935 1810
1,840,001	1,845,000	1937 1812
1,845,001	1,850,000	1939 1814
1,850,001	1,855,000	1941 1816
1,855,001	1,860,000	1943 1818
1,860,001	1,865,000	1946 1820
1,865,001	1,870,000	1948 1822
1,870,001	1,875,000	1950 1824
1,875,001	1,880,000	1952 1826
1,880,001	1,885,000	1954 1828
1,885,001	1,890,000	1956 1830
1,890,001	1,895,000	1958 1832
1,895,001	1,900,000	1962 1835
1,900,001	1,905,000	1964 1837
1,905,001	1,910,000	1966 1839
1,910,001	1,915,000	1968 1841

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
1,915,001	1,920,000	1970 1843
1,920,001	1,925,000	1972 1845
1,925,001	1,930,000	1974 1847
1,930,001	1,935,000	1977 1849
1,935,001	1,940,000	1979 1851
1,940,001	1,945,000	1981 1853
1,945,001	1,950,000	1982 1854
1,950,001	1,955,000	1984 1856
1,955,001	1,960,000	1986 1858
1,960,001	1,965,000	1989 1861
1,965,001	1,970,000	1992 1863
1,970,001	1,975,000	1994 1865
1,975,001	1,980,000	1996 1867
1,980,001	1,985,000	1998 1869
1,985,001	1,990,000	2000 1871
1,990,001	1,995,000	2002 1873
1,995,001	2,000,000	2004 1875
2,000,001	2,005,000	2008 1878
2,005,001	2,010,000	2010 1880
2,010,001	2,015,000	2013 1883
2,015,001	2,020,000	2016 1886
2,020,001	2,025,000	2019 1889
2,025,001	2,030,000	2021 1891
2,030,001	2,035,000	2025 1894
2,035,001	2,040,000	2027 1896
2,040,001	2,045,000	2030 1899
2,045,001	2,050,000	2032 1901
2,050,001	2,055,000	2035 1904
2,055,001	2,060,000	2038 1906
2,060,001	2,065,000	2041 1909
2,065,001	2,070,000	2044 1912
2,070,001	2,075,000	2047 1915
2,075,001	2,080,000	2049 1917
2,080,001	2,085,000	2052 1920
2,085,001	2,090,000	2055 1922
2,090,001	2,095,000	2058 1925
2,095,001	2,100,000	2060 1927
2,100,001	2,105,000	2063 1930
2,105,001	2,110,000	2065 1932
2,110,001	2,115,000	2069 1935
2,115,001	2,120,000	2072 1938
2,120,001	2,125,000	2075 1941

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
2,125,001	2,130,000	2077 <u>1943</u>
2,130,001	2,135,000	2080 <u>1946</u>
2,135,001	2,140,000	2082 <u>1948</u>
2,140,001	2,145,000	2086 <u>1951</u>
2,145,001	2,150,000	2088 <u>1953</u>
2,150,001	2,155,000	2090 <u>1955</u>
2,155,001	2,160,000	2092 <u>1957</u>
2,160,001	2,165,000	2095 <u>1960</u>
2,165,001	2,170,000	2097 <u>1962</u>
2,170,001	2,175,000	2102 <u>1966</u>
2,175,001	2,180,000	2104 <u>1968</u>
2,180,001	2,185,000	2107 <u>1971</u>
2,185,001	2,190,000	2109 <u>1973</u>
2,190,001	2,195,000	2112 <u>1976</u>
2,195,001	2,200,000	2114 <u>1978</u>
2,200,001	2,205,000	2118 <u>1981</u>
2,205,001	2,210,000	2120 <u>1983</u>
2,210,001	2,215,000	2123 <u>1986</u>
2,215,001	2,220,000	2125 <u>1988</u>
2,220,001	2,225,000	2129 <u>1992</u>
2,225,001	2,230,000	2132 <u>1994</u>
2,230,001	2,235,000	2135 <u>1997</u>
2,235,001	2,240,000	2137 <u>1999</u>
2,240,001	2,245,000	2140 <u>2002</u>
2,245,001	2,250,000	2142 <u>2004</u>
2,250,001	2,255,000	2145 <u>2007</u>
2,255,001	2,260,000	2148 <u>2009</u>
2,260,001	2,265,000	2151 <u>2012</u>
2,265,001	2,270,000	2153 <u>2014</u>
2,270,001	2,275,000	2157 <u>2018</u>
2,275,001	2,280,000	2159 <u>2020</u>
2,280,001	2,285,000	2163 <u>2023</u>
2,285,001	2,290,000	2165 <u>2025</u>
2,290,001	2,295,000	2168 <u>2028</u>
2,295,001	2,300,000	2170 <u>2030</u>
2,300,001	2,305,000	2173 <u>2033</u>
2,305,001	2,310,000	2175 <u>2035</u>
2,310,001	2,315,000	2179 <u>2038</u>
2,315,001	2,320,000	2181 <u>2040</u>
2,320,001	2,325,000	2185 <u>2044</u>
2,325,001	2,330,000	2187 <u>2046</u>
2,330,001	2,335,000	2190 <u>2049</u>

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
2,335,001	2,340,000	2193 <u>2051</u>
2,340,001	2,345,000	2196 <u>2054</u>
2,345,001	2,350,000	2198 <u>2056</u>
2,350,001	2,355,000	2200 <u>2058</u>
2,355,001	2,360,000	2202 <u>2060</u>
2,360,001	2,365,000	2205 <u>2063</u>
2,365,001	2,370,000	2207 <u>2065</u>
2,370,001	2,375,000	2212 <u>2069</u>
2,375,001	2,380,000	2214 <u>2071</u>
2,380,001	2,385,000	2217 <u>2074</u>
2,385,001	2,390,000	2219 <u>2076</u>
2,390,001	2,395,000	2222 <u>2079</u>
2,395,001	2,400,000	2225 <u>2081</u>
2,400,001	2,405,000	2228 <u>2084</u>
2,405,001	2,410,000	2230 <u>2086</u>
2,410,001	2,415,000	2233 <u>2089</u>
2,415,001	2,420,000	2235 <u>2091</u>
2,420,001	2,425,000	2240 <u>2095</u>
2,425,001	2,430,000	2242 <u>2097</u>
2,430,001	2,435,000	2245 <u>2100</u>
2,435,001	2,440,000	2247 <u>2102</u>
2,440,001	2,445,000	2250 <u>2105</u>
2,445,001	2,450,000	2252 <u>2107</u>
2,450,001	2,455,000	2256 <u>2110</u>
2,455,001	2,460,000	2258 <u>2112</u>
2,460,001	2,465,000	2261 <u>2115</u>
2,465,001	2,470,000	2263 <u>2117</u>
2,470,001	2,475,000	2267 <u>2121</u>
2,475,001	2,480,000	2269 <u>2123</u>
2,480,001	2,485,000	2273 <u>2126</u>
2,485,001	2,490,000	2275 <u>2128</u>
2,490,001	2,495,000	2278 <u>2131</u>
2,495,001	2,500,000	2280 <u>2133</u>
2,500,001	2,505,000	2283 <u>2136</u>
2,505,001	2,510,000	2285 <u>2138</u>
2,510,001	2,515,000	2288 <u>2141</u>
2,515,001	2,520,000	2290 <u>2143</u>
2,520,001	2,525,000	2295 <u>2147</u>
2,525,001	2,530,000	2297 <u>2149</u>
2,530,001	2,535,000	2300 <u>2152</u>
2,535,001	2,540,000	2302 <u>2154</u>
2,540,001	2,545,000	2305 <u>2157</u>

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
2,545,001	2,550,000	307 2159
2,550,001	2,555,000	310 2164
2,555,001	2,560,000	2312 2163
2,560,001	2,565,000	2315 2166
2,565,001	2,570,000	2317 2168
2,570,001	2,575,000	2321 2172
2,575,001	2,580,000	2323 2174
2,580,001	2,585,000	2327 2177
2,585,001	2,590,000	2329 2179
2,590,001	2,595,000	2332 2182
2,595,001	2,600,000	2334 2184
2,600,001	2,605,000	2337 2187
2,605,001	2,610,000	2339 2189
2,610,001	2,615,000	2343 2192
2,615,001	2,620,000	2345 2194
2,620,001	2,625,000	2349 2198
2,625,001	2,630,000	2351 2200
2,630,001	2,635,000	2354 2203
2,635,001	2,640,000	2357 2205
2,640,001	2,645,000	2360 2208
2,645,001	2,650,000	2362 2210
2,650,001	2,655,000	2365 2213
2,655,001	2,660,000	2367 2215
2,660,001	2,665,000	2370 2218
2,665,001	2,670,000	2373 2220
2,670,001	2,675,000	2377 2224
2,675,001	2,680,000	2379 2226
2,680,001	2,685,000	2382 2229
2,685,001	2,690,000	2384 2231
2,690,001	2,695,000	2388 2234
2,695,001	2,700,000	2390 2236
2,700,001	2,705,000	2393 2239
2,705,001	2,710,000	2395 2241
2,710,001	2,715,000	2398 2244
2,715,001	2,720,000	2400 2246
2,720,001	2,725,000	2405 2250
2,725,001	2,730,000	2407 2252
2,730,001	2,735,000	2410 2255
2,735,001	2,740,000	2412 2257
2,740,001	2,745,000	2415 2260
2,745,001	2,750,000	2418 2262
2,750,001	2,755,000	2420 2264

Liability Amount-of-Insurance		ALTA Concurrent Loan Rate
2,755,001	2,760,000	2422 2266
2,760,001	2,765,000	2426 2269
2,765,001	2,770,000	2428 2271
2,770,001	2,775,000	2431 2274
2,775,001	2,780,000	2434 2277
2,780,001	2,785,000	2437 2280
2,785,001	2,790,000	2439 2282
2,790,001	2,795,000	2443 2285
2,795,001	2,800,000	2445 2287
2,800,001	2,805,000	2448 2290
2,805,001	2,810,000	2450 2292
2,810,001	2,815,000	2453 2295
2,815,001	2,820,000	2455 2297
2,820,001	2,825,000	2459 2300
2,825,001	2,830,000	2462 2303
2,830,001	2,835,000	2465 2306
2,835,001	2,840,000	2467 2308
2,840,001	2,845,000	2470 2311
2,845,001	2,850,000	2473 2313
2,850,001	2,855,000	2476 2316
2,855,001	2,860,000	2478 2318
2,860,001	2,865,000	2481 2321
2,865,001	2,870,000	2483 2323
2,870,001	2,875,000	2486 2326
2,875,001	2,880,000	2490 2329
2,880,001	2,885,000	2493 2332
2,885,001	2,890,000	2495 2334
2,890,001	2,895,000	2498 2337
2,895,001	2,900,000	2500 2339
2,900,001	2,905,000	2504 2342
2,905,001	2,910,000	2506 2344
2,910,001	2,915,000	2509 2347
2,915,001	2,920,000	2511 2349
2,920,001	2,925,000	2514 2352
2,925,001	2,930,000	2517 2355
2,930,001	2,935,000	2521 2358
2,935,001	2,940,000	2523 2360
2,940,001	2,945,000	2526 2363
2,945,001	2,950,000	2528 2365
2,950,001	2,955,000	2530 2367
2,955,001	2,960,000	2532 2369

Liability Amount-of- Insurance		ALTA Concurrent Loan Rate
<u>2,960,001</u>	<u>2,965,000</u>	<u>2536</u>
2,965,001	2,970,000	2538 <u>2374</u>
2,970,001	2,975,000	2541 <u>2377</u>
2,975,001	2,980,000	2544 <u>2380</u>
2,980,001	2,985,000	2547 <u>2383</u>
2,985,001	2,990,000	2550 <u>2385</u>
2,990,001	2,995,000	2553 <u>2388</u>
2,995,001	3,000,000	2555 <u>2390</u>

**For each \$5,000 or fraction thereof above
\$3,000,000 add \$2.00**