



# **RATE AND RULES**

**FOR THE STATE OF**

# **ARIZONA**

**EFFECTIVE DATE: February 15, 2014**

**WFG National Title Insurance Company**

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## **INTRODUCTION AND FOREWORD**

### **FOREWARD**

The rules and procedures contained herein are in no manner, either expressed or implied, to be construed as establishing or changing the rules and procedures pertaining to the title practices followed by the Company, but are shown in order to properly apply the applicable Insurance Rate Table(s). The rates contained herein shall include both the charge for gross premium for title insurance and the charge for search of title and examination thereof. The rates shown are for the issuance of various evidences of title as required by Arizona Revised Statute ("ARS") 20-376 and do not include any additional services(s) unless otherwise noted or provided for in this schedule of fees and charges. Any reference herein to WFG National Title Insurance Company or "the Company" shall include WFG National Title Company of California, WFG Lenders Services, LLC and WFG Lender Services Agency of Arizona, LLC.

### **INTRODUCTION**

WFG NATIONAL TITLE INSURANCE COMPANY, (hereinafter "Insurer"), being a qualified title insurer in the State of Arizona in compliance with ARS 30-1563, has filed all of Insurer's regularly issued forms of title policies, including endorsements, guarantees, and other forms of insurance coverage, and modifications and withdrawals thereof, as required by ARS 30-1591. Said forms are referenced herein by reference in various sections or Parts herein.

Wherever in this schedule a Policy, Guarantee, Binder or Endorsement form is referred to, such reference will be identified by the designations "ALTA", "LTAA", or "CLTA", which refer to the American Land Title Association, the Land Title Association of Arizona or the California Land Title Association. In addition, there may be a reference to a form used solely by the Company and will be designate "WFG".

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## **PART I - BASIC TITLE INSURANCE RATES**

### **1.1 BASIC INSURANCE RATE**

All of the offices of the company, including all underwritten companies shall utilize Basic Insurance Rate for the issuance of appropriate evidence of title.

Whenever the Company is requested by a proposed insured to assume less than its limit of liability, and purchase reinsurance to cover a part of the total policy liability, an additional amount may be added to the scheduled premium to recover the expense of the reinsurance amount.

*NOTE 1: Where the term "Applicable Insurance Rate" is used herein, it shall be determined to be the percentage of the Basic Insurance Rate for the particular policy requested, as defined herein.*

# WFG NATIONAL TITLE INSURANCE COMPANY

## PART I - BASIC TITLE INSURANCE RATES

### 1.2 STATEWIDE BASIC RATE SCHEDULE – RATE TABLE “S”

LIABILITY AMOUNT UPTO	BASIC RATE	LIABILITY AMOUNT UP TO	BASIC RATE	LIABILITY AMOUNT UP TO	BASIC RATE
\$40,000	\$400.00	\$390,000	\$1,455.00	\$740,000	\$2,228.00
\$50,000	\$450.00	\$400,000	\$1,480.00	\$750,000	\$2,250.00
\$60,000	\$500.00	\$410,000	\$1,502.00	\$760,000	\$2,272.00
\$70,000	\$550.00	\$420,000	\$1,524.00	\$770,000	\$2,294.00
\$80,000	\$600.00	\$430,000	\$1,546.00	\$780,000	\$2,316.00
\$90,000	\$640.00	\$440,000	\$1,568.00	\$790,000	\$2,338.00
\$100,000	\$680.00	\$450,000	\$1,590.00	\$800,000	\$2,360.00
\$110,000	\$710.00	\$460,000	\$1,612.00	\$810,000	\$2,382.00
\$120,000	\$740.00	\$470,000	\$1,634.00	\$820,000	\$2,404.00
\$130,000	\$770.00	\$480,000	\$1,656.00	\$830,000	\$2,426.00
\$140,000	\$800.00	\$490,000	\$1,678.00	\$840,000	\$2,448.00
\$150,000	\$830.00	\$500,000	\$1,700.00	\$850,000	\$2,470.00
\$160,000	\$860.00	\$510,000	\$1,722.00	\$860,000	\$2,492.00
\$170,000	\$890.00	\$520,000	\$1,744.00	\$870,000	\$2,514.00
\$180,000	\$920.00	\$530,000	\$1,766.00	\$880,000	\$2,536.00
\$190,000	\$950.00	\$540,000	\$1,788.00	\$890,000	\$2,558.00
\$200,000	\$980.00	\$550,000	\$1,810.00	\$900,000	\$2,580.00
\$210,000	\$1,005.00	\$560,000	\$1,832.00	\$910,000	\$2,602.00
\$220,000	\$1,030.00	\$570,000	\$1,854.00	\$920,000	\$2,624.00
\$230,000	\$1,055.00	\$580,000	\$1,876.00	\$930,000	\$2,646.00
\$240,000	\$1,080.00	\$590,000	\$1,898.00	\$940,000	\$2,668.00
\$250,000	\$1,105.00	\$600,000	\$1,920.00	\$950,000	\$2,690.00
\$260,000	\$1,130.00	\$610,000	\$1,942.00	\$960,000	\$2,712.00
\$270,000	\$1,155.00	\$620,000	\$1,964.00	\$970,000	\$2,734.00
\$280,000	\$1,180.00	\$630,000	\$1,986.00	\$980,000	\$2,756.00
\$290,000	\$1,205.00	\$640,000	\$2,008.00	\$990,000	\$2,778.00
\$300,000	\$1,230.00	\$650,000	\$2,030.00	\$1,000,000	\$2,800.00
\$310,000	\$1,255.00	\$660,000	\$2,052.00		
\$320,000	\$1,280.00	\$670,000	\$2,074.00		
\$330,000	\$1,305.00	\$680,000	\$2,096.00		
\$340,000	\$1,330.00	\$690,000	\$2,118.00		
\$350,000	\$1,355.00	\$700,000	\$2,140.00		
\$360,000	\$1,380.00	\$710,000	\$2,162.00		
\$370,000	\$1,405.00	\$720,000	\$2,184.00		
\$380,000	\$1,430.00	\$730,000	\$2,206.00		

*For each \$10,000, or fraction thereof, above \$1,000,000, add \$16.00*

*NOTE: ALL FEES may be rounded to the next even dollar amount.*

## PART II - TITLE INSURANCE GENERAL RULES

### 2.1 **SEPARATE RATING AND ADDITIONAL EXAMINATION CHARGES**

- A. Contiguous property vested in one ownership and being located in the same plat, subdivision or section shall be construed as one parcel, and the insurance rate applicable to the face amount of the policy shall apply. Except if the parcels were vested in separate ownerships within the period of five years prior to receipt of the order they shall be construed as separate parcels, and an additional fee of a minimum of \$50.00 for each separate parcel shall be added to the insurance rate applicable. An easement over another parcel which is to be insured shall be so rated as a separate parcel. Such additional fee may be waived where the separate parcels abut to form one contiguous holding, and the title to each such parcel has been previously insured in the same vested owner.
- B. Property divided by a county line shall be construed as non- contiguous and the applicable rate for each title insured in each county shall apply, based upon valuation allotted to each county.
- C. Property vested in several ownerships shall be construed as separate parcels, and the insurance rate applicable shall be charged as to each separate ownership involved.
- D. Property vested in one ownership and located in different plats, subdivisions or sections shall be construed as separate parcels, and an additional fee of a minimum of \$50.00 for each such separate parcel shall be added to the insurance rate applicable. This fee may be waived if the separate parcels abut to form one contiguous holding and the title to each parcel has been previously insured in the same vested owner.

### 2.2 **COMPUTATION OF FEES**

Unless otherwise designated herein, rates shall be applied on a per unit of insurance basis in multiples of \$10,000.00, including any fraction thereof, in accordance with the division of such units as set forth in the Basic Insurance Rate.

### 2.3 **RATES TO EMPLOYEES (INCLUDING EMPLOYEES ON APPROVED RETIREMENT)**

No charge shall be made to employees of the Company, its subsidiary or affiliated companies, (including employees on approved retirement) for policies issued in connection with the financing, refinancing, sale or purchase of the employee's bona fide primary home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obliged to pay, by established custom, as a party to the transaction.

## **PART II - TITLE INSURANCE GENERAL RULES**

### **2.4 CORRECTIONS/DUPLICATE POLICIES**

A policy may be rewritten, or a duplicate policy issued, to correct an error, not caused by the company, for a charge of \$50.00.

### **2.5 GOVERNMENTAL CONTRACTS FOR FEDERAL, STATE OR MUNICIPAL AGENCIES**

Contracts may be entered into with governmental, federal, state or municipal agencies and public utility districts for the furnishing of guarantees or policies of title insurance. The fees for these services will be charged as SUBDIVISION AND DEVELOPMENT RATES, as set forth in this manual.

### **2.6 ORDERS FOR SERVICES OR POLICIES**

After the issuance of a report, if the transaction is consummated, the full scheduled charge applicable to the type of insurance normally issued on such transaction will apply.

### **2.7 REBATES AND DISCOUNTS**

This Rate and Rule manual contains numerous pricing profiles that do not violate the laws of the State of Arizona as “unlawful rebate”, pursuant to the provisions of Arizona revised Statutes (A.R.S.) sections 20-376 and 20-1586.

### **2.8 INSURING AGAINST KNOWN RISKS**

Except as otherwise prohibited herein, insurance against encumbrances, title defects, matters disclosed by a survey, such as encroachments and violations of setback lines, or other specific risks known to the Company and against which the Company is willing to insure may be given upon payment of an additional charge of not more than twenty (20%) of the Basic Insurance Rate. These charges are applicable whether or not an indemnity is furnished for the protection of the Company. Such charges will be based upon the risk assumed as well as the services rendered in the preparation of and securing the indemnity agreement.

Such additional charges may be waived when insurance pertaining to liens, encumbrances or certain probate matters which can be satisfied by sufficient funds to be held in escrow as protection against such risks and a full escrow fee is charged.

### **2.9 CHARGES LEVIED BY PUBLIC BODIES AND MUNICIPALITIES**

Title fees are based upon the availability of records to employees of the insuring company or its agents. If charges are levied by a municipality or other public body for information contained exclusively in its records such costs shall be added to all other charges.

## **PART II - TITLE INSURANCE GENERAL RULES**

### **2.10 CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS**

The following rates are applicable to any church, charitable or like eleemosynary non-profit organization; provided however, said church or charitable organization is duly recognized as such by the United States Department of the Treasury, Internal Revenue Service, and satisfactory evidence of such recognition is submitted to and accepted by the company.

The reduction of fees shall be limited to those improved parcels which are utilized as church buildings or schools affiliated with the church. In the case of non-profit charitable organizations, the discount shall apply to structures currently utilized for the purposes and activities for which such entities were intended.

These reductions shall not apply to vacant land, unless concurrent construction is planned which is consistent with the normal activities of the non-profit organization. Nor is this rate available for any property and/or parcel(s) granted to any such organization as a gift or to be held for investment or re-sale purposes either by a church or a non-profit organization.

The reduction in fees shall be limited to those fees that would ordinarily be paid by such church or non-profit organization, and shall NOT be made available to any party, either grantor or grantee, lender or borrower, who does not qualify as a recognized church or non-profit organization as described hereinabove, even if they are a party to such transaction.

#### **A. Owners**

Standard Coverage	50% of Basic Insurance Rate Minimum Policy Fee Applies
Extended Coverage	Add 35% of the Basic Insurance

#### **B. Lenders**

Standard Coverage	50% of the applicable rate Minimum Policy Fee Applies
ALTA: Loan Policy Extended Coverage	50% of the applicable rate Minimum Policy Fee Applies

### **2.11 RATES AND CHARGES IN EFFECT PRIOR TO FILING**

Rates and/or charges contracted for by the Company or its agent prior to the effective date of this filing, and which deviate from this filing, shall remain in effect at the election of the Company or its agent, until expiration of said contract. All rates contained herein become effective when approved by the Director of Insurance or upon the "Effective Date" printed on the first page hereof.



## **PART II - TITLE INSURANCE GENERAL RULES**

### **2.12 FAIR VALUE**

The fair value shall be considered the sale price. Where no sale is involved, the fair value shall be determined from all available information. In no event shall it be less than the sum, as shown by the records, of all the encumbrances to which the property is subject. The Company will not issue title insurance for less than fair value nor where applicable less than the value of the estate or interest to be insured. Insurance in excess of such values must be approved by management.

### **2.13 COURTESY RATE TO OTHER TITLE INSURANCE COMPANIES**

A commission of not less than 20% nor more than 40% of the applicable rate charged for the type of evidence of title ordered, may be paid to another title insurer or agent for referral of a title order. The exact percentage of the premium to be paid as commission shall be determined by a negotiated agreement between the two companies/agents involved pursuant to A.R.S. Section 20-1584, subject to any laws and regulations that apply.

### **2.14 ADDITIONAL CHAIN OR PARCEL CHARGE (see Section 2.1 D above)**

### **2.15 CANCELLATION or REPORT CHARGE**

If an order is canceled, the charge will be that amount which is proper compensation for any services rendered, i.e., copies, maps, etc., and the actual time spent searching, examining and typing said report. The actual time will be billed at a work charge of \$50.00 per hour, or fraction thereof, for search and examining time, plus a minimum work charge of \$25.00 per hour, or fraction thereof, for typing time.

### **2.16 MULTIPLE POLICIES, GUARANTEES OR OWNERSHIPS INSURED SIMULTANEOUSLY**

Whenever two or more policies or guarantees are issued simultaneously out of the same ownership the applicable insurance rates shall be based upon the aggregate amount of risk assumed and other additional charges which may be required and an additional charge of \$50.00 shall be added for each policy or guarantee issued over one.

Excepted therefrom are policies issued and charged for under the provisions of third party transactions (hold-opens), reissues of initial loan policies, and builders, subdivider and developers rates.

## **PART II - TITLE INSURANCE GENERAL RULES**

### **2.17 ADDITIONAL CHARGES**

The various title rates set forth herein are MINIMUM RATES. Additional charges may be added when warranted. The company reserves the right to make additional charges when additional work is performed, and/or additional risk assumed. These charges shall include, but not be limited to, charges made by outside vendors such as Federal Express, Express Mail, wire charges, long distance telephone calls, messenger services, excessive postage, inspection fees, etc. The company also reserves the right to make additional charges when the parties to a transaction, including their agents and/or representatives, make demands that cause the company and/or agents to perform additional duties and spend a more than normal amount of time in processing the order. All such charges, including any inspection fees, shall be disclosed on the final settlement statement and/or by billing statement.

The additional charges will be quoted by the company when known and said charges will be based upon the additional costs, exposure and liability incurred and will be charged at the filed hourly rate, the appropriate filed insurance rate or the charges of legitimate outside vendors.

### **2.18 INSURED OWNER**

For computing charges the term "insured owner" is defined as any of the following:

- A. The named insured, the vestee, or the parties as defined in a policy of title insurance.
- B. Corporations in transfers between insured stockholders of a corporation and the corporation, or between an insured corporation and a subsidiary corporation, or between an insured subsidiary corporation and the parent corporation; and stockholders in transfers between an insured corporation and its stockholders.
- C. Partners and partnerships in transfers between insured partnerships and the partners, or between insured partnerships and newly created partners or between insured partners and the partnerships.
- D. Distributees of an estate where the deceased was an insured owner, except a purchaser for value from an heir or devisee.
- E. Grantees by gift from an insured owner.
- F. Principals or nominees in transfers between insured principals and nominees or insured nominees and principals.
- G. Insured owners conveying to establish a trust, or insured trustees conveying to beneficiaries to terminate or change a trust.
- H. Insured purchasers acquiring title under a contract of sale or option.

## **PART II - TITLE INSURANCE GENERAL RULES**

### **2.19 ROUNDING OF TITLE PREMIUMS**

When an insurance premium is derived from the application of a percentage of the Basic Insurance Rate, the fee to be charged will be the result of that calculation rounded up to the nearest even dollar amount.

### **2.20 MINIMUM POLICY FEE**

Where indicated herein by "Minimum Policy Fee Applies", the minimum charge notwithstanding the provisions of any insurance rate herein, may not be less than the Minimum Policy Fee set forth in the applicable section for the type of owners or lenders policy requested. The Short Term Rate or other rate reduction cannot be applied to reduce a policy premium below the Minimum Policy Fee.

### **2.21 UNITED STATES ARMED SERVICES**

Active duty members of the United States Armed Services may receive a twenty-five percent (25%) reduction in the Basic Charge for an owner's title insurance policy (Section 3.1 (A), (B), (C) herein) when the following conditions exist:

- The transaction involves the member's primary residence; and
- The property is a single-family residence of one to four units; and
- The Company has been informed that an active duty member of the United States Armed Services is the seller or buyer in the transaction.

**NOTE:**

1. The United States Armed Services Rate cannot be combined with any other rate reduction.
2. The Short Term Rate does not apply.

### **2.22 PREVIOUS TITLE POLICY DISCOUNT**

When an owner is selling or refinancing a one-to-four family residential dwelling, provides the Company has been provided with a copy of their previous Owner's Policy of Title Insurance, the owner will be entitled to a discount equal to 10% of the applicable charge or rate for Title Insurance Policies which they would customarily be charged as set forth in Parts III and IV herein. Policy copy must be furnished to the Company at the time of application.

## **PART II - TITLE INSURANCE GENERAL RULES**

### **2.23 CONSUMER DIRECT RATES**

The charge for a CLTA /ALTA Homeowner's Policy of Title Insurance to insure the buyer on a sale of an owner occupied one-to-four family residential dwelling shall be 60% of Basic Rate Table "S" (see Section 1.2, PART I) when the consumer presents a certificate or advertisement of WFG Title Insurance Company and one its Subsidiaries or Agents received by the consumer by direct mail or general advertisement. Minimum charge: \$355.00

**Note: To qualify for any one the reduced or discounted rates set forth in this manual, the Company will require appropriate proof of eligibility from the parties to the transaction verifying they are entitled to the reduction or discount as described. No other discounts or special rates, or combination of discounts or special rates, shall be applicable.**

### **2.24 COVERAGE DEFINITIONS**

The following definitions will be used in herein when referring to the coverage(s) provided by a title policy:

- A. Standard Coverage shall mean any policy form which includes regional or "pre-printed" exceptions.
- B. Additional Coverage shall mean any loan policy that is issued without the inclusion any one or more of the regional or "pre-printed" exceptions.
- C. Extended Coverage shall mean any owner's policy that is issued without the inclusion of the regional or "pre-printed" exceptions.
- D. Homeowner's coverage shall mean an owner's policy insuring an owner of a 1 to 4 unit residential property.
- E. Expanded Residential Loan coverage shall mean a loan policy insuring a lender whose loan encumbers a 1 to 4 unit residential property. The ALTA form of this policy is usually issued in conjunction with the ALTA Homeowner's policy.
- F. Limited Coverage shall mean a variety of policy forms insuring lenders, which provide less coverage than the Standard Coverage policy referenced above, and are specifically meant for secondary or junior loan transactions.

## PART II - TITLE INSURANCE GENERAL RULES

### 2.25 POLICY DEFINITIONS

- |    |                   |  |
|----|-------------------|--|
| A. | Owners:           | A CLTA Standard Coverage (1990) or ALTA Owner's Policy with or without Regional Exceptions (6-17-06) insuring an owner, optionee or vendee as to their ownership in fee.   |
| B. | Lenders:          | A CLTA Standard Coverage Policy (1990) or ALTA Loan Policy with or without Regional Exceptions (6-17-06) or any form of ALTA Residential Loan Policy insuring a lender or assignee as to their ownership into a loan in fee. |
| C. | Leasehold:        | Any form of Policy designated under paragraphs (other than oil) "A" and "B" above, insuring title to real property, which is based on a lease or sub-lease   |
| D. | Homeowners        | An ALTA Homeowner's Policy (2-3-10) insuring an owner of a 1 to 4 unit residential property  |
| E. | Joint Protection: | A CLTA Standard Coverage Policy (1990) wherein more than one interest is insured jointly in the same policy without segregation of liability, however, the liability may be segregated by endorsement.                       |
| F. | Bondholders:      | An ALTA Loan Policy (6-17-06) issued for the benefit of the Trustee and the Bondholders under a trust indenture securing bonds.  |
| G. | Binder            | CLTA Interim Binder form commits the Company to issue its policy of title insurance as of a given date, subject to matters shown in the binder.  |
| H. | U.S. Form         | ALTA U.S. Policy (9-28-91) Revised (12-3-12) issued to an office, division or department of the United States of America   |

## **PART II - TITLE INSURANCE GENERAL RULES**

### **2.26 POLICY FORMS**

Title Insurance Policies included within this manual, as of the effective date hereof, available for issuance, are the following:

1. California Land Title Association Standard Coverage Policy (1990)
2. American Land Title Association (ALTA) Owners Policy (6-17-06)
3. American Land Title Association (ALTA) Loan Policy (6-17-06)
4. American Land Title Association (ALTA) Homeowner's Policy (2-3-10)
5. American Land Title Association (ALTA) Expanded Coverage Residential Loan Policy (7-26-10) (Includes both Long Form and Short Form)
6. American Land Title Association (ALTA) Short Form Residential Loan Policy (12-3-12)
7. American Land Title Association (ALTA) Residential Limited Coverage Junior Loan Policy (Includes both Long Form (8-1-12) and Short Form (4-2-13))
8. American Land Title Association (ALTA) United States Policy (12-3-12)
9. WFG National Title Insurance Company Master Residential Home Equity Loan Policy and its accompanying Certificate of Insurance.

## **PART III - OWNER'S INSURANCE**

### **3.1 BASIC CHARGE**

The minimum charge (Basic Insurance Rate) must be based upon the full value of the estate or interest covered even though the amount of insurance requested is a lesser amount. Also, it contemplates a single parcel or chain of title. The fair or full value shall be construed as the full value of the property, not deducting the encumbrances.

Owners insurance may be issued in the amount of the purchase price on unimproved property where construction loans are involved and separate lenders insurance is to be issued concurrently.

Proposed improvements may be insured in an amount as agreed upon by the applicant and the Company.

#### **OWNER'S STANDARD COVERAGE**

- |    |  |  |
|----|--|--|
| A. | CLTA Standard Coverage Policy or<br>ALTA Standard Coverage Owner's<br>Policy | 100% of Basic Insurance Rate<br>Minimum Policy Fee: \$400.00 |
| B. | Homeowner's Policy of Title<br>Insurance                                     | 110% of Basic Insurance Rate<br>Minimum Policy Fee: \$440.00 |

#### **OWNER'S EXTENDED COVERAGE**

- |    |  |  |
|----|--|--|
| C. | ALTA Extended Coverage<br>Owner's Policy | 150% of Basic Insurance Rate<br>Minimum Policy Fee: \$600.00 |
|----|--|--|

### **3.2 SEPARATE SALE OR EXCHANGES (DIFFERENT OWNERS)**

See PART II, Section 2.1, C, General Rules

### **3.3 REISSUE OF OWNERS INSURANCE**

- A. Reissue to update an insured's policy WHERE NO TRANSACTION is involved. (No time limit)
  - 1. Standard coverage

25% of the Applicable Insurance Rate, based upon the amount of outstanding insurance, for the reissue up to the amount of outstanding insurance, plus an increased liability charge, if any, based on the rate applicable for each unit of insurance issued in excess of the original amount. Minimum Policy Fee Applies.

## PART III - OWNER'S INSURANCE

### 3.3 REISSUE OF OWNERS INSURANCE (Continued)

- A. Reissue to update an insured's policy WHERE NO TRANSACTION is involved. (No time limit) (Continued)

2. Extended coverage

35% of Basic Insurance Rate based upon the amount of the outstanding insurance, plus an increased liability charge, if any, based on the rate applicable for each unit of insurance issued in excess of the original amount. Minimum Policy Fee Applies.

*NOTE: The "Short Term Rate" is not applicable under this subsection.*

- B. Reissue to update an insured's policy to include a loan. (Time limit of 24 months from date of policy)

1. \$50.00 (Standard coverage) or \$75.00 (Extended coverage) if policy is reissued within 6 months from the original policy date, based upon the same type and amount of the outstanding insurance, plus an increased liability charge, if any, based on the rate applicable for each additional unit of insurance issued in excess of the original amount.
2. 15% for Standard coverage or 25% for Extended coverage of the Basic Insurance Rate, based upon the same type and amount of outstanding insurance, if reissued after 6 months, but within 12 months, of the original policy date, plus an increased liability charge, if any, based on the rate applicable for each additional unit of insurance issued in excess of the original amount.

Minimum \$100.00 for Standard Coverage, \$200.00 for Extended Coverage

3. 25% for Standard coverage or 35% for Extended coverage of the Basic Insurance Rate, based upon the same type and amount of outstanding insurance, if reissued after 12 months, but within 24 months, of the original policy date, plus an increased liability charge, if any, based on the rate applicable for each additional unit of insurance issued in excess of the original amount.

Minimum \$150.00 for Standard Coverage, \$300.00 for Extended Coverage



## **PART III - OWNER'S INSURANCE**

### **3.3 REISSUE OF OWNERS INSURANCE (Continued)**

*NOTES:*

- 1. If the original issue is CLTA Standard Coverage Policy or ALTA Residential and the reissue is to be a Homeowner's Policy then to the charge herein specified shall be added an additional 10% of the Basic Insurance Rate based upon the full amount of the insurance to be issued.*
- 2. If the outstanding insurance was priced at standard rates and the reissue is Extended Coverage to the above charges will be added 50% of Basic Rate, based upon the full amount of insurance issued.*
- 3. If separate Lender's insurance is requested concurrently with the reissuance, the additional charge therefore shall be at the rate applicable for the type of insurance issued.*
- 4. The amount of Owner's insurance must be at least 1) equal to or greater than the amount of the new loan and any other loan to which the property is to remain subject, or 2) the fair or full value of the estate or interest covered.*

### **3.4 THIRD PARTY TRANSACTION**

Summary Account: This rate is available in cases where the applicant is taking title to the property with the intention of conveying the same to a third party. The title policy may be held and issued to the ultimate purchaser within (12) twelve months. The rate must be paid at the time the applicant acquires title.

The future transaction must be one sale to an ultimate purchaser who will be the insured under a policy of title insurance.

**A. Standard Coverage**

Applicable Insurance Rate plus 25% of the Basic Insurance Rate for 12 months, both charges to be based upon the full value of the estate or interest covered.

This time period may be extended for an additional 12 months, prior to its expiration, by payment of an additional 10% of Basic Insurance Rate, based upon the original liability.

Upon consummation of the sale within the original period, or any extension thereof, no additional cost except increased for increased liability charged at the Applicable Insurance Rate.

## PART III - OWNER'S INSURANCE

### 3.4 THIRD PARTY TRANSACTION (Continued)

#### B. Extended Coverage

Applicable Insurance Rate plus 35% for 12 months, both charges to be based upon the full value of the estate or interest covered.

This time period may be extended for an additional 12 months, prior to its expiration, by payment of an additional 15% of Applicable Insurance Rate, based upon the original liability.

Upon consummation of the sale within the original period, or any extension thereof, no additional cost except increased liability charge.

- NOTES:*
- 1. If the sale to the ultimate purchaser is not recorded within the time period specified in the initial time or any extension thereof, the policy of title insurance may be issued insuring the grantee in the initial sale, or owners, as of the date of the recording of the deed in the amount originally committed, at no additional charge.*
  - 2. Separate Lenders insurance may be issued concurrently with the recording of the deed or issuance of the final policy; the additional charge therefore shall be at the rate applicable under the section of this rate manual regarding LENDERS INSURANCE, for the type of insurance issued.*

## PART III - OWNER'S INSURANCE

### 3.5 VENDOR'S AND VENDEE'S INSURANCE

- A. Initial policy to Vendee, Basic Rate applicable, based upon the full value of the estate or interest.
- B. Upon completion of the contract where the Vendee or Assignee as the purchaser under the executory contract of sale, has been previously insured under a policy for full value, completes the contract, insurance may be issued covering the deed to said purchaser or assignee under the applicable re- issue rates, if any.

Insurance in excess of the original amount shall be charged for on an increased liability basis at the Applicable Insurance Rate for each unit of insurance issued in excess of said original policy.

- I. Owner's - Fee Estate, Insuring Vendor Concurrently With Insurance Of Vendee
  - a. CLTA Standard Coverage - \$50.00
  - b. ALTA Owners Policy - Extended Coverage

50% of Basic Rate, based upon the same type and amount of insurance concurrently issued to the Vendee. Minimum Policy Fee Applies.

*NOTE: The Homeowner's Policy of Title Insurance is not applicable to this Section.*

- II. Assignment Of Vendor's Interest - Where the vendor under an executor contract of sale has previously furnished the purchaser under said contract a Standard Coverage Policy for full value, transfers the vendor's interest in said contract, Standard Coverage Insurance may be issued in the same amount as the full consideration paid for said interest at the full Basic Insurance Rate applicable, minimum \$200.00. Insurance may be issued for the full value of the property at the appropriate insurance rate, if requested.

## PART III - OWNER'S INSURANCE

### 3.6 **POLICIES FOLLOWING A FORECLOSURE, TRUSTEE'S SALE OR DEED IN LIEU**

The minimum charge shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. Insurance in excess of said amount is available on an increased liability basis at the appropriate per unit rate for the type of insurance issued.

A. Insured Encumbrance Where A Trustee's Sale Or Foreclosure Guarantee Or Similar Report Or Guarantee Has Been Issued:

1. For Standard Coverage Policy.

100% of the Applicable Insurance Rate, based upon the amount of coverage requested, less a credit of 40% of the charge paid for the Trustee's Sale Guarantee, Foreclosure Guarantee, Forfeiture Guarantee, or Deed in Lieu of Foreclosure or Forfeiture Report. Where a Litigation Guarantee has been issued the credit will be 50% of the charge paid.

This credit is allowable only if the policy is issued within twelve (12) months from the date of the Trustee's Sale, Sheriff's Deed or Deed in Lieu.

2. For Extended Coverage Policy

If the new owner was insured by an ALTA Loan Policy, Extended Coverage may be issued to insure such new owner at the rate set forth in A.1 above PLUS 40% of Basic Rate, for the total liability assumed.

*NOTE: The above charges (a and b) are based upon the amount of the insurance shown in a trustee's sale or foreclosure guarantee covering the defaulted encumbrance provided said defaulted encumbrance has been insured by a policy of title insurance. Insurance issued in excess of the amount shown in said guarantee shall be charged on an increased liability basis at the standard rate per thousand.*

3. Federally Guaranteed Loans

If the defaulted loan was insured or guaranteed by a federal agency or instrumentality, the trustee's deed (or other deed evidencing the foreclosure) or deed in lieu may be recorded and the issuance of the policy to cover the deed to such agency may be deferred for a period not to exceed 24 months as set forth in PART VI, Section 7.6.

## **PART III - OWNER'S INSURANCE**

### **3.6 POLICIES FOLLOWING A FORECLOSURE, TRUSTEE'S SALE OR DEED IN LIEU (Continued)**

#### **A. Insured Encumbrance Where A Trustee's Sale Or Foreclosure Guarantee Or Similar Report Or Guarantee Has Been Issued: (Continued)**

##### **4. Two Year Commitment To Other Than A Federal Agency**

A two year commitment may be issued. The fee for which will be 60% of the Basic Insurance Rate up to the amount of the previously issued guarantee plus an increased liability amount, if any, based upon the rate applicable for each additional unit of insurance issued in excess of the original amount. Any subsequent owners policy will be issued at 100% of the Basic Insurance Rate, less a credit of the full amount paid for said two year commitment. Minimum Policy Fee Applies.

An additional 10% of the Basic Insurance Rate, based upon the full amount of the commitment shall be added to a commitment for a Homeowners Policy. Minimum Policy Fee Applies.

The two year commitment may be extended for a period of one year, prior to its expiration, by payment of an additional 10% of the Basic Insurance Rate, based on the original liability.

### **3.7 ELIMINATION OF VARIOUS RECORDED TITLE MATTERS FROM OWNERS POLICY**

A charge, not to exceed 20% of the Basic Insurance Rate, unless a different charge is stipulated under a specific endorsement.

Loss by reason of encumbrance or defects (other than the printed exceptions) may be insured against affirmatively by an appropriate endorsement, at the charge herein stated or in PART IX below.

*NOTE: See PART IX - Endorsements, for specific endorsements and related fees.*

### **PART III - OWNER'S INSURANCE**

#### **3.8 ADDITIONAL COVERAGE UNDER OWNERS INSURANCE TO BE ADDED TO A STANDARD COVERAGE POLICY**

- |    |  |                             |
|----|--|-----------------------------|
| A. | Any tax or assessment matters not disclosed of record  | 10% of Basic Insurance Rate |
| B. | Any facts, rights or claims not of record but which would be disclosed by inspection or inquiry        | 10% of Basic Insurance Rate |
| C. | Any easement claims of easements or encumbrances not disclosed by a correct survey                     | 10% of Basic Insurance Rate |
| D. | Any discrepancies, conflicts in boundary lines, shortages in area, encroachments or other as disclosed | 10% of Basic Insurance Rate |
| E. | Any unpatented mining claim, reservations or exceptions in patents, water rights or claims to water    | 10% of Basic Insurance Rate |

If the patent actually contains no reservations, reference to "Reservations in Patents" may be eliminated without charge. Where not applicable the language "mining claims, water rights, claims of title to water" may be eliminated without charge.

Maximum additional charge is 50% of Basic Rate when accumulative coverage as to any combination of items 1 through 5 exceeds 50%.

#### **3.9 CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATES**

Outstanding policies of title insurance covering individual leasehold estates insuring a lessee or assignee may be reissued to cover a conversion into a fee title estate where the terms of said lease so provide, or contain an option to purchase, or such is agreed upon by the parties thereto, for the following charge:

- A. Owners Standard Coverage
- 25% of Basic Rate, based upon the amount of outstanding insurance, plus an increase liability charge, if any. Minimum Policy Fee Applies.

*NOTE: If the reissue is to be a Homeowner's Policy then to the charge herein specified shall be added an additional 10% of the Basic Insurance Rate based upon the full amount of the insurance to be issued.*

## **PART III - OWNER'S INSURANCE**

### **3.10 CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATES** **(Continued)**

#### **B. Owners Extended Coverage**

50% of Basic Rate, based upon the amount of outstanding insurance, plus an increase liability charge, if any. Minimum Policy Fee Applies.

*NOTE: If the outstanding insurance was purchased at standard rates and the reissue is Extended Coverage to the above charges will be added 50% of the Basic Rate, based upon the full amount of insurance issued.*

### **3.11 PURCHASE, IMPROVEMENT AND SALE OF PROPERTY WITH A LEASE BACK**

Where property is being purchased by "A" for the purpose of causing certain improvements to be erected thereon and the land and improvements are thereafter to be transferred to "B" the ultimate investor, with a lease of the premises back to "A". The charge for the original owner's insurance shall be the Basic Insurance Rate applicable based upon the amount of the original sale of the property at the time of acquisition by "A". On transfer of the title to "B", the charge for the final owner's insurance shall be the Basic Insurance Rate applicable based upon the combined value of the land and improvements, less a credit in an amount equal to one-half of the premium paid on the original sale policy. This credit will be allowed only if the improvements are commenced within 6 months from the date of recordation of the original deed and if the final policy is issued within 6 months from the expiration date of the statutory period for filing of mechanic's liens.

*NOTE: The above charges do not include special Lenders or Leasehold Policies; if such are required add appropriate rates.*

### **3.12 OPTIONEE'S POLICIES**

1. Optionee's Policy: Basic Charge applicable based upon the amount of the option.
2. Final Policy (Option exercised): Basic Charge applicable upon the full purchase price.

The above formula is applied when the optionee agrees to obtain an owner's policy based upon the full purchase price of the property if and when the option is exercised; provided the option is recorded or a copy thereof is held in our file, the policy is modified by endorsement to terminate with the expiration date of the option, and that the time period provided for in the option does not exceed one year.

## **PART III - OWNER'S INSURANCE**

### **3.13 OPTIONEE'S POLICIES (Continued)**

If the optionee's policy is issued for the full value of the property with a reissue of the final policy down to the date the option is exercised vesting title in the optionee, use the same rate and procedure as provided for under the Vendee's Policy Section. (See PART III, Section 3.7)

### **3.14 CHURCHES, NON-PROFIT**

Refer to PART II, Section 2.10.



## **PART IV - LENDER'S INSURANCE**

### **4.1 BASIS OF CHARGE**

The provisions contained in this Section are applicable to title insurance issued for the benefit of a lender or his assignee.

The minimum charge shall be based upon an amount no less than the portion of the encumbrance allocated to the property covered, and contemplates a single parcel or chain of title. If additional parcels or chains of title are involved, or if additional coverages are given, or if additional work charges are necessary, such additional charges shall be added to the insurance rate applicable.

### **4.2 BASIC CHARGES**

#### **A. Standard Coverage Policy Form**

1. If no transfer requiring owners insurance is involved. 80% of Basic Insurance Rate  
Minimum Policy Fee: \$400.00
2. If issued concurrently with owner's insurance issued for full value of land and improvements. (NOTE: if issuing 1 policy insuring more than 1 Deed of Trust see CLTA Endorsements 105 and 105.1) \$50.00 Loan Policy Charge.
3. ALTA Loan Policy Extended Coverage  
(Can be issued using the ALTA Short Form Residential Loan Policy)
  - a. If no transfer requiring owners insurance is involved. 120% of Basic Insurance Rate  
Minimum Policy Fee: \$400.00
  - b. If issued concurrently with standard owners insurance issued for the full value of the land and improvements. (See Note 1 below when there is more than one concurrent loan.) 60% of Basic Insurance Rate  
Minimum Policy Fee: \$240.00
  - c. If issued concurrently with owners extended coverage for the full value of the land and improvements. \$50.00

## PART IV - LENDER'S INSURANCE

### 4.2 **BASIC CHARGES** (Continued)

#### 4. ALTA Expanded Coverage Residential Loan Policy

- |   |  |
|---|--|
| a. If no transfer requiring owners insurance is involved.   | 130% of Basic Insurance Rate<br>Minimum Policy Fee: \$400.00 |
| b. If issued concurrently with CLTA Standard or ALTA Residential policies issued for the full value of the land and improvements. (See Note 1 below when there is more than one concurrent loan.) | 70% of Basic Insurance Rate<br>Minimum Policy Fee: \$280.00  |
| c. If issued concurrently with a Homeowner's Policy insuring for the full value of the land and improvements.   | 60% of Basic Insurance Rate<br>Minimum Policy Fee: \$240.00  |

*Note 1: Multiple loan policies insuring the same or different lenders which are issued concurrently with owners insurance may be priced on the aggregate loan amount with an additional policy fee of \$50.00 for each policy issued over one. The Short Term Rate is not applicable to the amount of insurance up to the amount of the concurrent owners policy, however the Short Term Rate can apply to the increased liability charge applied to qualifying loans made in excess of the owner's policy amount.*

## PART IV - LENDER'S INSURANCE

### 4.3 INTERIM (CONSTRUCTION) LOANS; ADDITIONAL COVERAGES AND REISSUES; AND, TAKE- OUT (PERMANENT) LOANS

- A. Interim or Construction Loans. 100% of the applicable insurance rate, for the amount and type of coverage required.
- B. Additional Coverages and Reissues of Initial Loan Policies.

To the above interim loan charges shall be added the following additional charges or combinations of such additional charges for the following added coverages or reissues of the initial policy covering a construction loan or an interim loan with a take-out loan commitment, provided the reissue occurs within 24 months from the date of the initial policy, or in the case of a construction loan within 24 months from the expiration date of the statutory period for filing mechanic's liens. Under a construction loan only an additional 24 month period is available for an additional charge of 10% of the Basic Insurance Rate.

1. Where Standard Coverage Loan Policy is the initial coverage, add for the additional coverages the following charges:
  - a. Reissue as Standard Coverage 20% of Basic Rate
  - b. Reissue as Extended Coverage 40% of Basic Rate
2. Where Extended Coverage is initial coverage, add for the additional coverage the following charges:
  - a. Reissue as Extended Coverage 30% of Basic Rate

*NOTE: The charges set forth above are based upon the amount of the initial loan and if at the time of reissue the new loan is of greater amount than the initial loan, charges will be added on an increased liability basis at the insurance rate applicable.*

- C. Take-Out Loan or Permanent Loan.

Where permanent financing is to be insured, after construction, and the company has issued any combination of initial and additional coverages as specified in Section 4.4 B (1) and (2) above, a policy may be issued insuring the permanent financing lender, during the time limits set forth in Section 4.4 B above.

Fee: 30% of Applicable Rate based upon the amount of the last policy issued, PLUS, increased liability, if any.

## **PART IV - LENDER'S INSURANCE**

### **4.3 INTERIM (CONSTRUCTION) LOANS; ADDITIONAL COVERAGES AND REISSUES; AND, TAKE- OUT (PERMANENT) LOANS (Continued)**

*NOTE: 1. The foregoing is conditioned upon the initial construction mortgage and interim mortgage (if any) being executed by the same mortgagor as the permanent financing mortgage.*

- 2. In the event that an ALTA Expanded Coverage Residential Loan Policy is requested as a reissued policy or to insure a permanent loan as described above to the charge specified above for Extended Coverage an additional charge of 10% of the Basic Insurance Rate will be added based on the new loan amount.*

### **4.4 STANDARD COVERAGE LOAN POLICY IN CONNECTION WITH EXTENDED COVERAGE - SEE CHAPTER IV, SECTION M**

A Standard Loan Policy issued concurrently with an Extended Loan Coverage Policy or ALTA Expanded Coverage Residential Loan Policy, in the absence of the issue of any owner/lessee insurance, is charged for on an increased liability basis. The increased basis is calculated on the aggregate amount of both loans less the amount of the extended coverage, plus the additional policy charge of \$50.00.

## PART IV - LENDER'S INSURANCE

### 4.5 REFINANCING AND REVERSE MORTGAGE FINANCING OF SINGLE-FAMILY RESIDENTIAL PROPERTIES

The charges below apply to an ALTA Loan Policy, ALTA Short Form Residential Loan Policy or ALTA Master Residential Loan Policy issued to insure a new first lien deed of trust (which replaces existing insured first lien financing) or a reverse mortgage in amounts between \$100,000 and \$1,000,000 which secure a single family residence or residential condominium.

Included within these rates are the charges for ALTA Endorsements 4, 4-06, 4.1, 4.1-06, 5, 5-06, 5.1, 5.1-06, 6, 6-06, 6.1, 6.1-06, 6.2, 6.2-06, 8.1 and 8.1-06, or corresponding forms of endorsements promulgated by the California Land Title Association (CLTA) and Land Title Association of Arizona (LTAA), which may be issued without additional charge when appropriate.

<u>Policy Amount</u>	<u>Policy Premium</u>
\$100,000 To \$200,000	\$525.00
\$200,001 To \$300,000	\$700.00
\$300,001 To \$400,000	\$850.00
\$400,001 To \$500,000	\$975.00
\$500,001 To \$600,000	\$1,100.00
\$600,001 To \$700,000	\$1,225.00
\$700,001 To \$800,000	\$1,350.00
\$800,001 To \$900,000	\$1,475.00
\$900,001 To \$1,000,000	\$1,575.00

**NOTE:** *This rate is NOT applicable to "Construction Loans" or the replacement of a construction loan with permanent financing.*

**PART IV - LENDER'S INSURANCE****4.6 CENTRALIZED SERVICE REFINANCE RATES**

The charges in this Section apply to a refinance transaction of up to \$2,000,000.00, involving a residential dwelling unit where existing first lien financing is being replaced with a loan of substantially the same character originated by an institutional lender and meets the following criteria:

- A. The transaction is processed by WFG Title Residential Information Service's Centralized Title Closing Operations Center or another comparable center operated by a similar division or Agent of the Company;
- B. An ALTA Loan Policy, an ALTA Short Form Residential Loan Policy or an ALTA Master Residential Loan Policy is issued utilizing streamlined underwriting standards allowing for generic exceptions;
- C. The lender and the Company have entered into a written agreement regarding their respective responsibilities as to order placement, deliverables, acceptance and other aspects of title insurance and settlement; including minimum monthly orders placed nationally, and
- D. Orders are placed electronically by the originating lender and processed and delivered through a centralized order management electronic platform in compliance with a maximum cancellation rate.

For purposes of this rate a "residential dwelling unit" is deemed to be a single family home consisting of one to four units, condominium unit, cooperative apartment or record interest in a tenancy-in- common project, that are used exclusively for residential purposes.

The final policy for qualifying orders under this section may contain ALTA Endorsements<sup>4</sup>, 4-06, 4.1, 4.1-06, 5, 5-06, 5.1, 5.1-06, 6, 6-06, 6.1, 6.1-06, 6.2, 6.2-06, 8.1 and 8.1-06, or corresponding forms of endorsements promulgated by the California Land Title Association (CLTA) and Land Title Association of Arizona (LTAA), without additional charge when appropriate.

**CENTRALIZED SERVICE REFINANCE RATE I – Minimum Orders 200**

Loan amounts up to and including \$100,000.....	\$350.00
\$100,000.01 up to and including \$200,000 .....	\$350.00
\$200,000.01 up to and including \$250,000 .....	\$380.00
\$250,000.01 up to and including \$500,000 .....	\$560.00
\$500,000.01 up to and including \$700,000 .....	\$680.00
\$700,000.01 up to and including \$1,000,000 .....	\$820.00
\$1,000,000.01 up to and including \$1,200,000 .....	\$945.00
\$1,200,000.01 up to and including \$1,500,000 .....	\$1020.00
\$1,500,000.01 up to and including \$1,800,000 .....	\$3000.00
\$1,800,000.01 up to and including \$2,000,000 .....	\$3500.00

Maximum Loan Amount \$2,000,000

**PART IV - LENDER'S INSURANCE****4.6 CENTRALIZED SERVICE REFINANCE RATES (Continued)****CENTRALIZED SERVICE REFINANCE RATE I – Minimum Orders 500**

Loan amounts up to and including \$100,000.....	\$275.00
\$100,000.01 up to and including \$200,000 .....	\$275.00
\$200,000.01 up to and including \$250,000 .....	\$275.00
\$250,000.01 up to and including \$500,000 .....	\$350.00
\$500,000.01 up to and including \$750,000 .....	\$400.00
\$750,000.01 up to and including \$1,000,000 .....	\$450.00
\$1,000,000.01 up to and including \$1,250,000 .....	\$550.00
\$1,250,000.01 up to and including \$1,500,000 .....	\$650.00
\$1,500,000.01 up to and including \$2,000,000 .....	\$800.00
\$2,000,000.01 up to and including \$3,000,000 .....	\$1200.00
\$3,000,000.01 up to and including \$4,000,000 .....	\$1650.00
\$4,000,000.01 up to and including \$5,000,000 .....	\$2200.00
Maximum Loan Amount \$5,000,000	

**4.7 ADDITIONAL ADVANCE (OPEN END DEED OF TRUST/MORTGAGE)**

Additional advances evidenced by additional notes under insured deeds of trust or mortgages may be covered by either an endorsement to an outstanding policy issued by this Company or the issuance of a new policy for the following charges based upon and limited to the amount of the advance only:

- A. 60% of the Basic Insurance Rate, if the original and the new coverage are both standard form. Minimum charge: \$240.00
- B. 70% of the Basic Insurance Rate, if the original and the new coverage are both extended form. Minimum charge: \$300.00
- C. 80% of the Basic Insurance Rate, if the original coverage is standard form and the new coverage is to be extended form. Minimum charge: \$360.00
- D. 80% of the Basic Insurance Rate, if the original coverage and the new coverage is an ALTA Expanded Coverage Residential Loan Policy. Minimum charge: \$390.00

**NOTES:**

- 1: *If Mechanics' Lien coverage is written add 10% of Basic Insurance Rate to the above charges.*
- 2: *The above charges apply even though the ownership of the property may have changed and provided that the obligation under the note has been assumed by the new owner. The above may also apply when it is necessary to modify the deed of trust or mortgage to provide for the additional advance.*
- 3: *Existing Standard or Extended Coverage loan policies may not be reissued in ALTA Expanded Coverage Residential Loan Policy form.*

## **PART IV - LENDER'S INSURANCE**

### **4.8 EXTENSION OR MODIFICATION OF INSURED DEEDS OF TRUST**

Policies or endorsements covering agreement by the original or different trustors extending or modifying the terms of an insured deed of trust are issued at the following charges based upon the unpaid balance of the encumbrance:

- A. 20% of the Basic Insurance Rate, if the original and the new coverage are both Standard Form. Minimum charge: \$240.00
- B. 30% of the Basic Insurance Rate, if the original and the new coverage are both ALTA Extended Form. Minimum charge: \$300.00
- C. 40% of Basic Insurance Rate, if the original coverage is Standard Form and the new coverage is ALTA Extended Form (New Policy). Minimum charge: \$360.00
- D. 50% of the Basic Insurance Rate, if the original coverage and the new coverage is an ALTA Expanded Coverage Residential Loan Policy. Minimum charge: \$390.00

#### **NOTES:**

- 1. *The above charges apply only upon the amount of the unpaid balance of the encumbrance shown in the original policy. Insurance in excess thereof shall be charged for on an increased liability basis at the appropriate per-unit rate for the type of insurance issued.*
- 2. *Existing Standard or Extended Coverage policies may not be reissued in ALTA Expanded Coverage Residential Loan Policy form.*



## PART IV - LENDER'S INSURANCE

### 4.9 ASSIGNMENTS OF INSURED DEEDS OF TRUST

Assignments of the beneficial interest under an insured deed of trust or mortgage may be insured at the following charges, which are in lieu of any other rate herein, based upon the unpaid balance of the encumbrance or upon the collateral amount if the assignment is for collateral purposes only.

A. Insurance by policy.

1. 20% of the Basic Rate, if the original and the new coverage are both Standard Form. Minimum charge: \$240.00
2. 30% of the Basic Rate, if the original and the new coverage are both Extended Form. Minimum charge: \$300.00
3. 40% of the Basic Rate, if the original coverage is Standard Form and the new coverage is Extended Form. Minimum charge: \$360.00
4. 50% of the Basic Rate, if the original coverage and the new coverage are both ALTA Expanded Coverage Residential Loan Policies. Minimum charge: \$390.00

NOTES:

1. *Non-insured owner of indebtedness (assignor) - the full insurance rate applicable for the type of coverage requested.*
2. *Existing Standard or Extended Coverage policies cannot be reissued as ALTA Expanded Coverage Residential Loan Policies.*

B. Insurance by Endorsement to be attached to a Company Policy or a copy thereof. The charge is based upon the unpaid balance of the encumbrance or collateral amount at the time of the assignment.

1. Endorsements requiring a full search of title: the charge is the same as provided for under Section A, above.
2. LTAA No. 1 Endorsement: 10% of Basic Rate, minimum \$75.00
3. In lieu of the issuance of the LTAA No. 1.1 Endorsement, an ALTA 10.1-06 may be issued at the same charge as shown in subparagraph 2 above.

NOTE: *Whenever two or more assignments are insured simultaneously with a common beneficiary, pricing is based upon the aggregate liability plus an additional charge of \$35.00 for each policy/assignments endorsement issued over one.*

## **PART IV - LENDER'S INSURANCE**

### **4.9 PARTIAL EXTENDED COVERAGE FOR A LENDER**

The Standard Coverage Policy Form may be expanded to provide additional coverage to a lender as to one or more of the printed matters excluded from the coverage of said policy, by an endorsement for the following additional charges:

Any tax or assessment matters not disclosed by record.	5% of the Basic Insurance Rate
Any facts, rights or claims not of record but which would be disclosed by inspection or inquiry	10% of the Basic Insurance Rate
Any easements, claims of easements encumbrances not disclosed of record.	10% of the Basic Insurance Rate
Any survey matters as disclosed by a correct survey.	10% of the Basic Insurance Rate
Any unpatented mining claims, reservations or exceptions in patents, water rights or claims to water.	5% of the Basic Insurance Rate

**NOTES:**

- 1. If more than one of the above matters are the subject of insurance the total charge shall not exceed the charge for an ALTA Policy.*
- 2. If the patent actually contains no reservations, reference to "Reservations in Patents" may be eliminated without charge. Where not applicable the language "mining claims, water rights, claims or title to water" may be eliminated without charge.*

### **4.10 MULTIPLE LOAN POLICIES - SEE PART IV, SECTION 4.5**

When multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the applicable rate, based on the aggregate amount of the loans, plus \$50.00 for each additional policy over one, plus the additional parcel charge, if any.

### **4.11 BONDHOLDERS POLICIES**

The applicable charge for the type of insurance coverage issued.

The minimum charge shall be based upon an amount not less than that portion of such bonds as allocated to the property covered.

## **PART IV - LENDER'S INSURANCE**

### **4.12 ELIMINATION OF OBJECTIONS FROM LENDERS POLICY**

Maximum 20% of the Basic Insurance Rate, based upon the amount of the loan.

Loss by reason of encumbrances or defects (other than the printed exceptions) may be insured against affirmatively by an appropriate endorsement, at the charge herein-stated.

*NOTE: See Endorsement Section for specific endorsements.*

### **4.13 DISASTER LOANS**

Lenders Insurance, (Standard Coverage or Extended Coverage) to cover the financing or re-financing required by an owner of record within 24 months of the date of a Proclamation of a State of Disaster by the appropriate government official or agency, in rebuilding any structure or for restoration of land which was partially or totally destroyed in the disaster area, 70% of Basic Rate applicable based upon the type and amount of insurance issued, minimum \$200.00.

### **4.14 MASTER HOME EQUITY LOAN POLICY**

A Master Home Equity Loan Policy may be issued to a lender engaged in the making of Home Equity loans secured by one-to-four family residential properties. Individual certificates are issued for each property and loan to be insured. This policy provides limited coverage on institutional home equity loans or line of credit transactions up to \$500,000.00, and only requires a limited search of the public records, together with flood certification and appraisal information services information. This program is obtained through a WFG division or unit, or agent with similar capabilities (has centralized, electronic order processing and tracking capabilities), pursuant to a written agreement with the Company. The charge for this type of limited policy shall be \$45.00 per transaction for residential home equity loans up to \$100,000, and \$65.00 per transaction for residential home equity loans over \$100,000 and up to \$250,000 and \$120.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.

### **4.15 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY (Long or Short Form)**

Upon application, the Company may issue the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy to an insured affording limited liability based upon a search for specific types of interest shown by the public record. The charge for this type of Limited Coverage Junior Loan Policy shall be a Flat Fee Premium of \$110.00 for a liability not to exceed \$250,000.00.

Endorsements for the ALTA Residential Limited Coverage Junior Loan Policy:

Continuation: N/C for first issuance, then \$15.00 per issuance

Revolving Credit/Variable Rate: \$15.00, for each issuance

## **PART V - LEASEHOLD INSURANCE**

The provisions contained in this Section are applicable to title insurance issued upon a leasehold estate.

NOTE: The ALTA Form Leasehold Owner's Policy and ALTA Form Leasehold Lender's Policy have been withdrawn and replaced with the ALTA Form 13 (Owner's) and 13.1 (Lender's) Endorsements. If required and available, the withdrawn policy form may be issued, but it must be marked "FORMERLY" on the jacket, next to the policy revision date.

### **5.1 LEASEHOLD, INCLUDING ASSIGNMENT AND MODIFICATION THEREOF**

- A. CLTA Standard Coverage Policy                      100% of the Basic Insurance Rate  
(Minimum Policy Fee Applies)
- B. ALTA Leasehold Owner's Policy                      150% of the Basic Insurance Rate  
(Extended Coverage)                      (Minimum Policy Fee Applies)
- C. The minimum charges may be computed on either the full value of the land and existing improvements or on a lesser amount relating to the term of the lease as follows.
  - 1. Less than twenty-five (25) years - ten (10) times the annual rental.
  - 2. Twenty-five (25) years or more but less than fifty (50) years - twenty (20) times the annual rental.
  - 3. Fifty (50) years or more - the full value of the land and existing improvements.
  - 4. Insurance in excess of the minimum amount may be issued at the appropriate insurance rate.
  - 5. If a loan is involved the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is the greater.
- D. If the lessees and the fee owners estates or interests are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the Owner's Rate Applicable (PART III, Section 3.1) based upon one policy amount is charged.
- E. If the lessees and the fee owners estates or interests are segregated in the same policy by an endorsement, or if concurrently with an owner's policy a separate leasehold policy is issued, the charge for the leasehold insurance so segregated will be on an increased liability basis at the appropriate rate per unit for the minimum amount of leasehold insurance called for under the formula shown above, plus the \$50.00 additional policy charge.

## **PART V - LEASEHOLD INSURANCE**

### **5.1 LEASEHOLD, INCLUDING ASSIGNMENT AND MODIFICATION THEREOF** **(Continued)**

- F. Reissue to update an insured's policy to cover an option to extend the time period of the lease. (See PART III, Section 3.3.)

### **5.2 LENDER'S LEASEHOLD POLICY**

The charges are the same as set forth in PART IV, Lenders Insurance, and calculated pursuant to the minimum charges referenced in Section 5.1, subparagraph "C", above.

The minimum charge is based upon the amount of the encumbrance allocated to the property. The charges for added coverages or separate lenders insurance issued concurrently with other policies covering the same leasehold estate, are subject to the same formulas applicable to lenders insurance issued concurrently with owners insurance on fee title.

*NOTE: Where the order involves a loan covering a leasehold estate created by a lease being recorded concurrently with and as a part of a loan transaction, then the lessee must also be insured and charges made therefore in the same manner as when a sale and loan are processed concurrently on fee title.*

### **5.3 CONVERSION OF INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES**

Outstanding policies covering individual leasehold estates insuring a lessee or his assignee may be reissued to cover the conversion into a fee title estate where the terms of said lease so provide, or contain an option to purchase, or such is agreed upon by the parties thereto, for the following charge:

25% of the Basic Rate, based upon the same type and amount of outstanding insurance, plus an increased liability charge, if any, based on the normal charge applicable for each additional unit of insurance issued in excess of the original amount. If separate lenders insurance is required and issued the appropriate additional charge as set forth in PART IV above, shall be added to the charge herein mentioned for the type of insurance to be issued.

## **PART VI – PLANNED PROJECTS**

This section is applicable for pricing major commercial, industrial or apartment developments which involve the issuance of one or more Owner's, Lessee's and/or Lender's policies of title insurance aggregating \$5,000,000 or more. In determining the aggregate amount of insurance applicable to a major project it is permissible to include transactions insured by another title insurer. In determining aggregate liability amounts for a given project, the Company may require that the developer or builder submit a preliminary site plan or map showing the boundaries of the proposed project.

### **6.1 OWNERS/LESSEES INSURANCE (ORIGINAL ISSUE OR INCREASED LIABILITY).**

- A. If the aggregate in the project will be \$10,000,000 or less  
CLTA form \$0.95 per \$1,000  
ALTA form \$1.15 per \$1,000
- B. If the aggregate in the project will be in excess of \$10,000,000  
CLTA form \$0.90 per \$1,000  
ALTA form \$1.10 per \$1,000
- C. If the aggregate in the project will be in excess of \$50,000,000  
CLTA form \$0.80 per \$1,000  
ALTA form \$1.00 per \$1,000

### **6.2 CONCURRENT CONSTRUCTION LOAN OR LENDERS INSURANCE**

Under the following conditions, a loan policy may be issued concurrently with the owner's policy described above, to which the charges shown below will be added:

- A. With Standard Coverage insuring an owner at the full value of land and improvements:
  - 1. Lenders insurance up to an aggregate of \$10,000,000:  
Standard Coverage form - No Charge  
Extended Coverage form - \$0.20 per \$1,000
  - 2. Lenders insurance in excess of an aggregate of \$10,000,000:  
Standard Coverage form - No Charge  
Extended Coverage form - \$0.15 per \$1,000

**PART VI – PLANNED PROJECTS****6.2 CONCURRENT CONSTRUCTION LOAN OR LENDERS INSURANCE  
(Continued)**

- B. With Extended Coverage owners at the full value of land and improvements:

Standard Coverage or Extended Coverage, no additional charge but the policy fee in Section 6.3 below applies.

- C. In addition to the rate per thousand, as each separate concurrent construction loan policy is issued, including the first one, \$75.00 additional charge. As each separate concurrent loan policy is issued (other than construction), including the first one, \$75.00 additional charge.

- D. For each reissue of a construction loan into a final policy, after completion of improvements, for reissue of an interim loan into a final policy, based on the amount of the initial insurance issued, or to reissue an owners policy where no transaction is involved:

Original Form	Reissue	Rate Per Thousand
CLTA	CLTA	\$0.20, maximum \$300.00
CLTA	ALTA	\$0.40, maximum \$500.00
ALTA	ALTA	\$0.35, maximum \$500.00

- E. For reissue insurance in excess of original issue, increased liability at the rates set forth in A or B above.

**6.3 Lenders insurance in the project - not concurrent:**

- A. Up to an aggregate of \$10,000,000:  
CLTA form \$0.75 per \$1,000  
ALTA form \$0.95 per \$1,000
- B. Aggregate in excess of \$10,000,000:  
CLTA form \$0.70 per \$1,000  
ALTA form \$0.90 per \$1,000
- C. Aggregate in excess of \$50,000,000:  
CLTA form \$0.60 per \$1,000  
ALTA form \$0.80 per \$1,000

## **PART VI – PLANNED PROJECTS**

### **6.4 AGGREGATE LIABILITY EXCEEDS \$100,000,000**

When the aggregate liability of any given project exceeds \$100,000,000 in total liability, the rate per \$1,000 for all liability in excess of \$10,000,000 for each type of coverage in shown in Sections 6.1, 6.2 and 6.3 above, may be reduced by \$0.05 per \$1,000.

### **6.5 ENDORSEMENTS**

The charge for each endorsement issued in connection with a major project is obtained by multiplying the percentage, if any, listed in Chapter IX herein by the following rates:

- A. In a planned project where the aggregate policy liability will be \$10,000,000 or less:  
\$1.00 per \$1,000
- B. In a planned project where the aggregate policy liability will be in excess of \$10,000,000:  
\$.90 per \$1,000



## PART VII – GUARANTEES AND MISCELLANEOUS CHARGES

The charges in this chapter are applicable to guarantees with stipulated liabilities covering a particular estate, interest or service.

### 7.1 TRUSTEE'S SALE OR JUDICIAL FORECLOSURE GUARANTEE

#### A. BASIC CHARGE

The Basic Charge for a Trustee's Sales or Judicial Foreclosure Guarantee will be 100% of the Statewide Trustee's Sale Guarantee or Judicial Foreclosure Guarantee Rate (Sub-Section B), based upon the total unpaid balance of the defaulted loan; includes one date down at time of sale.

- Continuation: \$50.00 for each continuation endorsement, over two.

*NOTE: Continuation fees are not included in any later credits.*

#### B. TRUSTEE'S SALE GUARANTEE AND JUDICIAL FORECLOSURE GUARANTEE – STATEWIDE BASIC RATES

Liability Up To	Rate	Liability Up To	Rate	Liability Up To	Rate
\$55,000	\$285.00	\$675,000	\$917.00	\$1,375,000	1,421.00
\$60,000	\$300.00	\$700,000	\$935.00	\$1,400,000	1,439.00
\$65,000	\$315.00	\$725,000	\$953.00	\$1,425,000	1,457.00
\$70,000	\$330.00	\$750,000	\$971.00	\$1,450,000	1,475.00
\$75,000	\$345.00	\$775,000	\$989.00	\$1,475,000	1,493.00
\$100,000	\$360.00	\$800,000	\$1,007.00	\$1,500,000	1,511.00
\$125,000	\$390.00	\$825,000	\$1,025.00	\$1,525,000	1,529.00
\$150,000	\$420.00	\$850,000	\$1,043.00	\$1,550,000	1,547.00
\$175,000	\$450.00	\$875,000	\$1,061.00	\$1,575,000	1,565.00
\$200,000	\$480.00	\$900,000	\$1,079.00	\$1,600,000	1,583.00
\$225,000	\$510.00	\$925,000	\$1,097.00	\$1,625,000	1,601.00
\$250,000	\$540.00	\$950,000	\$1,115.00	\$1,650,000	1,619.00
\$275,000	\$570.00	\$975,000	\$1,133.00	\$1,675,000	1,637.00
\$300,000	\$600.00	\$1,000,000	\$1,151.00	\$1,700,000	1,655.00
\$325,000	\$625.00	\$1,025,000	\$1,169.00	\$1,725,000	1,673.00
\$350,000	\$650.00	\$1,050,000	\$1,187.00	\$1,750,000	1,691.00
\$375,000	\$675.00	\$1,075,000	\$1,205.00	\$1,775,000	1,709.00
\$400,000	\$700.00	\$1,100,000	\$1,223.00	\$1,800,000	1,727.00
\$425,000	\$725.00	\$1,125,000	\$1,241.00	\$1,825,000	1,745.00
\$450,000	\$745.00	\$1,150,000	\$1,259.00	\$1,850,000	1,763.00
\$475,000	\$765.00	\$1,175,000	\$1,277.00	\$1,875,000	1,781.00
\$500,000	\$785.00	\$1,200,000	\$1,295.00	\$1,900,000	1,799.00
\$525,000	\$805.00	\$1,225,000	\$1,313.00	\$1,925,000	1,817.00
\$550,000	\$825.00	\$1,250,000	\$1,331.00	\$1,950,000	1,835.00
\$575,000	\$845.00	\$1,275,000	\$1,349.00	\$1,975,000	1,853.00
\$600,000	\$863.00	\$1,300,000	\$1,367.00	\$2,000,000	1,871.00
\$625,000	\$881.00	\$1,325,000	\$1,385.00		
\$650,000	\$899.00	\$1,350,000	\$1,403.00		

For liabilities in excess of \$2,000,000, add \$15.00 for each \$25,000 or fraction thereof.

## **PART VII – GUARANTEES AND MISCELLANEOUS CHARGES**

### **7.2 TRUSTEE'S SALE OR JUDICIAL FORECLOSURE GUARANTEE (Continued)**

#### **C. CONVERSION TO A JUDICIAL FORECLOSURE GUARANTEE OR DEED-IN-LIEU OF FORECLOSURE GUARANTEE**

\$75.00 will be charged to convert a Trustee's Sale Guarantee into a Judicial Foreclosure Guarantee or Deed in Lieu of Foreclosure Report, or the converse; or to reissue a guarantee for the benefit of a substituted trustee or attorney.

*NOTE: Conversion fees may be included when computing later credits.*

#### **D. LIMITED RESIDENTIAL TRUSTEE'S SALE GUARANTEE**

The Limited Residential Trustee's Sale Guarantee may only be issued for the foreclosure of a deed of trust or mortgage which encumbers a single family residential property of one to four units or a single unit in a residential condominium. The liability amount of the guarantee is the least of the unpaid principal balance of the foreclosing mortgage or \$250,000. This guarantee may be issued in connection with the foreclosure of a deed of trust or mortgage in excess of \$250,000 however the amount of the guarantee may not be increased. If a liability is desired in excess of \$250,000 please see the Trustee's Sale Guarantee above.

Basic charge: \$225.00.

Continuation: \$50.00 for the first continuation endorsement issued and \$25.00 for each additional continuation endorsement thereafter.

### **7.3 LITIGATION GUARANTEES (ALL TYPES)**

- A.** Basic charge: 80% of Basic Insurance Rate, based upon the value of the particular estate or interest involved or \$1,000.00, whichever is more. Minimum \$400.00. Includes one (1) continuation report at no additional charge, if requested within six (6) months from the date of the original report to cover the filing of a Lis Pendens.
- B.** Continuation: \$50.00 for each continuation guarantee issued within a period of twelve (12) months of the original guarantee other than as set forth in A above.

*NOTE: LITIGATION GUARANTEE: A litigation guarantee is issued for the benefit of an attorney only, to be used for the purpose of instituting legal proceedings in connection with quiet title actions, petitions, foreclosure of mortgages, condemnation, liens and assessments or other matters of litigation.*

## **PART VII – GUARANTEES AND MISCELLANEOUS CHARGES**

### **7.4 FORFEITURE GUARANTEE**

Basic charge: 80% of Basic Insurance Rate, based upon the unpaid balance of the contract under forfeiture. Minimum \$200.00.

### **7.5 2 YEAR COMMITMENT (HUD)**

When an insured under a Loan Policy of title insurance acquires title to land described therein by foreclosure or by voluntary conveyance in extinguishment of debt and transfers the said title to the Secretary of Housing and Urban Development (HUD) in connection with a claim arising out of the Secretary's business of insuring or guaranteeing the repayment of mortgage loans and the Secretary holds the title for resale, the Secretary, or the insured on behalf of the Secretary, shall be entitled to obtain a commitment for the title insurance with an effective term of two years at a rate of twenty-five percent (25%) of Basic Insurance Rate, based upon the amount of the debt, interest, and costs reimbursed by the Secretary of Housing and Urban Development under the loan guarantee obligation, committing to issue a Standard Coverage Policy of title insurance in favor of the Secretary of Housing and Urban Development or the Secretary's Purchaser. The Owner's policy of title insurance committed for, when issued, shall be issued at a rate of eighty percent (80%) of the Basic Insurance Rate.

### **7.6 JUDGMENT AND TAX LIEN GUARANTEE**

\$50.00 per name, husband and wife considered one name, plus \$5.00 for each lien over two reported. The amount of insurance is the next multiple of \$100.00 above the fee charged. Minimum charge \$100.00.

When issued in conjunction with an order for title insurance where the parties are sellers, buyers or borrowers or with another guarantee described in this Section, the minimum charge shall be \$50.00.

### **7.7 RECORDED DOCUMENT GUARANTEE**

The minimum charge is \$1,000.00 for the form of Guarantee, upon receipt of a completed application for the issuance of CLTA Recorded Document Guarantee, from the customer. The Company may charge additional fees, based upon the amount of work involved, with a minimum of \$100.00 per hour. Notwithstanding anything to the contrary, the minimum liability for said Guarantee shall not exceed \$25,000 over the total premium paid.

Upon subsequent issuance of lender's or owner's insurance covering the property for which a guarantee has been issued, a credit of 50% of the price of the guarantee or \$500.00, whichever is less, will be applied to said policy.

## **PART VII – GUARANTEES AND MISCELLANEOUS CHARGES**

### **7.8 PROPERTY SEARCH GUARANTEE**

Guarantees listing those properties apparently vested in, or deeds of trust or mortgages held by certain designated parties.

A. Assessor's Tax Rolls Only.

\$25.00 per year, per name, husband and wife are considered one name, plus \$15.00 for each parcel over two reported.

B. Recorder's indices including the current year Assessor's Rolls.

\$25.00 per year, per name, husband and wife are considered one name. Minimum \$75.00 plus \$15.00 for each parcel over two reported on property searches, plus \$5.00 for each deed of trust over two reported on encumbrance searches.

C. Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Rate based upon the amount of insurance requested.

**NOTE:** On searches involving common names or where considerable amount of work is required to produce the guarantee, an additional charge commensurate with the work done shall be made.

### **7.9 TAX AND IMPROVEMENT LIEN GUARANTEE**

Fee: \$30.00 plus \$5.00 per parcel over one. The amount of liability is the next multiple of \$100.00 above the fee charged.

Indices searched - records of County Treasurer and the Superintendent of Streets of the county and the Treasurer and Superintendent of Streets of any city or town within which the property is located.

Purpose - a showing of unpaid state, county, city or town taxes, liens or assessments levied under any general or special improvement act against the subject real property.

## **PART VII – GUARANTEES AND MISCELLANEOUS CHARGES**

### **7.10 CHAIN OF TITLE GUARANTEE**

A guaranteed chain of title issued only for specific purposes and limited to periods of time.

The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit rate applicable under the Basic Rate based on the additional amount requested.

A. Except under the limited conditions as provided for in paragraph B below, the charges shall be:

\$150.00 minimum charge for each chain of title, plus \$50.00 for each item reported.

B. A limited service for the benefit of a lender only, provided such is related to the issuance of a policy of title insurance based upon a full examination of title, the charge shall be:

1. No charge where the chain of title is to cover the period of time not to exceed six (6) months prior to the date the loan is recorded.
2. \$50.00 for a chain of title covering the period of time not to exceed forty-five (45) days subsequent to the date of the issuance of the Lenders Insurance.

### **7.11 MECHANIC'S LIEN GUARANTEE**

\$25.00 per parcel includes TWO liens, plus \$5.00 for each lien over two reported. The amount of insurance is the next multiple of \$100 above the fee charged. Minimum \$100.00

Insurance in excess of the minimal amount may be issued for the following additional charges:

20% of the Basic Insurance Rate for Owner's Insurance

10% of the Basic Insurance Rate for Lender's Insurance See Endorsement Section for further information.

*NOTE: When multiple mechanic's lien guarantees are issued simultaneously on the same project, the charge will be based upon the aggregate amount involved, plus \$75.00 for each separate guarantee issued.*

## **PART VII – GUARANTEES AND MISCELLANEOUS CHARGES**

### **7.12 LOT BOOK GUARANTEE**

A limited title service which is issued at the following charges.

A. Long Form.

\$75.00 per parcel showing the apparent record owner, any deeds of trust or mortgages, if requested affecting the property, plus an additional charge of \$5.00 per document to include therein any of the following documents only:

Homestead	Assignment of Rents
Agreement to Convey	Notice of Completion
Attachments	Tax Deed
Agreement Not to Encumber	Financing Statement

The above charges apply on each issue, credit for said charges may be allowed on the charge for a report or policy of title insurance within a period of six months.

The liability assumed is limited to the next multiple of \$100.00 above the fee paid.

D. Short Form.

\$75.00 per parcel showing the apparent record owner, the record description, D.T. S. and the recording reference only.

### **7.13 LIMITED COVERAGE LOAN GUARANTEE**

This Guarantee provides the Assured with a limited search product available to lenders only. The Guarantee will be issued at the following rates:

Liability:	Premium:
0 to \$70,000	\$65.00
\$70,001 to \$200,000	\$100.00
\$200,001 to \$250,000	\$125.00
\$250,001 to \$360,000	\$200.00

This Guarantee will not be written for any liability over \$360,000.00

Endorsements for the Limited Coverage Loan Guarantee:

- A. Continuation: \$15.00 per issuance
- B. Revolving Credit/Variable Rate: \$15.00, if issued at time of issuance of the Guarantee

## **PART VII – GUARANTEES AND MISCELLANEOUS CHARGES**

### **7.14 MORTGAGE PROTECTION GUARANTEE**

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing Mortgage will not affect the priority of the Mortgage. The charge is \$125.00

### **7.15 PLANT SERVICE INFORMATION GUARANTEE**

The charge is an hourly rate from \$50.00 per hour to \$100.00 per hour, based upon the type of employee required to furnish the information, plus an additional charge of \$25.00 per hour typing time. The amount of insurance issued is the next multiple of \$100.00 above the fee charged.

### **7.16 COPIES OF INSTRUMENTS**

Copies of instruments furnished in connection with Chapter 6 may be charged for as follows:

\$1.00 per page, if obtainable from Company records.

\$2.00 per page, if necessary to obtain copies from records other than Company records.

### **7.17 POLICIES FOLLOWING A FORECLOSURE, TRUSTEE'S SALE OR DEED IN LIEU**

See PART III, Section 3.18

### **7.18 VACATED STREET. ALLEY, EASEMENT. RIGHTS OF WAY OR REVERSIONARY INTEREST COVERED CONCURRENTLY WITH THE ISSUANCE OF A POLICY**

The additional charge shall be commensurate with the work required with a minimum of \$100.00 per parcel.

### **7.19 CANCELLATION CHARGES**

See PART II, Section 2.15

## **PART VII – GUARANTEES AND MISCELLANEOUS CHARGES**

### **7.20 PROPERTY SEARCH GUARANTEE**

Lists those properties apparently vested in, or deeds of trust or mortgages held by certain designated parties.

A. Assessor's Tax Rolls Only:

\$20.00 per year, per name (husband and wife considered as one name) plus \$5.00 for each parcel over two reported. Minimum charge: \$50.00.

B. Recorder's indices including the current year assessor's rolls.

\$20.00 per year, per name (husband and wife considered as one name), plus \$5.00 for each parcel over two reported on property searches.  
Minimum charge: \$50.00.

### **7.21 SUBDIVISION OR CONDOMINIUM GUARANTEE**

Guarantees for map filing are issued for the following charges:

\$300.00 base charge, plus \$20.00 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard liability amount is \$1,000.

### **7.22 PARCEL MAP GUARANTEE**

\$300.00 base charged, plus \$20.00 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard liability amount is \$1,000.00.

### **7.23 CLOSING PROTECTION COVERAGE TRANSACTION SPECIFIC**

This coverage, which is limited to a specific transaction, provides the covered party with certain protection as set forth the WFG Closing Protection Letter against fraud, misapplication of funds or failure to comply with written closing instructions by the Licensed Agent (an agent licensed and authorized to issue title insurance in the State of Arizona for the Company) subject to the provisions contained therein. The Rate for the issuance of this coverage shall be twenty-five dollars (\$25.00) for a lender, its successors and assigns, as their interest may appear, twenty-five dollars (\$25.00) for seller(s), twenty-five dollars (\$25.00) for buyer(s)/borrower(s) and twenty-five dollars (\$25.00) for each additional applicant for title insurance. This Rate is remitted in its entirety to the Insurer (which for purposes of this section does not include the Issuing or the Licensed Agent). The premium shall be earned when funds or documents are deposited with the Licensed Agent.



## **PART VIII – SUBDIVISION AND BUILDER’S BULK RATE TIMESHARES AND FRACTIONAL INTERESTS**

### **8.1 UNIT INSURANCE RATE**

This rate is available to developers, contractors or subdividers of a specific project (except for projects involving timeshares or fractional interest-private residence clubs. See Sections 8.7 and 8.8 below for the charges applicable to these types of projects.), on a parcel(s) of land which may have been divided or is to be divided into two or more units for sale, lease or financing, or for an undivided parcel(s) of land for which development is proposed, or for other purposes in which policies of title insurance will be issued.

These rates shall apply to the sale of the builders, subdividers, or developers, realtor's or an investor's personal residence or to policies issued upon resale of trade-in properties. This rate shall also apply to lenders dealing with their Real Estate Owned (REO) properties.

A Homeowners Policy may be issued under this Section, where applicable, for an additional fee of 10% of the Basic Insurance Rate to the charges shown herein, subject to compliance with existing underwriting guidelines, conditions and limitations and may contain liability limitations and deductibles.

An ALTA Expanded Coverage Residential Loan Policy may be issued under this PART, where applicable, for an additional fee of 10% of the Basic Insurance Rate to the charges shown herein, however the additional fee is not applicable when the policy is issued concurrently with a Homeowners Policy. Issuance of Expanded Coverage policies is subject to existing underwriting guidelines, conditions and limitations and may contain liability limitations and deductibles.

This rate is NOT applicable to endorsements issued in connection with the policy requested.

Charges shown in this PART are computed on a per unit basis at the percentages shown based upon the full sale price, loan amount or unit value under a lease for each separate unit according to the number of units within a given project.

Payment of the charges for policy premiums as set forth in PART below may be deferred until the closing of a subsequent transaction. In the event of deferred payment, a deposit of a portion of said charges may be required. The amount of the deposit will be determined by the company or its agent.

## **PART VIII – SUBDIVISION AND BUILDER'S BULK RATE TIMESHARES AND FRACTIONAL INTERESTS**

### **8.2 UNIT INSURANCE RATE (Continued)**

#### **A. OWNERS STANDARD COVERAGE**

1 to 100 units 65% of Basic Insurance Rate

101 or more units 60% of Basic Insurance Rate

*NOTE: If Owners Extended Coverage is required, add 35% of Basic Rate to applicable percentage.*

#### **B. ALTA LOAN POLICY EXTENDED COVERAGE OR STANDARD LOAN POLICY**

1 to 100 units 65% of applicable charge

101 or more units 60% of applicable charge

### **8.3 INTERIM "BRIDGE" FINANCING RATE**

This rate is available when a mortgage or deed of trust is given by a developer, contractor or subdivider for interim financing covering all or a portion of a single family, condominium, townhouse, or other similar residential project.

This rate is NOT applicable to endorsements issued in connection with the policy requested. The "Short Term Rate" does not apply to this section.

Payment of the charges for policy premiums as set forth below may be deferred until the closing of a subsequent transaction. In the event of deferred payment, a deposit of a portion of said charges may be required. The amount of the deposit will be determined by the company or its agent.

1. STANDARD LOAN POLICY 10% of Basic Insurance Rate

2. ALTA LOAN POLICY - 15% of Basic Insurance Rate  
EXTENDED

### **8.4 BULK INSURANCE RATE**

This rate is available to developers, investors, contractors or subdividers of a specific project (except for projects involving timeshares or fractional interest-private residence clubs - see Sections E and F below for the charges applicable to these types of projects.), and their buyers, on a parcel(s) of land which may have been divided or is to be divided into units for sale, lease or financing, or for an undivided parcel(s) of land for which development is proposed, or for other purposes in which policies of title insurance will be issued. This rate shall also apply to lenders dealing with their Real Estate Owned (REO) properties.

## PART VIII – SUBDIVISION AND BUILDER’S BULK RATE TIMESHARES AND FRACTIONAL INTERESTS

### 8.4 BULK INSURANCE RATE (Continued)

Charges are based upon both the amount of liability and policy requested.

Payment of the charges for policy premiums as set forth below may be deferred until the closing of a subsequent transaction. In the event of deferred payment, a deposit of a portion of said charges may be required. The amount of the deposit will be determined by the company or its agent.

Up to and including \$5,000,000.00	65% of applicable charge
\$5,000,001.00 to \$15,000,000.00	60% of applicable charge
\$15,000,001.00 and over	55% of applicable charge

### 8.5 UNIT INSURANCE RATE

This rate is available to developers, investors, contractors, or subdividers of a specific project or projects (except for projects involving timeshares or fractional interest-private residence clubs - see Sections 8.7 and 8.8 below for the charges applicable to these types of projects.), on a parcel(s) of land which has been divided into units for sale or lease.

Charges shown below are computed on a per unit basis based upon the full sale price or unit value under a lease for each separate unit according to the number of units within a given project.

#### OWNERS STANDARD COVERAGE

LIABILITY	1 – 100 UNITS	101 – 500 UNITS	501 – 1000 UNITS	1001 AND UP
\$0 - \$100,000	\$425.00	\$350.00	\$275.00	\$250.00
\$100,001- \$150,000	\$500.00	\$400.00	\$300.00	\$250.00
\$150,001- \$250,000	\$625.00	\$500.00	\$375.00	\$250.00
\$250,001- \$350,000	\$775.00	\$600.00	\$425.00	\$250.00
\$350,001- \$425,000	\$870.00	\$655.00	\$450.00	\$250.00
\$425,001- \$500,000	\$975.00	\$730.00	\$490.00	\$250.00
\$500,001- \$600,000	\$1,090.00	\$815.00	\$545.00	\$250.00
\$600,001- \$700,000	\$1,220.00	\$915.00	\$610.00	\$250.00
\$700,001- \$800,000	\$1,350.00	\$1,015.00	\$675.00	\$250.00
\$800,001- \$900,000	\$1,480.00	\$1,115.00	\$745.00	\$250.00
\$900,001- \$1,000,000	\$1,615.00	\$1,210.00	\$810.00	\$250.00
FOR EACH \$1,000 OF LIABILITY OVER \$1,000,000 ADD:				
	\$1.00	\$0.75	\$0.50	\$0.25

## PART VIII – SUBDIVISION AND BUILDER’S BULK RATE TIMESHARES AND FRACTIONAL INTERESTS

### 8.6 UNIT INSURANCE RATE (Continued)

*NOTES:*

1. *These rates are restricted to "residential" units only.*
2. *A Homeowners Policy may be issued, where applicable, for an additional fee of 10% of the Basic Insurance Rate to the charges shown herein based upon the amount of the insurance to be issued.*
3. *An ALTA Expanded Coverage Residential Loan Policy may be issued under this Section, where applicable, for an additional fee of 10% of the Basic Insurance Rate to the charges shown herein, however the additional fee is not applicable when the policy is issued concurrently with a Homeowners Policy.*

### 8.7 TIMESHARES

#### A. INITIAL SALE OUT FROM PROJECT DEVELOPER

The following charges apply to the initial sale from the project developer of a timeshare interval ownership to the original interval purchaser.

#### 1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

##### a. In a project of up to 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$65.00
\$15,001 to \$45,000	\$85.00
\$45,001 to \$100,000	\$100.00
\$100,001 and above	Add \$0.35 for each \$1,000 or fraction thereof.

##### b. In a project of more than 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$100,000	\$55.00
\$100,001 and above	Add \$0.35 for each \$1,000, or fraction thereof.

##### c. Lenders Insurance – Standard Coverage Loan Policy

The premium for a simultaneously issued standard coverage loan policy shall be \$15.00, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owner’s insurance. If issued in an amount in excess of the concurrent owner’s insurance, add \$0.35 for each \$1,000 or fraction thereof for the amount of insurance, above the owner’s policy.

## PART VIII – SUBDIVISION AND BUILDER’S BULK RATE TIMESHARES AND FRACTIONAL INTERESTS

### 8.7 TIMESHARES (Continued)

#### B. RESALE RATE – CONVEYANCE TO PROJECT DEVELOPER

The following charges apply to a resale of a timeshare ownership interval from an individual purchaser to the project developer/association.

Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$65.00
\$15,001 to \$45,000	\$85.00
\$45,001 to \$100,000	\$100.00
\$100,001 and above	Add \$0.35 for each \$1,000, or fraction thereof

#### C. RESALE RATE – CONVEYANCE TO INDIVIDUAL PURCHASER

The following charges apply to the resale from an individual timeshare interval ownership holder to any purchaser other than the project developer/association.

##### 1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$7,000	\$150.00
\$7,001 to \$60,000	\$250.00
\$60,001 and above	Add \$0.50 for each \$1,000, or fraction thereof

##### 2. Lenders Insurance – Standard Coverage Loan Policy:

The premium for a simultaneously issued standard coverage loan policy shall be \$15.00, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner’s insurance add \$0.50 for each \$1,000 or fraction thereof for the amount of insurance above the owner’s policy.

## **PART VIII – SUBDIVISION AND BUILDER’S BULK RATE TIMESHARES AND FRACTIONAL INTERESTS**

### **8.8 FRACTIONAL INTEREST – PRIVATE RESIDENCE CLUBS**

The following charges apply to the sale of a fractional interest in a fractional or private residence club.

- A. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

45% of the Basic Insurance Rate; minimum charge \$200.00.

- B. Lenders Insurance – Extended Coverage Loan Policy:

The premium for a simultaneously issued extended coverage loan policy shall be \$150.00, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner’s insurance, add \$0.50 for each \$1,000 or fraction thereof, for the amount of insurance above the owner’s policy.

### **8.9 TRUSTEE’S SALE GUARANTEE – TIMESHARE INTERVAL**

The following charges apply to a Trustee’s Sale Guarantee issued for the foreclosure of a deed of trust securing a timeshare interval(s) based upon the total unpaid balance of the defaulted loan.

<u>Guarantee Liability Amount</u>	<u>Guarantee Premium</u>
Up to \$150,000	\$175.00
\$150,001 and above	Add \$0.50 for each \$1,000 of liability or fraction thereof.

A charge of \$50.00 shall apply to each continuation guarantee.

## PART IX - ENDORSEMENTS

This section contains endorsements, and the pricing therefor. All of the endorsements alter the regularly issued policies in some manner. In general, some of them expand the coverage, some limit the coverage, some are used to clarify coverage, some are used to delete exceptions and some are used to add additional insured's or insurers.

### GENERAL RULES

The percentage figures shown following each endorsement are to be interpreted to mean, in all cases, the percentage of the same insurance rate schedule that was used to price the policy to which the endorsement is to be attached.

Endorsements may not be priced for some of the policy forms because of:

1) infrequency of use, 2) wide range of risks, and/or 3) the form was designated to be attached to a specific policy but can be modified for other policies. If any of these coverages are desired, such requests shall be considered a "unique requirement". Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in Section 2.17, PART I hereof.

Situations may arise, where in the opinion of the Company; a scheduled endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in Section 2.17, PART I hereof.

When the same type of endorsement out of a single chain of title, in the same tract or subdivision is to be issued, a single fee will be charged based on the aggregated amount of the estate(s) or interest(s) covered, plus \$10.00 for each endorsement issued.

**Note: This Part does not contain any title or escrow rate tables.**

NOTE 1: When "N/A" appears, it means that normally the endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charges must be obtained from Home Office Legal Department or Regional Underwriting.

NOTE 2: When "X" appears, it means that coverage by endorsement is applicable and pricing immediately follows.

NOTE 3: Endorsement numbers used herein refer to the Land Title Association of Arizona (L.T.A.A.), the California Land Title Association (C.L.T.A.) or the American Land Title Association (A.L.T.A.) endorsement forms, unless otherwise indicated.

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b><u>The Endorsement in the following section are forms adopted by the Land Title Association of Arizona (LTAA).</u></b>				
<b>L.T.A.A. 1</b>	<b>(Assignment of Beneficial Interest)</b>			
	N/A	X	N/A	X
	No Charge if issued with Policy. If issued post policy, see Section ____ above.			
<b>L.T.A.A. 1.1</b>	<b>(Assignment of Beneficial Interest, with Datedown)</b>			
	N/A	X	N/A	X
	No Charge if issued with Policy. If issued post policy, see Section ____ above.			
<b>L.T.A.A. 2</b>	<b>(C.L.T.A. 108.7 and 108.8) (Additional Advance)</b>			
	N/A	X	N/A	X
	See pricing under Section 4.7, PART IV, above.			
<b>L.T.A.A. 3</b>	<b>(Comprehensive - Lender)</b>			
	N/A	N/A	N/A	X
	No Charge if issued with Policy. \$50 if issued after policy)			
<b>L.T.A.A. 3R</b>	<b>(C.L.T.A. 100) (Comprehensive – Lender)</b>			
	N/A	N/A	N/A	X
	No Charge if issued with Policy. \$50 if issued after policy)			
<b>L.T.A.A. 3R.3</b>	<b>(Comprehensive - Owner)</b>			
	N/A	N/A	X	N/A
	No Charge if issued with Policy. \$50 if issued after policy)			
<b>L.T.A.A. 4</b>	<b>(Assignment To Federal National Mortgage Association – Validity &amp; Priority)</b>			
	N/A	N/A	N/A	X
	No Charge if issued with Policy. \$50 if issued after policy)			
<b>L.T.A.A. 5</b>	<b>(C.L.T.A. 116) (Designation of Improvements, Address)</b>			
	N/A	X	N/A	X
	No Charge if issued with Policy. \$50 if issued after policy)			
<b>L.T.A.A. 7</b>	<b>(Blank Form)</b>			
	X	X	X	X
	Charge based on evaluation and assumption of risk. Contact Underwriting Department			
<b>L.T.A.A. 9</b>	<b>(C.L.T.A. 111) (Priority – Partial Release)</b>			
	N/A	N/A	N/A	X
	10% of Basic Rate based on unpaid balance. \$50.00 Minimum \$250.00 Maximum			
<b>L.T.A.A. 10</b>	<b>(Bringdown with Part II)</b>			
	N/A	X	N/A	X
	25% of Basic Rate based on unpaid balance. \$100.00 Minimum \$250.00 Maximum			
<b>L.T.A.A. 10.1</b>	<b>(Bringdown without Part II)</b>			
	N/A	X	N/A	X
	10% of Basic Rate based on unpaid balance. \$50.00 Minimum \$150.00 Maximum			



**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>L.T.A.A. 15</b>	<b>(Initial Bringdown – “Continuation” - Guarantee)</b>			
	N/A	N/A	N/A	N/A
	No Charge - Issued with Guarantees Only - see Sections 7.1 A (1) and 7.3 A above.			
<b>L.T.A.A. 15.1</b>	<b>(Additional Bringdown – “Continuation” - Guarantee)</b>			
	N/A	N/A	N/A	N/A
	\$50.00 – Issued with Guarantees Only - see Sections 7.1 A (1) and 7.3 B above.			
<b>L.T.A.A. 18</b>	<b>(Homeowner’s Inflation Protection)</b>			
	X	N/A	N/A	N/A
	5% of Base Rate - \$25.00 Minimum, \$150.00 Maximum			
<b>L.T.A.A. 19</b>	<b>(Residential Comprehensive – Single Family Residence)</b>			
	X	N/A	N/A	N/A
	5% of Base Rate - \$25.00 Minimum, \$150.00 Maximum			
<b>L.T.A.A. 20</b>	<b>(Residential Comprehensive - Condominium)</b>			
	X	N/A	N/A	N/A
	5% of Base Rate - \$25.00 Minimum, \$150.00 Maximum			
<b>L.T.A.A. 21</b>	<b>(Bringdown-Change in Legal Description)</b>			
	N/A	X	N/A	X
	25% of Basic Rate based on unpaid balance. \$100.00 Minimum \$250.00 Maximum			
<b>L.T.A.A. 22</b>	<b>(Condominium-Horizontal Property Regime)</b>			
	N/A	X	N/A	X
	\$50.00			
<b>L.T.A.A. 23</b>	<b>(C.L.T.A. 102.5) (Foundation)</b>			
	N/A	X	N/A	X
	15% of Basic Rate - \$50.00 Minimum, \$750.00 Maximum			
<b>L.T.A.A. 27</b>	<b>(Collateral Assignment)</b>			
	N/A	X	N/A	X
	Without vested owner Minimum charge \$75.00, with vested owner 15% based upon amount of loan secured by collateral assignment, Minimum charge \$75.00. Other property: Minimum charge \$250.00, plus applicable charges pursuant to Section 2.1 D in PART II herein.			

**The Endorsement in the following section are forms adopted by the California Land Title Association (CLTA).**

<b>100-06</b>	<b>(Restrictions, etc.)</b>			
	N/A	N/A	N/A	No charge if issued at date of policy only.
<b>100.1</b>	<b>(Restrictions, etc.)</b>			
	N/A	20%	N/A	N/A

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>100/100.1</b>	<b>(Charge for modification or deletion of provisions contained in the endorsement)</b>			
	Section 1 a and b	10% )		
	Section 1 c	10% )		
	Section 2 a and b	10% )	Minimum Charge	\$100.00
	Section 3 a	10% )	Maximum Charge	20%
	Section 3 b	10% )		
	Section 4	10% )		
<b>100.2-06</b>	<b>(ALTA FORM 9) (Restrictions, Encroachments, Minerals)</b>			
	N/A	N/A	N/A	No charge issued at date of policy only.
<b>100.2.1-06</b>	<b>(ALTA FORM 9.3-06) (Restrictions, Encroachments, Minerals)</b>			
	N/A	N/A	N/A	No charge issued at date of policy only.
<b>100.2.2-06</b>	<b>(ALTA FORM 9.4-06) (Restrictions, Encroachments, Minerals – Unimproved Land)</b>			
	N/A	N/A	10%	N/A
<b>100.2.3-06</b>	<b>(ALTA FORM 9.5-06) (Restrictions, Encroachments, Minerals – Improved Land)</b>			
	N/A	N/A	10%	N/A
<b>100.4-06</b>	<b>(Present Violation of Particular Restrictions)</b>			
	N/A	10%	N/A	\$25.00
<b>100.5-06</b>	<b>(Present Violation of Restrictions)</b>			
	20%	N/A	\$100.00	N/A
<b>100.6-06</b>	<b>(Present or Future Violation of Restrictions)</b>			
	20%	N/A	\$100.00	N/A
<b>100.7-06</b>	<b>(Present Violation of Particular Restriction)</b>			
	20%	N/A	\$100.00	N/A
<b>100.8-06</b>	<b>(Present or Future Violation of Particular Restriction)</b>			
	20%	N/A	\$100.00	\$100.00 Minimum LP-Const 10%
<b>100.9-06</b>	<b>ALTA FORM 9.1-06) (Restrictions, Encroachments, Minerals – Unimproved Land)</b>			
	25%	N/A	10%	N/A
<b>100.10-06</b>	<b>ALTA FORM 9.2-06) (Restrictions, Encroachments, Minerals – Unimproved Land)</b>			
	10%	N/A	10%	N/A
<b>100.12-06</b>	<b>(Right of Re-entry or Reverter is not Enforceable)</b>			
	20%	N/A	N/A	\$25.00 per issue, \$15.00 per issue on tract deals where three or more are issued concurrently

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>100.13-06</b>	<b>(Upkeep Assessment Subordinate)</b> N/A  on		N/A	\$50.00 per issue, \$25.00 per issue  tract deals where three or more are issued concurrently
<b>100.17-06</b>	<b>(Modification of Restrictions)</b> 20%  Minimum charge of \$100.00		10%  20%  Minimum charge of \$100.00	10%
<b>100.18-06</b>	<b>(Enforceability of reverter provision contained in CC&amp;R and as to unmarketability or title due to such reverter provision)</b> N/A		\$50.00	N/A  \$50.00
<b>100.19-06</b>	<b>(No present Violation of CC&amp;R)</b> 20%		10%	\$100.00  \$25.00
<b>100.20-06</b>	<b>(Enforcement of Existing Violation of CC&amp;R)</b> 20%		10%	\$100.00  \$25.00
<b>100.21-06</b>	<b>(Approval of Plans Required by CC&amp;R)</b> 20%		10%	\$25.00  \$25.00
<b>100.23-06</b>	<b>(Oil &amp; Gas Lease-Damage to Improvements)</b> N/A		N/A	\$50.00
<b>100.24-06</b>	<b>(Oil &amp; Gas Lease-No Right of Surface Entry)</b> N/A		N/A	10%
<b>100.25-06</b>	<b>(No Violation of CC&amp;R by subsurface entry)</b> N/A		N/A	20%
<b>100.26-06</b>	<b>(Right of Entry on Top 500 Feet-F.H.A.)</b> 20%		10%	N/A  10%
<b>100.27-06</b>	<b>(Unmarketability of Title-present Violations of CC&amp;R)</b> N/A		N/A  N/A  Minimum charge of \$100.00	\$50.00
<b>100.28-06</b>	<b>(Violation of Particular Provisions of CC&amp;R by Future Construction)</b> 20%		10%	20%  10%
<b>100.29-06</b>	<b>(Mineral Rights, Damage to Improvements)</b> 20%		10%	20%  \$25.00
<b>101</b>	<b>(Priority insurance M/L)</b> N/A		10%  N/A  Minimum charge of \$100.00	N/A

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PART IX – ENDORSEMENTS

END. NO	STANDARD COVERAGE		EXTENDED COVERAGE	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
101.1-06	(M/L Insurance after Notice of Completion)			
	20%	N/A	20%	N/A
	Minimum charge of \$100.00			
101.2-06	(M/L Insurance after Notice of Completion)			
	N/A	10%	N/A	10%
101.3-06	(M/L Insurance, No Notice of Completion)			
	N/A	10%	N/A	10%
	Minimum charge of \$100.00			
101.4	(M/L Insurance, No Notice of Completion)			
	20%	N/A	N/A	N/A
	Minimum Charge of \$100.00			
101.5-06	(M/L Insurance, Notice regular and no record liens except as shown, limited liability)			
	N/A	X	N/A	X
	Lenders only: \$25.00 per issue, plus \$10.00 per each lien reported over two where M/L priority insurance is <b>not</b> included in the original policy. For insurance in excess of \$100.00 add 10% based on the loan amount. On tract deals where three or more Notices are covered simultaneously and a separate endorsement is issued concurrently for each, add to the above charge \$10.00 for each endorsement over one.			
101.6-06	(M/L Insurance, Notice regular and no record liens except as shown, limited liability same as policy)			
	N/A	X	N/A	X
	Lenders only: No charge for one endorsement where M/L priority insurance is included in the original policy. For each additional over one add \$25.00 per issue, plus \$10.00 for each lien reported over two. On tract deals where three or more notices are covered simultaneously and a separate endorsement is issued concurrently for each, add to the above charge \$10.00 for each endorsement over one.			
101.8	(Priority over M/L insurance arising out of off-site work. Financing by separate loan)			
	N/A	10%	N/A	10%
	Minimum charge of \$100.00			
101.9-06	(M/L Insurance, on a part of a project after notice of Completion on only a portion of the land described in the policy)			
	X	N/A	X	N/A
	Owners only: 20% based on the proportionate amount of the liability under the original policy applicable to the land under the Notice of Completion. Minimum charge of \$100.00			
101.10-06	(M/L Insurance after Notice of Completion on only a portion of the land described in the insured mortgage)			
	N/A	X	N/A	X
	Lender only: 10% based on the proportionate amount of the loan applicable to the land under the Notice of Completion. Minimum charge of \$100.00			

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>101.11-06</b>	<b>(M/L Insurance on a portion of a project, no Notice of Completion)</b>			
	N/A	X	N/A	X
	Lender only: 10% based on the proportionate amount of the loan applicable to the land to be covered by the M/L Insurance. Minimum charge of \$100.00			
<b>101.12-06</b>	<b>(M/L Insurance on a portion of a project, no Notice of Completion)</b>			
	20%	N/A	20%	N/A
	Minimum charge of \$100.00			
<b>101.13-6</b>	<b>(Mechanics Lien Insurance after Notice of Completion)</b>			
	N/A	10%	N/A	10%
	Minimum charge of \$100.00			
<b>102.4-06</b>	<b>(Foundations-no violations, no encroachment by improvements)</b>			
	N/A	10%	N/A	10%
		Min. \$50.00		Min. \$50.00
		Max \$500.00		Max \$500.00
<b>102.5-06</b>	<b>(Foundations-no violations, no encroachment onto easements or adjoining land)</b>			
	N/A	15%	N/A	15%
		Min. \$50.00		Min. \$50.00
		Max \$750.00		Max \$750.00
<b>102.6-06</b>	<b>(Foundations-no violations, no encroachment, affects portion of land described in policy)</b>			
	N/A	10%	N/A	10%
		Min. \$50.00		Min. \$50.00
		Max \$500.00		Max \$500.00
		Based on portion of loan applicable to the land covered.		Based on portion of loan applicable to the land covered.
<b>102.7</b>	<b>(Foundations-no violations, no encroachment onto easements or adjoining land, affects portion of land described in policy)</b>			
	N/A	15%	N/A	15%
		Min. \$50.00		Min. \$50.00
		Max \$750.00		Max \$750.00
		Based on portion of loan applicable to the land covered.		Based on portion of loan applicable to the land covered.
<b>103.1-06</b>	<b>(ALTA FORM 28-06) (Easement, damage from use or maintenance)</b>			
	20% - **	10% - **	20% - **	No Charge*
	** 1 to 4 Family Residential Property \$50.00 minimum, other property \$100.00- minimum			
<b>103.2-06</b>	<b>(Easement, damage or Enforced Removal)</b>			
	N/A	N/A	N/A	No Charge

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>103.3-06</b>	<b>(Easement, removal of improvements)</b>			
	N/A	10% - ***	N/A	10% - ***
	*** 1 to 4 Family Residential Property \$25.00 minimum, other property \$100.00-Minimum			
<b>103.4-06</b>	<b>(Easements providing ingress and egress)</b>			
	20%	10%	10%	10%
	Minimum charge of \$100.00			
<b>103.5-06</b>	<b>(Surface rights to extract water)</b>			
	20%	10%	20%	10%
<b>103.6-06</b>	<b>(No encroachment on specific easements)</b>			
	N/A	N/A	N/A	10%
	Minimum charge of \$100.00			
<b>103.7-06</b>	<b>(Land abuts on existing street)</b>			
	20%	10%	\$25.00	\$25.00
	Min. \$50.00			
	Max. \$200.00			
<b>103.8-06</b>	<b>(Insurance against damage to present or future improvements by reason of water development)</b>			
	N/A	10%	N/A	10%
		Min. \$100.00		Min \$100.00
<b>103.9-06</b>	<b>(Encroachment on public street)</b>			
	N/A	N/A	N/A	10%
				Min. \$100.00
<b>103.10-06</b>	<b>(Use of surface by owner of land below horizontal plane)</b>			
	20%	20%	20%	20%
	Minimum charge of \$100.00			
<b>103.11-06</b>	<b>(ALTA FORM 17-06) (Access and Entry)</b>			
	\$50	\$50	\$50	\$50
<b>103.12-06</b>	<b>(ALTA FORM 17.1-06) (Indirect Access and Entry)</b>			
	\$50	\$50	\$50	\$50
<b>103.13-06</b>	<b>(ALTA FORM 17.2-06) (Utility Access)</b>			
	N/A	N/A	\$200	\$200
<b>104-06</b>	<b>(Assignment of beneficial interest)</b>			
<b>(104.8)</b>	N/A	N/A	N/A	30%
				Min \$250.00
				Max \$500.00
<b>104A</b>	<b>(Assignment of beneficial interest)</b>			
<b>(104.9)</b>	N/A	30%	N/A	N/A
		Min \$250.00		
		Max \$500.00		

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>104.1-06 (104.10)</b>	<b>(Assignment of beneficial interest)</b> N/A X		N/A	X
	Lenders Only: Issued concurrently with Policy: \$150.00 Issued Subsequent to Policy: 1 to 4 Family Residential Property: Without vested owner \$200.00, with vested owner 20% based on unpaid balance of loan, Min. \$200.00, Max. \$500.00, other property: Minimum charge \$395.00.			
<b>104.4-06 (104.11)</b>	<b>(Collateral assignment of beneficial interest)</b> N/A X		N/A	X
	Lenders Only: Without vested owner Minimum charge \$250.00, with vested owner 20% based upon amount of loan secured by collateral assignment, Minimum charge \$250.00. Other property: Minimum charge \$395.00.			
<b>104.6-06</b>	<b>(Assignment of Lessor's interest)</b> N/A N/A		N/A	\$100.00 per issue, \$25.00 per issue on tract deals where three or more are issued concurrently
<b>104.7-06</b>	<b>Assignment of Rents and Leases)</b> N/A \$100.00 per issue \$25.00 per issue on  tract deals where three or more are issued concurrently.		N/A	\$100.00 per issue, \$25.00 per issue  tract deals where three or more are issued
<b>104.8-06</b>	<b>(Assignment of beneficial interest)</b> N/A N/A		N/A	30% Min \$250.00 Max \$500.00
<b>104.9</b>	<b>(Assignment of beneficial interest)</b> N/A 30% Min \$250.00 Max \$500.00		N/A	N/A
<b>104.10-06</b>	<b>(Assignment of beneficial interest)</b> N/A X		N/A	X
	Lenders Only: Issued concurrently with Policy: \$150.00 Issued Subsequent to Policy: 1 to 4 Family Residential Property: Without vested owner \$200.00, with vested owner 20% based on unpaid balance of loan, Min. \$200.00, Max. \$500.00, other property: Minimum charge \$395.00.			
<b>104.11-06</b>	<b>(Collateral assignment of beneficial interest)</b> N/A X		N/A	X
	Lenders Only: Without vested owner Minimum charge \$250.00, with vested owner 20% based upon amount of loan secured by collateral assignment, Minimum charge \$250.00. Other property: Minimum charge \$395.00.			

WFG NATIONAL TITLE INSURANCE COMPANY

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<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>104.12-06</b>	<b>(ALTA FORM 10-06) (Assignment of beneficial interest)</b>			
	N/A	N/A	N/A	30% Min \$250.00 Max \$500.00
<b>104.13-06</b>	<b>(ALTA FORM 10.1-06) (Assignment of beneficial interest and Date Down)</b>			
	N/A	N/A	N/A	30% Min \$250.00 Max \$500.00
<b>105-06</b>	<b>(Insuring two or more deeds of trust in favor of the same lender)</b>			
	N/A	N/A	N/A	\$100.00
<b>105.1</b>	<b>(Insuring two or more deeds of trust in favor of the same lender)</b>			
	N/A	\$100.00	N/A	N/A
<b>107.1-06</b>	<b>(Allocation of liability)</b>			
	\$25.00	\$25.00	\$25.00	\$25.00
<b>107.2-06</b>	<b>(Increase liability)</b>			
	X	X	X	X
	All policies: The insurance rate applicable for each additional \$1,000.00 or fraction thereof of liability in excess of the amount shown on existing policy.			
<b>107.5-06</b>	<b>(Constructive severance of improvements in lease)</b>			
	N/A	\$100.00	N/A	\$100.00
<b>107.9-06</b>	<b>(Naming an additional insured)</b>			
	X	X	X	X
	All policies: \$50.00 if attached at time of original policy. \$100.00 per issue if attached subsequent.			
<b>107.10-06</b>	<b>(Naming an additional insured)</b>			
	X	X	X	X
	All policies: \$50.00 if attached at time of original policy. \$100.00 per issue if attached subsequent.			
<b>107.11-06</b>	<b>(Unenforceability of lien following ostensible merger)</b>			
	N/A	N/A	N/A	10% Max \$250.00 Minimum charge of \$100.00
<b>108.7</b>	<b>(Additional Advance)</b>			
	N/A	60% Min. \$250.00 based on amount of advance, plus 10% to Include priority insurance over M/L. No additional charge to include modification of deed of trust.	N/A	N/A



**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>108.8-06</b>	<b>(Additional Advance)</b> N/A	N/A	N/A	70% Min. \$250.00 based on amount of advance. No additional charge to include modification of deed and trust.
<b>108.9</b>	<b>(Additional Advance) (DVA)</b> 80% Min. \$250.00 Based on amount of advance plus 10% if M/L coverage is added by no.101 Endorsement.	N/A	N/A	N/A
<b>108.10-06</b>	<b>(Revolving Credit Increased Limit)</b> N/A	N/A	N/A	70% Minimum \$250.00 based on amount of advance
<b>109</b>	<b>(No transfer of lessors interest in community lease)</b> 20% Minimum charge of \$100.00	20%	N/A	N/A
<b>110.1-06</b>	<b>(Deletion of specific exceptions (non-risk basis, creditor's rights))</b> N/A	N/A	20%	10% * Maximum \$200.00 No charge for deletion of creditors rights only
<b>110.3-06</b>	<b>(Release of surface rights)</b> N/A	N/A	\$50.00	\$50.00
<b>110.4-06</b>	<b>(Validity of modification of deed of trust)</b> N/A	N/A	N/A	10% based on unpaid balance Min. \$100.00
<b>110.5-06</b>	<b>(Modification of deed of trust including priority)</b> N/A	N/A	N/A	35% based on unpaid balance Min. \$100.00
<b>110.6</b>	<b>(Modification of deed of trust including priority)</b> N/A	25% based on unpaid balance Min. \$300.00	N/A	N/A

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>110.7-06</b>	<b>(Enforcement of lien or encumbrance)</b> N/A		\$100.00	\$100.00
<b>110.9-06</b>	<b>(ALTA FORM 8.1-06) (Enforcement of Environmental Protection Lien)</b> N/A		N/A	No Charge
<b>110.9.1-06</b>	<b>(ALTA FORM 8.2-06) (Environmental Protection Lien))</b> No Charge		N/A	N/A
<b>110.10-06</b>	<b>(Modification and additional advance)</b> N/A		N/A	35% based on amount dvanced Min. \$300.00
<b>110.11-06</b>	<b>(ALTA FORM 11-06) (Modification)</b> N/A		N/A	35% based on amount advanced Min. \$300.00
<b>110.11.1-06</b>	<b>(ALTA FORM 11.1-06) (Modification with Subordination)</b> N/A		N/A	35% based on amount advanced Min. \$300.00
<b>111-06</b>	<b>(Partial reconveyance, no impairments)</b> N/A		N/A	10% based on unpaid balance. Min \$50.00 Max \$200.00
<b>111.1-06</b>	<b>(Partial reconveyance, no impairments. Alternate form)</b> N/A		N/A	10% based on unpaid balance. Min \$50.00 Max \$200.00
<b>111.2-06</b>	<b>(Subordination agreement, no impairments)</b> N/A		N/A	10% when issued with policy, 30% when issued subsequently to policy issuance Min. \$100 Max. \$500

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<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>111.3-06</b>	<b>(Partial reconveyance, no impairment of lien, no encroachment of improvements)</b>			
	N/A	N/A	N/A	30% based on unpaid balance Min. \$100.00
<b>111.4-06</b>	<b>(Conveyance by original trustor will not impair mortgage lien made of F.H.A project)</b>			
	N/A	N/A	N/A	10% based on unpaid balance. Min. \$50.00 Max. \$250.00
<b>111.5-06</b>	<b>(ALTA FORM 6-06) (Variable Rate Mortgage)</b>			
	N/A	N/A	N/A	No Charge
<b>111.7-06</b>	<b>(Variable Rate, Renewal)</b>			
	N/A	N/A	N/A	No Charge
<b>111.8-06</b>	<b>(ALTA FORM 6.2-06) (Variable Rate Mortgage with Negative Amortization)</b>			
	N/A	N/A	N/A	No Charge
<b>111.9-06</b>	<b>(F.N.M.A. 7 Year Balloon Mortgage purchase program)</b>			
	N/A	N/A	N/A	No Charge
<b>111.10-06</b>	<b>(Optional advance-Revoluting credit)</b>			
	N/A	N/A	N/A	\$25.00
<b>111.11-06</b>	<b>(Obligatory advance-Revoluting credit)</b>			
	N/A	N/A	N/A	No Charge
<b>111.14-06</b>	<b>(ALTA FORM 14-06) (Future Advance-Priority)</b>			
	N/A	N/A	N/A	No Charge
<b>111.14.1-06</b>	<b>(ALTA FORM 14.1-06) (Future Advance-Knowledge)</b>			
	N/A	N/A	N/A	No Charge
<b>111.14.2-06</b>	<b>(ALTA FORM 14.2-06) (Future Advance-Letter of Credit)</b>			
	N/A	N/A	N/A	No Charge
<b>111.14.3-06</b>	<b>(ALTA FORM 14.3-06) (Future Advance-Reverse Mortgage)</b>			
	N/A	N/A	N/A	No Charge
<b>112</b>	<b>(Bondholder's Policy)</b>			
	N/A	\$25.00	N/A	N/A
<b>112.1-06</b>	<b>(Bondholder's Policy)</b>			
	N/A	N/A	N/A	\$25.00
<b>112.2</b>	<b>(Bondholder's Policy – Joint Powers Transaction)</b>			
	N/A	\$25.00	N/A	N/A
<b>114-06</b>	<b>(Co-insurance)</b>			
	N/A	N/A	N/A	Based on Policy Liability

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<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>114.1-06</b>	<b>(Co-insurance joint and several liability)</b>			
	N/A	N/A	N/A	Based on Policy Liability
<b>114.2-06</b>	<b>(Co-insurance joint and several liability)</b>			
	N/A	N/A	N/A	Based on Policy Liability
<b>114.3-06</b>	<b>(ALTA FORM 23-06) Co-Insurance, Single Policy)</b>			
	N/A	N/A	N/A	Based on Allocated Policy Liability
<b>115-06</b>	<b>(Estate or interest covered is condominium in fee)</b>			
	N/A	N/A	X	X
	No charge if attached with original issue. 10% on single policies if attached subsequent. \$25.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.			
<b>115.1-06</b>	<b>(ALTA FORM 4-06) (Condominium Endorsement)</b>			
	N/A	N/A	N/A	No charge
<b>115.2-06</b>	<b>(ALTA FORM 5-06) (Planned Unit Development Endorsement)</b>			
	N/A	N/A	N/A	No charge
<b>115.3-06</b>	<b>(ALTA FORM 4.1-06) (Condominium Endorsement)</b>			
	N/A	N/A	10%	No charge
<b>115.4-06</b>	<b>(ALTA FORM 5.1-06) (Planned Unit Development Endorsement)</b>			
	N/A	N/A	10%	No charge
<b>116-06</b>	<b>(Designation of improvements, land location)</b>			
	N/A	N/A	N/A	X
	No charge if attached with original issue. 10% on single policies if attached subsequent. \$25.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.			
<b>116.01-06</b>	<b>(ALTA FORM 22-06) (Location)</b>			
	N/A	N/A	\$25.00	10%
<b>116.02-06</b>	<b>(ALTA FORM 22.1-06) (Location and Map)</b>			
	N/A	N/A	\$25.00	X
	<u>ALTA Lenders:</u> \$10.00 if attached with issuance of Policy . 10% if attached subsequent \$10.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.			
<b>116.1-06</b>	<b>(ALTA FORM 25-06) (Same as Survey)</b>			
	N/A	N/A	10%	10%
<b>116.1.2-06</b>	<b>(ALTA FORM 25.1-06) (Same as Portion of Survey)</b>			
	N/A	N/A	10%	10%

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<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>116.2-06</b>	<b>(Designation of Improvements – Condominium)</b>			
	N/A	N/A	10%	X
				No charge if attached with original issue. 10% on single policies if attached subsequent. \$10.00 per issue if attached subsequent on tract deals where three or more are issued concurrently.
<b>116.3-06</b>	<b>(Description after map recorded)</b>			
	N/A	N/A	20%	10%
			Minimum charge \$100.00	
<b>116.4-06</b>	<b>(ALTA FORM 19.1-06) (Contiguity Single Parcel)</b>			
	X	X	X	X
	\$100.00 Min. except \$25.00 for ALTA Loan if all parcels comprise the land covered in the policy.			
<b>116.4.1-06</b>	<b>(ALTA FORM 19-06) (Contiguity, Multiple Parcels)</b>			
	X	X	X	X
	\$100.00 Min. except \$25.00 for ALTA Loan if all parcels comprise the land covered in the policy.			
<b>116.5-06</b>	<b>(ALTA FORM 7-06) (Manufactured Housing Unit)</b>			
	N/A	\$25.00	N/A	\$25.00
<b>116.5.1-06</b>	<b>(ALTA FORM 7.1-06) (Manufactured Housing Unit – Conversion Loan)</b>			
	N/A	N/A	N/A	\$25.00
<b>116.6-06</b>	<b>(Manufactured Housing Unit included within the term “land”)</b>			
	\$25.00	\$25.00	N/A	N/A
<b>116.7-06</b>	<b>(Subdivision Map Act Compliance)</b>			
	N/A	N/A	10%	10%
			Minimum charge of \$100.00	
<b>116.8-06</b>	<b>(ALTA FORM 26-08) (Subdivision)</b>			
	N/A	N/A	10%	10%
			Minimum charge of \$100.00	
<b>117-06</b>	<b>(ALTA FORM 12-06) (Aggregation)</b>			
	N/A	N/A	N/A	\$25.00
<b>119-06</b>	<b>(Insurance as to the execution and priority of a lease)</b>			
	N/A	N/A	N/A	20%
				\$100.00 Min.

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<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>119.1</b>	<b>(Adds printed exceptions to exclude liability for certain matters which may affect title to a lease-hold estate)</b>			
	\$25.00	\$25.00	N/A	N/A
<b>119.2-06</b>	<b>(Validity and Priority of Lease)</b>			
	N/A	N/A	N/A	20% \$100.00 Min.
<b>119.3-06</b>	<b>(Circuitry of Lien makes priority doubtful)</b>			
	N/A	N/A	N/A	10% \$100.00 Min.
<b>119.4</b>	<b>(Bondholder's - Validity of Sublease – Joint Powers)</b>			
	\$50.00	\$50.00	N/A	N/A
<b>119.5-06</b>	<b>(ALTA FORM 13-06) (Leasehold – Owner's)</b>			
	X	N/A	X	N/A
	Added at no additional charge to Owner's Policy, based on PART V above)			
<b>119.6-06</b>	<b>(ALTA FORM 13.1-06) (Leasehold – Lender's)</b>			
	N/A	X	N/A	X
	Added at no additional charge to Loan Policy, based on PART V above)			
<b>120.2</b>	<b>(Trust deed subordinate to lease)</b>			
	20%	20%	20%	20%
		Minimum charge of \$100.00		
<b>122-06</b>	<b>(Construction Lender Advance)</b>			
	N/A	N/A	N/A	Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue
<b>122.1A-06</b>	<b>(Construction Loan Advance – Initial Advance – 2006 ALTA Loan Policy)</b>			
	N/A	N/A	N/A	X
				Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue
<b>122.1B-06</b>	<b>(Construction Loan Advance – Subsequent Disbursement – 2006 ALTA Loan Policy)</b>			
	N/A	N/A	N/A	X
				Lenders only: 10% based upon amount of advance providing the base policy is for full amount of loan. Min. \$50.00 per issue.

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END. NO	STANDARD COVERAGE		EXTENDED COVERAGE	
	<u>OWNER</u>	<u>LENDER</u>	<u>OWNER</u>	<u>LENDER</u>
122.2-06	(Construction Lender Advance) N/A	N/A	N/A	80% based upon amount of advance Min. \$250.00
123.1-06	(ALTA FORM 3-06) (Zoning classification and allowable uses-vacant land) N/A	N/A	10% Min. \$100	10% Min \$100 ALTA Loan Policies only: \$25.00 per issue on tract issued deals, if three or more are issued concurrently subsequent to issuance of original policy. \$25.00 per issue if issued concurrently at time of original policy.
123.2-06	(ALTA FORM 3.1-06) (Zoning – Completed Structure) N/A	N/A	15% Min. \$100	15% Min. \$100 ALTA Loan Policies only: \$25.00 per issue on tract issued deals, if three or more are issued concurrently subsequent to issuance of original policy. \$25.00 per issue if issued concurrently at time of original policy.
NOTE: If CLTA Form 123.1 was previously issued, this form will be issued for an additional 5%)				
124.1-06	(Covenants are Binding) N/A	N/A	20% Minimum charge of \$100.00	10%
124.2-06	(Covenants I Lease are Binding) N/A	N/A	20% Minimum charge of \$100.00	10%
124.3-06	(Covenants I Lease are Binding) N/A	N/A	20% Minimum charge of \$100.00	10%
125-06	(ALTA FORM 2-06) (Truth in Lending) N/A	N/A	N/A	No Charge

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<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>127-06</b>	<b>(ALTA Form 15-06) (Nonimputation, Full Equity Transfer)</b>			
	N/A	N/A	10%	N/A
<b>127.1-06</b>	<b>(ALTA Form 15.1-06) (Nonimputation, Additional Insured)</b>			
	N/A	N/A	15%	N/A
<b>127.2-06</b>	<b>(ALTA Form 15.2-06) (Nonimputation, Partial Equity Transfer)</b>			
	N/A	N/A	15%	N/A
<b>128-06</b>	<b>(ALTA FORM 16-06) (Mezzanine Financing)</b>			
	N/A	N/A	10%	N/A
<b>129-06</b>	<b>(ALTA FORM 18-06) (Single Tax Parcel)</b>			
	\$25.00	\$25.00	\$25.00	\$25.00
<b>129.1-06</b>	<b>(ALTA FORM 18.1-06) (Multiple Tax Parcel)</b>			
	\$25.00	\$25.00	\$25.00	\$25.00
<b>130-06</b>	<b>(ALTA FORM 20-06) (First Loss – Multiple Parcel Transaction)</b>			
	N/A	N/A	N/A	20%
<b>132</b>	<b>(Usury)</b>			
	N/A	\$100.00	N/A	\$100.00
<b>132-06</b>	<b>(ALTA FORM 27-06) (Usury)</b>			
	N/A	N/A	N/A	\$100.00
<b>133-06</b>	<b>(ALTA FORM 24-06) (Doing Business)</b>			
	N/A	N/A	N/A	\$100.00
<b>134-06</b>	<b>(ALTA FORM 29-06) (Interest Rate Swap – Direct Obligation)</b>			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
<b>134.1-06</b>	<b>(ALTA FORM 29.1-06) (Interest Rate Swap – Additional Interest)</b>			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
<b>134.2-06</b>	<b>(ALTA FORM 29.2-06) (Interest Rate Swap-Additional Interest-Defined Amount)</b>			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million



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<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>134.3-06</b>	<b>(ALTA FORM 29.3-06) (Interest Rate Swap-Additional Interest-Defined Amount)</b>			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
<b>135-06</b>	<b>(ALTA FORM 30-06) (One to Four Family Shared Appreciation)</b>			
	N/A	N/A	N/A	\$25 for Residential \$.50/\$1000 up to \$1 million for Commercial Negotiable over \$1million
<b>136-06</b>	<b>(ALTA FORM 31-06) (Severable Improvements)</b>			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
<b>137-06</b>	<b>(ALTA FORM 32-06) (Construction Loan – Loss of Priority)</b>			
	N/A	N/A	N/A	\$.50/\$1000 up to \$1 million Negotiable over \$1million
<b>137.1-06</b>	<b>(ALTA FORM 32.1-06) (Construction Loan-Loss of Priority-Direct Payment)</b>			
	N/A	N/A	N/A	No Charge
<b>138-06</b>	<b>(ALTA FORM 33-06) (Disbursement)</b>			
	N/A	N/A	N/A	\$50.00
<b>139-06</b>	<b>(ALTA FORM 34-06) (Identified Risk Coverage)</b>			
	N/A	N/A	N/A	\$25 for Residential \$.50/\$1000 up to \$1 million for Commercial Negotiable over \$1million
<b>140-06</b>	<b>(ALTA 35-06) (Minerals and Other Subsurface Substances -Buildings)</b>			
	N/A	N/A	10%	10%
<b>140.1-06</b>	<b>(ALTA 35.1-06) (Minerals and Other Subsurface Substances -Improvements)</b>			
	N/A	N/A	10%	10%

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<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>141.2-06</b>	<b>(ALTA 36.2-06) (Energy Project – Leasehold – Owner's)</b>			
	N/A	N/A	10%	N/A
<b>141.3-06</b>	<b>(ALTA 36.3-06) (Energy Project – Leasehold – Loan)</b>			
	N/A	N/A	N/A	10%
<b>141.4-06</b>	<b>(ALTA 36.4-06) (Energy Project – Conditions and Restrictions – Land Under Development –Owner's)</b>			
	N/A	N/A	\$100.00	N/A
<b>141.5-06</b>	<b>(ALTA 36.5-06) (Energy Project – Conditions and Restrictions – Land Under Development - Loan)</b>			
	N/A	N/A	N/A	\$100.00
<b>141.6-06</b>	<b>(ALTA 36.6-06) (Energy Project – Encroachments)</b>			
	N/A	N/A	N/A	\$100.00

**The Endorsement in the following section are forms adopted by the American Land Title Association (ALTA).**

<b>2-06</b>	<b>(CLTA 125-06) (Truth in Lending)</b>			
	N/A	N/A	N/A	No Charge
<b>3-06</b>	<b>(CLTA 123.1-06) (Zoning – Unimproved Land)</b>			
	N/A	N/A	\$25.00	\$25.00
<b>3.1-06</b>	<b>(CLTA 123.2-06) (Zoning – Completed Structure)</b>			
	N/A	N/A	\$25.00	\$25.00
<b>4-06</b>	<b>(CLTA 115.1-06) (Condominium)</b>			
	N/A	N/A	N/A	No Charge
<b>4.1-06</b>	<b>(CLTA 115.3-06) (Condominium)</b>			
	N/A	N/A	No Charge	No Charge
<b>5.06</b>	<b>(CLTA 115.1-06) (Planned Unit Development)</b>			
	N/A	N/A	N/A	No Charge
<b>5.1-06</b>	<b>(CLTA 115.4-06) (Planned Unit Development)</b>			
	N/A	N/A	No Charge	No Charge
<b>6-06</b>	<b>(CLTA 111.5-06) (Variable Rate Mortgage)</b>			
	N/A	N/A	N/A	\$25.00
<b>6.2-06</b>	<b>(CLTA 111.8-06) (Variable Rate Mortgage – Negative Amortization)</b>			
	N/A	N/A	No Charge	No Charge
<b>7-06</b>	<b>(CLTA 116.5-06) (Manufactured Housing Unit)</b>			
	\$25.00	\$25.00	\$25.00	\$25.00

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>7.2-06</b>	<b>(CLTA 116.5.2-06) (Manufactured Housing – Conversion, Owner’s)</b>			
	N/A	\$25.00	N/A	\$25.00
<b>8.1-06</b>	<b>(CLTA 110.9-06) (Environmental Protection Lien)</b>			
	N/A	N/A	N/A	\$25.00
<b>8.2-06</b>	<b>(CLTA 110.9.1-06) (Environmental Protection Lien)</b>			
	N/A	N/A	No Charge	N/A
<b>9-06</b>	<b>(CLTA 100.2-06) (Restrictions, Encroachments, Minerals)</b>			
	N/A	N/A	N/A	No Charge
<b>9.1-06</b>	<b>(CLTA 100.9-06) (Restrictions, Encroachments, Minerals – Owner’s Policy – Unimproved Land))</b>			
	25%	N/A	10%	N/A
<b>9.2-06</b>	<b>(CLTA 100.10-06) (Restrictions, Encroachments, Minerals – Owner’s Policy – Improved Land)</b>			
	25%	N/A	10%	N/A
<b>9.3-06</b>	<b>(CLTA 100.2.1-06) (Covenants, Conditions, and Restrictions – Lender’s Policy)</b>			
	N/A	N/A	N/A	No charge if issued at date of policy
<b>9.6-06</b>	<b>(CLTA 100.2.6-06) (Private Rights – Owner’s Policy)</b>			
	N/A	N/A	N/A	No charge if issued at date of policy
<b>9.7-06</b>	<b>(CLTA 100.2.7-06) (Restrictions, Encroachments, Minerals – Owner’s Policy – Land Under Construction)</b>			
	N/A	N/A	10%	N/A
<b>9.8-06</b>	<b>(CLTA 100.2.8-06) (Covenants, Conditions, and Restrictions – Owner’s Policy - Land Under Construction)</b>			
	N/A	N/A	10%	N/A
<b>10-06</b>	<b>(CLTA 104.12-06) (Assignment)</b>			
	N/A	N/A	N/A	30% - Min. \$250.00 Max. \$500.00
<b>10.1-06</b>	<b>(CLTA 104.13-06) (Assignment and Date Down)</b>			
	N/A	N/A	N/A	30% - Min. \$250.00 Max. \$500.00
<b>11-06</b>	<b>(CLTA 110.11-06) (Mortgage Modification)</b>			
	N/A	N/A	N/A	35% - based on amount of advances – Min. \$300

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>11.1-06</b>	<b>(CLTA 110.11.1-06) (Mortgage Modification with Subordination)</b>			
	N/A	N/A	N/A	35% - based on amount of advances – Min. \$300
<b>12-06</b>	<b>(CLTA 117-06) (Aggregation)</b>			
	N/A	N/A	N/A	\$25.00
<b>13-06</b>	<b>(CLTA 119.5-06) (Leasehold Owner's)</b>			
	X	N/A	X	N/A
	Added at no additional charge to Owner's Policy, based on PART V above			
<b>13.1-06</b>	<b>(CLTA 119.6-06) (Leasehold Lender's)</b>			
	N/A	X	N/A	X
	Added at no additional charge to Owner's Policy, based on PART V above			
<b>14-06</b>	<b>(CLTA 111.14-06) (Future Advance _ Priority)</b>			
	N/A	N/A	N/A	No Charge
<b>14.1-06</b>	<b>(CLTA 111.14.1-06) (Future Advance – Knowledge)</b>			
	N/A	N/A	N/A	No Charge
<b>14.2-06</b>	<b>(CLTA 111.14.2-06) (Future Advance - Letter of Credit)</b>			
	N/A	N/A	N/A	No Charge
<b>14.3-06</b>	<b>(CLTA 111.14.3-06) (Future Advance - Reverse Mortgage)</b>			
	N/A	N/A	N/A	No Charge
<b>15-06</b>	<b>(CLTA 127-06) (Nonimputation – Full Equity Transfer)</b>			
	N/A	N/A	10%	N/A
<b>15.1-06</b>	<b>(CLTA 127.1-06) (Nonimputation – Additional Insured)</b>			
	N/A	N/A	15%	N/A
<b>15.2-06</b>	<b>(CLTA 127.2-06) (Nonimputation – Partial Equity Transfer)</b>			
	N/A	N/A	15%	N/A
<b>16-06</b>	<b>(CLTA 128-06) (Mezzanine Financing)</b>			
	N/A	N/A	10%	N/A
<b>17-06</b>	<b>(CLTA 103.11-06) (Access and Entry)</b>			
	\$50.00	\$50.00	\$50.00	\$50.00
<b>17.1-06</b>	<b>(CLTA 103.11-06) (Indirect Access and Entry)</b>			
	\$50.00	\$50.00	\$50.00	\$50.00
<b>17.2-06</b>	<b>(CLTA 103.11-06) (Utility Access)</b>			
	10%	\$100.00	10%	\$100.00
<b>18-06</b>	<b>(CLTA 129-06) (Single Tax Parcel)</b>			
	\$25.00	\$25.00	\$25.00	\$25.00

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>18.1-06</b>	<b>(CLTA 129.1-06) (Multiple Tax Parcels)</b>			
	\$25.00	\$25.00	\$25.00	\$25.00
<b>19-06</b>	<b>(116.4.1-06) (Contiguity, Multiple Parcels)</b>			
	X	X	X	X
	\$100.00 Min., except \$25.00 for ALTA Loan Policy, if all parcels comprise the land covered in the Policy			
<b>19.1-06</b>	<b>(CLTA 116.4-06) (Contiguity, Single Parcel)</b>			
	X	X	X	X
	\$100.00 Min., except \$25.00 for ALTA Loan Policy, if all parcels comprise the land covered in the Policy			
<b>20-06</b>	<b>(CLTA 130-06) (First Loss, Multiple Parcel Transaction)</b>			
	N/A	N/A	N/A	20%
<b>22-06</b>	<b>(CLTA 116.01-06) (Location)</b>			
	N/A	N/A	\$25.00	10%
<b>22.1-06</b>	<b>(CLTA 116.02-06) (Location and Map)</b>			
	N/A	N/A	\$25.00	\$10.00 if issued at date of Policy
<b>23-06</b>	<b>(CLTA 114.3-06) (Co-Insurance, Single Policy)</b>			
	N/A	N/A	N/A	Based on allocated Policy Liability
<b>24-06</b>	<b>(CLTA 133-06) Doing Business)</b>			
	N/A	N/A	N/A	\$100.00
<b>25-06</b>	<b>(CLTA 116.1-06) (Same as Survey)</b>			
	N/A	N/A	10%	10%
<b>25.1-06</b>	<b>(CLTA 116.1.2-06) (Same as Portion of Survey)</b>			
	N/A	N/A	10%	10%
<b>26-06</b>	<b>(CLTA 116.8-06) (Subdivision)</b>			
	N/A	N/A	10%	10%
<b>28-06</b>	<b>(CLTA 103.1-06) (Easement – Damage or Enforced Removal)</b>			
	20%**	10%**	20%**	No Charge
	**1 to 4 Family Residential Property - \$50.00 Min./All other Property - \$100.00 Min.			
<b>28.1-06</b>	<b>(CLTA 103.14-06) (Easement – Damage or Enforced Removal)</b>			
	N/A	N/A	N/A	\$100.00
<b>29-06</b>	<b>(CLTA 134.-06) (Interest Rate Swap – Direct Obligation)</b>			
	N/A	N/A	N/A	X
	\$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>29.1-06</b>	<b>(CLTA 134.1-06) (Interest Rate Swap – Additional Interest)</b>			
	N/A	N/A	N/A	X
	\$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
<b>29.2-06</b>	<b>(CLTA 134.2-06) (Interest Rate Swap – Direct Obligation – Defined Amount)</b>			
	N/A	N/A	N/A	X
	\$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
<b>29.3-06</b>	<b>(CLTA 134.3-06) (Interest Rate Swap – Additional Interest – Defined Amount)</b>			
	N/A	N/A	N/A	X
	\$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
<b>30-06</b>	<b>(CLTA 135-06) (One to Four Family Shared Appreciation)</b>			
	N/A	N/A	N/A	X
	\$25 for Residential - \$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
<b>31-06</b>	<b>(CLTA 136-06) (Severable Improvements)</b>			
	N/A	N/A	N/A	X
	\$25 for Residential - \$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
<b>32-06</b>	<b>(CLTA 137-06) (Construction Loan – Loss of Priority)</b>			
	N/A	N/A	N/A	X
	\$25 for Residential - \$0.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
<b>32.1-06</b>	<b>(137.1-06) (Construction Loan – Loss of Priority – Direct Payment)</b>			
	N/A	N/A	N/A	No Charge
<b>33-06</b>	<b>(138-06) (Disbursement)</b>			
	N/A	N/A	N/A	\$50.00
<b>34-06</b>	<b>(CLTA 139-06) ( Identified Risk Coverage)</b>			
	N/A	N/A	N/A	X
	\$25 for Residential - \$.50/\$1000 up to \$1 Million – For Commercial and over \$1 Million = Negotiable			
<b>35-06</b>	<b>(CLTA 140-06) (Minerals and Other Subsurface Substances – Buildings)</b>			
	N/A	N/A	10%	10%
<b>35.1-06</b>	<b>(CLTA 140.1-06) (Minerals and Other Subsurface Substances – Improvements)</b>			
	N/A	N/A	10%	10%
<b>35.2-06</b>	<b>(CLTA 140.2-06) (Minerals and Other Subsurface Substances – Described Improvements)</b>			
	N/A	N/A	10%	10%
<b>35.3-06</b>	<b>(CLTA 140.3-06) (Minerals and Other Subsurface Substances – Land Under Development)</b>			
	N/A	N/A	10%	10%

**PART IX – ENDORSEMENTS**

<b>END. NO</b>	<b>STANDARD COVERAGE</b>		<b>EXTENDED COVERAGE</b>	
	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>	<b><u>OWNER</u></b>	<b><u>LENDER</u></b>
<b>36-06</b>	<b>(CLTA 141-06) (Energy Project – Leasehold/Easement – Owner’s)</b>			
	N/A	N/A	10%	N/A
<b>36.1-06</b>	<b>(CLTA 141.1-06) (Energy Project – Leasehold/Easement – Loan)</b>			
	N/A	N/A	N/A	10%
<b>36.2-06</b>	<b>(CLTA 141.2-06) (Energy Project – Leasehold – Owner’s)</b>			
	N/A	N/A	10%	N/A
<b>36.3-06</b>	<b>(CLTA 141.3-06) (Energy Project – Leasehold – Loan)</b>			
	N/A	N/A	N/A	10%
<b>36.4-06</b>	<b>(CLTA 141.4-06) (Energy Project – Covenants, Conditions and Restrictions– Land Under Development - Owner’s)</b>			
	N/A	N/A	\$100.00	N/A
<b>36.5-06</b>	<b>(CLTA 141.5-06) (Energy Project – Covenats, Conditions and Restrictions – Land Under Development – Loan)</b>			
	N/A	N/A	N/A	\$100.00
<b>36.6-06</b>	<b>(CLTA 141.6-06) (Energy Project – Encroachment)</b>			
	N/A	N/A	N/A	\$100.00
<b>37-06</b>	<b>(CLTA 104.6-06) (Assignment of Rents and Leases)</b>			
	N/A	N/A	N/A	No Charge
<b>38-06</b>	<b>(Mortgage Tax)</b>			
	N/A	N/A	N/A	\$100.00
<b>39-06</b>	<b>(Policy Authorization)</b>			
	N/A	N/A	N/A	No Charge

**NOTE: Modification of an Endorsement**

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten-percent (10%) of the otherwise applicable premium as set forth herein. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten-percent (10%) of the Basic Rate based on the amount of the policy to be endorsed.