



STEWART TITLE GUARANTY COMPANY SCHEDULE OF CHARGES FOR TITLE INSURANCE IN THE STATE OF WISCONSIN

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SCHEDULE A
SPECIAL PRODUCTS AVAILABLE FOR
STEWART TITLE GUARANTY COMPANY ISSUANCE IN WISCONSIN

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WISCONSIN TITLE INSURANCE SCHEDULE OF CHARGES

A. GENERAL RULES AND DEFINITIONS

Thank you for using Stewart Title Guaranty Company (“Stewart” or “Underwriter”) for your title insurance needs.

1. Downward Deviations

The pricing contained in this Manual is not subject to downward deviations.

2. Premium Calculations

A policy issued insuring a liability amount other than an even thousand dollars of coverage shall be charged at the rate applicable for the next higher \$1,000 of coverage, and all premiums shall be rounded to the next dollar amount after all calculations.

3. Amount of Insurance and Additional Insurance

- a. It is company practice to issue an owner's policy insuring the fee simple estate for the fair market value of the property. It is also company policy to issue an owner's policy insuring an interest in the property which is less than the full fee simple estate for the fair market value of the insured interest in the property. Stewart ordinarily relies on the insured and the actual sale price of the property as evidence of the value of the interest to be insured.
- b. An owner's policy may be increased in amount by endorsement to reflect an increase in the value of the property, or of the estate insured by the policy. Such additional insurance coverage is issued at the applicable charge.
- c. It is company practice to issue a loan policy in the amount of the mortgage to be insured. If the value of the real estate, the title to which is insured by the policy, is less than the stated amount of the mortgage, which commonly occurs when more than one piece of collateral secures the debt, Stewart will rely on the insured's certification or estimate of the value of the land in setting the amount of the policy to be issued.
- d. The Short Form Residential Loan Policy is intended for use in insuring the lien of a mortgage on Residential Property.
- e. The Junior Loan Policy is intended for use with mortgages having face amounts of \$200,000 or less, although Stewart reserves the right to issue the policy in other circumstances as customers direct and Underwriter believes the risk is prudent.
- f. Non-Residential Transactions of \$15,000,000 or More – Notwithstanding the charges set forth in this manual, the charges for policies and endorsements where the aggregate amount of insurance or liability is \$15,000,000 or more may be subject to negotiation and agreement between Underwriter and the Insured. In no event will the negotiated charge be less than the filed charges.

4. Definitions

TERM	DEFINITION
ALTA	American Land Title Association
Applicable Rate	The charge for the new policies as based on the formulas set forth in this manual.
Basic Schedule of Charges	The charge to be applied for any standard coverage title policy when no discount or reissue rate is available.
TERM	DEFINITION
Charge	The rate for a title insurance policy or endorsement. A charge also includes basic abstracting, searching and examination fees. As used herein, a charge does not include any settlement fee, trustee fee, attorney fee, surveying fee, inspection fee, document fee, closing fee, escrow fee or any other fee associated with escrow. A charge for an endorsement may be reduced based on any permitted reduction to a policy as stated within this manual.
Construction Loan	A loan for the purpose of construction of on-site improvements to the property to be insured. The term does not include a loan for off-site improvements such as streets and utilities.
Extended Coverage	The deletion of part or all of the standard exception from coverage. Extended Coverage may also be created by issuing certain endorsements. An endorsement creating Extended Coverage that provides additional affirmative assurances requires an additional charge for both the Extended Coverage as well as the charge for the endorsement
Homeowner's Policy aka Enhanced Policy	The American Land Title Association Homeowner's Policy of Title Insurance.
Increased Liability Amount	Amount in excess of the original policy amount.
Insured	The person or entity named as the Insured in the policy of title insurance or other indemnity
Land, Premises, or Property	The property described in Schedule A of a title insurance policy or commitment including any improvements affixed thereto which by operation of law constitute real property. The property described in Schedule A may be limited by exception as set out in Schedule B of the title insurance policy or commitment
Loan Policy	A title insurance policy insuring a lender or assignee/successor of a lender.
Mortgage	A transfer of an interest in land, other than in trust, to secure performance of the obligation to pay back the indebtedness. The form of the mortgage may be a mortgage or other security instrument relating, at least in part, to land.
Non-Residential	"Commercial policies" includes bulk purchase or refinance of multiple residential dwellings, multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
Owner's Policy	A title insurance policy insuring an owner, optionee, vendee, or lessee.
Policy Form	Any title insurance policy or guarantee form filed by Stewart with the Commissioner of Insurance of this State.
Residential	"Residential policies" for the purposes of insurance rates only mean title insurance policies that insure the title to real property having a single house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended primarily for the occupancy of one to four (1-4) families or a single residential lot upon which the purchaser intends to build a one to four family dwelling.
Simultaneous Issue	The issuance of two or more policies underwritten by Stewart on identical land out of the same transaction. The effective dates of the policies do not have to be the same in order to qualify for a simultaneous issue; however, if the effective dates are not the same, these policies must have been able to have been issued the same date and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.
Statewide	A filing made as to all counties (districts) based upon combined experience within the state.
Stewart	Stewart Title Guaranty Company
Underwriter	Stewart Title Guaranty Company

B. COMMITMENTS TO INSURE

1. Charge for Foreclosure Commitment

When a foreclosure commitment underwritten by Stewart is issued to a lender, the foreclosure commitment charge is \$650 for residential and \$1,000 for non-residential for \$15,000 of liability. Any increase in liability will be billed at the applicable Schedule of Charges. The stated charge for a foreclosure commitment includes two update endorsements to be issued within 10 months from the Effective Date of the foreclosure commitment.

C. OWNER'S POLICIES

1. Basic Schedule of Charges for Owner's and Leasehold Policies

These charges shall apply to Owner's Policies, Leasehold Owner's Policies, and any other filed policy form unless otherwise specifically stated herein.

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$15,000	\$ 600 (fixed)
Over \$15,000 and up to \$ \$300,000, add	\$3.50
Over \$ 300,000 and up to \$500,000, add	\$2.50
Over \$500,000 and up to \$5,000,000, add	\$ 1.10
Over \$5,000,000 and up to \$10,000,000, add	\$0.95
Over \$10,000,000 and up to \$50,000,000, add	\$0.70
Over \$50,000,000 add	\$0.60

2. ALTA Homeowner's Policy

The original charge for the Homeowner's Policy shall be at 115% of the Basic Schedule of Charges for Owner's Policy rates as stated in Section C.1. Additional charges apply for any incorporated endorsements applicable to the transaction (see Section G). An ALTA Homeowner's Policy may be issued only with Underwriter approval and only for Residential Property that has a completed improvement of a one-to-four family residence at the time of a bona fide sale to a Natural Person, as defined under the Policy to be issued.

3. Reissue and Abstract Surrender Credit

The Reissue charge is equivalent to 85% of the Applicable Rate for a policy. Reissue and Abstract Surrender credit is available for Owner's Policies, Homeowner's Policies, Leasehold Owner's Policies and Non-Residential Loan Policies. In no event shall the charge be less than \$600. The Reissue and Abstract Surrender credit is charged when a Policy of Title Insurance or an abstract is provided both of which cover and contain the land being insured by the new Policy. A Title Commitment is also acceptable for this Charge provided the Title Commitment covers and contains the land being insured by the new Policy and is accompanied by reasonable evidence that a Policy was issued off the commitment or all requirements were satisfied that would have entitled the named proposed insured to a Policy being issued. A copy of the Policy or abstract provided for credit must be maintained in the issuing office's file.

4. Charge for Master and Take-off Policies

Charges for a Master Owner's Policy will be at the applicable Basic Schedule of Charges [see Section C.1.] and additional coverage added by endorsement to increase the Master Owner's Policy, as available, will be at the reissue rate. The rate for a Take-off Policy (to cover the sale of a lot/unit under the Master Owner's Policy) is \$250 for Residential property and \$450 for Non-Residential property. A Master Owner's Policy may be issued to cover real estate which is or will be subdivided into two or more lots. Coverage under a Master Owner's Policy will be decreased by an amount equivalent to the amount of each Take-off Policy sold. This provision is applicable to both Residential and Non-Residential properties.

A Master Owner's Policy credit is available only when a Master Owner's Policy has been issued by an insurer other than Stewart, but not all take-off policies covering the sale of the lot(s)/unit(s) under the Master Owner's Policy have been issued and when the existing liability under the Master Policy has not been depleted. A copy of the Master Owner's Policy issued by an insurer other than Stewart and provided for credit must be maintained in the issuing office's file. When a Master Owner's Policy credit is available, the charge for a new Master Owner's Policy to be underwritten by Stewart shall be at a rate of 10% of the Basic Schedule of Charges for an Owner's Policy and must be in an amount equal to the existing liability under the Master Owner's Policy provided for credit. In no event shall the charge be less than \$250. The rate for a Take-off Policy, to cover the sale of a lot/unit under the Master Owner's Policy, is \$250 for Residential property and \$450 for Non-Residential property. Coverage under a Master Owner's Policy will be decreased by an amount equivalent to the amount of each Take-off Policy sold. This provision is applicable to both Residential and Non-Residential properties. The Master Owner's Policy underwritten by Stewart under this paragraph may not be issued for an amount of liability greater than the existing liability remaining on the Master Owner's Policy provided for credit. If additional coverage is requested, it may be added by endorsement and charged at the reissue rate as noted in Section C.1.

D. LOAN POLICIES

1. Basic Schedule of Charges for Loan Policies

These charges shall apply to Loan Policies and Leasehold Loan Policies and any other filed policy form unless otherwise specifically stated herein. (See Appendix "A" for calculated charges)

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$15,000	\$ 600 (fixed)
Over \$15,000 and up to \$300,000, add	\$3.50
Over \$300,000 and up to \$500,000, add	\$2.50
Over \$500,000 and up to \$5,000,000, add	\$1.10
Over \$5,000,000 and up to \$10,000,000, add	\$0.95
Over \$10,000,000 and up to \$50,000,000, add	\$0.70
Over \$50,000,000, add	\$0.60

The Basic Schedule of Charges in this Section shall apply to all Residential Loan Policies with the exceptions of: (i) Refinance Charges for Residential Loan Policies [see Section D.2], a Residential Purchase Money Mortgage Charge [see Section D.3.], a Charge for Residential Limited Coverage Mortgage Modification Policy [see Section D.5.], a Charge for Residential Construction Loan Policy [see Section D.6] a Refinance Charge for Residential Construction Loan Policy [see Section D.7.], or (ii) a Policy that qualifies for issuance of an ALTA Limited Coverage Residential Junior Loan Policy [see Section D.8.].

2. Refinance Charges for Residential Loan Policies

EXPEDITED SEARCH	
(a) may not include a search of easements and restrictions; must include a general exception, to be provided by the Underwriter, for such matters; or	
(b) contains specific references to recorded easements and restrictions of record that were obtained from a prior policy issued by or provided to Stewart.	
LIABILITY AMOUNT	FIXED CHARGE
\$1 - \$400,000	\$525
Over \$400,001	Add \$1 per thousand
FULL SEARCH	
Must include a search of easements and restrictions.	
LIABILITY AMOUNT	FIXED CHARGE
\$1 - \$400,000	\$ 700
Over \$400,00	Add \$1 per thousand

Note: A Reissue or Surrender of Abstract Credit is not applicable to the above Refinance Charge for Residential Loan Policies.

3. Residential Purchase Money Mortgage Charge

A Residential Purchase Money Mortgage Charge is only available for the following:

Residential Loan Policy..... \$525

A purchase money mortgage is one given as part of the transaction of purchase to the vendor or to a lender who advances all or part of the purchase money. A purchase money rate is charged for the issuance of a Policy to insure a purchase money mortgage of a residential property. The Purchase Money Mortgage Charge may be charged only when Stewart does not issue the simultaneous Owner’s Policy. Reissue rate is not applicable to this rate. Any additional loan policies to be issued, not exceeding the amount of the purchase, shall be issued in accordance with the Simultaneous Issue Charge. If the aggregate liability of the loan policies exceeds the amount of the purchase, the Basic Schedule of Charges for Loan Policies shall apply for the excess liability.

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

These expanded coverage policies may be issued at a charge equal to 115% of the applicable Basic Schedule of Charges for a Residential Loan Policy, plus the charge for any incorporated endorsements applicable to the transaction.

5. ALTA Residential Limited Coverage Mortgage Modification Policy

This section applies to the issuance of an ALTA Residential Limited Coverage Mortgage Modification Policy in connection with an owner-occupied, one-to-four family residence loan(s) issued by an institutional lender to the same mortgagee. The charge for policies issued under this section shall be as follows:

LIABILITY AMOUNT	FIXED CHARGE
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000, or fraction thereof above \$2,000,000 up to and including \$20,000,000, add \$100.

6. Charges for Residential Construction Loan Policy

These charges shall apply to loan policies that insure a mortgage on Residential property given for the purpose of new construction when no owner's policy will be issued. A full search which contains specific references to recorded easements and restrictions of record must be conducted or obtained from a prior policy issued by or provided to Stewart.

LIABILITY AMOUNT	FIXED CHARGE
\$1 - \$400,000	\$ 800
Over \$400,001	Add \$1 per thousand

7. Charge for Refinance of Residential Construction Loan

The charge for the Loan Policy insuring the final mortgage shall be \$ 400 provided it is in an amount not to exceed the amount of the preceding Residential Construction Loan Policy underwritten by Stewart and issued by the same office. If the amount of the policy shall exceed the preceding Residential Construction Loan, then the charge for the amount of additional insurance shall be 85% of the Basic Schedule of Charges for Loan Polices.

The refinance charge for Residential Construction Loan shall be used when a Residential Construction Loan is being refinanced into a final end loan where the owner, lender and issuing office are the same as the preceding Residential Construction Loan.

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

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$100,000	\$200 (fixed)
Over \$100,000 to \$200,000, add	\$1.00
JR1 Endorsement (Post-recording Endorsement)	\$50 (fixed)

This Policy may only be issued to insure a junior loan on a one-to-four family owner occupied property and may not be used on junior loans with a maximum stated indebtedness that exceeds \$200,000. Reissue credit may not be used on an ALTA Residential Limited Coverage Junior Loan Policy or ALTA Short Form Residential Limited Coverage Junior Loan Policy.

9. ALTA Limited Pre-Foreclosure Policy

The charge to issue a limited pre-foreclosure policy shall be the same as the Loan Policy charge based on the mortgage stated amount.

10. Survey Clearance on Non-Residential Loan Policies up to \$5,000,000

When a lender requests survey clearance on a Non-Residential loan policy, the three survey exceptions may be cleared without a survey upon payment in the amount of \$600. This charge applies only to non-residential loans up to \$5,000,000 in liability, on land which is less than 25 acres, and it may not be provided on vacant land or new construction. Survey exception clearance may be granted on other Non-Residential Loan Policies not described under this paragraph as an Extra-Hazardous Risk described in Section F.2.

11. Non-Simultaneous Issue Loan Policy Charge for Non-Residential Loans

The charge in this section shall apply when a Non-Residential loan policy or leasehold loan policy ("Loan Policy") is to be issued and the mortgage or mortgages will not be simultaneously recorded with the instrument of conveyance to be insured. The proposed insured mortgage or mortgages must be recorded within 12 weeks of the recording date of the instrument of conveyance insured. This charge shall apply only when the same policy issuing office issues both the owner's or leasehold owner's policy and the Loan Policy underwritten by Stewart. The aggregate charge for the Loan Policy shall be 35% of the Basic Schedule of Charges for the liability of the Loan Policy to be issued [see Section D.1.]. If the liability for the Loan Policy is greater than that of the Non-Residential owner's policy, the excess liability shall be computed at the reissue rate for the applicable liability rate tier(s). In no event shall the charge be less than \$750. If more than one Loan Policy is to be issued, the rate for each additional policy shall be calculated at the Simultaneous Issue Charge for Non-Residential [see Section E.1.]. If the cumulative liability of the simultaneously issued Non-Residential loan policies exceeds the amount of the original owner's policy, the charge for such additional insurance shall be at the reissue rate for the applicable liability rate tier(s) attached to each respective additional loan policy after the first. This additional liability insurance premium is added to the flat Simultaneous Issue Charges. Endorsements requested in connection with this product shall be charged at 50% of the original endorsement charge if said endorsement(s) were issued with the Owner's Policy or any simultaneously issued Loan Policy.

E. SIMULTANEOUS ISSUE

1. Simultaneous Issue Charge for Residential and Non-Residential Loan Policies

Residential Loan Policy.....	\$525
Non-Residential Loan Policy.....	\$850

Note: A Reissue or Surrender of Abstract Credit is not applicable to the above Simultaneous Issue Charge

The charges in this Section apply when one or more loan policies underwritten by Stewart are issued at the same time an owner's policy, loan policy or leasehold loan policy is issued, insuring the lien of one or more mortgages executed by the owner of the land described under the policy and recorded simultaneously with the insured instruments. The simultaneous issued loan policy, or the cumulative amount of multiple simultaneously issued loan policies, must be in an amount not to exceed the original owner's policy, loan policy or leasehold loan policy. If the cumulative amount of the simultaneously issued loan policies exceeds the amount of the original owner's policy, loan policy or leasehold loan policy, the charge for such additional insurance shall be at the Basic Schedule of Charges for Loan Policies or reissue rate, whichever is applicable.

2. Simultaneous Issue Charge for Non-Residential Sale-Leaseback Transaction

The charges in this Section shall apply when there is a sale and a simultaneous leaseback of the same property with a Non-Residential fee owner's policy issued in connection with the sale. The Non-Residential fee owner's policy shall be issued at the Basic Schedule of Charges for Owner's and Leasehold Policies or reissue rate, as applicable, and the simultaneous leasehold owner's policy shall be issued at 30% of the applicable charge for the owner's policy being issued. If the amount of insurance for the leasehold policy is greater than that of the Non-Residential fee owner's policy, the excess liability shall be computed at the applicable Basic Schedule of Charges for Owner's and Leasehold Policies. In no event shall the charge be less than \$850.

F. MISCELLANEOUS

1. Reinsurance Charges

In all cases in which a portion of the risk is ceded to a reinsurer, Stewart reserves the right to charge amounts equal to the reinsurance charged to Stewart for that reinsurance in addition to the charges filed herein. Such reinsurance charges may include charges imposed by the reinsurer for endorsement coverages.

2. Charge for Extra Hazardous Risk

In addition to any other charges set forth in this manual, Stewart may charge an additional amount for extra-hazardous risk in any case where, in the opinion of Underwriter, there exists an increased, extraordinary, and/or unusual risk with respect to the issuance of its policy or policies of title insurance or endorsements related thereto. Such charge shall be quoted upon request and shall be based on the specific risk inherent to the requested insurance coverage.

3. Charitable Non-Profit Organization Rate

If the proposed grantor or proposed insured is a qualified 501(c)(3) organization as defined under the Internal Revenue Code, the charges due under this rate manual may be equal to the underwriting fee due the Company under its Underwriting Agreement with the issuing agent. Company shall receive its underwriting fee equal to the underwriting fee it would have received from the premium(s) contained in Sections C and/or D.

4. Additional Parcels or Chains

In the event more than one parcel or chain of title is involved in the issuance of a policy, an additional charge of \$200 may be applied for each additional parcel or chain for Residential policies. A charge of up to \$1000 for each additional parcel or chain may be applied for Non-residential policies.

5. Additional Charges for Special or Unusual Conditions, Extended Search Work, Examination of Title or Other Services

Additional charges may be made when special or unusual conditions are encountered in the examination of title, extended search work required, or special services provided. The additional charges shall be quoted upon request and reasonably commensurate with costs of services rendered, time involved and other relevant factors. For a Residential owner's or loan policy in which a request is made for an easement search greater than 40 years, or required under current underwriting guidelines, an additional charge of \$250 may apply.

6. Time Share Charge

A flat charge of \$300 up to an insured value of \$30,000. For insured values in excess of \$30,000, the Basic Schedule of Charges applies.

G. ENDORSEMENTS

1. Stewart issues the endorsements found on the following list, when it finds the risk prudent according to underwriting standards which it has set.
2. Different charges apply to certain endorsements for "Residential" and "Non - Residential" policies as defined herein.
3. The endorsement charges on the following list apply to all policies up to \$15,000,000. Whenever the policy is in a greater amount, Underwriter reserves the right to make an additional charge for endorsements, commensurate with the dollar amount of that policy.
4. Charges for Endorsements shall be charged at original charges for the first Policy issued in a single transaction and at 50% of original charge for each simultaneously issued Policy in connection with said transaction.

AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENTS:

Series #	Endorsement Name	Residential	Non-Residential
1	Street Assessments	\$175	\$350
3	Zoning Unimproved Land	\$275	\$550
3.1	Zoning- Completed Structure	\$400	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
3.2	Zoning-Land Under Development	\$400	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
3.3	Zoning-Completed Improvement-Non-Conforming Use	\$275	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
3.4	Zoning-No Zoning Classification	\$275	\$550
4	Condominium	No Charge	\$350
4.1	Condominium	\$250 for Owner's Policies. No charge for Loan Policies	\$350
5	Planned Unit Development	No Charge	\$350
5.1	Planned Unit Development	No Charge	\$350
6	Variable Rate Mortgage	\$175 (No Charge if issued pursuant to Schedule A - CPLR)	\$350
6.2	Variable Rate Mortgage-Negative Amortization	\$175 (No Charge if issued pursuant to Schedule A - CPLR)	\$350
7	Manufactured Housing Unit	\$175	Not Available
7.1	Manufactured Housing - Conversion; Loan	\$175	Not Available
7.2	Manufactured Housing- Conversion; Owner	\$175	Not Available
8.1	Environmental Protection Lien	No Charge	\$350

Series #	Endorsement Name	Residential	Non-Residential
8.2	Environmental Protection Lien Commercial	Not Applicable	\$350
9	Restrictions, Encroachments, Minerals Loan Policy	No Charge	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
9.1	Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy	\$250	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
9.2	Covenants, Conditions, and Restrictions – Improved Land – Owner’s Policy	\$250	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
9.3	Covenants, Conditions and Restrictions – Loan Policy	\$250	\$550 up to \$1,000,000 add .05/\$1,000 thereafter with a maximum charge of \$3,000
9.6	Private Rights – Loan Policy	\$250	\$550 up to \$1,000,000 add .05/\$1,000 thereafter with a maximum charge of \$3,000
9.6.1	Private Rights – Current Assessments – Loan Policy	\$250	\$550 up to \$1,000,000 add .05/\$1,000 thereafter with a maximum charge of \$3,000
9.7	Restrictions, Encroachments, Minerals-Land Under Development – Loan Policy	\$250	\$550 up to \$1,000,000 add .05/\$1,000 thereafter with a maximum charge of \$3,000
9.8	Covenants, Condition and Restrictions-Land Under Development – Owner’s Policy	\$250	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
9.9	Private Rights – Owner’s Policy	\$250	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	No Charge	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
10	Assignment	\$175	\$550
10.1	Assignment and Date Down	\$275	\$800
10.2	Collateral Assignment	250	Minimum 10% of the applicable basic schedule of charges.
10.3	Collateral Assignment and Date Down	350	Minimum 10% of the applicable basic schedule of charges.
11	Mortgage Modification	\$375 plus additional insurance for an increase in liability	See Section G.5.
11.1	Mortgage Modification with Subordination	\$375 plus additional insurance for an increase in liability	See Section G.5.
11.2	Mortgage Modification with Additional Amount of Insurance	\$375 plus additional insurance for an increase in liability	See Section G.5.
12	Aggregation – Loan Policy	Not available	\$350
12.1	Aggregation – State Limits – Loan Policy	Not available	\$350
13	Leasehold – Owners	No charge	No charge

Series #	Endorsement Name	Residential	Non-Residential
13.1	Leasehold – Loan	No charge	No charge
14	Future Advance- Priority with MML	\$ 175	\$550
14	Future Advance- Priority without MML	\$ 175	\$550
14.1	Future Advance-Knowledge with MML	\$ 175	\$550
14.1	Future Advance-Knowledge without MML	\$ 175	\$550
14.2	Future Advance- Letter of Credit with MML	\$ 175	\$550
14.2	Future Advance- Letter of Credit without MML	\$ 175	\$550
14.3	Future Advance-Reverse Mortgage with MML	\$ 175	\$550
14.3	Future Advance-Reverse Mortgage without MML	\$ 175	\$550
15	Nonimputation-Full Equity Transfer	Not available	\$1000 up to \$10,000,000 add .05/\$1000 thereafter with a maximum charge of \$5,000
15.1	Nonimputation-Additional Insured	Not available	\$1000 up to \$10,000,000 add .05/\$1000 thereafter with a maximum charge of \$5,000
15.2	Nonimputation-Partial Equity Transfer	Not available	\$1000 up to \$10,000,000 add .05/\$1000 thereafter with a maximum charge of \$5,000
16	Mezzanine Financing	Not available	\$1000 up to \$10,000,000 add .05/\$1000 thereafter with a maximum charge of \$5,000
17	Access and Entry	\$175	\$350
17.1	Indirect Access and Entry	\$ 275	\$350
17.2	Utility Access	\$175	\$350
18	Single Tax Parcel	\$175	\$250
18.1	Multiple Tax Parcel	\$175	\$250
18.2	Multiple Tax Parcel	\$175	\$250
18.3	Single Tax Parcel ID	\$175	\$250

Series #	Endorsement Name	Residential	Non-Residential
19	Contiguity - Multiple Parcels	\$175	\$250
19.1	Contiguity - Single Parcel	\$175	\$250
19.2	Contiguity – Specified Parcels	\$175	\$250
20	First Loss- Multiple Parcel Transactions	Not applicable	\$350
22	Location	No charge	\$250
22.1	Location and Map	No charge	\$250
22.2	Land Address	No charge	\$250
23	Coinsurance – Single Policy	Not available	No Charge
23.1	Coinsurance – Multiple Policies	No Charge	No Charge
24	Doing Business	\$ 175	\$250
25	Same as Survey	\$ 175	\$250
25.1	Same as Portion of Survey	\$ 175	\$250
26	Subdivision	\$ 175	\$250
27	Usury	Not available	\$350
28	Easement - Damage or Enforced Removal	\$275	\$350
28.1	Encroachments - Boundaries and Easements	\$275	\$350
28.2	Encroachments – Boundaries and Easements – Described Improvements	\$275	\$350
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	\$275	\$550
29	Interest Rate Swap Endorsement - Direct Obligation	\$275	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
29.1	Interest Rate Swap Endorsement - Additional Interest	\$275	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
29.2	Interest Rate Swap Endorsement-Direct Obligation - Defined Amount	\$275	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000

Series #	Endorsement Name	Residential	Non-Residential
29.3	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	\$275	\$550 up to \$1,000,000 add .05/\$1000 thereafter with a maximum charge of \$3,000
30	Shared Appreciation Mortgage	\$275	Not available
30.1	Commercial Participation Interest	Not available	\$550
31	Severable Improvements	\$275	\$550
32	Construction Loan - Loss of Priority	\$275 up to \$10 million in liability and \$500 for liability over \$10 million. No charge to lender if the issuing office is handling the construction disbursements under a written disbursing Agreement	\$350 up to \$10 million in liability; over \$10 million is \$600. No charge to lender if the issuing office is handling the construction disbursements under a written disbursing agreement.
32.1	Construction Loan - Loss of Priority - Direct Payment	\$275 up to \$10 million in liability and \$500 for liability over \$10 million. No charge to lender if the issuing office is handling the construction disbursements under a written disbursing Agreement	\$350 up to \$10 million in liability; over \$10 million is \$600. No charge to lender if the issuing office is handling the construction disbursements under a written disbursing agreement.
32.2	Construction Loan-Loss of Priority - Insured's Direct Payment	\$275 up to \$10 million in liability and \$500 for liability over \$10 million. No charge to lender if the issuing office is handling the construction disbursements under a written disbursing Agreement	\$350 up to \$10 million in liability; over \$10 million is \$600. No charge to lender if the issuing office is handling the construction disbursements under a written disbursing Agreement
33	Disbursement	No charge	\$400 per draw. No charge to lender if the issuing office is handling the construction disbursements under a written disbursing agreement.
34	Identified Risk Coverage	No Charge	Negotiable with agreed upon risk, but not less than \$350
34.1	Identified Exception and Identified Risk Coverage 7-1-21	No Charge	Negotiable with agreed upon risk, but not less than \$350
35	Minerals and Other Subsurface Substances - Buildings	\$375	\$550
35.1	Minerals and Other Subsurface Substances - Improvements	\$375	\$550
35.2	Minerals and Other Subsurface Substances - Described Improvements	\$375	\$550
35.3	Minerals and Other Subsurface Substances - Land Under Development	\$375	\$550
36	Energy Project – Leasehold/Easement - Owner's	Not Available	20% of the applicable basic schedule of charges for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500

Series #	Endorsement Name	Residential	Non-Residential
36.1	Energy Project - Leasehold/Easement- Loan	Not Available	20% of the applicable basic schedule of charges for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
36.2	Energy Project - Leasehold - Owner's	Not Available	20% of the applicable basic schedule of charges for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
36.3	Energy Project - Leasehold - Loan	Not Available	20% of the applicable basic schedule of charges for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
36.4	Energy Project - Covenants, Conditions and Restrictions – Land Under Development - Owner's	Not Available	20% of the applicable basic schedule of charges for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
36.5	Energy Project - Covenants, Conditions and Restrictions – Land Under Development - Loan	Not Available	20% of the applicable basic schedule of charges for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
36.6	Energy Project - Encroachments	Not Available	20% of the applicable basic schedule of charges for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
36.7	Energy Project – Fee Estate – Owner's Policy	Not Available	5% of the applicable basic schedule of charges
36.8	Energy Project – Fee Estate – Loan Policy	Not Available	5% of the applicable basic schedule of charges
36.9	Energy Project – Minerals and Other Subsurface Substance		20% of the applicable basic schedule of charges for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
37	Assignment of Rents or Leases	\$ 175	\$350
38	Mortgage Tax	No charge	No charge
39	Policy Authentication	No charge	No charge
40	Tax Credit – Owner's Policy	Not Available	\$500
40.1	Tax Credit – Defined Amount – Owner's Policy	Not Available	\$500
41	Water –Buildings	\$275	\$500
41.1	Water – Improvements	\$275	\$500
41.2	Water – Described Improvements	\$275	\$500
41.3	Water – Land Under Development	\$275	\$500
42	Commercial Lender Group	Not Available	\$500

Series #	Endorsement Name	Residential	Non-Residential
43	Anti-Taint	\$ 175	\$500
44	Insured Mortgage Recording	\$ 175	\$500
45	Pari Passu Mortgage – Loan Policy	Not Available	\$500
46	Option	\$275	\$500
47	Operative Law - 2006 OP 4-2-21	No Charge	No Charge
47.1	Operative Law – 2006 LP 4-2-21	No Charge	No Charge
47.2	Operative Law – 2013 HOP 4-2-21	No Charge	No Charge
47.3	Operative Law – 2015 Expanded Cov Res LP Assess Prior 4-2-21	No Charge	No Charge
47.3	Operative Law – 2015 Expanded Cov Res LP Current Assess 4-2-21	No Charge	No Charge
48	Tribal Waivers and Consents	No Charge	No Charge
48.1	Tribal Limited Waiver and Consent Agreement	No Charge	No Charge
49	Forgery – New Owner’s Policy - Residential	5% of the applicable basic schedule of charges, based on the policy amount; \$100 minimum	N/A
49.1	Forgery – Existing Owner’s Policy - Residential	10% of the applicable basic schedule of charges, based on the original policy amount; \$200 minimum	N/A
50	Residential Solor – Loan Policy	No Charge	Not Applicable
JR1	Residential Limited Coverage Junior Loan- JR1 Endorsement	\$50	N/A
JR2	Residential Limited Coverage Junior Loan- JR2 Endorsement	\$50	N/A
	ALTA Limited Pre-Foreclosure Date Down	\$100	\$250

OTHER ENDORSEMENTS:

Endorsement Name	Residential	Non-Residential
GAP Coverage	\$175	\$300
RME STG Reverse Mortgage Endorsement	\$125	N/A
Pending Disbursement Endorsement	No Charge	No Charge
Foundation Endorsement	\$275	\$400
Deletion of Arbitration – Owner’s Policy	No charge	No charge
Deletion of Arbitration – Loan Policy	No charge	No charge
Change of Coverage Endorsement (This endorsement issued only upon the approval of authorized counsel; charge dependent upon extent of risk assumed.)	0% - 50% of total policy premium	0% - 50% of total policy premium
General Endorsement	No Charge	No Charge
STG 2021 ALTA Homeowner’s Endorsement	No Charge	Not Applicable
STG Amendment of Covered Risk 10 on 2021 ALTA LP 7-1-21	No Charge	No Charge
STG Deletion of PACA-PSA Exclusion 7-1-21	Not Applicable	No Charge
STG Post Policy Forgery Endorsement w/2021 ALTA OP 7-1-21	Not Applicable	No Charge
STG Secondary Market	Not Applicable	\$125
STG UCC	Not Applicable	\$300
Date Down Endorsement – Owner’s Policy	\$350, plus additional premium for increase in liability at Reissue Rate	\$1,000 , plus additional premium for increase in liability at Reissue Rate.
Date Down Endorsement – Loan Policy	\$350, plus additional premium for increase in liability at Reissue Rate	See Section G.5.

NOTE: When the policy issuing office is conducting a closing on behalf of the lender, Gap Coverage may be issued for the sole benefit of the Lender at no charge. (\$0).

NOTE: When Stewart is requested to furnish other coverage by endorsement, additional charges may apply. Charges for any endorsements shall be determined by Underwriter and will be reasonable compensation for the work performed and the risk assumed.

5. Date Down Mortgage Modification Endorsement and the ALTA 11 Series of Modification Endorsements to a Non-Residential Loan Policy or Policies

The charge shall be 40% of the applicable Basic Schedule of Charges; with a minimum charge of \$650. Additional insurance shall be charged at reissue rate. A prior policy which is more than 10 years old shall be charged at Reissue Rate. If the Mortgage Modification may create a loss of priority or a novation, an Extra Hazardous Risk charge as described under section F.2. of this manual may apply.

Endorsements which are reissued in connection with each Date Down Mortgage Modification Endorsement or any ALTA 11 Series Modification Endorsement to a Loan Policy or Policies issued under this section shall be charged at 50% of current Original Rate, unless an extra-hazardous risk premium is applicable.

SCHEDULE A
SPECIAL PRODUCTS AVAILABLE FOR
STEWART TITLE GUARANTY COMPANY ISSUANCE IN WISCONSIN

1. The Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender’s or Owner’s)

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$100,000	\$500 (fixed)
Over \$100,000 and up to \$300,000, add	\$3.85
Over \$300,000 and up to \$1,000,000, add	\$2.00
Over \$1,000,000 and up to \$3,000,000, add	\$1.50
Over \$3,000,000 and up to \$5,000,000, add	\$1.25
Over \$5,000,000 and up to \$10,000,000, add	\$1.00
Over \$10,000,000 and up to \$25,000,000, add	\$0.85
Over \$25,000,000 and up to \$50,000,000, add	\$0.65
Over \$50,000,000, add	\$0.50

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

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

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

All charges reflect the charge for the Article 9 Comprehensive Plus™ 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 Comprehensive Plus™ Policy must be placed and communications must be sent through websites or other electronic communications locations designated by Stewart for placement and receipt of order for the Article 9 Comprehensive Plus™ Policy.

Simultaneous Charge

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

Mixed Collateral Transactions

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

2. Secondary Market Short Form Residential Loan Policy One-To-Four Family

The charge for the issuance of this Policy is as follows:

LIABILITY	CHARGE
Up to and including \$250,000	\$350
Thereafter up to and including \$500,000	\$450
Thereafter up to and including \$750,000	\$550
Thereafter up to and including \$1,000,000	\$650
Thereafter up to and including \$1,500,000	\$750

The Policy has been specifically designed for *Internet originated loans* and Stewart would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart for placement of the Secondary Market Short Form Residential Loan Policy One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for order.

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. This Policy insures the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides as set out for this program by Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders.

3. Modification Guarantee

The charge for the Modification Guarantee shall be \$125. Amount of liability is the unpaid principal balance of the loan not to exceed \$250,000. The charge for each continuation or down date shall be \$25. The charge shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders. The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four family residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates.

4. Centralized Processing Loan and Refinance Rate (CPLR) for Issuance of an ALTA Short Form Residential Loan Policy

The Centralized Processing Loan and Refinance Rate (CPLR) is the fee charged for an ALTA Short Form Residential Loan Policy on existing, improved one-to-four family residential property for loan transactions.

The CPLR applies only when all of the following conditions are met:

1. The residential property is an existing, improved, one-to-four family residence;
2. The order is opened electronically and processed through the title agent's centralized processing department;
3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.

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

Range of Liability	Fee
Up to and including \$250,000	\$350
Over \$250,000 and up to and including \$500,000	\$450
Over \$500,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950
Over \$2,000,000 and up to and including \$2,500,000	\$1,150
Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

5. Stewart Title Guaranty Company Limited Coverage STG Home Equity Loan Policy (HELP)

This section applies to Stewart Title Guaranty Company’s issuance of the limited coverage STG Home Equity Loan Policy (HELP) on an existing, improved one-to-four family residential property for home equity loan transactions.

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

1. The lender has either successfully enrolled in the Home Equity Loan Program and entered into a contract with Stewart Title Guaranty Company’s Centralized Title Services (CTS) division, or the lender client has signed a Statement of Work which obligates the lender to abide by the rules of the HELP Program;
2. The loan is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family residence;
4. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
5. The order for the STG Home Equity Loan Policy is placed electronically by the insured or the insured’s authorized agent;
6. The preliminary report and/or title commitment, if issued, is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and

8. The lender's title policy issued is a STG Home Equity Loan Policy.

Range of Liability	Fee
Up to and including \$100,000	\$45
Over \$100,000 and up to and including \$250,000	\$65
Over \$250,000 and up to and including \$500,000	\$125