



RATE AND RULES

FOR THE STATE OF

WASHINGTON

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WFG National Title Insurance Company

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WFG National Title Insurance Company

Washington Rates & Rules

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INTRODUCTION

The rates for title insurance policies and endorsements issued by Agents, Employees and direct offices of WFG National Title Insurance Company ("WFG") are set forth in this manual. The rates shown are the total title insurance fees charged the applicant including both the risk portion and the service or work portion, but do not include charges for surveys, escrow, closing services, settlement services, recording fees, other charges, or other monies advanced on behalf of an applicant.

The charges shown as applicable to title insurance products, also known as the "title premiums", include all ordinary charges for a title examination, commitment and title insurance policy.

I. BASIC RATE TABLE

	1	2	3	4	5	6	7	8
	OWNER'S POLICIES				LOAN POLICIES			
Liability Amount	Guarantee Rate	Standard Owners	Home Owner's Policy	Extended Owner's	Acquisition/ Purchase Standard Loan	Acquisition /Purchase Extended Loan	Finance Loan	Equity
\$0 to \$50,000	\$400	\$300	\$316	\$360	\$300	\$365	\$300	\$85
\$50,001 to \$100,000	\$440	\$303	\$435	\$495	\$303	\$418	\$303	\$120
\$100,001 to \$150,000	\$560	\$385	\$553	\$630	\$385	\$450	\$343	\$150
\$150,001 to \$200,000	\$680	\$468	\$672	\$765	\$398	\$450	\$366	\$175
\$200,001 to \$250,000	\$800	\$550	\$790	\$900	\$413	\$460	\$430	\$190
\$250,001 to \$300,000	\$884	\$608	\$873	\$995	\$426	\$508	\$475	\$250
\$300,001 to \$350,000	\$968	\$666	\$956	\$1,089	\$433	\$557	\$520	\$280
\$350,001 to \$400,000	\$1,052	\$723	\$1,039	\$1,184	\$470	\$605	\$565	\$320
\$400,001 to \$450,000	\$1,136	\$781	\$1,122	\$1,278	\$508	\$653	\$611	\$370
\$450,001 to \$500,000	\$1,220	\$839	\$1,205	\$1,373	\$545	\$702	\$656	\$425
\$500,001 to \$550,000	\$1,304	\$897	\$1,288	\$1,467	\$583	\$750	\$701	
\$550,001 to \$600,000	\$1,388	\$954	\$1,371	\$1,562	\$620	\$798	\$746	
\$600,001 to \$650,000	\$1,472	\$1,012	\$1,454	\$1,656	\$658	\$846	\$791	
\$650,001 to \$700,000	\$1,556	\$1,070	\$1,537	\$1,751	\$696	\$895	\$836	
\$700,001 to \$750,000	\$1,640	\$1,128	\$1,620	\$1,845	\$733	\$943	\$882	
\$750,001 to \$800,000	\$1,724	\$1,185	\$1,702	\$1,940	\$770	\$991	\$927	
\$800,001 to \$850,000	\$1,808	\$1,243	\$1,785	\$2,034	\$808	\$1,040	\$972	
\$850,001 to \$900,000	\$1,892	\$1,301	\$1,868	\$2,129	\$846	\$1,088	\$1,017	
\$900,001 to \$950,000	\$1,976	\$1,359	\$1,951	\$2,223	\$883	\$1,136	\$1,062	
\$950,001 to \$1,000,000	\$2,060	\$1,416	\$2,034	\$2,318	\$920	\$1,185	\$1,107	
\$1,000,001 to \$1,050,000	\$2,120	\$1,458	\$2,094	\$2,385	\$948	\$1,219	\$1,140	
\$1,050,001 to \$1,100,000	\$2,180	\$1,499	\$2,153	\$2,453	\$974	\$1,254	\$1,172	
\$1,100,001 to \$1,150,000	\$2,240	\$1,540	\$2,212	\$2,520	\$1,001	\$1,288	\$1,204	
\$1,150,001 to \$1,200,000	\$2,300	\$1,581	\$2,271	\$2,588	\$1,028	\$1,323	\$1,236	
\$1,200,001 to \$1,250,000	\$2,360	\$1,623	\$2,331	\$2,655	\$1,055	\$1,357	\$1,269	
\$1,250,001 to \$1,300,000	\$2,420	\$1,664	\$2,390	\$2,723	\$1,082	\$1,392	\$1,301	
\$1,300,001 to \$1,350,000	\$2,480	\$1,705	\$2,449	\$2,790	\$1,108	\$1,426	\$1,333	
\$1,350,001 to \$1,400,000	\$2,540	\$1,746	\$2,508	\$2,858	\$1,135	\$1,461	\$1,365	
\$1,400,001 to \$1,450,000	\$2,600	\$1,788	\$2,568	\$2,925	\$1,162	\$1,495	\$1,398	
\$1,450,001 to \$1,500,000	\$2,660	\$1,829	\$2,627	\$2,993	\$1,189	\$1,530	\$1,430	
\$1,500,001 to \$1,550,000	\$2,712	\$1,865	\$2,678	\$3,051	\$1,212	\$1,559	\$1,458	
\$1,550,001 to \$1,600,000	\$2,764	\$1,900	\$2,729	\$3,110	\$1,235	\$1,589	\$1,486	
\$1,600,001 to \$1,650,000	\$2,816	\$1,936	\$2,781	\$3,168	\$1,258	\$1,619	\$1,514	
\$1,650,001 to \$1,700,000	\$2,868	\$1,972	\$2,832	\$3,227	\$1,282	\$1,649	\$1,542	
\$1,700,001 to \$1,750,000	\$2,920	\$2,008	\$2,884	\$3,285	\$1,305	\$1,679	\$1,570	
\$1,750,001 to \$1,800,000	\$2,972	\$2,043	\$2,935	\$3,344	\$1,328	\$1,709	\$1,597	
\$1,800,001 to \$1,850,000	\$3,024	\$2,079	\$2,986	\$3,402	\$1,351	\$1,739	\$1,625	
\$1,850,001 to \$1,900,000	\$3,076	\$2,115	\$3,038	\$3,461	\$1,375	\$1,769	\$1,653	
\$1,900,001 to \$1,950,000	\$3,128	\$2,151	\$3,089	\$3,519	\$1,398	\$1,799	\$1,681	
\$1,950,001 to \$2,000,000	\$3,180	\$2,186	\$3,140	\$3,578	\$1,421	\$1,829	\$1,709	
per each additional \$50,000 in liability:	Add \$28	Add \$28	Add \$40	Add \$45	Add \$18 per	Add \$23 per	Add \$22	

II. GENERAL RULES FOR USE OF RATES

A. DEFINITIONS

1. Acquisition Loan

An “Acquisition Loan” is a loan secured by a mortgage or deed of trust on property, made contemporaneously with or within 60 days after the acquisition of that property by the borrower, except as set forth in Chapter II, Section C.

2. Company

The “Company” shall mean WFG National Title Insurance Company, a South Carolina corporation, which is the insurer filing this rate manual.

3. Expanded and Extended Coverage:

“Expanded Coverage” refers to title insurance coverage provided under the ALTA Homeowners Policy or the ALTA Expanded Coverage Residential Loan Policy or variant approved for use in the State. These policies provide specific additional coverage related to both matters of record disclosed by those public records that impart constructive notice, pursuant to state laws, as well for matters disclosed by off-record investigation. This coverage is subject to designated liability limitations and deductibles.

“Extended Coverage” refers to title insurance coverage provided under the ALTA owners or loan policy or variant approved for use in the State, which includes coverage for certain off-record matters and does not contain any “standard” or “regional” exceptions that limit coverage solely to matter disclosed by those records that impart constructive notice, pursuant to state laws.

4. Finance Loan

A “Finance Loan” is any loan secured by a mortgage or deed of trust on property, which is not an Acquisition Loan.

5. Home Equity Loan Product

A “Home Equity Loan Product” is a Long Form ALTA Loan Policy that includes all “Standard” or “Regional” exceptions and general exceptions in regards to Assessments, Easements, and Covenants, Conditions and Restrictions and other non-monetary matters in Schedule B.

6. Purchase Transaction

“Purchase Transaction” refers to a transaction in which real property is being acquired by a new owner.

7. Residential Property

"Residential Property" means real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four families, but does not include, undeveloped lots, or real estate intended principally for non-residential purposes even if some portion of the real estate is used for residential purposes.

8. Short Form Policy

"Short Form Policy" shall refer to any of the following policies, or variant thereof, if approved for use in the State:

- ALTA® Short Form Expanded Coverage Residential Loan Policy
- ALTA® Short Form Expanded Coverage Residential Loan Policy - Assessments Priority
- ALTA® Short Form Expanded Coverage Residential Loan Policy - Current Assessments
- ALTA® Short Form Residential Loan Policy
- ALTA® Short Form Residential Loan Policy - Current Violations

Unless otherwise set forth, computation of rates for a Short Form Policy shall be the same as for the corresponding long form policy.

9. Standard Coverage:

"Standard Coverage" refers to title insurance coverage provided under the ALTA standard owners or loan policy or variant approved for use in the State, which contain "standard" or "regional" exceptions that limit coverage to matter disclosed by those records that impart constructive notice, pursuant to state laws.

10. State

"State" shall mean the State of Washington.

B. AMOUNT OF INSURANCE

1. Owners Policies

Owner's title insurance policies will not be issued for less than the full value of the premises, including any improvements or appurtenances, if applicable, as determined by:

- the contract purchase price for the premises including the value of any assumed liens or obligations;
- the appraised value of the premises; or
- a good faith estimate of the value of the premises.

2. Loan Policies

Loan title insurance policies (including Loan policies insuring a leasehold mortgage) will be issued in the amount equal to the face value of the insured mortgage, except:

If the value of the insured premises or the equity of the Trustor/Mortgagor is less than the face amount of the Deed of Trust/Mortgage, then the amount of insurance may be equal to the value of the premises or the equity of the mortgagor in the premises.

If the Deed of Trust/Mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness and secured by the Deed of Trust/Mortgage, the policy may be written in an amount greater than the face amount of the mortgage, but no more than an amount equal to 125% of the face amount of the Deed of Trust/Mortgage;

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.

3. Leasehold Owner's Policies

Policies insuring the lessee's interest in a leasehold estate will not be issued with a policy liability amount less than the fair market value of the insured's interest in the premises. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of:

- The sum of the rent payments called for in under the terms of the lease.
- The amount of a current appraisal of the leasehold interest; or
- The current Fair Market Value of the Fee Interest without consideration of any leasehold.
- The amount determined by any other method of valuation acceptable to the Company.
- In determining the fair market value of a leasehold estate:
- Possible future cost of living adjustments to annual rental will not be considered in determining policy limits, however mandatory rental adjustments or minimum cost of living adjustments set forth in the lease will be.

- Where rent is contingent, based on sales volumes or other formula, the result of which is unknown at the time of policy, the issuing party shall make a reasonable determination of the value of the insured's interest in the premises.

4. Other Interests

Policies insuring any interest other than a fee ownership, loan or leasehold will not be issued for less than the value of the insured's interest in the premises, as reasonably determined.

5. Co-Insurance

If WFG National Title Insurance Company is a co-insurer with other title insurers, the amount of insurance may be less than the amounts set forth in paragraphs 1, 2, 3 and/or 4, provided the total liability of all co-insurers comply with the amount of insurance requirements set forth in this section.

C. TRANSFERS NOT CONSIDERED AN ACQUISITION LOAN/PURCHASE TRANSACTION

The following transfers, when made without payment of valuable consideration other than assumption of, or acquisition subject to existing debt secured by the property to be insured, shall NOT be considered when determining whether a loan is an Acquisition Loan or a transaction is a Purchase Transaction, even if the transfer has been or is to be documented by the recording of one of more deeds in the land records:

1. A transfer to or from a spouse,
2. A transfer to or from a revocable trust of which the borrower, and/or the borrower's spouse is the beneficiary during their lifetimes.
3. A transfer to or from an entity wholly owned by the borrower and/or borrower's spouse
4. A transfer by operation of law as distinguished from purchase, including to heirs, devisees, survivors, personal representatives, or next of kin;
5. A transfer to successors by dissolution, merger, consolidation, distribution, or reorganization;
6. A transfers successors by conversion to another kind of Entity; or
7. A transfers to an entity if
 - a. the stock, shares, memberships, or other equity interests of the grantee are wholly- owned by the grantor.
 - b. the grantee wholly owns the stock, shares, memberships, or other equity interests grantor.
 - c. the grantee is wholly-owned by an affiliated entity of grantor, provided the grantor and the grantee are both wholly-owned by the same person or entity.

D. INSURANCE UNDER ONE POLICY OF MULTIPLE PARCELS OR MULTIPLE CHAINS OF TITLE

When multiple parcels of land, which each have unique legal descriptions, are insured under a single policy, including when one or more of the insured parcels are composed of easements which benefit or are appurtenant to a primary parcel, an additional charge of \$200.00 per parcel for Residential property or parcels intended for development as a Residential Property, and \$500.00 per parcel for Non-Residential property will be assessed.

For purpose of applying this rule, contiguous parcels of land in one county shall be treated as one parcel, provided record title to the land and record title to the access is vested in one owner at the time application is made. Each noncontiguous parcel having a separate chain of title shall be treated as a separate parcel. If the parcels of land lie in more than one county, they shall be treated as separate parcels in each county.

This rule shall also be applied when one parcel of land has multiple vested estates, such as leasehold or sub-leasehold, or an easement interest, all running concurrently, but separate to the fee interest, and one or more, in addition to the fee interest, are to be insured in a single policy.

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 shall be rounded to the next higher dollar.

F. INCREASE IN POLICY LIABILITY

Whenever an increase in the amount of insurance shown in Schedule A of a policy of title insurance issued by the Company is applied for by the insured under said policy, the rate to be charged for such increase shall be based upon insurance rates in effect as of the date of the application for the increase. The incremental liability shall be charged at the Basic Rate applicable to the policy type originally issued, giving consideration in the current Basic Rate Table to amounts previously insured.

G. RIGHT OF INSURER TO DECLINE TO EXAMINE OR INSURE

WFG National Title Insurance Company reserves to right to decline to insure any title or transaction. It may, at any time, in its sole discretion, refuse or cancel any application with or without disclosure of the reason(s) for the refusal or cancellation. Notice of a refusal or cancellation shall be provided to the applicant immediately upon cancellation of the pending title order.

H. RIGHT TO WITHHOLD DELIVERY OF POLICY

WFG National Title Insurance Company retains the right to withhold delivery of the policy of title insurance until all applicable charges, as set forth in this manual, have been paid in full. Under normal course of business, title insurance premiums, escrow charges and settlement service charges, as well as costs associated with closing of a transaction, shall be included in closing costs required to be submitted before the transaction is closed.

III. BASIC LENDER INSURANCE RATES

A. LOAN POLICY FOR ACQUISITION LOAN

A Standard Coverage or Extended Coverage loan policy will be issued insuring an Acquisition Loan or Purchase Money Loan, whether or not an Owner's Policy is issued in conjunction with the transaction, for the amounts shown in "Standard Loan" (Column 5) and "Extended Loan" (Column 6) columns, respectively, in the Basic Rate Table.

B. LENDER'S INSURANCE ON (RE) FINANCE OF PROPERTY ALREADY OWNED BY BORROWER

- (1) A Standard Coverage or Extended Coverage long form loan policy incorporating detailed exceptions will be issued insuring a Finance Loan for the amounts shown in the Finance Loan column (Column #7) of the Basic Rate Table.
- (2) A standard coverage Short Form loan policy, for which the insured lender has approved taking standard or generic exceptions as to matters such as taxes, easements, covenants, conditions and restrictions, and mineral interests, may be issued based on an abbreviated search and examination. The premium for such a policy shall be calculated at 95% for the amounts shown in the Finance Loan column (Column #7) of the Basic Rate Table.

C. EXPANDED COVERAGE LOAN RATES

An Expanded Coverage loan policy will be issued insuring an Acquisition Loan on Residential Property, only when the subject property owner has been insured under an ALTA Homeowner's Policy. If not issued simultaneously with the Homeowner's Policy, the loan policy rate shall be as set forth in "Acquisition/Purchase Loan" column (Column #5) of the Basic Rate Table, plus a 10% surcharge.

D. SHORT FORM LOAN POLICIES

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy for a given type of coverage, except as set forth in subsection III.B.

IV. OWNER'S INSURANCE

A. OWNER'S INSURANCE

A Standard Coverage, Expanded ("Homeowner's") Coverage or Extended Coverage Owner's policy will be issued for the amounts shown in Columns 2, 3 and 4, respectively, in the Basic Rate Table

B. EXPANDED COVERAGE OWNER'S INSURANCE DEDUCTIBLES & LIABILITY LIMITS

The ALTA Homeowner's policy Schedule A deductible amounts and maximum liability limit amounts for the specified Covered Risks shall be:

- Covered Risk16: Deductible amount is 1% of Policy amt. or \$2,500 (whichever is less) with a maximum liability of \$10,000.
- Covered Risk18: Deductible amount is 1% of Policy amt. or \$5,000 (whichever is less) with a maximum liability of \$25,000
- Covered Risk19: Deductible amount is 1% of Policy amount or \$5,000 (whichever is less) with a maximum liability of \$25,000
- Covered Risk 21: Deductible amount is 1% of Policy amount or \$2,500 (whichever is less) with a maximum liability of \$5,000

C. LEASEHOLD OWNER'S INSURANCE

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. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 (Owner's) leasehold endorsement will be added to the appropriate Owner's Title Insurance policy at no additional cost.

D. ALTA U.S. POLICY FORM

An ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owners Policy. Therefore pricing for this policy shall be governed by the rules for a Standard Coverage Owners Policy, as shown in Column 2, in the Basic Rate Table on Page 2 above.

V. SIMULTANEOUS ISSUE RATES

A. OWNERS AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) on the same parcel of land and one or more owner's policies are issued simultaneously, the additional owner's will be issued for \$225.00.

If a Standard Coverage Loan Policy is to be issued simultaneously with a Standard Coverage Owners Policy, or an Extended Coverage Loan Policy is to be issued simultaneously with an Extended Coverage Owners Policy, the Extended Loan Policy will be issued for the additional amount of \$225.00. An Extended Coverage Loan Policy issued with an Expanded Coverage Owner's Policy, or Standard Coverage Owner's Policy, shall be rated under subsection III.A., if qualifies as Acquisition Loan.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more of the same coverage subject policies insuring the same property described in this subsection.

B. MULTIPLE LOAN POLICIES

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated together and that aggregate liability amount will be used to calculate the title premium, pursuant to the type of loan policy being issued.

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, title premium will be computed on the mortgage or deed of trust intended to be recorded first pursuant to the type of loan policy to be issued. The premium for each subsequent loan policy will be computed based on the incremental insured value over and above the amount of the prior loan(s) as if the prior loan policy (ies) was of the same type.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more of the subject policies insuring the same property.

C. OWNERS & LEASEHOLD POLICIES

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as defined herein. The policy insuring the leasehold interest will be charged at 30% of the applicable rate for the type of policy(s) being issued with a leasehold endorsement. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$225.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more of the subject policies.

D. COMBINATIONS OF OWNERS, LEASEHOLD & LOAN POLICIES

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's coverage being issued, and the remaining policies will be issued at the simultaneous issue rates set forth in sections A, B or C, as applicable.

VI. OTHER LOAN RATES

A. HOME EQUITY LOAN PRODUCT

A “Home Equity Loan Product” is a Long Form ALTA Loan Policy that includes all “Standard” or “Regional” exceptions and general exceptions in regards to Easements, and Covenants, Conditions and Restrictions, Minerals, and other non-monetary matters in Schedule B.

The Rate for the Home Equity Loan Product shall be charged pursuant to the “Equity” column (Column 8) on the Basic Rate Table shown on Page 2. The maximum liability for this product is \$500,000.00.

Additional Endorsement coverage may be acquired, subject to Underwriting Standards and charged for at applicable rates shown in Part XI of this Manual

The Home Equity Loan Product is only available for insuring mortgages, deeds of trust and home equity lines of credit, which are intended to be subordinate in priority to one or more superior mortgages or deeds of trust.

B. MASTER HOME EQUITY AND HE² -- HOME EQUITY 2nd GENERATION TITLE INSURANCE POLICIES

Both the Master Home Equity policy and the Home Equity 2nd Generation Title Insurance policy are master policies with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for either type of policy shall be:

\$45.00 per transaction for residential home equity loans up to \$250,000

\$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.

\$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.

\$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

C. ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND 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 coverage 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 Rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with said policy at no charge.

The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available with the issuance of the JR-1 endorsement at no additional cost.

E. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of Liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

Liability	Premium
\$1 to \$1,000,000	\$125
\$1,000,001 up to \$1,500,000	\$250
\$1,500,001 up to \$2,000,000	\$350

VII. MULTIPLE ISSUE/BUILDER RATE

BUILDER RATE TABLE – BR-1			
Liability Amount	Column 1 Acquisition Owner's	Column 2 Const. Loan	Column 3 Bldr. Sale- Owners
\$0 to \$50,000	\$240	\$200	\$200
\$50,001 to \$100,000	\$260	\$200	\$200
\$100,001 to \$150,000	\$280	\$246	\$200
\$150,001 to \$200,000	\$340	\$298	\$230
\$200,001 to \$250,000	\$400	\$350	\$270
\$250,001 to \$300,000	\$442	\$387	\$298
\$300,001 to \$350,000	\$484	\$424	\$327
\$350,001 to \$400,000	\$526	\$460	\$355
\$400,001 to \$450,000	\$568	\$497	\$383
\$450,001 to \$500,000	\$610	\$534	\$412
\$500,001 to \$550,000	\$652	\$571	\$440
\$550,001 to \$600,000	\$694	\$607	\$468
\$600,001 to \$650,000	\$736	\$644	\$497
\$650,001 to \$700,000	\$778	\$681	\$525
\$700,001 to \$750,000	\$820	\$718	\$554
\$750,001 to \$800,000	\$862	\$754	\$582
\$800,001 to \$850,000	\$904	\$791	\$610
\$850,001 to \$900,000	\$946	\$828	\$639
\$900,001 to \$950,000	\$988	\$865	\$667
\$950,001 to \$1,000,000	\$1030	\$901	\$695
\$1,000,001 to \$1,050,000	\$1060	\$928	\$716
\$1,050,001 to \$1,100,000	\$1090	\$954	\$736
\$1,100,001 to \$1,150,000	\$1120	\$980	\$756
\$1,150,001 to \$1,200,000	\$1150	\$1006	\$776
\$1,200,001 to \$1,250,000	\$1180	\$1033	\$797
\$1,250,001 to \$1,300,000	\$1210	\$1059	\$817
\$1,300,001 to \$1,350,000	\$1240	\$1085	\$837
\$1,350,001 to \$1,400,000	\$1270	\$1111	\$857
\$1,400,001 to \$1,450,000	\$1300	\$1138	\$878
\$1,450,001 to \$1,500,000	\$1330	\$1164	\$898
\$1,500,001 to \$1,550,000	\$1356	\$1187	\$915
\$1,550,001 to \$1,600,000	\$1382	\$1209	\$933
\$1,600,001 to \$1,650,000	\$1408	\$1232	\$950
\$1,650,001 to \$1,700,000	\$1434	\$1255	\$968
\$1,700,001 to \$1,750,000	\$1460	\$1278	\$986
\$1,750,001 to \$1,800,000	\$1486	\$1300	\$1003
\$1,800,001 to \$1,850,000	\$1512	\$1323	\$1021
\$1,850,001 to \$1,900,000	\$1538	\$1346	\$1038
\$1,900,001 to \$1,950,000	\$1564	\$1369	\$1055
\$1,950,001 to \$2,000,000	\$1590	\$1391	\$1072
Above \$2,000,000 in liability, Add the additional charge shown in each column for each additional \$50,000.00	Add \$26 for each additional \$50,000	Add \$26 for each additional \$50,000	Add \$26 for each additional \$50,000
	Minimum Premium \$200.00		

VIII. MULTIPLE ISSUE/BUILDER RATES

A. SUBDIVISION OF UNDEVELOPED LAND

When undeveloped land is purchased with the intent to subdivide the land into four or more separate lots or building sites for 1-4 family residences, then the applicable rate for a standard coverage owner's policy shall be as shown in Column 1 of the Builder Rate Table – BR-1, above. A minimum \$200 charge shall be applicable to all policies rated under this Section.

B. SALE OF UNIMPROVED LOT

When an unimproved subdivided lot or building site is sold (or several such lots or sites are sold together in a group) by the party that subdivided such lot, then the applicable rate for a standard coverage owner's policy shall be as shown in Column 1 of the Builder Rate Table – BR-1, above. A minimum \$200.00 charge shall be applicable to all policies rated under this Section.

C. CONSTRUCTION LOANS FOR NEW CONSTRUCTION AND RENOVATIONS

When a standard or extended coverage loan policy is issued on a construction loan being made either (a) to develop or construct 1-4 family residential structure(s) and/or the infrastructure for one or more such structures, such as roads, sewer, utilities, etc., or (b) to complete a major renovation of an existing 1-4 family structure, then the applicable rate for the loan policy shall be as shown in Column 2 of the Builder Rate Table – BR-1, above. A minimum \$200.00 charge shall be applicable to all policies rated under this Section.

D. ORIGINAL SALE OF NEWLY CONSTRUCTED OR RENOVATED STRUCTURES

When a newly constructed or newly renovated 1-4 family residential structure is sold by the builder/renovator thereof then the applicable rate for a standard coverage owner's policy shall be as shown in Column 3 of the Builder Rate Table – BR-1, above. The applicable rate for a Homeowner's policy shall be 50% of the amount shown in Column 3 of the Basic Rate Table. A minimum \$200.00 charge shall be applicable to all Standard Coverage policies and a minimum \$230.00 charge shall be applicable to all Homeowner's policies rated under this Section. A charge of 50% of Column 4 of the Basic Rate Table, with a minimum premium of \$275.00, will be applicable for an Extended Coverage Owner's policy.

IX. MISCELLANEOUS RATES AND SERVICES

A. CLOSING PROTECTION COVERAGE

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein with certain protection as set forth in a form approved by the State. This protection is apart and in addition to the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for this protection. The election for this additional coverage must be made prior to or at the time of closing. The following charges will be made to each party desiring or obtaining Closing Protection Coverage:

- No Charge for Lender
- No Charge for Buyer/Borrower
- No Charge for Seller

B. BINDERS

A title commitment in the form of a binder may be issued for the purpose of providing title insurance to the current owner and committing to insure a sale of the subject property to an ultimate purchaser. The binder will be issued to the current owner of the property in lieu of a policy of title insurance. The binder commits the Company to issue an owner's policy to the ultimate purchaser, provided the sale to the ultimate purchaser is recorded within ninety (90) days from the date of the binder.

Items affecting the title, which intervene between the binder date and the policy date, must be cleared or shown as exceptions in the policy to the ultimate purchaser. If the sale is not recorded within [ninety (90) days] of the date of the binder, the policy of title insurance will automatically be issued (as of the date of the binder) insuring the assured named in the binder in the amount of the binder.

The charge for a binder to issue an owner's policy based on the full value of the initial sale shall be 110% of the amounts set forth in Columns 2-4 (as applicable) of the Basic Rate Table. The minimum charge shall be \$400.

If the resale amount is in excess of the binder amount, the charge for the additional amount of insurance shall be the difference between the rate applicable to the amount of the outstanding binder and the rate applicable to the amount of the policy to be issued. When a beneficiary of a deed of trust requests a binder after receiving a trustee's sale guarantee from the Company, the charge for the binder shall be 10% of the rate calculated pursuant to Columns 2-4 (as applicable) of the Basic Rate Table.

C. LOST OR DESTROYED POLICY REPLACEMENT

The charge for replacing a lost or destroyed policy, with the same date as shown on the originally issued policy, shall be \$50.00.

X. GUARANTEES

A. INTRODUCTION

The insurance products described in Sections 4.2 through 4.10 shall be available at the charges described below. None of the rate reductions described in this Manual shall apply to these products unless specifically noted below. References to the "Basic Residential Rate" shall mean the applicable rate set forth in Column 1 of Basic Rate Table.

B. TRUSTEE'S SALE GUARANTEE

The charge for a trustee's sale guarantee shall be 100% of the Basic Rate Table Column 1, applied to the outstanding balance of the deed of trust in default. The charge includes two (2) continuation endorsements within twelve (12) months from the date of guarantee at the request of the applicant. The charge for additional continuation endorsements beyond two (2) will be \$50.00 each. Where multiple deeds of trust executed by the same grantor cover land in the same plat or subdivision and the beneficiary is the same, the charge shall be based on the aggregate balance of the deeds of trust, plus \$75 for each deed of trust over one. The Minimum Charge will be \$400.00.

Insuring Owner Following Foreclosure, Trustee's Sale or Deed in Lieu.

In the event the Company has issued a Trustee's Sale Guarantee on the property, then the charge for owner's insurance to the beneficiary following foreclosure, trustee's sale or deed in lieu shall be zero up to owner's policy limits equal to the amount of the Guarantee. If the owner's policy liability amount exceeds the liability amount of the Guarantee, the charge for the owner's policy shall be calculated by taking the difference in liability amounts and an additional work/policy charge of \$225.00.

C. LITIGATION GUARANTEE

The charge for a Litigation Guarantee shall be 100% of the Basic Rate Table Column 1, applied to either the outstanding balance of the deed of trust, mortgage, lien or contract which is the subject of the court action, or in those instances where the court action does not involve foreclosures or forfeiture, upon the value of the estate or interest involved. The charge shall include two (2) continuation endorsements at the request of the applicant. The Minimum Charge will be \$400.00.

D. CONTRACT FORFEITURE GUARANTEE

The charge for a contract forfeiture guarantee shall be 100% of the Basic Rate Table Column 1, applied to the outstanding balance of the contract being forfeited and shall include one (1) continuation endorsement at the time of filing the notice of intent to forfeit. The charge for additional date-down endorsements will be \$50.00 each. Minimum Charge will be \$400.00.

E. RECORDED DOCUMENT GUARANTEE

When the Recorded Document Guarantee is issued, pursuant to application as provided, the fee shall be the Standard Owner's Rate shown in Column 2 of the Basic Rate Table, for \$50,000.00 liability, plus \$10.00 per document examined and reported on in the Guarantee. A separate parcel charge of \$75.00 per parcel shall be charged if needed. A minimum \$350.00 charge is applicable.

F. LIMITED COVERAGE LOAN GUARANTEE

This Guarantee provides the Assured with a limited search product available to lenders only, with a maximum liability of \$360,000.00. 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:

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

G. MORTGAGE PRIORITY GUARANTEE

The Mortgage Priority Guarantee is a limited Guarantee that provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. Amount of Liability is the unpaid principal balance of the loan not to exceed \$2,000,000 liability.

Liability	Premium
\$1 to \$1,000,000	\$125.00
\$1,000,001 to \$1,500,000	\$250.00
\$1,500,001 up to \$2,000,000	\$350.00

H. LOT BOOK REPORT

A lot book guarantee, issued to a named party, showing the last recorded instrument purporting to transfer title, and any mortgages or deeds of trust pertaining to a specified parcel of land, shall be issued for \$75.00 per parcel, plus \$5.00 per item shown. If the property is free of recorded monetary encumbrances the premium may be reduced to \$35.00.

The amount of insurance included for this premium will be \$1,000.00. Additional insurance may be purchased at 50% of the Standard Owner's Rate shown in Column 2 of the Basic Rate Table, applicable to the amount requested. The minimum charge is \$175.00.

I. CHAIN OF TITLE REPORT

A chain of title guarantee, issued for a named party, covering recorded instruments pertaining to a specified parcel of land over a designated period of time, shall be issued in a basic insurance amount of \$1,000.00. The charges for such guarantee are as follows:

\$75.00 per parcel plus \$3.00 per item shown

Insurance in excess of the amount based upon the fee charged may be issued at 75% of the Basic Rate Table Column 2, minimum \$100.00.

J. SUBDIVISION GUARANTEE/PLAT CERTIFICATION

A Subdivision Guarantee or Plat Certification, issued for a named party against loss as to the vesting and encumbrances affecting particular property, shall be issued with a basic assurance amount of \$1,000.00 and a charge of \$250.00. A separate parcel charge of

\$100.00 per parcel may be charged if the search involves more than two (2) parcels.

If issued in conjunction with an open commitment the basic charge shall be \$75.00. Separate parcel charges, if any, shall be as set forth above.

XI. ENDORSEMENTS

This section contains endorsements, and the pricing therefore. 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 coverages, some are used to delete exceptions and some are used to add additional insureds or insurers.

A. ENDORSEMENTS TO LOAN POLICY IN TRID TRANSACTIONS

The following ALTA Endorsements, or their substantial Washington filed equivalents, may be issued for a Loan Policy without additional charge.

- ALTA 4.1 – Condo
- ALTA 5.1 – Planned Unit Development
- ALTA 6 – Variable Rate
- ALTA 6.2 – Variable Rate – Negative Amortization
- ALTA 7 – Manufactured Housing Unit
- ALTA 8.1 – Environmental Protection Lien
- ALTA 9 – Restrictions, Encroachments, Minerals – Loan Policy
- ALTA 9.3 – Covenants, Conditions and Restrictions – Loan Policy
- ALTA 9.6 Private Rights – Loan Policy
- ALTA 9.6.1 Private Rights - Current Assessments - Loan Policy
- ALTA 9.7 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy
- ALTA 9.10 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy
- ALTA 14.3 Reverse Mortgage – Loan Policy
- ALTA 28.1 Encroachments – Boundaries and Easements
- ALTA 28.2 Encroachments – Boundaries and Easements – Described Improvements
- ALTA 28.3 Encroachments - Boundaries and Easements - Described Improvements and Land Under Development
- ALTA 35 Minerals and Other Subsurface Substances – Buildings
- ALTA 35.1 Minerals and Other Subsurface Substances – Improvements
- ALTA 35.2 Minerals and Other Subsurface Substances – Described Improvements
- ALTA 35.3 Minerals and Other Subsurface Substances – Land Under Development

Endorsements may be issued ONLY (a) if applicable to the specific facts of the transaction and the property to be insured; (b) if not duplicative with the coverage of another endorsement being issued on a given policy; and (c) as to each endorsement, upon meeting all applicable underwriting guidelines for the endorsement.

B. DEFINITIONS

Used in this Section are several brief phrases that define the method by which a particular endorsement may be priced. Below is a clarification and/or explanation of those phrases.

1. “Residential” – property insured is a one to four family dwelling or a condominium
2. “Commercial” – property insured in NOT a one to four family dwelling or condominium
3. “at policy date” or “at policy issuance” – the endorsement is issued simultaneously with the title policy

4. "post policy" – the endorsement is issued any time after the title policy is issued
5. Not Available – the coverage afforded by this endorsement is not authorized for use with this title policy coverage
6. Min. or Minimum – this charge is the lowest possible fee for which the endorsement will be issued
7. Max. or Maximum - this charge is the highest possible fee for which the endorsement will be issued
8. "if issued concurrently with policy" – when the endorsement is issued simultaneously with the title policy
9. "if issued subsequent to the policy" – when the endorsement is issued any time after the title policy is issued
10. "with vested owner" – when the property owner's title is brought up to date
11. "without vested owner" – when the property owner's title is NOT brought up to date
12. N/C or no charge – the endorsement is issued without additional cost
13. "Underwriting Approval Required" – the endorsement may not be issued without specific authorization from the State or Regional Underwriter
14. "based on amount of added liability" – the charge for the endorsement is based on the liability added pursuant to the endorsement's coverage calculated at the pertinent insurance rate.
15. "based on amount of advance" – the endorsement charge is based on the amount of liability covered in the loan advance
16. "based on percentage interest acquired by Additional Insured" – the endorsement charge is commensurate with the percentage of interest being acquired by the additionally named insured.
17. "based on amount of Mezzanine loan" the charge for the endorsement is commensurate with the liability attributed to the Mezzanine financing
18. "plus appropriate rate for increased insurance amount" – the additional charge associated with the increase in liability based on the endorsement providing for an actual increase in liability.
19. "plus cost of additional chain search" – the added charge associated with having to review an additional chain of title, other than that covered by the policy. This additional chain could relate to a leasehold interest or sub-leasehold interest now seeking to insure their option to purchase.

Endorsement No. and Description	Owner	Lender
100.2 Restrictions, Encroachments & Minerals Loan Policy (ALTA Form 9)	NOT AVAILABLE Consider ALTA 9.1, 9.2, 9.8, or 9.9-	\$0 at policy \$50 post policy
100.2.1 Restrictions, Encroachments, Minerals Loan Policy (ALTA Form 9.3)	NOT AVAILABLE Consider ALTA 9.1 or 9.2	\$0 at policy \$50 post policy
100.2.6 Private Rights Loan Policy (ALTA Form 9.6)	NOT AVAILABLE Consider ALTA 9.1, 9.2, 9.8, or 9.9	10%
Private Rights – Current Assessments Loan Policy ALTA Form 9.6.1	NOT AVAILABLE Consider ALTA 9.1, 9.2, 9.8, or 9.9	10%
100.2.7 Restrictions, Encroachments, Minerals Land Under Development - Loan Policy (ALTA Form 9.7)	NOT AVAILABLE Consider ALTA 9.1, 9.2, 9.8 or 9.9-	10%
100.2.8 Restrictions, Encroachments, Minerals Owner's Policy (ALTA Form 9.8)	20%	NOT AVAILABLE Consider ALTA 9, 9.6, 9.7, or 9.10-
100.2.9 Private Rights-Land Under Development Owner's Policy (ALTA Form 9.9)	20%	NOT AVAILABLE Consider ALTA 9, 9.6, 9.7, or 9.10-
100.2.10 Covenants, Conditions & Restrictions Unimproved Land /Loan Policy (ALTA Form 9.10)	NOT AVAILABLE Consider ALTA 9.1, 9.2, 9.8, or 9.9-	10%
100.9 Covenants, Conditions & Restrictions Unimproved Land - Owner's Policy (ALTA Form 9.1)	20% Min. \$250.00	NOT AVAILABLE Consider ALTA 9, 9.6, 9.7, or 9.10-
100.10 Covenants, Conditions & Restrictions Improved Land - Owner's Policy (ALTA Form 9.2)	20% Min. \$250.00	NOT AVAILABLE Consider ALTA 9, 9.6, 9.7, or 9.10-

Endorsement No. and Description	Owner	Lender
100.12 Covenants, Conditions & Restrictions Right of Reversion Owner's or Loan Policy	10%	5%
100.19 Covenants, Conditions & Restrictions Violations Owner's or Loan Policy	10% Min. \$150.00	5% Min. \$50.00
100.23 Minerals Surface Damage Loan Policy	NOT AVAILABLE Consider 100.29	\$50.00
100.29 Minerals Surface Damage – Owner's or Loan Policy	10% Min. \$150.00	5% Min. \$50.00
102.4 Foundation Loan Policy	NOT AVAILABLE	\$50 Residential 10% Commercial
102.5 Foundation Loan Policy	NOT AVAILABLE	\$50 Residential 10% Commercial
102.6 Foundation, Portion of Premises Loan Policy	NOT AVAILABLE	\$50 Residential 10% Commercial
102.7 Foundation, Portion of Premises Loan Policy	NOT AVAILABLE	\$50 Residential 10% Commercial
103.1 Easements – Damage or Enforced Removal Owner's Policy (ALTA Form No. 28)	5% \$50 Minimum \$150 Maximum	NOT AVAILABLE Consider ALTA 28.1 or 28.2
103.5 Water Rights – Surface Damage Loan Policy	20%	10%

Endorsement No. and Description	Owner	Lender
103.11 Access and Entry Owner's and Loan Policy Standard or Extended Coverage (ALTA Form 17)	\$75	\$75 if issued concurrently with policy, 15% if issued subsequent to issuance of policy, Max. \$150
103.12 Indirect Access and Entry Owner's or Loan Policy Standard or Extended Coverage (ALTA Form 17.1)	25% Max. \$350	15% Max. \$300
103.13 Utility Access Owner's or Loan Policy Standard or Extended Coverage (ALTA Form 17.2)	15%	10%
103.1 Easement, Damage or Enforced Removal Owner's or Loan Policy (ALTA 28)	10%	5%
103.14 Encroachments – Boundaries and Easements Owner's or Loan Policy (ALTA Form 28.1)	10%	5%
103.15 Encroachments – Boundaries and Easements - Described Improvements Owner's or Loan Policy (ALTA Form 28.2)	10%	5%
103.16 Encroachments – Boundaries and Easements - Described Improvements and Land Under Dev. Owner's or Loan Policy (ALTA Form 28.3)	10%	5%
104.6 Assignment of Rents and Leases Loan Policy (ALTA Form 37)	NOT AVAILABLE	\$50
104.12 Assignment Loan Policy (ALTA Form 10)	NOT AVAILABLE	Without vested owner - \$75 per loan. With vested owner \$15% Min. \$100 based on unpaid bal. of loan
104.13 Assignment and Date Down Loan Policy (ALTA Form 10.1)	NOT AVAILABLE	30% Min. \$200 Max. \$500
107.1 Allocation of Liability of Parcels Owner's and Loan Policy	\$50	\$50
107.9 Additional Insured Owner's or Loan	\$100	\$100

Endorsement No. and Description	Owner	Lender
107.10 Additional Insured Owner's or Loan	N/C at policy date - \$50 post policy	N/C at policy date - \$50 post policy
107.11 Non-Merger After Lender Acquires Title Loan Policy	NOT AVAILABLE	10%
110.1 Deletion of Item from Policy Owner's or Loan Policy When used to delete Arbitration Clause or correct a company error	No Charge	No Charge
110.1 Deletion of Item from Policy Owner's or Loan Policy When used other than to delete arbitration clause or correct a company error	\$100 Underwriting Approval Required	\$100 Underwriting Approval Required
110.5 Modification of Mortgage/Deed of Trust Loan Policy	NOT AVAILABLE	20% based on unpaid bal. \$100 Min.
110.9 Environmental Protection Lien Loan Policy (ALTA Form No. 8.1)	NOT AVAILABLE Consider ALTA 8.2	No Charge
110.9.1 Environmental Protection Lien Owner's or Loan Policy (ALTA Form No. 8.2)	No Charge	No Charge
110.11 Mortgage Modification Loan Policy (ALTA Form No. 11)	NOT AVAILABLE	5%
110.11.1 Mortgage Modification with Subordination Loan Policy (ALTA Form No. 11.1)	NOT AVAILABLE	5%
110.11.2 Mortgage Modification with Additional Liability - Loan Policy (ALTA Form No. 11.2)	NOT AVAILABLE	10% of appropriate Basic Rate of existing liability plus 100% appropriate Basic Rate for additional liability - \$250 min
111.5 Variable Rate Mortgage Loan Policy (ALTA Form 6)	NOT AVAILABLE	No Charge
111.8 Variable Rate Mortgage with Negative Amortization Loan Policy (ALTA Form 6.2)	NOT AVAILABLE	No Charge- issued only at policy date

Endorsement No. and Description	Owner	Lender
111.9 Variable Rate, FNMA 7 Year Balloon Loan Policy (ALTA Form No. 111.9)	NOT AVAILABLE	No Charge
111.14 Future Advance – Priority Loan Policy (ALTA Form No. 14)	NOT AVAILABLE	10%
111.14.1 Future Advance-Knowledge Loan Policy (ALTA Form 14.1)	NOT AVAILABLE	No Charge
111.14.2 Future Advance-Letter of Credit Loan Policy (ALTA Form 14.2)	NOT AVAILABLE	No Charge
111.14.3 Future Advance-Reverse Mortgage Loan Policy (ALTA Form 14.3)	NOT AVAILABLE	\$50
112 Bondholder – Standard Coverage Loan Policy	NOT AVAILABLE Underwriting Approval Required	\$50
112.1 Bondholder – Extended Coverage Loan Policy or Bondholder	NOT AVAILABLE Underwriting Approval Required	\$50
112.2 Bondholder, Joint Powers Extended Coverage Loan Policy or Bondholder	NOT AVAILABLE Underwriting Approval Required	\$100
114.3 Co-Insurance, Single Policy Owner's and Loan Policy (ALTA Form No. 23)	No Charge	No Charge
114.4 Co-Insurance, Multiple Policies Owner's and loan Policy (ALTA Form No. 23.1)	No Charge	No Charge
115.3 Condominium Owner's or Loan Policy (ALTA Form 4.1)	No Charge Underwriting Approval Required	No Charge
115.4 Planned Unit Development Owner's or Loan Policy (ALTA Form 5.1)	No Charge Underwriting Approval Required	No Charge

Endorsement No. and Description	Owner	Lender
116.01 Location Owner's or Loan Policy (ALTA 22)	No Charge at Policy Issuance \$50. Post- policy issuance	No Charge at Policy Issuance \$50. Post- policy issuance
116.02 Location and Map Owner's or Loan Policy (ALTA 22.1)	No Charge at Policy Issuance \$50. Post- policy issuance	No Charge at Policy Issuance \$50. Post- policy issuance
116.1 Same as Survey Owner's or Loan Policy (ALTA 25)	No Charge	No Charge
116.1.2 Same as Portion of Survey Owner's or Loan Policy (ALTA 25.1)	No Charge	No Charge
116.4 Contiguity – Single Parcel Owner's or Loan Policy (ALTA 19.1)	10%	No Charge
116.4.1 Contiguity – Multiple Parcels Owner's or Loan Policy (ALTA 19)	10%	No Charge
116.5 Manufactured Housing Unit Owner's or Loan Policy (ALTA 7)	10% Min. \$50 Max. \$250	No Charge
116.5.1 Manufactured Housing-Conversion Loan Policy (ALTA 7.1)	NOT AVAILABLE Consider ALTA 7.2	\$25
116.5.2 Manufactured Housing-Conversion Owner's Policy (ALTA 7.2)	\$25	NOT AVAILABLE Consider ALTA 7.1
116.8 Subdivision Owner's or Loan Policy (ALTA 26)	10%	10%
116.9 Contiguity – Specific Parcels Owner's or Loan Policy (ALTA 19.2)	No Charge	No Charge

Endorsement No. and Description	Owner	Lender
117 Aggregation Loan Policy (ALTA 12)	No Charge Underwriting Approval Required	No Charge
117.1 Aggregation – State Limits Loan Policy (ALTA 12.1)	No Charge Underwriting Approval Required	No Charge
119.5 Leasehold Owner's Policy (ALTA 13)	No Charge	NOT AVAILABLE Consider ALTA 13.1
119.6 Leasehold Loan Policy (ALTA 13.1)	NOT AVAILABLE Consider ALTA 13	No Charge
122 Construction Lender Advance Loan Policy	NOT AVAILABLE	10% of appropriate Basic Rate of existing liability plus 100% of appropriate Basic Rate for additional liability - \$250 min
122.1A Construction Loan Advance – Initial Advance Loan Policy	NOT AVAILABLE	10% of Builder Rate (BR-1, Column 2) for amount of advance - \$25 min
122.1B Construction Loan Advance – Subsequent Advance Loan Policy	NOT AVAILABLE	10% of Builder Rate (BR-1, Column 2) for amount of advance - \$25 min
122.2 Construction Lender Advance Loan Policy	NOT AVAILABLE	80% of Builder Rate (BR-1, Column 2) for amount of advance - \$250 min

Endorsement No. and Description	Owner	Lender
123.1 Zoning – Unimproved Land Owner's or Loan Policies (ALTA 3)	10% Min \$100	10% Min \$100
123.2 Zoning – Completed Structure Owner's or Loan Policies (ALTA 3.1)	15% Min. \$250	15% Min. \$250
123.3 Zoning – Land Under Development Owner's or Loan Policies (ALTA 3.2)	15% Min. \$250	15% Min. \$250
123.4 Zoning – Completed Improvement Non-Conforming Owner's or Loan Policies (ALTA 3.3)	15% Min. \$250	15% Min. \$250
123.5 Zoning – No Zoning Classification Owner's or Loan Policies (ALTA 3.4)	15% Min. \$250	15% Min. \$250
127 Nonimputation – Full Equity Transfer Owner's Policy (ALTA 15)	10% Underwriting Approval Required	NOT AVAILABLE
127.1 Nonimputation – Additional Insured Owner's Policy (ALTA 15.1)	10% based on percentage interest acquired by Additional Insured Underwriting Approval Required	NOT AVAILABLE
127.2 Nonimputation – Partial Equity Transfer Owner's Policy (ALTA 15.2)	10% Underwriting Approval Required	NOT AVAILABLE
128 Mezzanine Financing Owner's Policy (ALTA 16)	20% based on amount of Mezzanine Loan Underwriting Approval Required	NOT AVAILABLE
129 Single Tax Parcel Owner's or Loan Policy (ALTA 18)	\$50	\$50

Endorsement No. and Description	Owner	Lender
129.1 Multiple Tax Parcels- Easements Owner's or Loan Policy (ALTA 18.1)	\$50	\$50
129.2 Multiple Tax Parcels Owner's or Loan Policy (ALTA 18.2)	\$50	\$50
129.3 Single Tax Parcel and ID Owner's or Loan Policy (ALTA 18.3)	\$50	\$50
130 First Loss, Multiple Parcel Transaction Loan Policy (ALTA 20)	NOT AVAILABLE	20%
132 Usury Loan Policy (ALTA 27)	NOT AVAILABLE	\$100
133 Doing Business Loan Policy (ALTA 24)	NOT AVAILABLE	\$100
134 Interest Rate Swap – Direct Obligation Loan Policy (ALTA 29)	NOT AVAILABLE	\$.50/\$1,000
134.1 Interest Rate Swap-Additional Interest Loan Policy (ALTA 29.1)	NOT AVAILABLE	\$.50/\$1,000
134.2 Interest Rate Swap-Direct Obligation-Defined Amount Loan Policy (ALTA 29.2)	NOT AVAILABLE	30%, plus appropriate rate for increased insurance amount
134.3 Interest Rate Swap-Additional Interest – Defined Amount Loan Policy (ALTA 29.3)	NOT AVAILABLE	30%, plus appropriate rate for increased insurance amount
135 One to Four Family – Shared Appreciation Loan Policy (ALTA 30)	NOT AVAILABLE	\$50

Endorsement No. and Description	Owner	Lender
135.1 Commercial Participation Interest Loan Policy (ALTA 30.1)	NOT AVAILABLE	\$.50/\$1,000
136 Severable Improvements Loan Policy (ALTA 31)	NOT AVAILABLE	\$.50/\$1,000
137 Construction Loan – Loss of Priority Loan Policy (ALTA 32)	NOT AVAILABLE	\$.50/\$1,000
137.1 Construction Loan – Loss of Priority-Direct Payment Loan Policy (ALTA 32.1)	NOT AVAILABLE	No Charge
137.2 Construction Loan – Loss of Priority – Insured's Direct Payment Loan Policy (ALTA 32.2)	NOT AVAILABLE	No Charge
138 Disbursement Loan Policy (ALTA 33)	NOT AVAILABLE	\$50
139 Identified Risk Coverage Loan Policy (ALTA 34)	Residential:\$25 Commercial: \$.50/\$1,000 Underwriting Approval Required	Residential:\$25 Commercial: \$.50/\$1,000
139.1 Identified Exception & Identified Risk Coverage (ALTA 34.1)	Residential:\$25 Commercial: \$.50/\$1,000 Underwriting Approval	Residential:\$25 Commercial: \$.50/\$1,000
140 Minerals and Other Subsurface Substances – Buildings Owner's or Loan Policy (ALTA 35)	10%	10%
140.1 Minerals and Other Subsurface Substances – Improvements Owner's or Loan Policy (ALTA 35.1)	10%	10%

Endorsement No. and Description	Owner	Lender
140.2 Minerals and Other Subsurface Substances – Described Improvements Owner's or Loan Policy (ALTA 35.2)	10%	10%
140.3 Minerals and Other Subsurface Substances – Land under Development Owner's or Loan Policy (ALTA 35.3)	15%	15%
141 Energy Project – Leasehold/Easement Owner's Policy (ALTA 36)	5% \$250 Min. \$1,500 Max	NOT AVAILABLE Consider ALTA 36.1- 06, 36.3, 36.5, 36.6, or 36.8
141.1 Energy Project – Leasehold/Easement Loan Policy (ALTA 36.1)	NOT AVAILABLE Consider ALTA 36, 36.2, 36.4, 36.6- 06 or 36.7	5% \$250 Min. \$1,500 Max
141.2 Energy Project – Leasehold Owner's Policy (ALTA 36.2)	5% \$250 Min. \$1,500 Max	NOT AVAILABLE Consider ALTA 36.1- 06, 36.3, 36.5, 36.6, or 36.8
141.3 Energy Project – Leasehold Loan Policy (ALTA 36.3)	NOT AVAILABLE Consider ALTA 36, 36.2, 36.4, 36.6- 06 or 36.7	5% \$250 Min. \$1,500 Max
141.4 Energy Project – Covenants, Conditions and Restrictions – Land Under Development Owner's Policy (ALTA 36.4)	5% \$250 Min. \$1,500 Max	NOT AVAILABLE Consider ALTA 36.1- 06, 36.3, 36.5, 36.6, or 36.8
141.5 Energy Project – Covenants, Conditions and Restrictions – Land Under Development Loan Policy (ALTA 36.5)	NOT AVAILABLE Consider ALTA 36, 36.2, 36.4, 36.6- 06 or 36.7	\$100
141.6 Energy Project – Encroachments Owner's or Loan Policy (ALTA 36.6)	\$100	\$100

Endorsement No. and Description	Owner	Lender
141.7 Energy Project – Fee Estate Owner's Policy (ALTA 36.7)	5%	NOT AVAILABLE Consider ALTA 36.1- 06, 36.3, 36.5, 36.6, or 36.8
141.8 Energy Project – Fee Estate Loan Policy (ALTA 36.8)	NOT AVAILABLE	5%
142 Policy Authentication Owner's or Loan Policy (ALTA 39)	No Charge	No Charge
143 Water – Buildings Owner's or Loan Policy (ALTA 41)	10%	10%
143.1 Water – Improvements Owner's or Loan Policy (ALTA 41.1)	10%	10%
143.2 Water – Described Improvements Owner's or Loan Policy (ALTA 41.2)	10%	10%
143.3 Water – Land Under Development Owner's or Loan Policy (ALTA 41.3)	10%	10%
144 Commercial Lending Group Loan Policy (ALTA 42)	NOT AVAILABLE	\$50
145 Anti-Taint Loan Policy (ALTA 43)	NOT AVAILABLE	\$100
146 Insured Mortgage Recording Loan Policy (ALTA 44)	NOT AVAILABLE	No Charge
147 Tax Credit Owner's Policy (ALTA 40)	15%	NOT AVAILABLE

Endorsement No. and Description	Owner	Lender
147.1 Tax Credit – Defined Amount Owner's Policy (ALTA 40.1)	15%	NOT AVAILABLE
148 Pari Pasu Mortgage Loan Policy (ALTA 45)	NOT AVAILABLE	10%
149 Option Owner's Policy (ALTA 46)	10%, plus cost of additional chain search, if any	NOT AVAILABLE
151 Operative Law 2006 Owner's Policy (ALTA 47)	No Charge	NOT AVAILABLE
151.1 Operative Law 2006 Loan Policy (ALTA 47.1)	NOT AVAILABLE	No Charge
151.2 Operative Law 2013 Homeowner's Policy (ALTA 47.2)	No Charge	NOT AVAILABLE
151.3 Operative Law 2015 Expanded Coverage Residential Loan Policy ALTA 47.3)	NOT AVAILABLE	No Charge
152 Tribal Waivers and Consents Owner's or Loan Policy (ALTA 48)	No Charge	No Charge
WFG Balloon Mortgage Modification Loan Policy	NOT AVAILABLE	\$50
Date Down	NOT AVAILABLE	\$50