



# **SCHEDULE OF RATES**

**FOR THE STATE OF**

# **INDIANA**

**Effective as of July 1, 2013**

**WFG National Title Insurance Company**  
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## I. INTRODUCTION

The charges quoted herein include all title insurance charges, including gross premium (risk rate) which is charged for and remitted to WFG National Title Insurance Company (the Company) for the hazards assumed in the issuance of its title insurance policies.

The charges herein quoted are for title insurance charges only, excluding extrahazardous risks, and do not include charges for searches, abstracts, attorney's fees, escrow or closing service performed and charged for by local attorneys, abstractors and title companies. The charges are minimum charges and additional charges shall be made when unusual conditions of title exist or when special risks are insured. In the event such charges are made by agreement thereto, the agreement must be obtained in advance from the person or entity obligated to pay all or any part of such charges.

As used herein the initials ALTA stand for American Land Title Association.

Whenever two or more rate provisions may apply, the provision resulting in the lowest charge shall govern and apply.

WFGNTIC reserves the right to decline any application for the issuance of any of its title insurance products, or an increase in the amount of insurance relative to any product already issued by the Company.



## **CHAPTER 1 GENERAL RULES FOR USE OF RATES**

### **A. STANDARD RISK RATES**

The rates herein are rates for ordinary real estate transactions for title insurance coverage provided by the standard forms of policies and/or endorsements set forth in Section X. These rates assume that WFG National Title Insurance Company will be provided without charge with evidence of title based on a competent examination of title, which evidence must be satisfactory to WFG National Title Insurance Company. Fees and charges in connection with the searching, examination, certification and closing of title are not included in the rates herein, and WFG National Title Insurance Company may make additional charges for these and other services.

### **B. RIGHT OF INSURER TO ADJUST CHARGES OR TO DECLINE TO EXAMINE OR INSURE**

WFG National Title Insurance Company may adjust charges in especially difficult titles or for special risk considerations, or for coverage requested by the insured and not provided in the standard forms of policies.

WFG National Title Insurance Company may decline to insure any title. It may, at any time, in its sole discretion, refuse or cancel any application upon cancellation or adjustment of its charges, and upon notification to the applicant.

### **C. RIGHT TO WITHHOLD DELIVERY OF POLICY**

WFG National Title Insurance Company may withhold delivery of the policy of title insurance until all applicable charges, as set forth in this manual, have been paid in full.

### **D. AMOUNT OF INSURANCE**

Owner's title insurance policies will not be issued for less than the full value of the premises as determined by:

a) the contract purchase price for the premises including the value of any assumed liens or obligations;

b) the appraised value of the premises; or

c) a good faith estimate of the value of the premises; except when WFG National Title Insurance Company is a co-insurer with one or more other title insurers, or when the interest of the insured owner is a leasehold or other interest in the property which is less than fee ownership, in which case no owners title insurance policy will be issued for less than the value of the insured's interest in the premises.

. Leasehold policies will not be issued in an amount that is less than the aggregate of the rentals payable under the subject lease, or the fair market value of the subject property, whichever is less.

Mortgagee title insurance policies will be issued in the amount equal to the face value of the insured mortgage, except:

- i) If WFG National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the face amount of the mortgage, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section;



- ii) If the value of the insured premises or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the premises or the equity of the mortgagor in the premises;

## **CHAPTER 1 GENERAL RULES FOR USE OF RATES**

### **D. AMOUNT OF INSURANCE (Continued)**

- iii) If the mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness or secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage;
- iv) If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the premises provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

Owners and loan policies of title insurance may be issued in amounts less than the minimum amounts stated above if that amount is greater than the Title Insurance Industry Capacity. Title Insurance Industry Capacity is defined by the total liability which can be assumed by WFG National Title Insurance Company plus the total amount of any co-insurance and/or reinsurance which is available through other title insurance companies.

### **E. ELIMINATION OF FRACTIONAL DOLLARS**

Whenever any rate, calculated according to the formulas set forth herein, results in a premium rate which includes a fraction of a dollar, any fractional portion of a dollar which is forty-nine cents (\$.49) or less shall be dropped, and any fractional portion of a dollar which is fifty cents (\$.50) or more shall be rounded to the next higher dollar.

### **F. RE-ISSUE RATES**

The re-issue rate, where applicable, shall be 60% of the original customer charge. Re-issue rates may apply to an owner's policy or a homeowner's policy, when a prior owner's policy of title insurance, issued by any underwriter within the preceding 10 years, is presented with the application for title insurance. Re-issue rates may apply to a loan policy, when an prior owner's or loan policy, issued by any underwriter within the preceding 10 years, is presented with the application for title insurance. The re-issue rate may be applied up to the face amount of the prior policy.



**CHAPTER 2 OWNER’S AND LEASEHOLD COVERAGE**

The customer charge for original owner’s title insurance shall be:

**A. STANDARD ALTA OWNERS POLICY RATE**

| AMOUNT OF INSURANCE                              | Per Thousand |
|--|--------------|
| Up to \$100,000.00 of liability written*         | \$3.50       |
| Over \$100,000.00 and up to \$1,000,000.00, add  | \$2.00       |
| Over \$1,000,000.00 and up to \$5,000,000.00 add | \$1.75       |
| Over \$5,000,000.00, add                         | \$1.25       |
| *Minimum Premium                                 | \$50.00      |

Upon request and approval by the Company, an existing standard owner’s policy covering residential property may be “upgraded” to an “enhanced coverage” ALTA Homeowner’s Policy for payment of the additional premium as calculated pursuant to the premium shown below.

The customer charge for original Homeowner’s title insurance shall be:

**B. HOMEOWNER’S POLICY**

| AMOUNT OF INSURANCE                              | Per Thousand |
|--|--------------|
| Up to \$100,000.00 of liability written*         | \$3.85       |
| Over \$100,000.00 and up to \$1,000,000.00, add  | \$2.20       |
| Over \$1,000,000.00 and up to \$5,000,000.00 add | \$1.95       |
| Over \$5,000,000.00, add                         | \$1.45       |
| *Minimum Premium                                 | \$50.00      |

The “enhanced coverage” ALTA Homeowner’s Policy is available at the time of purchase for one-to-four-family residential property without underwriting approval. The property must be a one-to-four family residential dwelling on a whole lot in a recorded/filed residential subdivision or a one-to-four family residential condominium unit in a validly-created condominium. When such policy is issued as an “upgrade” after purchase of a standard owner’s policy, additional underwriting requirements may apply.

The ALTA Homeowners Policy of Title Insurance is issued in the amount of the purchase price or good faith estimate of full value on an owner-occupied residential property where title is held in fee simple.

**CHAPTER 2 OWNER’S AND LEASEHOLD COVERAGE**

**C. SURVEY EXCEPTION DELETION**

The rate is \$100.00 for the survey exception to be deleted from an owner’s policy. A Survey Affidavit is required in order to qualify for this rate.



**D. U.S. POLICY**

The ALTA U.S. Policy will be issued when the U.S. Government is the buyer/purchaser/owner of the property.

The charge for this policy shall be 100% of the Standard Rate for an Owner's or Leasehold Policy.

**E. SIMULTANEOUS ISSUE**

When an owner's or leasehold owner's policy and a mortgagee's loan policy covering identical property are issued simultaneously, the rates applicable for the owner's or leasehold owner's policy shall be the Standard Rate. The premium for the loan policy so simultaneously issued shall be \$50.00 for the amount of insurance not in excess of the owner's or leasehold owner's policy. The premium on the amount of the loan policy, if any, exceeding the owner's or leasehold owner's policy shall be the Standard Rate for mortgages.

In all cases the owner's or leasehold owner's policy shall be issued for the full insurable value of the premises, if insuring a fee simple estate, or for the full insurable value of the leasehold estate, if insuring a leasehold estate. Both policies must bear the same effective date and the owner's or leasehold owner's policy must show the mortgage as an exception. It is not essential that the fee simple or leasehold estate be acquired simultaneously with the issuance of the mortgagee's loan policies.

### CHAPTER 3 MORTGAGE COVERAGE

#### A. STANDARD ALTA LOAN AND LEASEHOLD POLICY

| AMOUNT OF INSURANCE                             | Per Thousand |
|---|--------------|
| Up to \$100,000.00 of liability written         | \$2.50       |
| Over \$100,000.00 and up to \$500,000.00, add   | \$1.75       |
| Over \$500,000.00 and up to \$1,000,000.00, add | \$1.50       |
| Over 1,000,000.00, add                          | \$1.00       |
| Minimum Charge                                  | \$50.00      |

#### B. EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

| AMOUNT OF INSURANCE                        | Per Thousand |
|--|--------------|
| Up to \$100,000.00 of liability written    | \$2.85       |
| Over \$100,000.00, up to \$500,000.00, add | \$2.30       |
| Over \$500,000.00, up to \$1,000,000.00    | \$1.75       |
| Over \$1,000,000.00, add                   | \$1.15       |
| Minimum Charge                             | \$50.00      |

An existing standard policy may be “upgraded” to an ALTA Expanded Coverage Residential Loan Policy for payment of the additional premium as calculated above over the premium for the standard ALTA Loan Policy.

Expanded coverage is available at the time the mortgage is granted for one-to-four-family, owner-occupied residential property without underwriting approval. The property must be a one-to-four family residential dwelling on a whole lot in a recorded/filed residential subdivision or a one-to-four family residential condominium unit in a validly-created condominium. When such policy is issued as an “upgrade” after issuance of a standard ALTA loan policy, additional underwriting requirements may apply.

#### C. SURVEY EXCEPTION DELETION

The rate is \$50.00 for the survey exception to be deleted from the loan policy. A Survey Affidavit is required in order to qualify for this rate.

#### D. MASTER HOME EQUITY LOAN POLICY

The customer charge for issuance of certificates pursuant to a Master Home Equity Loan Policy shall be \$45.00 per loan for loan amounts up to \$100,000. The charge for loans over \$100,000 and up to \$250,000 shall be \$65.00. The charge for loans over \$250,000 and up to \$500,000 shall be \$120.00.





**CHAPTER 3 MORTGAGE COVERAGE**

**E. LENDER’S SPECIAL RATES**

1. This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by WFG National Lender Services unit or an agent with similar capabilities (has centralized electronic order processing and tracking capabilities) pursuant to a written agreement with WFG National Title Insurance Company. The order must be opened electronically and escrow functions performed by WFG National Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

2. Provided that the lender or mortgage broker meets the required minimum of one hundred\* (100) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

\*This requirement may be waived for an “introductory” period for new customers with management approval.

**Lender’s Special Rates  
100-200 orders per month**

| Liability                  | Premium    |
|----------------------------|------------|
| \$0 to \$100,000           | \$350.00   |
| \$100,001 to \$200,000     | \$400.00   |
| \$200,001 to \$250,000     | \$405.00   |
| \$250,001 to \$500,000     | \$635.00   |
| \$500,001 to \$700,000     | \$780.00   |
| \$700,001 to \$1,000,000   | \$920.00   |
| \$1,000,001 to \$1,200,000 | \$1,045.00 |
| \$1,200,001 to \$1,500,000 | \$1,120.00 |
| \$1,500,001 to \$1,800,000 | \$3,100.00 |
| \$1,800,001 to \$2,000,000 | \$3,600.00 |

3. Provided that the lender or mortgage broker meets the required minimum of two hundred\* (200) monthly title order openings ordered through the WFG Lender Division or comparable agency ,the following rates will apply:

\*This requirement may be waived for an “introductory” period for new customers with management approval.

### CHAPTER 3 MORTGAGE COVERAGE

#### Lender's Special Plus Rates 200 orders or more per month

| Liability                  | Premium    |
|----------------------------|------------|
| \$0 to \$100,000           | \$350.00   |
| \$100,001 to \$200,000     | \$380.00   |
| \$200,001 to \$250,000     | \$380.00   |
| \$250,001 to \$500,000     | \$560.00   |
| \$500,001 to \$700,000     | \$680.00   |
| \$700,001 to \$1,000,000   | \$820.00   |
| \$1,000,001 to \$1,200,000 | \$945.00   |
| \$1,200,001 to \$1,500,000 | \$1,020.00 |
| \$1,500,001 to \$1,800,000 | \$3,000.00 |
| \$1,800,001 to \$2,000,000 | \$3,500.00 |

#### Lender's Special Bulk Rates

1. This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 by WFG Lender Services unit or an agent with similar capabilities (has centralized electronic order processing and tracking capabilities) pursuant to a written agreement with WFG National Title Insurance Company. The order must be opened electronically and escrow functions performed by WFG Lender Services Unit or an agent with similar capabilities. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.
2. Provided that the lender or mortgage broker meets the required minimum of three hundred\* (300) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

\*This requirement may be waived for an "introductory" period for new customers with management approval.

### CHAPTER 3 MORTGAGE COVERAGE

#### Lender's Special Bulk Rates (300-500 orders or more per month)

| Liability                  | Premium    |
|----------------------------|------------|
| \$0 to \$250,000           | \$300.00   |
| \$250,001 to \$500,000     | \$450.00   |
| \$500,001 to \$750,000     | \$550.00   |
| \$750,001 to \$1,000,000   | \$660.00   |
| \$1,000,001 to \$1,250,000 | \$760.00   |
| \$1,250,001 to \$1,500,000 | \$860.00   |
| \$1,500,001 to \$2,000,000 | \$1,050.00 |
| \$2,000,001 to \$3,000,000 | \$1,450.00 |
| \$3,000,001 to \$4,000,000 | \$2,200.00 |
| \$4,000,001 to \$5,000,000 | \$3,050.00 |

3. Provided that the lender or mortgage broker meets the required minimum of five hundred\* (500) monthly title order openings ordered through the WFG Lender Division or comparable agency, the following rates will apply:

\*This requirement may be waived for an "introductory" period for new customers with management approval.

#### Lender's Special Bulk Rates (500+ orders per month)

| Liability                  | Premium    |
|----------------------------|------------|
| \$0 to \$250,000           | \$275.00   |
| \$250,001 to \$500,000     | \$350.00   |
| \$500,001 to \$750,000     | \$400.00   |
| \$750,001 to \$1,000,000   | \$450.00   |
| \$1,000,001 to \$1,250,000 | \$550.00   |
| \$1,250,001 to \$1,500,000 | \$650.00   |
| \$1,500,001 to \$2,000,000 | \$800.00   |
| \$2,000,001 to \$3,000,000 | \$1,200.00 |
| \$3,000,001 to \$4,000,000 | \$1,650.00 |
| \$4,000,001 to \$5,000,000 | \$2,200.00 |



## CHAPTER 3 MORTGAGE COVERAGE

### G. **ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY**

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 \$2.00 per \$1,000, with a minimum charge of \$65.

### H. **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



## **CHAPTER 4 ENDORSEMENTS**

There shall be no customer charge for endorsements issued in connection with an owner's or loan policy issued in connection with transaction involving a one to four family residential dwelling. Endorsements may be issued on transactions involving multi-family residential properties, or commercial properties, for the charges shown on the attached listing.

In a bid situation where the customer charge may be less than shown herein, approval of the charge to the customer and the gross premium percentage thereof to be remitted to Underwriter must be agreed upon between the agent and the National Office of Underwriter, in Columbia, South Carolina.



## CHAPTER 4 ENDORSEMENTS

| Endorsement Form Number and Description  | Rate/Fee  | Policy Type      |
|--|---|------------------|
| ALTA® Endorsement 1-06 Street Assessments (6-17-06)                                | No Charge   | Lender           |
| ALTA® Endorsement 2-06 Truth in Lending (6-17-06)                                  | \$25.00   | Lender           |
| ALTA® Endorsement 3-06 Zoning Unimproved Land (6-17-06)                            | \$0.50 per thousand up to \$1Million;<br>Negotiated rates for over \$1Million | Owner and Lender |
| ALTA® Endorsement 3.1-06 Zoning-Completed Structure (10-22-09)                     | \$0.75 per thousand up to \$1Million;<br>Negotiated rates for over \$1Million | Owner and Lender |
| ALTA® Endorsement 3.2-06 Zoning – Land Under Development (04-02-12) TC 10-18-12    | \$0.75 per thousand up to \$1Million;<br>Negotiated rates over \$1 Million    | Owner and Lender |
| ALTA® Endorsement 4-06 Condominium (2-3-10)  | \$25.00   | Lender           |
| ALTA® Endorsement 4.1-06 Condominium (10-16-08)                                    | \$25.00   | Lender           |
| ALTA® Endorsement 5-06 Planned Unit Development (2-3-10)                           | \$25.00   | Lender           |
| ALTA® Endorsement 5.1-06 Planned Unit Development (10-16-08)                       | \$25.00   | Lender           |
| ALTA® Endorsement 6-06 Variable Rate Mortgage (10-16-08)                           | \$25.00   | Lender           |
| ALTA® Endorsement 6.2-06 Variable Rate Mortgage - Negative Amortization (10-16-08) | \$25.00   | Lender           |
| ALTA® Endorsement 7-06 Manufactured Housing Unit (6-17-06)                         | \$25.00   | Owner and Lender |
| ALTA® Endorsement 7.1-06 Manufactured Housing - Conversion: Loan (6-17-06)         | \$25.00   | Lender           |
| ALTA® Endorsement 7.2-06 Manufactured Housing - Conversion: Owner's (6-17-06)      | \$25.00   | Owner            |



## CHAPTER 4 ENDORSEMENTS

| Endorsement Form Number and Description  | Rate/Fee  | Policy Type      |
|--|-----------|------------------|
| ALTA® Endorsement 8.1-06 Environmental Protection Lien (6-17-06)   | \$25.00   | Lender           |
| ALTA® Endorsement 8.2-06 Commercial Environmental Protection Lien (10-16-08)   | \$50.00   | Lender           |
| ALTA® Endorsement 9-06 Restrictions, Encroachments, Minerals – Loan Policy (04-02-12)  | \$25.00   | Lender           |
| ALTA® Endorsement 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy (04-02-12)                  | \$25.00   | Owner            |
| ALTA® Endorsement 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner's Policy (04-02-12)                    | \$25.00   | Owner            |
| ALTA® Endorsement 9.3-06 Covenants, Conditions and Restrictions – Loan Policy (04-02-12)                                       | \$25.00   | Lender           |
| ALTA® Endorsement 9.6-06 Private Rights – Loan Policy (04-02-12)   | \$25.00   | Lender           |
| ALTA® Endorsement 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy (04-02-12)               | \$25.00   | Lender           |
| ALTA® Endorsement 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner's Policy (04-02-12)TC 10-18-12 | \$25.00   | Owner            |
| ALTA® Endorsement 10-06 Assignment (2-3-10)  | \$25.00   | Lender           |
| ALTA® Endorsement 10.1-06 Assignment And Date Down (2-3-10)  | \$50.00   | Lender           |
| ALTA® Endorsement 11-06 Mortgage Modification (6-17-06)  | \$35.00   | Lender           |
| ALTA® Endorsement 11.1-06 Mortgage Modification with Subordination (10-22-09)  | \$35.00   | Lender           |
| ALTA® Endorsement 12-06 Aggregation (6-17-06)  | No Charge | Owner and Lender |



## CHAPTER 4 ENDORSEMENTS

| Endorsement Form Number and Description  | Rate/Fee  | Policy Type      |
|--|---|------------------|
| ALTA® Endorsement 13-06 Leasehold – Owner’s (04-02-12)                         | No Charge   | Owner            |
| ALTA® Endorsement 13.1-06 Leasehold – Loan (04-02-12)                          | No charge   | Lender           |
| ALTA® Endorsement 14-06 Future Advance Priority (02-03-11)                     | \$50.00   | Lender           |
| ALTA® Endorsement 14.1-06 Future Advance Knowledge (02-03-11)                  | \$50.00   | Lender           |
| ALTA® Endorsement 14.2-06 Future Advance - Letter of Credit (02-03-11)         | \$50.00   | Lender           |
| ALTA® Endorsement 14.3-06 Future Advance Reverse Mortgage (02-03-11) TC 101812 | \$50.00   | Lender           |
| ALTA® Endorsement 15-06 Non-Imputation - Full Equity Transfer (6-17-06)        | \$0.50 per thousand up to \$1Million;<br>Negotiated rates for over \$1Million | Owner            |
| ALTA® Endorsement 15.1-06 Non-Imputation - Additional Insured (6-17-06)        | \$0.50 per thousand up to \$1Million;<br>Negotiated rates for over \$1Million | Owner            |
| ALTA® Endorsement 15.2-06 Non-Imputation - Partial Equity Transfer (6-17-06)   | \$0.50 per thousand up to \$1Million;<br>Negotiated rates for over \$1Million | Owner            |
| ALTA® Endorsement 16-06 Mezzanine Financing (6-17-06)                          | \$0.50 per thousand up to \$1Million;<br>Negotiated rates for over \$1Million | Owner            |
| ALTA® Endorsement 17-06 Access and Entry (6-17-06) [                           | \$25.00   | Owner and Lender |
| ALTA® Endorsement 17.1-06 Indirect Access and Entry (6-17-06)                  | \$25.00   | Owner and Lender |
| ALTA® Endorsement 17.2-06 Utility Access (10-16-08)                            | \$100.00  | Owner and Lender |
| ALTA® Endorsement 18-06 Single Tax Parcel (6-17-06)                            | \$25.00   | Owner and Lender |





## CHAPTER 4 ENDORSEMENTS

| Endorsement Form Number and Description   | Rate/Fee  | Policy Type       |
|---|---|-------------------|
| ALTA® Endorsement 18.1-06 Multiple Tax Parcel (6-17-06)   | \$25.00   | Owner and Lender  |
| ALTA® Endorsement 19-06 Contiguity - Multiple Parcels (6-17-06)   | \$25.00   | Owner and Lender  |
| ALTA® Endorsement 19.1-06 Contiguity - Single Parcel (6-17-06)  | \$25.00   | Owner and Lender  |
| ALTA® Endorsement 20-06 First Loss - Multiple Parcel Transactions (6-17-06) Technical Correction Redline (10-13-11) | \$0.50 per thousand up to \$1Million;<br>Negotiated rates for over \$1Million | Lender            |
| ALTA® Endorsement 22-06 Location (6-17-06)  | \$25.00   | Owner and Lender  |
| ALTA® Endorsement 22.1-06 Location and Map (6-17-06)  | \$25.00   | Owner and Lender  |
| ALTA® Endorsement 23-06 Coinsurance – Single Policy (10-16-08)  | No charge   | Owner and Lender  |
| ALTA® Endorsement 24-06 Doing Business (10-16-08)   | \$100.00  | Lender            |
| ALTA® Endorsement 25-06 Same as Survey (10-16-08)   | \$25.00   | Owner and Lender  |
| ALTA® Endorsement 25.1-06 Same as Portion of Survey (10-16-08)  | \$25.00   | Owners and Lender |
| ALTA® Endorsement 26-06 Subdivision (10-16-08)  | \$50.00   | Owner and Lender  |
| ALTA® Endorsement 27-06 Usury (10-16-08)  | \$100.00  | Lender            |
| ALTA® Endorsement 28-06 Easement - Damage or Enforced Removal (2-3-10)  | \$50.00   | Owner and Lender  |
| ALTA® Endorsement 28.1-06 Encroachments – Boundaries and Easements (04-02-12)                                       | \$25.00   | Owner and Lender  |

## CHAPTER 4 ENDORSEMENTS

| Endorsement Form Number and Description  | Rate/Fee   | Policy Type      |
|--|--|------------------|
| ALTA® Endorsement 29-06 Interest Rate Swap Endorsement - Direct Obligation (2-3-10)                        | \$0.50 per thousand up to \$1Million; Negotiated rates for over \$1Million   | Lender           |
| ALTA® Endorsement 29.1-06 Interest Rate Swap - Additional Interest (2-3-10)                                | \$0.50 per thousand up to \$1Million; Negotiated rates for over \$1Million   | Lender           |
| ALTA® Endorsement 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount (08-01-11)   | \$0.50 per thousand up to \$1Million; Negotiated rates for over \$1Million   | Lender           |
| ALTA® Endorsement 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount (08-01-11) | \$0.50 per thousand up to \$1Million; Negotiated rates for over \$1Million   | Lender           |
| ALTA® Endorsement 30-06 Shared Appreciation Mortgage (7-26-10)   | \$25.00 for residential<br>\$0.50 per thousand up to \$1Million; Negotiated rates for over \$1Million for commercial | Lender           |
| ALTA® Endorsement 30.1-06 Commercial Participation Interest (08-01-12)                                     | \$0.50 per thousand up to \$1Million; Negotiated rates for over \$1Million   | Lender           |
| ALTA® Endorsement 31-06 Severable Improvements Endorsement (02-03-11)                                      | \$0.50 per thousand up to \$1Million; Negotiated rates for over \$1Million   | Owner and Lender |
| ALTA® Endorsement 32-06 Construction Loan Pending Disbursement (02-03-11)                                  | No charge  | Lender           |
| ALTA® Endorsement 32.1-06 Construction Loan Pending Disbursement (02-03-11)                                | No charge  | Lender           |
| ALTA® Endorsement 32.2-06 Construction Loan – Loss of Priority – Insured’s Direct Payment (08-01-12)       | No charge  | Lender           |
| ALTA® Endorsement 33-06 Disbursement Endorsement (02-03-11)  | \$50.00  | Lender           |
| ALTA® Endorsement 34-06 Identified Risk Coverage (08-01-11)  | \$25.00 for residential<br>\$0.50 per thousand up to \$1Million; Negotiated rates for over \$1Million for commercial | Owner and Lender |
| ALTA® Endorsement 35-06 Minerals and Other Subsurface Substances – Buildings (04-02-12)                    | \$25.00  | Owner and Lender |
| ALTA® Endorsement 35.1-06 Minerals and Other Subsurface Substances – Improvements (04-02-12)               | \$25.00  | Owner and Lender |



## CHAPTER 4 ENDORSEMENTS

| Endorsement Form Number and Description   | Rate/Fee  | Policy Type   |
|---|---|---|
| ALTA® Endorsement 35.2-06 Minerals and Other Subsurface Substances – Described Improvements (04-02-12)                          | \$25.00   | Owner and Lender  |
| ALTA® Endorsement 35.3-06 Minerals and Other Subsurface Substances – Land Under Development (04-02-12)                          | \$25.00   | Owner and Lender  |
| ALTA® Endorsement 36-06 Energy Project – Leasehold/Easement – Owner's (04-02-12)  | \$25.00   | Owners  |
| ALTA® Endorsement 36.1-06 Energy Project – Leasehold/Easement – Loan (04-02-12)   | \$25.00   | Loan  |
| ALTA® Endorsement 36.2-06 Energy Project – Leasehold – Owner's (04-02-12)   | \$25.00   | Owners  |
| ALTA® Endorsement 36.3-06 Energy Project – Leasehold – Loan (04-02-12)  | \$25.00   | Loan  |
| ALTA® Endorsement 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's (04-02-12) | \$25.00   | Owners  |
| ALTA® Endorsement 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan (04-02-12)    | \$25.00   | Loan  |
| ALTA® Endorsement 36.6-06 Energy Project – Encroachments (04-02-12)   | \$25.00   |   |
| ALTA® Endorsement JR-1 Junior Loan Policy Revised 8-1-12  | No charge for issuance of 1 endorsement with policy, \$25.00 for each additional. Must be issued within 6 months of policy. | ALTA Residential Limited Coverage Junior Loan policy only |
| ALTA® Endorsement JR-2 Revolving Credit – Variable Rate Revised 8-1-12  | No charge if issued with policy, \$20.00 if issued within 6 months of policy  | ALTA Residential Limited Coverage Junior Loan policy only |



## CHAPTER 5 FORMS

The following is a list of policy forms for use with this rate manual:

### A. POLICY FORMS

| <u>FORM DESCRIPTION</u>   | <u>FORM NUMBER</u> |
|---|--------------------|
| ALTA® Commitment Form (6-17-06)   | 3151900            |
| ALTA® Commitment Form (6-17-06) Schedule A                                    | 3151900-A          |
| ALTA® Commitment Form (6-17-06) Schedule B-I                                  | 3151900-BI         |
| ALTA® Commitment Form (6-17-06) Schedule B-II                                 | 3151900-BII        |
| ALTA® Loan Policy (6-17-06)   | 3155500            |
| ALTA® Loan Policy (6-17-06) Schedule A  | 3155500-A          |
| ALTA® Loan Policy (6-17-06) Schedule B-I                                      | 3155500-BI         |
| ALTA® Loan Policy (6-17-06) Schedule B-II                                     | 3155500-BII        |
| ALTA® Owner's Policy (6-17-06)  | 3155400            |
| ALTA® Owner's Policy (6-17-06) Schedule A                                     | 3155400-A          |
| ALTA® Owner's Policy (6-17-06) Schedule B                                     | 3155400-B          |
| ALTA® Expanded Coverage Residential Loan Policy (7-26-10)                     | 3164800            |
| ALTA® Expanded Coverage Residential Loan Policy (7-26-10) Schedule A          | 3164800-A          |
| ALTA® Expanded Coverage Residential Loan Policy (7-26-10) Schedule B-I        | 3164800-BI         |
| ALTA® Expanded Coverage Residential Loan Policy (7-26-10) Schedule B-II       | 3164800-BII        |
| ALTA® Homeowner's Policy (2-3-10)   | 3159900            |
| ALTA® Homeowner's Policy (2-3-10) Schedule A                                  | 3159900-A          |
| ALTA® Homeowner's Policy (2-3-10) Schedule B                                  | 3159900-B          |
| ALTA® Homeowner's Policy (2-3-10) Information Sheet                           | 3159900-IS         |
| ALTA® Homeowner's Policy (2-3-10) Table of Contents                           | 3159900-TOC        |
| ALTA® Residential Limited Coverage Junior Loan Policy (08-01-12)              | 3165100            |
| ALTA® Residential Limited Coverage Junior Loan Policy (08-01-12) Schedule A   | 3165100-A          |
| ALTA® Short Form Expanded Coverage Residential Loan Policy (7-26-10)          | 3164700            |
| ALTA® Short Form Expanded Coverage Residential Loan Policy (7-26-10) Addendum | 3164700-Addendum   |
| ALTA® Short Form Residential Loan Policy (6-16-07)                            | 3153400            |
| ALTA® Short Form Residential Loan Policy (6-16-07) Addendum                   | 3153400-Addendum   |
| ALTA® U.S. Policy Form (9-28-91) Revised 12/03/12                             | 3165300            |
| ALTA® U.S. Policy Form (9-28-91) Schedule A Revised 12/03/12                  | 3165300-A          |
| ALTA® U.S. Policy Form (9-28-91) Schedule B Revised 12/03/12                  | 3165300-B          |
| Master Loan Policy for Residential Home Equity Mortgages                      | 3165200            |
| Master Loan Policy for Residential Home Equity Mortgages Certificate          | 3165200-C          |
| Mortgage Protection Guarantee   | 3158400            |