



## **SCHEDULE OF CHARGES AND FORMS FOR USE IN THE STATE OF UTAH**

This manual is for the use of issuing attorneys, title agencies and title offices issuing Stewart Title Guaranty Company's Title Insurance Policy. Any other use or reproduction of this manual is prohibited.

All inquiries concerning the charges for title insurance and forms in this manual should be directed to the following:

**John L. Killea**

General Counsel  
Stewart Title Guaranty Company  
1980 Post Oak Blvd.  
Houston, Texas 77056  
[jkillea@stewart.com](mailto:jkillea@stewart.com)

All inquiries concerning the filing of this manual should be directed to the following:

**Robert Burns**

Vice President, Regulatory Administrator  
Stewart Title Guaranty Company  
1980 Post Oak Blvd., Suite 710  
Houston, Texas 77056  
[bburns@stewart.com](mailto:bburns@stewart.com)

Updated with changes through: 10-02-2013

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## **A – GENERAL PROVISIONS**

This rate manual establishes the appropriate charges and rules pertaining to title insurance policies and endorsements issued by Stewart Title Guaranty Company (“Stewart Title”). The terms and provisions of this rate manual supersede all previous rate manuals filed by Stewart Title. The charges provided herein are assessed based solely on the issue of the title insurance policy and do not include any additional charge for surveys, escrow closing services, recording fees, or other escrow related fees. Moreover, this rate manual does not provide all underwriting requirements pertaining to the policies and endorsements addressed herein.

### **DEFINITIONS**

#### **Basic Schedule of Charges**

The Basic Schedule of Charges refers to the standard premium for a title insurance policy.

#### **Charge**

The term charge refers to the premium for a title insurance policy or endorsement. A charge also includes the abstracting, searching and examination fee. Any calculated charge shall be rounded up to the nearest dollar amount. As used herein, a charge does not include any settlement fee, trustee fee, attorney fee, surveying fee, inspection fee, document fee, closing fee, escrow fee or any other fee associated with escrow. A charge for an endorsement may be reduced based on any permitted reduction to a policy as stated within this rate manual.

#### **Commencement of Construction**

This term means the start of physical on-site construction work at the project including the clearing of land, excavation, construction or the delivery of materials.

#### **Deletion of the Standard Exceptions from Coverage**

This term means the Deletion of all the Standard Exceptions from Coverage.

#### **Extended Coverage**

Extended Coverage refers to the deletion of part or all of the standard exceptions from coverage. Extended Coverage may also be created by issuing certain endorsements. An endorsement creating Extended Coverage that also, by its nature, provides additional affirmative assurances requires an added charge for both the Extended Coverage as well as the charge for the endorsement.

#### **Full Principal Debt**

This term means the amount of an Insured Mortgage that is secured by land less any of the debt secured by personal property or uninsured real property interests.

#### **Full Value of Land**

The Full Value of Land is the actual purchase price or, if no sale is involved, the full reasonable value as may be agreed upon between the insurer and the proposed Insured. On leasehold estates, the Full Value of the Land is the lesser of either the aggregate of the rentals payable under the primary term of the lease or the full reasonable value of the land.

#### **Insured**

The Insured is the person or entity named as the Insured in the policy of title insurance or other indemnity.

#### **Land, Premises, or Property**

Land, Premises, or Property is the property described in Schedule A of a title insurance policy or commitment including any improvements affixed thereto which by operation of law constitute real property. The property described in Schedule A may be limited by exception as set out in Schedule B of the title insurance policy or commitment.

**Mortgage**

The term Mortgage as used herein includes a deed of trust, Mortgage or other security instrument.

**Policy Form**

A Policy Form is any title insurance policy, contract of indemnity or guarantee form filed by Stewart Title with the Commissioner of Insurance of the State of Utah.

**No Material Risk Factors**

This term refers to a determination based on whether a minimal risk or no risk is involved in the issue of a title insurance policy or endorsement to a policy. The determination of No Material Risk Factors is based on the evaluation of the following factors:

- (1) whether construction has commenced prior to the recording of the Insured security;
- (2) whether there has been construction within 120 days prior to the commitment and whether any mechanics' liens have been recorded within one (1) year of the commitment;
- (3) whether a recent survey meeting the minimum detail standards of the ALTA/ACSM has been conducted showing no encroachment, boundary conflict, overlap and the ease of finding a government monument;
- (4) whether the land has been recently subdivided into a platted subdivision or regularly surveyed tract.

**Older Subdivision and Recent Subdivision**

An Older Subdivision is a subdivision created more than forty (40) years ago. Conversely, a Recent Subdivision is a subdivision created less than forty (40) years ago.

**Residential and Commercial**

The term residential means a structure or land developed for use as a one to four family dwelling. The term commercial means a structure or land developed for any use other than residential.

**Simultaneous Issue**

This term refers to issuing two or more policies on identical land out of the same transaction whenever the policies are issued at the time the Insured acquired its interest in the property.

**Standard Coverage**

This term refers to a title insurance policy that excepts from coverage the standard exceptions listed in B-14.

**Surcharge**

This term means a charge in addition to the Basic Schedule of Charges or premium for any policy or endorsement.

## B – POLICIES

### B-1 BASIC SCHEDULE OF CHARGES

Effective 6/19/2006

<b>Liability</b>		<b>Increment</b>	<b>Amount</b>
\$0	\$10,000	Fixed	\$200
\$10,001	\$100,000	Per Thousand	\$5.50
\$100,001	\$200,000	Per Thousand	\$5.00
\$200,001	\$500,000	Per Thousand	\$4.00
\$500,001	\$2,000,000	Per Thousand	\$2.00
\$2,000,001	\$5,000,000	Per Thousand	\$1.75
\$5,000,001	\$10,000,000	Per Thousand	\$1.50
\$10,000,001	\$50,000,000	Per Thousand	\$1.25
\$50,000,001	\$75,000,000	Per Thousand	\$0.95
\$75,000,001	Above	Per Thousand	\$0.75

The charges identified above equal the Basic Schedule of Charges for each \$1,000.00 of liability assumed in the policy except for a policy in the amount of \$10,000.00 or less which is charged \$200. The total charge for a policy is based on the aggregate charge per thousand dollars plus the charge of \$200 and is not assessed by multiplying a single charge per thousand by the face amount of the policy.

The Basic Schedule of Charges is the charge to be applied for any policy when no discount or reissue rate may be applied. Any reduction in a charge to a premium for a policy also applies to an endorsement to that policy provided that the endorsement qualifies for the reduction at the time the endorsement is issued.

### B-2 EXTENDED COVERAGE CHARGES

The Deletion of the Standard Exceptions from coverage from an owner's or lender's policy provides Extended Coverage.

#### A. Deletion of Standard Exceptions from Coverage

##### 1) Extended Lender's Coverage

The charge for extended lender's coverage policy is 100% of the Basic Schedule of Charges plus any additional charges assessed based upon risk factors pertaining to the deletion of the mechanics' lien exception.

##### 2) Extended Owner's Coverage

The Surcharge for extended owner's coverage is 40% of the Basic Schedule of Charges.

#### B. Deletion of Standard Exception 6 for Mechanics' Liens

##### 1) Owner's Policy

To delete the standard exception for mechanics' liens on an owner's policy, the issuing title agent must verify whether there are any material risk factors that increase Stewart Title's exposure to liability. Material risk factors include either construction within the previous year or mechanics' liens of record. If any risk factor is present, the charge to delete the mechanics' lien exception ranges from 15% to 40% of the Basic Schedule of Charges as determined by underwriting on a case by case basis. If no material risk factor is present, the charge to delete the mechanics' lien exception is 15% of the Basic Schedule of Charges.

##### 2) Lender's Policy

###### a. Construction Loan

Approval from underwriting must be obtained before the mechanics' lien exception may be deleted from a lender's policy issued in connection with

a construction loan if Commencement of Construction has occurred prior to the recording of the Insured Mortgage. The charge to delete the mechanics' lien exception ranges from 0% up to 40% of the Basic Schedule of Charges as determined by underwriting if Commencement of Construction has occurred prior to the recording of the Insured Mortgage. There is no charge to delete the mechanics' lien exception from a lender's policy issued in connection with a construction loan if the Mortgage will be recorded prior to the Commencement of Construction.

b. Permanent Financing

There is no charge to delete the mechanics' lien exception from a lender's policy that is issued in connection with permanent financing or for a loan not issued in connection with construction.

C. Individual Charges for Deletion of the Standard Exceptions in Owner's policies:

1) Deletion of Standard Exception 1 Relating to Taxes and Assessments:

There is no charge to delete this exception.

2) Deletion of Standard Exception 2 Relating to Persons in Possession:

The charge to delete this exception is 5% of the Basic Schedule of Charges.

3) Deletion of Standard Exception 3 Relating to Easements:

The charge to delete this exception is 10% of the Basic Schedule of Charges.

4) Deletion of Standard Exception 4 Relating to Survey Matters:

The charge to delete this exception is 10% of the Basic Schedule of Charges.

5) Deletion of Standard Exception 5(a) Relating to Unpatented Minerals:

There is no charge to delete this exception.

Deletion of Standard Exception 5(b) Relating to Patent:

All title policies should contain this standard exception if no specific exception has been provided in the policy. There is no additional charge to convert the standard patent exception into a specific patent exception.

Standard Exception 5(c) Relating to Water Rights may not be deleted.

### **B-3 U.S. POLICY FORM AND DATEDOWN ENDORSEMENT**

The charge for a U.S. Policy Form is 100% of the Basic Schedule of Charges. There is no charge for the first datedown endorsement to a U.S. Policy provided that the endorsement is issued within six (6) months of the original policy and there is no increase in the amount of insurance. The charge for the endorsement issued in connection with an increase in the amount of insurance is the applicable Basic Schedule of Charges based on the increased liability assumed in the endorsement. There is a \$75.00 charge for a datedown endorsement that is issued after six (6) months from the date of the original policy or for each additional datedown endorsement issued subsequent to the first datedown endorsement.

### **B-4 SUPPLEMENTAL CHARGES AND RULES**

A. Amount of Insurance

1) Owner's Policy

An owner's policy insuring a fee is issued for not less than (a) the amount of the current sales price of the land and any existing improvements appurtenant thereto, or (b) the full value of the land and any existing improvements appurtenant thereto at the time of the issuance of the policy if the policy is not being issued in connection with a sale. The Full Value of the Land may be ascertained by an appraiser not affiliated with the Insured.

- 2) Lender's Policy  
A lender's policy is issued for not less than (a) the Full Principal Debt secured by the Insured Mortgage and may include up to 30% in excess thereof to cover interest, including capitalized interest, foreclosure costs or other costs associated with the Mortgage or loan, or (b) the value of the Insured parcel if the indebtedness is also secured by other collateral.
- 3) Leasehold Policy  
A leasehold policy covering leasehold estates with an unexpired term of fifty (50) years or more is issued for the full value of the land and existing improvements. A leasehold policy that is issued in connection with a leasehold estate less than fifty (50) years is issued in an amount, at the option of the Insured, based upon either (a) the total amount of the rentals payable for the primary term, but shall not be issued for less than five (5) years of the total amount of rents payable or (b) the Full value of the Land and any existing improvements together with any improvements immediately contemplated to be erected thereon.
- 4) Contract Purchase  
A policy insuring a contract purchaser is issued in an amount not less than the full value of the principal payments under the contract.
- 5) Estate Less Than Fee  
A policy insuring something less than fee is issued in the amount of the value of the estate at the time the policy is issued.

B. Additional Chains of Title

A charge of \$100.00 applies whenever a policy insures an extra chain of title which covers property in a different block, section or county or when parcels are not under common ownership. If the property to be Insured under an extra chain of title has been Insured previously, the charge for the additional chain of title is \$50.00.

There is no additional charge when insuring two or more lots in a single tract and in common ownership. If, however, the parcels were in different ownership within the last five (5) years, the charge for an additional chain of title applies.

A charge for additional chain of title is issued only once and is not made upon a reissue of a policy. The Insured may have the charge for additional chain of title waived once the proposed Insured provides proof of a prior title policy or other evidence showing the charge for additional chain of title was assessed.

C. Commitments and Binders

A commitment or binder for title insurance is issued only upon application for a policy of title insurance. Stewart Title does not authorize or allow the use of any preliminary report, letter report, and certificate of title or opinion of title. Stewart Title is not obligated to provide any insurance or policy regardless of any agreement between a seller and buyer, borrower and lender, or any other party to a transaction that contemplates the issuance of a title insurance Policy Form until all underwriting requirements have been satisfied.

D. Charges for Forms and Services Not Scheduled Herein

The charge for Stewart Title forms not provided in this rate manual may be requested by the Insured. Whenever a charge not provided for in this manual is assessed, that charge will be made in a manner that appears to be consistent with the general pattern of pricing provided within this manual.

All requests for financing or development of major projects or nationwide accounts that may require Stewart Title or an issuing agent to enter into agreements or contracts for various services must be submitted in full detail to Stewart Title's Legal Department.



E. Multiple Policies with a Tie-In Endorsement

The charge for transactions involving multiple parcels covered by multiple policies that include a Tie-In Endorsement is the applicable Basic Schedule of Charges based upon the pro-rata portion of the total liability allocated to the particular Insured parcel plus the charge for additional chain of title.

A single policy may be issued in connection with a transaction covering all lands included in the transaction regardless of the properties' locale. In lieu of a single policy being issued to cover several parcels, multiple policies may be issued with the premium and charge being allocated among the several parcels provided that all policies contain a Tie-In Endorsement tying all policies together into one greater policy.

F. Water Rights Coverage

All insurance of title to water rights can only be made by specific persons designated by Stewart Title. The charge for searching water rights is not included as part of the charge for insurance and is treated separately.

The charge to insure water rights is 100% of the Basic Schedule of Charges plus any charge for the examination, search, attorney's opinion or other preliminary certification.

## **B-5 OWNER'S POLICIES**

A. Standard Coverage Owner's Policy

A standard ALTA 2006 owner's policy is the policy to be issued unless another form of owner's policy is requested in an application for title insurance. The charge for a Standard Coverage ALTA 2006 owner's policy is 90% of the Basic Schedule of Charges.

B. Double Sale

No single application for title insurance or order may be used when there is a double sale of property. There must be two separate title commitments and orders whenever a buyer of a property immediately turns and sells the property to another buyer. Each order is charged independently.

C. 1031 Reverse Exchange

The charge for an owner's policy issued to a qualified intermediary in connection with a 1031 reverse exchange is 90% of the Basic Schedule of Charges. The charge for the owner's policy issued to the exchanger is 30% of the Basic Schedule of Charges provided that title to the property is conveyed to the exchanger within 180 days from the date of the original policy.

In lieu of two separate policies, one single policy and commitment may be issued in connection with a reverse exchange at 110% of the Basic Schedule of Charges provided that within 180 days from the commitment the Insured property is conveyed to the exchanger. Any increase in the amount of liability will be charged the applicable Basic Schedule of Charges.

D. Increase of Liability

The amount of insurance on a previously issued and outstanding policy may be increased up to the fair market value of the property provided that satisfactory evidence supports the determination of fair market value. The increased liability shall not exceed the fair market value of the property or be in an amount less than the existing Mortgage indebtedness. A policy may be increased by issuing a CLTA 107.2 endorsement.

E. Simultaneous Issue

- 1) Standard Coverage Owner's and Standard Coverage Lender's Policies:  
The charge for an ALTA Standard Coverage owner's policy is 90% of the Basic Schedule of Charges and simultaneous ALTA Standard lender's policy is 20% of the Basic Schedule of Charges.
- 2) Standard Coverage Owner's and Extended Coverage Lender's Policies:  
The charge for an ALTA Standard Coverage owner's policy is 90% of the Basic Schedule of Charges and a simultaneous ALTA Extended Coverage lender policy is 60% of the Basic Schedule of Charges.
- 3) Extended Coverage Owner's and Extended Coverage Lender's Policies:  
The charge for an ALTA Extended Coverage owner's policy is 140% of the Basic Schedule of Charges and a simultaneous ALTA Extended Coverage lender's policy is 60% of the Basic Schedule of Charges.
- 4) Multiple Owner's Policies:  
Multiple owner's policies may be written as a single risk. The Insured, however, receives a separate policy. The charge for the issue of an owner's policy insuring a single risk covering more than one Insured is 90% of the Basic Schedule of Charges for the single risk Insured plus a Surcharge of 30% of the Basic Schedule of Charges for each additional interest Insured under the individual and separate policy.

F. Re-write of Installment Purchase Contract

An Insured under an owner's policy who acquired less than fee through an installment purchase contract may obtain an updated title policy provided that the purchase contract has been fully satisfied including the recorded deed conveying title to the purchaser. The charge for an updated owner's policy upon satisfaction of a purchase contract is 30% of the Basic Schedule of Charges if the policy is rewritten prior to the expiration of ten (10) years from the original policy. The charge for an updated owner's policy issued after the expiration of ten (10) years from the original policy is 90% of the Basic Schedule of Charges.

G. Relocation Owner's Policy Rate

An owner's policy may be issued to a relocation company in connection with a relocation transaction for a charge of \$100 on residential property or \$1,000 on commercial property provided that the relocation company is on title for less than five (5) days and there is a simultaneously issued owner's policy which is charged the applicable Basic Schedule of Charges.

H. HOT Policy

The charge for a HOT Policy is 90% of the Basic Schedule of Charges. The charge for a HOT Policy is 80% of the Basic Schedule of Charges if the Insured declines the coverage for increased value of the property. A HOT Policy is issued only on one to four family residences in developed areas.

I. ALTA Homeowner's Plus Policy of Title Insurance for One-to-Four Family Residence

The charge for an ALTA Homeowner's Plus Policy is 110% of the Basic Schedule of Charges. This particular policy is issued only on a one to four family residential property located in a subdivided development.

## **B-6 LENDER'S POLICIES**

### **A. General**

The charge for a Standard Coverage ALTA lender's policy is 80% of the Basic Schedule of Charges. The charge for an Extended Coverage ALTA lender's policy is 100% of the Basic Schedule of Charges.

A lender's policy must be issued in an amount not less than the Insured Mortgage. A lender's policy may be issued in an amount less than the Insured Mortgage only in circumstances where the property is only one part of the collateral secured by the Insured Mortgage. In this particular instance, the amount of insurance must be proportionate to the full value of the property.

### **B. Simultaneous Coverage Loan Policies**

The charge for simultaneous coverage lender's policies when no owner's policy is issued is calculated as follows:

- 1) Multiple ALTA Standard Coverage Lender's Policies:  
The charge is 80% of the Basic Schedule of Charges based on the aggregate liability plus a Surcharge of 20% of the Basic Schedule of Charges for each simultaneous coverage standard lender's policy.
- 2) One ALTA Extended Coverage Lender's Policy and a Simultaneous Standard Coverage Lender's Policy:  
The charge is 100% of the Basic Schedule of Charges based on the aggregate liability plus a Surcharge of 20% of the Basic Schedule of Charges for each simultaneous Standard Coverage lender's policy plus any Surcharge as detailed in section B-2 if any material risk factor pertaining to the deletion of mechanics' liens is present.
- 3) Multiple ALTA Extended Coverage Lender's Policies:  
The charge is 100% of the Basic Schedule of Charges based on the aggregate liability plus a Surcharge of 60% of the Basic Schedule of Charges for each simultaneous coverage extended lender's policy plus any Surcharge as detailed in section B-2 if any material risk factor pertaining to the deletion of mechanics' liens is present.

### **C. ALTA Construction Policy**

The charge for an ALTA Construction Policy is 60% of the Basic Schedule of Charges.

### **D. Lender's Policy Insuring Supplemental (Substitution) Mortgage**

A new lender's policy being issued to supplement or substitute the original Insured Mortgage may be issued prior to the expiration of six (6) years from the recording of the Insured Mortgage. In order for a new lender's policy to be issued on a supplemental or substituted Mortgage, the supplement or substitute Mortgage must be by the same mortgagor and Mortgagee, secured by the same premises and the original policy be surrendered. The charge for a supplemental or substituted Mortgage lender's policy is 30% of the Basic Schedule of Charges if issued within one (1) year from the original policy, 40% of the Basic Schedule of Charges if issued within two (2) years from the original policy, 50% of the Basic Schedule of Charges if issued within three (3) years from the original policy and 60% of the Basic Schedule of Charges if issued within six (6) years from the original policy. The minimum charge for a supplemental or substitution Mortgage is \$120. The charge for any increase of liability above the original policy is the applicable Basic Schedule of Charges.

### **E. Assignment or Modification of Mortgage**

The charge for a new lender's policy that provides a current date of policy and insures an assignment of the Insured Mortgage or insures a modification of the Insured Mortgage is

30% of the Basic Schedule of Charges. The minimum charge for insuring an assignment or modification is \$50.00.

F. Limited Liability Policy

1) Home Equity Policy

The charge for a Home Equity Policy is \$ 2.00 per thousand with a minimum charge of \$50.00. The Home Equity Policy does not qualify for any re-issue credit or any other form of reduced charge. A Home Equity Policy is issued in an amount not less than the Insured Mortgage but no greater than \$ 100,000. Approval from underwriting must be obtained prior to issuing a Home Equity Policy in an amount greater than \$100,000.

2) ALTA Junior Lender's Policy

The charge for an ALTA Residential Limited Coverage Junior lender's policy is as follows:

<b>Liability</b>		<b>Charge</b>
Below	\$100,000	\$100
\$100,001	\$130,000	\$140
\$130,001	\$160,000	\$170
\$160,001	\$200,000	\$200
Over \$200,000		\$1 per thousand

There is no additional charge to issue the ALTA Residential coverage junior lender's policy Supplemental coverage Endorsement - JR 1 and Revolving Credit/Variable Rate Endorsement to Residential Limited coverage junior lender's policy - JR 2. No other form of endorsement may be attached to an ALTA Junior lender's policy.

G. ALTA Expanded Coverage Residential Loan Policy

This policy is issued only on one to four family structures and provides the Insured lender with coverage that is provided in the ALTA 4, ALTA 5, ALTA 6, ALTA 6.2, ALTA 8.1 and ALTA 9. The charge for the ALTA Expanded Coverage Residential Loan Policy is 110% of the Basic Schedule of Charges plus the charge for any endorsements incorporated in the policy. The charge for this policy is 100% of the Basic Schedule of Charges if issued simultaneously with an ALTA Homeowner's Policy of Title Insurance plus the charge for any endorsements incorporated in the policy.

H. Mortgage Refinance

The charge for a lender's policy issued in connection with the refinance of an existing Mortgage or other security instrument that has been secured against the property is 55% of the Basic Schedule of Charges.

I. STG Commercial Short Form Lender's Policy

This form of policy provides for the inclusion of endorsements to the policy without having to write each endorsement separately. The charge for this policy is the applicable Basic Schedule of Charges plus the appropriate charge for each endorsement incorporated in the policy.

J. Stewart Master Residential Loan Policy

When an Insured or proposed Insured is making a home equity loan that is not a first lien or refinance of a first lien on a primary or secondary residence of a borrower, the Company may issue the Stewart Master Residential Loan Policy, consisting of specific Schedules A and B unique to this program with an ALTA Loan Policy, 06-17-2006, or its successors, for the rate shown in the following chart:

<b>Liability</b>	<b>Premium</b>
Up to and including \$25,000	\$25.00
Thereafter up to and including \$250,000	\$65.00
Thereafter up to and including \$500,000	\$125.00

K. Secondary Market Short Form Residential Loan Policy – One To Four Family™

This Policy is designed to provide limited title insurance meeting the title insurance requirements of Fannie Mae and Freddie Mac. This Policy does not contain all of the insuring provisions of the ALTA Loan Policy in its most current form and does not contain specific title exceptions as to matters recorded in the public records. The use of this Policy is limited to only those offices or agents specifically designated by Stewart Title through websites or other electronic communications media for placement of this Policy. To the extent allowed by applicable federal and state law, this Policy will be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for the order.

The rate for this issuance of this Policy is as follows:

Up to and including \$100,000 .....	\$350
Thereafter up to and including \$250,000 .....	\$450
Thereafter up to and including \$500,000 .....	\$600
Thereafter up to and including \$750,000 .....	\$850
Thereafter up to and including \$1,000,000 .....	\$950
Thereafter up to and including \$1,250,000 .....	\$1,100
Thereafter up to and including \$1,500,000 .....	\$1,300

## **B-7 LEASEHOLD POLICIES**

A. Leasehold Owner's Policy

The charge for a Standard Coverage leasehold owner's policy is 100% of the Basic Schedule of Charges. The charge for an Extended Coverage leasehold owner's policy is 140% of the Basic Schedule of Charges. A Leasehold Policy insuring fee interests in improvements is charged based on the full value of the property.

B. Leasehold Lender's Policy

The charge for a Standard Coverage leasehold lender's policy is 80% of the Basic Schedule of Charges. The charge for an Extended Coverage leasehold lender's policy is 100% of the Basic Schedule of Charges. A Leasehold lender's policy must be issued in an amount not less than the Insured Mortgage.

## **B-8 GUARANTEES**

Guarantees are written with the standard exceptions from coverage. The standard exceptions may be deleted upon payment of the charge for Extended Coverage on an owner's policy. Notwithstanding, the exception relating to mechanics' liens will either not be deleted or will be added as a specific exception. Approval from underwriting must be obtained prior to issuing a guarantee that deletes the standard exception relating to mechanics' liens. The charge for a guarantee with the mechanics' liens exception deleted will range from 0% to 40% of the Basic Schedule of Charges as determined by underwriting.

At the request of the assured, a guarantee, which at the time it is issued, contemplates a sale may be converted to a policy. The premium paid for the guarantee may be credited towards the charge for the policy. A conversion from a guarantee to a policy may not be exercised after the expiration of one (1) year from the date of the guarantee.

A. Trustee's Sale Guarantee

The charge for a trustee's sale guarantee is 80% of the Basic Schedule of Charges based on the total amount of indebtedness remaining secured under the deed of trust. The minimum charge for a trustee's sale guarantee is \$300. A trustee's sale guarantee includes two (2) updates at no additional charge provided that the updates are requested within one (1) year from the issuance of the guarantee. The charge for additional updates or for updates requested after the expiration of one (1) year from the guarantee is \$50.

The assured, Mortgage guarantor or assignee may exercise the conversion from a trustee's sale guarantee to a policy. A conversion that creates an extended owner's policy is charged an additional 25% of the Basic Schedule of Charges.

1) Charge for Standard Owner's Policy to Assured

The charge for a standard owner's policy issued in favor of the assured when the assured acquires title from the trustee's deed is 20% of the Basic Schedule of Charges.

2) Charge for Extended Owner's Policy to Assured

The charge for an extended owner's policy issued in favor of the assured when the assured acquires title from the trustee's deed is 45% of the Basic Schedule of Charges.

3) Charge for Standard Owner's Policy to Buyer

The charge for a standard owner's policy issued to a buyer from a trustee's deed or deed in lieu of foreclosure under a trustee's sale guarantee is 60% of the Basic Schedule of Charges with a minimum charge of \$200.

4) Charge for Standard Owner's Policy from a Government or Mortgage Insurance Sale

The charge for a standard owner's policy issued to a buyer from a trustee's deed or deed in lieu of foreclosure under a governmental or private Mortgage insurance foreclosure is 60% of the Basic Schedule of Charges with a minimum charge of \$300. The owner's policy must be issued within twelve (12) months from the trustee's deed of deed in lieu of foreclosure in order to qualify for this discounted rate. [Charges 1-4 added March 1, 2008]

B. Litigation Guarantee

The charge for a litigation guarantee is 100% of the Basic Schedule of Charges with a minimum charge of \$200.

C. Environmental Recorded Document Guarantee

The charge for the Environmental Recorded Document Guarantee is \$500 for each aggregate \$10,000 coverage plus a charge of \$60 per hour per person for all searching and related work performed in connection with a request for this guarantee.

D. Other Guarantees

There is a charge of no less than \$75 for limited searches when a previous policy was provided for guarantees utilizing the Stewart Guarantee form G-1578 which includes Chain of Title Guarantee, Mechanic Lien Guarantee, Judgment and Tax Lien Guarantee, Personal Property Encumbrance Guarantee, Lot Book Guarantee, Property Search Guarantee, Subdivision Guarantee, Combination Guarantee, Plant Information Guarantee, Mining Claim Guarantee, Recorder's Index Guarantee, Planning Commission Notice Guarantee and Patent Mineral Reservation Guarantee. The charge for the above mentioned guarantees is \$120 for any search of sectional lands and mining claims. There is an added charge for additional parcel searching of \$35. The charge for guarantees referenced within this paragraph includes coverage in the amount of \$1,000. The charge for coverage above \$1,000 is 50% of the Basic Schedule of Charges.

E. Modification Guarantee

The Modification Guarantee may be issued in connection with a modification of a Mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates.

The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

F. Reissue Rate on a Guarantee

A reissue rate from a prior guarantee may be issued at 60% of the Basic Schedule of Charges if the new policy is issued within two (2) years from the previous guarantee.

A reissue rate may be provided regardless of whether the previous policy was charged the reduced reissue rate or the full rate. Stewart Title is under no obligation to seek or make a determination of the existence of a previous policy.

**B-9 ARTICLE 9 COMPREHENSIVE PLUS POLICY OF TITLE INSURANCE**

The schedule of charges for an Article 9 Comprehensive plus Policy is set out as follows:

<b>Liability</b>		<b>Increment</b>	<b>Amount</b>
\$0	\$100,000	Fixed	\$500
\$100,001	\$300,000	Per Thousand	\$3.85
\$300,001	\$1,000,000	Per Thousand	\$2.00
\$1,000,001	\$3,000,000	Per Thousand	\$1.50
\$3,000,001	\$5,000,000	Per Thousand	\$1.25
\$5,000,001	\$10,000,000	Per Thousand	\$1.00
\$10,000,001	\$25,000,000	Per Thousand	\$0.85
\$25,000,001	\$50,000,000	Per Thousand	\$0.65
\$50,000,001	Above	Per Thousand	\$0.50

The schedule of charges for an Article 9 Comprehensive plus Policy does not include any additional charge for any searching, preparing and filing of the UCC which may be added as a charge. A request for an Article 9 Comprehensive plus Policy must be provided directly to Stewart Title.

**B-10 HUD RESALE BINDER**

A Department of Housing and Urban Development (HUD) resale binder may be provided when the Secretary of Housing requests a binder or endorsement to a commitment to issue an owner's policy to the Secretary or the Secretary's designee (buyer, purchaser or grantee) within two (2) years from the binder. The charge for the HUD binder or endorsement is 70% of the Basic Schedule of Charges. The charge for the subsequent owner's policy to the Secretary of Housing's designee is 70% of the Basic Schedule of Charges. The charge for any increase in coverage from the binder to the policy is the applicable Basic Schedule of Charges.

The charge for a HUD resale binder may be reduced by 50% if it is issued in connection with a trustee's sale guarantee and issued within two years from the guarantee.

The resale binder is available to all lenders under the same circumstances and for the same charge

as provided to HUD.

**B-11 RESIDENTIAL CONSTRUCTION AND SUBDIVIDER RATE**

An ALTA lender's policy may be issued in conjunction with a residential construction loan at a charge of 60% of the Basic Schedule of Charges if the priority of the Insured Mortgage is established of record prior to the Commencement of Construction.

The charge for a policy issued in connection with the development or subdivision of three (3) or more tracts that are all part of or will comprise one single development or subdivision project is 60% of the Basic Schedule of Charges. This reduced subdivider rate applies to policies issued within twenty four (24) months of the transaction creating the development or subdivision. The reduced subdivider rate, however, may not be applied towards a transaction following eighteen (18) months from the completion of the development, subdivision or construction. The purchaser of a developed, subdivided or constructed property does not qualify for the reduced charge.

**B-12 LIST OF FORMS**

The following list details those policies and guarantees available for Stewart Title approved issuing offices, agents and approved attorneys. Any form not listed herein or listed as withdrawn must be approved by the National Legal Department prior to issuing any commitment, policy or guarantee.

A. Policy Forms:

	Date	Form Number	Electronic
<b>LENDER'S POLICIES</b>			
ALTA Loan Policy	6/17/06	M-9402	9302
ALTA Short Form Residential Loan Policy One-To-Four Family	6/17/06	U-9404	9304
ALTA Short Form Residential Loan Policy	6/17/07	U-9475	9375
ALTA Expanded Residential Loan Policy	1/01/08	M-9478	9378
ALTA Short Form Expanded Residential Loan Policy	1/01/08	U-9479	9379
ALTA Expanded Res. Lender's Policy	2001	U-9811	9829
ALTA Expanded Res. Lender's Policy Short Form	2001	U-9812	9830
STG Commercial Short Form Lender's Policy	2001	9821	9822
ALTA Short Form Residential Lender's Policy	10/21/00	U-9818	9768
GOLD Comp Prot Lender's Policy	Aug-97	M-9872	2231
ALTA Lender's Policy	10/17/92	M-9994	9702
ALTA Res Short Form Lender	10/17/92	U-9954	9726
ALTA Leasehold Lender	10/17/92	M-9996	9709
ALTA Construction Lender	10/17/92	M-9997	9699
STG Article 9 Comprehensive Plus Lender		M-9803	9555
Stewart Master Residential Loan Policy Schedule A			
Secondary Market Short Form Residential Loan Policy – One to Four Family		M-9802	
<b>OWNERS POLICIES</b>			
ALTA Owner's Policy	6/17/06	O-9401	9301
ALTA Homeowners Policy	01/01/08	O-9476	9376
ALTA Homeowners Policy	10/22/2003	9682	9578
ALTA Homeowner's Policy of Title Insurance	2/3/10	O-9540	9240
ALTA Homeowner's Policy of Title Insurance	8/26/2002	O-9782	9788
ALTA Homeowner's Policy of Title Insurance	10/17/98	O-9892	9728



	Date	Form Number	Electronic
GOLD Comp Prot Owner's Policy	Aug-97	O-9871	2230
STG Home Owner's (HOT) Policy	1996	O-9841	9557
Home Owner's Title (HOT) Policy	12/28/94	O-9841	9557
ALTA Leasehold Owner's	10/17/92	O-9995	9708
ALTA Owner's	10/17/92	O-9993	9701
ALTA US Policy	9/28/91	O-9998	9743
ALTA Residential Title	6/1/87	O-9917	9736
STG Article 9 Comprehensive Plus Lender's		O-9803	9554
<b>LIMITED LIABILITY POLICIES</b>			
ALTA RLC Junior Lender's Policy Short Form	10/29/96	M-9876	9790
ALTA RLC Junior Lender's Policy	10/29/96	M-9873	9739
Home Equity Policy (H.E.P.)	Jan-94	M-9945	9735

B. Guarantee Forms:

Form Name	Date	Form Number
CLTA Guarantee	6/6/92	G-1578
Modification Guarantee and Schedules A & B	Eff. 10/19/09	G-9496

**B-13 STANDARD EXCEPTIONS FROM COVERAGE**

The following exceptions are the standard exceptions from coverage that are to be included in all commitments for title insurance.

- 1) Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
- 2) Any facts, rights, interests, or claims which are not shown by the Public Records, but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
- 3) Easements, liens, or encumbrances, or claims thereof, which are not shown by the Public Records.
- 4) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
- 5) (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims, or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
- 6) Any lien or right to a lien for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.

## **C – ENDORSEMENTS**

The charges provided within the endorsement section of this rate manual are the minimum charges to be assessed and do not include any additional charge for inspection, examination, processing or title search.

There is no charge for an endorsement that does not incur any additional coverage or affirmative insurance but instead simply clarifies or adds definition to the existing coverage. Additional endorsements for special or unusual risks requested by the Insured and acceptable to Stewart Title may be issued at a charge that is agreed upon by Stewart Title and the Insured.

The charges within this section shall in no way supersede, alter or amend the charges for extended policies.

### **C-1 ALTA FORM ENDORSEMENTS**

#### **ALTA 1 and 1-06 Street Assessments**

This endorsement insures a lender against loss due to assessments for street improvements under construction or completed at the date of policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$15 and a maximum charge of \$100.

#### **ALTA 2 and 2-06 Truth in Lending**

This endorsement insures a lender against the termination of the lien by reason of the borrower's exercise of the right of rescission.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$25 and a maximum charge of \$250.

#### **ALTA 3 and 3-06 Zoning**

Underwriting approval must be obtained prior to issuing the ALTA 3. This endorsement provides assurances regarding the applicable zoning classification and authorized use of the land.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a maximum charge of \$500 if no zoning change has occurred within the preceding two (2) years. The charge for this endorsement is 10% of the Basic Schedule of Charges with a maximum charge of \$2,000 if there has been a zoning change within the preceding two (2) years or if the land use is based on a conditional use permit. If the policy is being rewritten from a prior sale or loan where this endorsement or similar coverage was provided to the Insured, the charge for this endorsement is 5% of the Basic Schedule of Charges.

#### **ALTA 3.1 and 3.1-06 Zoning Completed Structure**

Underwriting approval must be obtained prior to issuing the ALTA 3.1. This endorsement provides assurances regarding the zoning classification of the land and that the improved structure and its use comply with the zoning requirements.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a maximum charge of \$1,500.00 if no zoning change has occurred within the preceding two (2) years. The charge for this endorsement is 20% of the Basic Schedule of Charges with a maximum charge of \$3,000.00 if there has been a zoning change within the preceding two (2) years or the land use is based upon a conditional use permit. If the policy is being rewritten from a prior sale or loan where this endorsement or similar coverage was provided to the Insured, the charge for this endorsement is 5% of the Basic Schedule of Charges.

#### **ALTA 4 and 4-06 Condominium**

This endorsement provides assurances regarding the classification of the property as a condominium unit.

The charge for this endorsement is \$20 on residential property or 20% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 4.1 and 4.1-06 Condominium

This endorsement provides assurances regarding the classification of the property as a condominium unit.

The charge for this endorsement is \$20 on residential property or 20% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 5 and 5-06 Planned Unit Development

This endorsement provides assurances regarding the classification of the property as a parcel within a planned unit development.

The charge for this endorsement is \$20 on residential property or 20% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 5.1 and 5.1-06 Planned Unit Development

This endorsement provides assurances regarding the classification of the property as a parcel within a planned unit development.

The charge for this endorsement is \$20 on residential property or 20% of the basic schedule of with a \$50 minimum on commercial property.

#### ALTA 6 and 6-06 Variable Rate Mortgage

This endorsement insures a lender against loss as a result of the unenforceability or lack of priority of the Insured Mortgage due to provisions for changes in the rate of interest.

The charge for this endorsement is \$25.

#### ALTA 6.1 and 6.1-06 Variable Rate Mortgage - Regulations

This endorsement insures a lender against the loss of priority or unenforceability of the Insured Mortgage due to provisions for changes in the rate of interest and provides assurances that the variable rate Mortgage complies with certain statutes or regulations.

The charge for this endorsement is \$25.

#### ALTA 6.2 and 6.2-06 Variable Rate Mortgage - Negative Amortization

This endorsement insures a lender against loss as a result of the unenforceability of the Insured Mortgage due to provisions relating to negative amortization.

The charge for this endorsement is \$25.

#### ALTA 7 and 7-06 Manufactured Housing Unit

This endorsement insures against loss due to the failure of a manufactured home being legally affixed as real property.

The charge for this endorsement is \$20 if the manufactured home is already affixed as real property or \$200 if the manufactured home is being affixed as real property in connection with the transaction.

#### ALTA 7.1 and 7.1-06 Manufactured Housing Unit

This endorsement insures a lender against loss due to unenforceability of the Insured Mortgage against the manufactured home located on the property and further insures that the manufactured home is affixed as real property.

The charge for this endorsement is \$20 if the manufactured home is already affixed as real property or \$200 if the manufactured home is being affixed as real property in connection with the transaction.

#### ALTA 7.2 and 7.2-06 Manufactured Housing Unit

This endorsement provides an owner assurances that the manufactured home located on the land is affixed as real property and that no personal property liens attach to the home.

The charge for this endorsement is \$20 if the manufactured home is already affixed as real property or \$200 if the manufactured home is being affixed as real property in connection with the transaction.

#### ALTA 8.1 and 8.1-06 Environmental Protection Lien

This endorsement provides a lender insurance against environmental protection liens having priority over the Insured Mortgage.

The charge for this endorsement is \$25 for one to four family residential structures or \$100 for other residential structures.

#### ALTA 8.2-06 Commercial Environmental Protection Lien

The Commercial Environmental Protection Lien endorsement is issued in conjunction with a loan policy and can be used to insure property which is considered commercial type property. It provides assurances that there are no environmental protection liens filed in the local public records or in the federal district court clerk's office that could have priority over the lien of the Insured Mortgage (unless any such lien is excepted).

The charge for this endorsement is \$50.00.

#### ALTA 9 and 9-06 Restrictions, Encroachments, Minerals

This endorsement insures a lender against loss due to violations of the covenants, conditions, and restrictions, encroachments or the exercise of surface rights.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 9.1 and 9.1-06 Restrictions, Encroachments, Minerals owner's coverage Unimproved Land (same as CLTA 100.9)

This endorsement insures an owner against loss due to violations of covenants, conditions, and restrictions, encroachments or the exercise of surface rights on unimproved land.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 9.2 and 9.2-06 Restrictions, Encroachments, Minerals owner's coverage Improved Land (same as CLTA 100.10)

This endorsement insures an owner against loss due to violations of covenants, conditions, and restrictions, encroachments or the exercise of surface rights.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 9.3 and 9.3-06 Restrictions, Encroachments, Minerals

This endorsement insures a lender against loss due to violations of the covenants, conditions, and restrictions, encroachments or the exercise of surface rights.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 9.4 and 9.4-06 Restrictions, Encroachments, Minerals – Owner's Policy – Unimproved Land

This endorsement insures an owner against loss due to violations of covenants, conditions, and restrictions, encroachments or the exercise of surface rights on unimproved land.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 9.5 and 9.5-06 Restrictions, Encroachments, Minerals – Owner’s Policy – Improved Land

This endorsement insures an owner against loss due to violations of covenants, conditions, and restrictions, encroachments or the exercise of surface rights.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### ALTA 10 and 10-06 Assignment (same as CLTA 104.12)

This endorsement provides the assignee of the Insured Mortgage assurances that the assignment of Mortgage is valid. This endorsement may only be issued if no full or partial release of the Insured Mortgage is of record.

The charge for this endorsement is 15% of the Basic Schedule of Charges with a minimum charge of \$30.00.

#### ALTA 10.1 and 10.1-06 Assignment and Date Down (same as CLTA 104.13)

This endorsement provides the assignee of the Insured Mortgage assurances that the assignment of Mortgage is valid, that no full or partial release has been recorded, taxes and assessments are current, the Insured Mortgage continues to have priority as Insured in the policy, no notice of federal tax lien has been recorded and there is no pending bankruptcy proceeding.

The charge for this endorsement is 20% of the Basic Schedule of Charges with a minimum charge of \$35.00.

#### ALTA 11-06 Mortgage Modification

This endorsement provides a lender with protections against the invalidity, unenforceability and lack of priority of the Insured Mortgage because of a recorded modification agreement.

The charge for this endorsement shall be 10% of the Basic Schedule of Charges with a minimum of \$25.

#### ALTA 12-06 Aggregation

This endorsement is issued on a loan policy and provides that the amount of insurance is the aggregate of the amount of insurance under the loan policy and the amounts of insurance under certain other identified loan policies and sets the aggregate amount that may not be exceeded.

The charge for this endorsement shall be \$50.

#### ALTA 13 and 13-06 Leasehold Owners Policy

This endorsement modifies an owner’s policy to insure a leasehold estate.

There is no charge for this endorsement.

#### ALTA 13.1 and 13.1-06 Leasehold Lender’s Policy

This endorsement modifies a lender’s policy to insure a Mortgage against a leasehold estate.

There is no charge for this endorsement.

#### ALTA 14 and 14-06 Future Advances - Priority (same as CLTA 111.14)

This endorsement insures a lender against loss due to an additional advance not having the same priority as the Insured Mortgage.

The charge for this endorsement is \$20.

ALTA 14.1 and 14.1-06 Future Advances - Knowledge (same as CLTA 111.14.1)

This endorsement insures a lender against loss due to the additional advance not having the same priority as the Insured Mortgage. This endorsement excepts for any loss of priority of an advance made after the Insured has knowledge of the existence of liens, encumbrances or other matters affecting the land intervening between the date of policy and the advance.

The charge for this endorsement is \$20.

ALTA 14.2 and 14.2-06 Future Advances - Letter of Credit (same as CLTA 111.14.2)

This endorsement provides a lender assurances that the Insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement or reimbursement agreement.

The charge for this endorsement is \$20.

ALTA 14.3 and 14.3-06 Future Advance – Reverse Mortgage

This endorsement insures a lender against loss due to the invalidity or lack of priority of the Insured reverse Mortgage as security for advances.

The charge for this endorsement is \$20.

ALTA 15 and 15-06 Non-imputation - Full Equity Transfer (same as CLTA 127)

Approval from underwriting must be obtained prior to issuing ALTA 15. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the Insured in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land. [\[Rate modified October 11, 2007\]](#)

ALTA 15.1 and 15.1-06 Non-imputation - Additional Insured (same as CLTA 127.1)

Approval from underwriting must be obtained prior to issuing the ALTA 15.1. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the purchaser of the Insured entity in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land. [\[Rate modified October 11, 2007\]](#)

ALTA 15.2 and 15.2-06 Non-imputation - Partial Equity Transfer (same as CLTA 127.2)

Approval from underwriting must be obtained prior to issuing the ALTA 15.2. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the Insured in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land. [\[Rate modified October 11, 2007\]](#)

ALTA 16 and 16-06 Mezzanine Financing

Approval from underwriting must be obtained prior to issuing the ALTA 16. This endorsement to an owner's policy provides that a mezzanine lender will be an assignee of payments made under the policy.

The charge for this endorsement is 20% of the Basic Schedule of Charges.

#### ALTA 17 and 17-06 Access and Entry (same as CLTA 103.11)

This endorsement provides assurances regarding actual vehicular and pedestrian access to and from a specifically identified, physically open and publicly maintained street or road. This endorsement further provides that the Insured has use of the existing curb cuts or entries along the portion of the street abutting the land. This endorsement may not be issued on unimproved land without prior approval from underwriting.

The charge for this endorsement is 10% of the Basic Schedule of Charges when issued on a standard policy or \$50 if issued on an extended policy or on improved property with existing curb cuts.

#### ALTA 17.1-06 Indirect Access and Entry.

This endorsement insures that an easement provides actual vehicular and pedestrian access to and from a specifically identified, physically open and publicly maintained street or road and further provides that the Insured easement has use of existing curb cuts.

The charge for this endorsement is 10% of the Basic Schedule of Charges when issued on a standard policy or \$50 if issued on an extended policy or on improved property with existing curb cuts.

#### ALTA 17.2-06 Utility Access

The new ALTA Endorsement 17.2-06 (Utility Access) insures against loss if there is a lack of a right of access to specific utilities or services over, under or upon rights-of-way or easements because of: (1) a gap or gore between the boundaries of the Land and the rights-of-way or easements, (2) a gap between the boundaries of the rights-of-way of easements, or (3) a termination by a grantor, or its successor, of the rights-of-way or easements.

The recommended charge for this endorsement is \$100.00.

#### ALTA 18 and 18-06 Single Tax Parcel (same as CLTA 129)

This endorsement provides assurances that the Insured parcel has a specific tax identification number.

The charge for this endorsement is \$50 for residential property or \$100 for commercial property.

#### ALTA 18.1 and 18.1-06 Multiple Tax Parcel (same as CLTA 129.1)

This endorsement insures against loss if the property is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement. It also insures against loss if the specified tax numbers comprise land other than that which is identified.

The charge for this endorsement is \$50 for residential property or \$100 for commercial property.

#### ALTA 19 and 19-06 Contiguity - Multiple Parcels

This endorsement provides assurances that two or more Insured parcels are contiguous and that no gap separates the contiguous boundary lines.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a maximum charge of \$200 when a standard policy is issued or \$20 for residential property and \$50 for commercial property when issued on an extended policy or when Stewart Title or its issuing agent has an acceptable survey. [\[Reduced rate filed May 2, 2008\]](#)

#### ALTA 19.1 and 19.1-06 Contiguity - Single Parcel

This endorsement provides assurances that the Insured parcel is contiguous to another uninsured parcel of land along a defined line or boundary and that no gap separates the Insured parcel and the uninsured parcel.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a maximum charge of \$200 when a standard policy is issued or \$20 for residential property and \$50 for commercial

property when issued on an extended policy or when Stewart Title or its issuing agent has an acceptable survey. [\[Reduced rate filed May 2, 2008\]](#)

#### ALTA 20 and 20-06 First Loss - Multiple Parcel Transaction

This endorsement modifies a lender's policy so that the Insured lender is not required to accelerate the indebtedness or require the maturity of the indebtedness in order to prove a loss. Additionally, this endorsement provides that the Insured lender would not be required to seek remedies against the collateral, guaranty, bond or other insurance policy.

The charge for this endorsement is \$25 for residential property or \$100 for commercial property.

#### ALTA 21 and 21-06 Creditors' Rights

Approval from a senior underwriter must be obtained prior to issuing the ALTA 21. This endorsement insures against avoidance of the conveyance or Insured Mortgage due to a fraudulent transfer or voidable preference.

The charge for this endorsement is \$25 for residential property or \$100 for commercial property.

#### ALTA 22 and 22.06 Location

This endorsement provides assurances that a designated improvement is located on the land and is known as a particular street address.

The charge for this endorsement is \$10. [\[Rate modified October 11, 2007\]](#)

#### ALTA 22.1 and 22.1-06 Location and Map

This endorsement provides assurances that a designated improvement is located on the land, that the improvement is known as a particular street address and that the attached survey map shows the correct dimensions of the property.

The charge for this endorsement is 10% of the Basic Schedule of Charges when issued on a Standard Coverage policy or \$20 for residential property and \$50 for commercial property when issued on an extended policy. [\[Rate modified October 11, 2007\]](#)

#### ALTA 23-06 Co-Insurance

Approval from underwriting must be obtained prior to issuing the ALTA 23. This endorsement identifies other insurers under a policy and allocates the amount of liability between the insurers.

There is no charge for this endorsement. [\[Filed March 26, 2008\]](#)

#### ALTA 24-06 Doing Business

The new ALTA Endorsement 24-06 (Doing Business) insures against unenforceability of the lien of the Insured Mortgage because making the loan violated doing business laws of the state in which the land is located.

The recommended charge for this endorsement is \$50.00.

#### ALTA 25-06 Same As Survey

The new ALTA Endorsement 25-06 (Same as Survey) insures that the description of the land shown in Schedule A of the policy is the same as the land shown on the mentioned survey.

The recommended charge for this endorsement is \$50.00.

#### ALTA 25.1-06 Same As Portion of Survey

The new ALTA Endorsement 25-06 (Same as Survey) insures that the description of the land shown in Schedule A of the policy is the same as the land shown on the mentioned survey.

The recommended charge for this endorsement is \$50.00.



#### ALTA 26-06 Subdivision

The new ALTA Endorsement 26-06 (Subdivision) insures against failure of the land to constitute a lawfully created parcel according to the subdivision and local subdivision ordinances.

The recommended charge for this endorsement is \$50.00.

#### ALTA 27-06 Usury

The new ALTA Endorsement 27-06 (Usury) is issued only in conjunction with the Loan Policy. The endorsement insures against loss by reason of invalidity or unenforceability of the lien of the Insured Mortgage resulting from violation of the usury laws of a specific state in effect at the date of the policy.

The recommended charge for this endorsement is \$100.00.

#### ALTA 28-06 Easement-Damage or Enforced Removal

The new ALTA Endorsement 28-06 (Easement-Damage or Enforced Removal) provides insurance to a lender against loss in the event that a specific easement holder shall (1) cause damage to a building located on the land at date of policy, or (2) compel the removal or alterations of an existing building located on the land at date of policy.

The recommended charge for this endorsement is \$50.00.

#### ALTA US Policy Datedown 1963 and 1991

There is no charge for the first U.S. Policy datedown endorsement provided that the endorsement is issued within six (6) months from the original policy and there is no increase in the amount of insurance. The charge for an increase in the amount of insurance is the applicable Basic Schedule of Charges based on the increase of insurance. There is a charge of \$75 for a datedown endorsement that is issued after six (6) months from the date of the original policy or for an additional datedown endorsement that is issued subsequent to the first U.S. Policy Datedown endorsement.

#### JR 1 ALTA Residential Limited coverage junior lender's policy Supplemental coverage

This endorsement is issued in conjunction with an ALTA Residential Limited coverage Junior Lender's Policy.

There is no charge for this endorsement.

#### JR 2 ALTA Residential Limited coverage junior lender's policy Revolving Credit/Variable Rate

This endorsement is issued in conjunction with an ALTA Residential Limited coverage junior lender's policy.

There is no charge for this endorsement.

#### ALTA Construction Lender's Policy Endorsements A, B, C and D

These endorsements are issued in connection with an ALTA Construction Lender's Policy. These endorsements add mechanic's lien coverage to the policy.

The charge for any one of these endorsements is 10% of the Basic Schedule of Charges if priority of the Insured Mortgage can be clearly established. If priority of the Insured Mortgage cannot be established, the charge for this endorsement may range from 10% to 40% of the Basic Schedule of Charges as determined by underwriting.

## **C-2 STG FORM ENDORSEMENTS**

### **STG Additional Insured Endorsement for ALTA Homeowner's Policy**

This endorsement is to satisfy customer demands to purchase property in the name of a legal entity and still qualify for the ALTA Homeowner's policy.

The charge for this endorsement is \$25.

### **STG Commercial Comprehensive Endorsement for Owner's Policy 6**

This endorsement provides an owner with coverage similar to the CLTA 100. Approval from underwriting approval should be obtained prior to issuing this endorsement.

The charge for this endorsement is 10% of the Basic Schedule of Charges for a standard owner's policy or \$100 on an extended owner's policy.

### **STG Commercial Environmental Endorsement 1**

Approval from a senior underwriter must be obtained prior to issuing the STG Commercial Environmental Endorsement 1. This endorsement insures a lender against loss of priority of the Insured Mortgage due to environmental protection liens.

The charge for this endorsement is \$100.

### **STG Commercial Environmental Endorsement 2**

Approval from a senior underwriter must be obtained prior to issuing the STG Commercial Environmental Endorsement 2. This endorsement insures a lender against loss of priority of the Insured Mortgage due to environmental protection liens or from specific state statutes that may create an environmental lien.

The charge for this endorsement is \$100.

### **STG Doing Business Endorsement**

Approval from a senior underwriter must be obtained prior to issuing the STG Doing Business Endorsement. This endorsement insures a lender against the unenforceability of the Insured Mortgage due to the Insured lender's inability to qualify to do business within the state.

The charge for this endorsement is \$25 for residential property or \$100 for commercial property.

### **STG Down Date Endorsement 1**

This endorsement is used with either a commitment or policy to bring the effective date current.

There is no charge for this endorsement if issued concurrently with the policy or within six (6) months from the effective date of the policy or commitment. The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$120 if issued after the expiration of six (6) months from the effective date of the policy. The charge for this endorsement is 20% of the Basic Schedule of Charges with a minimum of \$120 if issued on a policy insuring over mechanics' liens that is issued in connection with construction.

### **STG Fairway Endorsement 1**

Underwriting approval must be obtained prior to issuing the STG Fairway Endorsement 1. This endorsement provides the Insured with continuing coverage following a reorganization or dissolution of a partnership.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

### **STG Fairway Endorsement 2**

Underwriting approval must be obtained prior to issuing the STG Fairway Endorsement 2. This endorsement modifies the definition of Insured to include a successor partnership.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

#### STG First Loss Endorsement 1

Approval from a senior underwriter must be obtained prior to issuing the STG First Loss Endorsement 1. This endorsement modifies a lender's policy so that a default under the loan is not required in order for the lender to present a claim.

The charge for this endorsement is \$25 for residential property or \$100 for commercial property. [\[Rate modified October 11, 2007\]](#)

#### STG Interest Rate Swap Endorsement 1

Approval from underwriting must be obtained prior to issuing the STG Interest Rate Swap Endorsement 1. This endorsement provides insurance as to the priority and validity of the Insured Mortgage to the extent it secures an interest rate exchange agreement.

The charge for this endorsement is \$25. [\[Filed April 24, 2008\]](#)

#### STG Interest Rate Swap Endorsement 3

Approval from underwriting must be obtained prior to issuing the STG Interest Rate Swap Endorsement 3. This endorsement provides insurance as to the priority and validity of the Insured Mortgage to the extent it secures an interest rate exchange agreement.

The charge for this endorsement is \$25. [\[Filed April 24, 2008\]](#)

#### STG Additional Interest Swap Endorsement 2

Approval from underwriting must be obtained prior to issuing the STG Additional Interest Swap Endorsement 2. This endorsement provides insurance as to the priority and validity of the Insured Mortgage to the extent it secures an interest rate exchange agreement.

The charge for this endorsement is \$25. [\[Filed April 24, 2008\]](#)

#### STG Last Dollar Endorsement

Approval from a senior underwriter must be obtained prior to issuing the STG Last Dollar Endorsement. This endorsement modifies the conditions and stipulations of a lender's policy to state that liability will not be reduced by payments on the total indebtedness secured by the Insured Mortgage.

There is no charge for this endorsement.

#### STG Non-Imputation Endorsement 1

Approval from a senior underwriter must be obtained prior to issuing the STG Non-Imputation Endorsement 1. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the purchaser of the Insured entity in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of the land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land.

#### STG Non-Imputation Endorsement 3

Approval from a senior underwriter must be obtained prior to issuing the STG Non-Imputation Endorsement 3. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the purchaser of the Insured entity in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of the land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land.

#### STG Non-Imputation Endorsement 4

Approval from a senior underwriter must be obtained prior to issuing the STG Non-Imputation Endorsement 4. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the purchaser of the Insured entity in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of the land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land.

#### STG Patent Endorsement 1

This endorsement insures against reservations in the U.S. Patent and may be issued on commercial, residential or improved land.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

#### STG Option Endorsement 1

This endorsement insures an option in favor of the Insured.

There is no charge for this endorsement.

#### STG Rate Reduction Endorsement 1

This endorsement insures a lender against the invalidity or unenforceability of the Insured Mortgage because of provisions relating to changes in the rate of interest, addition of unpaid interest to principal or future advances that are added to principal.

There is no charge for this endorsement.

#### STG Revolving Credit 1

This endorsement provides a lender assurances that future advances made under a revolving line of credit will maintain the same priority as the Insured Mortgage.

The charge for this endorsement is \$25.

#### STG Revolving Credit 2

This endorsement provides a lender assurances that future advances made under a revolving line of credit will maintain the same priority as the Insured Mortgage.

The charge for this endorsement is \$25.

#### STG Revolving Credit 3

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The charge for this endorsement is \$25.

#### STG Revolving Credit 4.

This endorsement provides a lender assurances that future advances made under a revolving line of credit will maintain the same priority as the Insured Mortgage.

The charge for this endorsement is \$25.

#### STG Revolving Credit/Variable Rate Endorsement

This endorsement provides a lender assurances that additional advances under the Insured Mortgage will maintain priority and that the lien will not be invalidated due to provisions relating to a variable rate Mortgage.

The charge for this endorsement is \$25. [\[Rate modified October 11, 2007\]](#)

#### STG Subdivision Map Act Endorsement 1

Underwriting approval must be obtained prior to issuing the STG Subdivision Map Act Endorsement 1. This endorsement insures against loss due to a violation of the subdivision statute.

The charge for this endorsement is \$50 for residential property or \$100 for commercial property.

#### STG Subordination Endorsement 1

Underwriting approval must be obtained prior to issuing the STG Subordination Endorsement 1. This endorsement provides a lender assurances that a recorded subordination agreement does not otherwise impair the Insured Mortgage.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

#### STG Tax Deed Endorsement 1

Underwriting approval must be obtained prior to issuing the STG Tax Deed Endorsement 1. This endorsement insures against loss arising from an easement being extinguished due to a tax foreclosure sale of the servient estate.

The charge for this endorsement is 5% of the Basic Schedule of Charges.

#### STG Tax Parcel Endorsement 1

This endorsement provides assurances that the property constitutes a separate tax parcel.

The charge for this endorsement is \$50 for residential property or \$100 for commercial property.

#### STG Tie-In Endorsement

Underwriting approval must be obtained prior to issuing the STG Tie-In Endorsement. This endorsement ties multiple policies covering multiple parcels into one single policy.

There is no charge for this endorsement.

#### STG Usury Endorsement

Underwriting approval must be obtained prior to issuing the STG Usury Endorsement. This endorsement insures a lender that the Insured Mortgage will not be invalidated due to a violation of state usury laws.

The charge for this endorsement is \$50 for residential property or \$100 for commercial property.

#### STG – Utah Construction Registry – Lender Endorsement

This endorsement insures against loss arising from the failure of a Notice of Construction Loan to be filed on the State Construction Registry as set forth in UCA 38-1-30.7.

The charge for the endorsement is 5% of the Basic Schedule of Rates with a maximum amount of \$250.00.

#### STG Water Rights Endorsement 1

Approval from a senior underwriter must be obtained prior to issuing the STG Water Rights Endorsement 1. This endorsement provides that the value of water rights that are appurtenant to the land will be included in calculating a loss under the policy.

The charge for this endorsement is 30% of the Basic Schedule of Charges.

#### STG Continuation Endorsement for Home Equity Policy

This endorsement provides a lender assurances that certain matters are of record.

There is no charge for this endorsement.

#### STG UCC Endorsement

This endorsement is used when both real and personal property are included as collateral for the loan.

The charge for this endorsement is 15% of the Basic Schedule of Charges.

#### UT Utilities Available Endorsement 1

This endorsement insures against loss arising from certain utilities not being available to the property.

The charge for this endorsement is \$500.

#### UT Impairment of Lien by Use Agreement for Multifamily Projects (HUD) Endorsement 1

This endorsement is required by the United States Department of Housing and Urban Development on all low income housing transactions. The endorsement provides coverage against the divestment of the Insured Mortgage by reason of the prior recording of the Use Agreement for Multifamily Projects Participating in the Mark-to-Market Program under the Multifamily Assisted Housing Restructuring Act of 1997.

The charge for this endorsement is \$25.

### **C-3 CLTA FORM ENDORSEMENTS**

#### **CLTA 100 Lenders Comprehensive**

This endorsement insures a lender against loss due to the enforced removal of improvements, encroachments and the exercise of surface rights.

The charge for this endorsement is \$20 for residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 for commercial property.

#### **CLTA 100.1 Lenders Comprehensive**

This endorsement insures a lender against loss due to the enforced removal of improvements, encroachments and the exercise of surface rights.

The charge for this endorsement is \$20 for residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 for commercial property.

#### **CLTA 100.2 Restriction, Easements, Minerals (same as ALTA 9)**

This endorsement insures a lender against loss due to violations of covenants, conditions, and restrictions, exercise of surface rights and encroachments onto easements or adjoining lands.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### **CLTA 100.4 Present Violation of CC&R**

Approval from underwriting must be obtained prior to issuing the CLTA 100.4. This endorsement insures a lender against loss due to an existing violation of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### **CLTA 100.5 Present Violation of CC&R**

Approval from underwriting must be obtained prior to issuing the CLTA 100.5. This endorsement insures an owner against loss due to an existing violation of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### **CLTA 100.6 Present and Future Violation of CC&R**

Approval from underwriting must be obtained prior to issuing the CLTA 100.6. This endorsement insures an owner against loss due to an existing violation, as well as future violations of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### **CLTA 100.7 Enforcement of Covenants Based Upon Prior Violation of Specific Covenant**

Approval from underwriting must be obtained prior to issuing the CLTA 100.7. This endorsement insures an owner against loss due to an existing violation of a particular provision of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.8 Present and Future Violation of CC&R

Approval from underwriting must be obtained prior to issuing the CLTA 100.8. This endorsement insures an owner against loss due to an existing violation and future violations of a particular provision of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.9 Restrictions, Encroachments and Minerals (Owner's Policy - Unimproved Land, same as ALTA 9.1)

This endorsement insures an owner against loss due to a violation of the covenants, conditions, and restrictions, encroachments or the exercise of surface rights on unimproved land.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### CLTA 100.10 Restrictions, Encroachments and Mineral (Owner's Policy - Improved Land, same as ALTA 9.2)

This endorsement insures an owner against loss due to a violation of the covenants, conditions, and restrictions, encroachments or the exercise of surface rights.

The charge for this endorsement is \$20 on residential property or 10% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### CLTA 100.11 Violation of Liquor Revert Rights in CC&R

Approval from underwriting must be obtained prior to issuing the CLTA 100.11. This endorsement insures against loss due to any past or future violation causing a forfeiture or reversion of title because of the manufacture, sale or use of liquor on the Insured property.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.12 Enforceability of Reverter Rights in CC&R

Approval from underwriting must be obtained prior to issuing the CLTA 100.12. This endorsement insures against loss due to the enforcement or attempted enforcement of a reverter, right of re-entry or power of termination because of a breach of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.13 Priority of Lien over Assessments

This endorsement provides a lender assurances that any lien for assessments pursuant to the covenants, conditions and restrictions will not have priority over the Insured Mortgage.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.16 Homeowners Association Lien

This endorsement insures a lender against enforcement of the covenants, conditions and restrictions requiring membership in an association as a prerequisite to ownership of the Insured property.



The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.17 Modification of CC&R

This endorsement insures that a valid modification of the covenants, conditions and restrictions is of record.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.18 Exercise of Reverter Rights in CC&R and Unmarketability of Title

Approval from underwriting must be obtained prior to issuing the CLTA 100.18. This endorsement insures a lender against loss due to the exercise or attempted exercise of a right of re-entry or power of termination of the estate because of a breach of the covenants, conditions and restrictions. This endorsement also insures against loss due to the unmarketability of title because of the right of re-entry or reverter after the lender has acquired title through foreclosure.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.19 No Present Violation of Covenants, Conditions and Restrictions

This endorsement provides assurances that there is no present violation of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.20 Present Violation of CC&R

Approval from underwriting must be obtained prior to issuing the CLTA 100.20. This endorsement insures against loss due to the enforcement or attempted enforcement of a violation of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.21 Approval of Construction Plans and Specifications

Approval from underwriting must be obtained prior to issuing the CLTA 100.21. This endorsement provides a lender assurances regarding compliance with specific covenants, conditions and restrictions requiring the approval of building plans and specifications.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.23 Exercise of Surface Rights

This endorsement insures a lender against loss or damage to existing improvements due to the exercise of surface rights for reserved or conveyed mineral interests.

The charge for this endorsement is 20% of the Basic Schedule of Charges with a maximum charge of \$1,500.

#### CLTA 100.27 Violation of CC&R

This endorsement insures a lender against loss of title to the estate either before or after a

foreclosure due to a violation of the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.28 Violation of CC&R by Future Construction

Approval from underwriting must be obtained prior to issuing the CLTA 100.28. This endorsement insures against loss as a result of a final judgment enforcing the covenants, conditions and restrictions when the improvements to be constructed, according to the building plans and specifications, violate a particular provision in the covenants, conditions and restrictions.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.29 Development of Minerals

Approval from underwriting must be obtained prior to issuing the CLTA 100.29 if the rights of surface entry have not been waived. This endorsement insures against loss or damage to improvements already in existence due to the use of the surface of the land for extraction or development of minerals.

The charge for this endorsement is 20% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.30 Physical Damage by Mineral Estate Holder

This endorsement insures a lender against physical damage to existing improvements due to the exercise of a reserved or excepted mineral estate.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 100.31 Physical Damage by Mineral Estate Holder

This endorsement insures an owner against physical damage to existing improvements due to the exercise of a reserved or excepted mineral estate.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property. The maximum charge for this endorsement is \$1,500.

#### CLTA 101 Mechanics' Lien Gaining Priority over Insured Mortgage

This endorsement insures a lender against mechanics' liens having priority over the Insured Mortgage.

There is no charge for this endorsement on a lender's policy not issued in connection with a construction loan. There is no charge for this endorsement on a lender's policy issued in connection with a construction loan provided that the Insured Mortgage is recorded prior to the Commencement of Construction. The charge for this endorsement is 0% - 40%, as determined by underwriting, for a lender's policy issued in connection with a construction loan if the lien is recorded after the Commencement of Construction.

#### CLTA 102.4 Foundations - No Violation, No Encroachment by Improvements

This endorsement provides a lender assurances that the existing foundation, or foundation under construction, is within the boundaries of the property and that its location does not violate particular provisions of the covenants, conditions and restrictions.

The charge for this endorsement is \$30 for residential property or \$100 for commercial property.

#### CLTA 102.5 Foundations - No Violation, No Encroachments onto Easements or Adjoining Land

This endorsement provides a lender assurances that the foundation under construction is within the boundaries of the property, that its location does not violate the covenants, conditions and restrictions and that it does not encroach upon easements.

The charge for this endorsement is \$30 for residential property or \$100 for commercial property.

#### CLTA 102.6 Foundations - Portion of Land Described in Policy

This endorsement provides a lender assurances that the foundation under construction is within a specific portion of the land.

The charge for this endorsement is \$30 for residential property or \$100 for commercial property.

#### CLTA 102.7 Foundations - Portion of Land Described in Policy

This endorsement provides a lender assurances that the foundation under construction is located within a specific portion of the land and that its location does not encroach upon an easement.

The charge for this endorsement is \$30 for residential property or \$100 for commercial property.

#### CLTA 103.1 Damage to Easement

This endorsement insures a lender against loss due to the exercise of the right of use or maintenance of a particular easement.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 for commercial property.

#### CLTA 103.2 Enforced Removal of Improvements

This endorsement insures against loss due to the compelled removal of improvements which encroach upon adjoining land.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 for commercial property.

#### CLTA 103.3 Removal of Improvements from Easement

This endorsement insures a lender against loss due to the compelled removal of an improvement which encroaches upon an easement.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 for commercial property.

#### CLTA 103.4 Easement Providing Ingress and Egress

This endorsement provides assurances that a particular easement provides ingress and egress from a public street.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

#### CLTA 103.5 Exercise of Surface Rights for Extraction of Water

Underwriting approval must be obtained prior to issuing the CLTA 103.5. This endorsement insures against damage to existing improvements as a result of the extraction or development of water.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a maximum charge of \$1,500.

#### CLTA 103.6 Easement Encroachment

This endorsement insures a lender against loss due to an improvement on the land encroaching upon an identified easement.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$50 for commercial property.

#### CLTA 103.7 Land Abuts Physically Open Street

This endorsement provides assurances that the land abuts a physically open and identified street.

The charge for this endorsement is 10% of the Basic Schedule of Charges on a Standard Coverage policy issued on vacant land or \$50 on an Extended Coverage Policy or on an existing building.

#### CLTA 103.11 Access and Entry

This endorsement provides assurances that the property has actual vehicular and pedestrian access to and from a physically open and publicly maintained street.

The charge for this endorsement is 10% of the Basic Schedule of Charges on a Standard Coverage policy issued on vacant land or \$50 on an Extended Coverage Policy or on an existing building.

#### CLTA 104 Assignment

This endorsement provides the assignee of an Insured Mortgage assurances concerning the validity of the assignment.

There is no charge for this endorsement if issued within six (6) months from the date of the policy. The charge for this endorsement is \$25 if issued after six (6) months from the date of the policy.

#### CLTA 104.1 Assignment - Institutional Lender

Approval from underwriting must be obtained prior to issuing the CLTA 104.1. This endorsement provides the assignee of an Insured Mortgage assurances concerning the validity of the recorded assignment and that no reconveyance, modification or subordination of the Insured Mortgage is of record.

There is no charge for this endorsement if issued within six (6) months from the date of policy. The charge for this endorsement is \$25 if issued after six (6) months from the date of the policy.

#### CLTA 104.4 Collateral Assignment

Approval from underwriting must be obtained prior to issuing the CLTA 104.4. This endorsement provides the collateral assignee of an Insured Mortgage assurances that the assignment is valid and that no reconveyance, modification or subordination is of record.

The charge for this endorsement is 20% of the Basic Schedule of Charges if issued at the date of the policy. The charge for this endorsement is 30% of the Basic Schedule of Charges if issued any time after the date of the policy.

#### CLTA 104.6 Assignment - Lessor's Interest

This endorsement provides a lender assurances concerning defects in the execution of an assignment of a lessor's interest in a particular lease and further provides assurances as to earlier assignments disclosed by the public records.

The charge for this endorsement is 10% of the basic schedule of coverage on a Standard Coverage policy or \$20 for residential property and \$50 for commercial property when issued on an Extended Coverage Policy.

#### CLTA 104.7 Assignment of Rents

This endorsement provides a lender assurances concerning earlier assignments of rents as disclosed by the public records.

The charge for this endorsement is 10% of the basic schedule of coverage on a Standard Coverage policy or \$20 for residential property and \$50 for commercial property when issued on an Extended Coverage Policy.

#### CLTA 104.8 Assignment - Non-Institutional Lender

This endorsement provides the assignee of an Insured Mortgage assurances regarding the validity of the recorded assignment.

There is no charge for this endorsement if issued within six (6) months from the date of policy. The charge for this endorsement is \$25 if issued after six (6) months from the date of policy.

#### CLTA 104.9 Assignment - Non-Institutional Lender

This endorsement provides the assignee of an Insured Mortgage assurances regarding the validity of the recorded assignment.

There is no charge for this endorsement if issued within six (6) months from the date of policy. The charge for this endorsement is \$25 if issued after six (6) months from the date of policy.

#### CLTA 104.12 Assignment (same as ALTA 10)

This endorsement provides a lender assurances regarding the validity of the recorded assignment. This endorsement may only be issued if no full or partial release of the Insured Mortgage is of record.

The charge for this endorsement is 15% of the Basic Schedule of Charges with a minimum charge of \$30.00.

#### CLTA 104.13 Assignment and Date Down (same as ALTA 10.1)

This endorsement provides a lender assurances regarding the validity of the recorded assignment that no full or partial release has been recorded, taxes and assessments are current, the Insured Mortgage continues to have priority as Insured in the policy, no notice of federal tax lien has been recorded and there is no pending proceeding in bankruptcy.

The charge for this endorsement is 20% of the Basic Schedule of Charges with a minimum charge of \$35.00.

#### CLTA 105 Modification of Policy to Insure Two Liens on One Policy

This endorsement modifies a lender's policy to accommodate the insurance of a first and second Mortgage under one policy.

There is no charge for this endorsement.

#### CLTA 107.1 Allocation of Liability

This endorsement allocates a specified amount of liability to each parcel out of the multiple parcels covered under the policy.

There is no charge for this endorsement.

#### CLTA 107.2 Increase of Coverage

This endorsement increases the amount of coverage of an existing title policy.

The charge for this endorsement is \$25 plus the applicable Basic Schedule of Charges for the increased amount of liability above the original policy.

#### CLTA 107.5 Value of Lessee's Interest

This endorsement is issued in connection with a leasehold policy and provides assurances that the value of leasehold improvements will be included when determining a loss.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

#### CLTA 107.9 Additional Insured

This endorsement identifies an additional Insured under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

#### CLTA 107.10 Additional Insured

This endorsement identifies an additional Insured that would have been covered under the definition of Insured in the conditions and stipulations of the original policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

#### CLTA 107.11 Non-Merger

Approval from underwriting must be obtained prior to issuing the CLTA 107.11. This endorsement insures a lender against the invalidity of the Insured Mortgage as a result of the lender acquiring an ownership interest in the land other than through a foreclosure of the Insured Mortgage.

The charge for this endorsement is 10% of the Basic Schedule of Charges.

#### CLTA 108.8 Additional Advance

Approval from underwriting must be obtained prior to issuing the CLTA 108.8. This endorsement insures a lender against loss of priority of the Insured Mortgage including an additional advance that has been made under the Insured Mortgage.

The charge for this endorsement is \$20 plus the applicable Basic Schedule of Charges for the increased amount of liability above the original policy.

#### CLTA 108.10 Revolving Credit, Increased Credit Limit

Approval from underwriting must be obtained prior to issuing the CLTA 108.10. This endorsement increases a lender's policy to account for a revolving line of credit.

The charge for this endorsement is \$20 plus the applicable Basic Schedule of Charges for the increased liability above the original policy.

#### CLTA 110.1 Deletion of Exception

This endorsement amends a policy to delete a particular title exception or exclusion from coverage.

The charge for this endorsement is the applicable charge for the type of insurance or assurance provided by using the CLTA 110.1. There is no charge for this endorsement if no additional insurance or assurance is created by the issue of the CLTA 110.1.

#### CLTA 110.2 Affirmative Protection over an Exception

This endorsement insures over a particular exception without having to delete the exception from the policy.

There is no charge for this endorsement.

#### CLTA 110.3 Relinquishment of Surface Rights

This endorsement provides assurances that the holder of a mineral estate has relinquished the rights of surface entry on the land.

The charge for this endorsement is 20% of the Basic Schedule of Charges with a minimum charge of \$20 for residential property or a minimum charge of \$100 for commercial property.

#### CLTA 110.4 Modification

This endorsement insures a lender against loss arising from the invalidity of the recorded modification of Mortgage.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$30.

#### CLTA 110.5 Modification

This endorsement insures a lender against loss due to the invalidity of the recorded modification and for any liens having priority over the modification.

The charge for this endorsement is 20% of the Basic Schedule of Charges with a minimum charge of \$50.

#### CLTA 110.6 Modification

This endorsement insures a lender against loss due to the invalidity of the recorded modification and for any liens having priority over the modification.

The charge for this endorsement is 20% of the Basic Schedule of Charges with a minimum charge of \$50.

#### CLTA 110.9 Environmental Protection Lien (same as ALTA 8.1)

This endorsement insures a lender against environmental protection liens having priority over the Insured Mortgage.

The charge for this endorsement is \$25 for one to four family residential structures or 20% of the Basic Schedule of Charges with a minimum charge of \$50 for other residential structures.

#### CLTA 110.10 Modification and Additional Advance Agreement

Approval from underwriting must be obtained prior to issuing the CLTA 110.10. This endorsement insures a lender against loss of priority over the modification including an additional advance made under the modification.

The charge for this endorsement is 10% of the Basic Schedule of Charges plus the applicable Basic Schedule of Charges for the increased liability above the original policy.

#### CLTA 111 Loss of Priority by Partial Reconveyance

This endorsement insures a lender against loss of lien priority on the property that continues to be secured by the Insured Mortgage following a partial reconveyance.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$50.

#### CLTA 111.1 Partial Reconveyance

This endorsement provides a lender assurances that the policy liability will not be reduced as the result of a partial reconveyance of the Insured Mortgage except to the extent that the lender receives consideration for the partial reconveyance.

There is no charge for this endorsement if issued at the time of the policy. The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$50 if issued any time after the original policy.

#### CLTA 111.2 Impairment of Lien by Subordination Agreement

This endorsement provides a lender assurances that a recorded subordination agreement does not otherwise impair the Insured Mortgage.

There is no charge for this endorsement if issued at the time of the policy. The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$50 if issued any time after the policy.

#### CLTA 111.3 Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments

This endorsement insures a lender against the impairment of the Insured Mortgage that remains as security on land following a partial release and further provides insurance against loss due to encroachments.

The charge for this endorsement is 20% of the Basic Schedule of Charges with a minimum charge of \$50.

#### CLTA 111.4 Trustor's Conveyance

This endorsement insures a lender as well the Secretary of Housing and Urban Development against the impairment of the Insured Mortgage due to the conveyance of property from the trustor.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$50.

#### CLTA 111.5 Variable Rate Mortgage (same as ALTA 6)

This endorsement insures a lender against loss of priority or unenforceability of the Insured Mortgage due to provisions for changes in the rate of interest.

The charge for this endorsement is \$25.

#### CLTA 111.6 Variable Rate Mortgage - Regulations (same as ALTA 6.1)

This endorsement insures a lender against loss of priority or unenforceability of the Insured Mortgage due to provisions for changes in the rate of interest and provides assurances that the variable rate Mortgage complies with certain statutes or regulations.

The charge for this endorsement is \$25.

#### CLTA 111.7 Variable Rate Mortgage

This endorsement insures a lender against loss of priority or unenforceability of the Insured Mortgage due to provisions for a renegotiated interest rate.

The charge for this endorsement is \$25.

#### CLTA 111.8 Variable Rate Mortgage - Negative Amortization

This endorsement insures a lender against loss of priority or unenforceability of the Insured Mortgage due to provisions for interest on interest, changes in the interest rate or the addition of unpaid interest to the principal balance of the loan.

The charge for this endorsement is \$25.

#### CLTA 111.9 FNMA Balloon Mortgage

This endorsement insures a lender against loss of priority or unenforceability of the Insured Mortgage due to provisions requiring a balloon payment.

The charge for this endorsement is \$25.

#### CLTA 111.10 Optional Advance

Approval from underwriting must be obtained prior to issuing the CLTA 111.10. This endorsement provides a lender assurances concerning the validity and priority of an Insured Mortgage securing a revolving line of credit.

The charge for this endorsement is \$50 plus the applicable Basic Schedule of Charges for the increased amount of liability above the original policy.

#### CLTA 111.11 Obligatory Advance

This endorsement insures a lender against the failure of subsequent advances to have the same priority as the Insured Mortgage.

The charge for this endorsement is \$25.

#### CLTA 111.14 Future Advance – Priority (same as ALTA 14)

This endorsement provides a lender assurances that an additional advance has the same priority as the Insured Mortgage.

The charge for this endorsement is \$20.

#### CLTA 111.14.1 Future Advance - Knowledge (same as ALTA 14.1)

This endorsement provides a lender assurances that an additional advance has the same priority as the Insured Mortgage. This particular endorsement excepts for any loss of priority of an advance made after the Insured has knowledge of the existence of liens, encumbrances or other matters affecting the land intervening between the date of policy and the advance.

The charge for this endorsement is \$20.



#### CLTA 111.14.2 Future Advance - Letter of Credit (same as ALTA 14.2)

This endorsement provides a lender assurances that the Insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement or reimbursement agreement.

The charge for this endorsement is \$20.

#### CLTA 114 Co-Insurance

Approval from underwriting must be obtained prior to issuing the CLTA 114. This endorsement identifies other insurers under a policy and allocates the amount of liability between the insurers.

There is no charge for this endorsement.

#### CLTA 114.1 Co-Insurance

Approval from underwriting must be obtained prior to issuing the CLTA 114.1. This endorsement identifies other insurers under a policy and allocates the amount of liability between the insurers.

There is no charge for this endorsement.

#### CLTA 114.2 Co-Insurance

Approval from underwriting must be obtained prior to issuing the CLTA 114.2. This endorsement identifies other insurers under a policy and allocates the amount of liability between the insurers.

There is no charge for this endorsement.

#### CLTA 115.1 Condominium (same as ALTA 4)

This endorsement provides assurances regarding the classification of the property as a condominium unit.

The charge for this endorsement is \$20 on residential property or 20% of the Basic Schedule of Charges with a minimum charge of \$50 on commercial property.

#### CLTA 115.2 Planned Unit Development (same as ALTA 5)

This endorsement provides assurances regarding the classification of the property as a parcel within a planned unit development.

The charge for this endorsement is \$20 on residential property or 20% of the basic schedule of with a minimum charge of \$50 on commercial property.

#### CLTA 116 Location of Land, Designation of Improvements

This endorsement provides a lender assurances that a specific type of improvement is located on the land and the land is commonly known as a particular street address.

The charge for this endorsement is \$10.

#### CLTA 116.1 Property Description Same as Survey

This endorsement provides a lender assurances that the described property is the same as that which is delineated on a particular plat of survey.

The charge for this endorsement is 10% of the Basic Schedule of Charges when issued on a Standard Coverage policy or \$20 for residential property and \$50 for commercial property when issued on an Extended Coverage Policy.

#### CLTA 116.2 Exterior Boundary of Condominium

This endorsement provides assurances that the condominium map of survey correctly identifies the unit and correct street address of the land.

The charge for this endorsement is \$10.

#### CLTA 116.3 Description Changed by Recording of New Map

This endorsement provides assurances that the Insured parcel has changed legal descriptions and is currently identified by a different legal description.

The charge for this endorsement is \$50.

#### CLTA 116.4 Contiguity

This endorsement provides assurances that two or more Insured parcels are contiguous and that no gap separates the contiguous boundary lines.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a maximum charge of \$200 when a standard policy is issued or \$20 for residential property and \$50 for commercial property when issued on an extended policy or when Stewart Title or its issuing agent has an acceptable survey. [\[Reduced rate filed May 2, 2008\]](#)

#### CLTA 116.5 Manufactured Housing Unit (same as ALTA 7)

This endorsement insures against loss due to the failure of a manufactured home being legally affixed as real property.

The charge for this endorsement is \$20 if the manufactured home is already affixed as real property or \$200 if the manufactured home is being affixed as real property in connection with the transaction.

#### CLTA 116.7 Subdivision Map Act

Underwriting approval must be obtained prior to issuing the CLTA 116.7. This endorsement insures against loss due to a violation of the subdivision statutes.

The charge for this endorsement is \$50 for residential property or \$100 for commercial property.

#### CLTA 122 Obligatory Advance

Approval from underwriting must be obtained prior to issuing the CLTA 122. This endorsement insures a lender against loss of priority of the Insured Mortgage and any obligatory advances made under the Insured Mortgage. This form of endorsement provides a datedown on the policy.

The charge for this endorsement is \$50 if requested at the date of the policy. The charge for this endorsement is 10% of the Basic Schedule of Charges if issued at anytime after the date of the policy.

#### CLTA 123.1 Zoning (same as ALTA 3)

Underwriting approval must be obtained prior to issuing the CLTA 123.1. This endorsement provides assurances regarding the applicable zoning classification and authorized use of the land.

The charge for this endorsement is 5% of the Basic Schedule of Charges with a maximum charge of \$500 if no zoning change has occurred within the preceding two (2) years. The charge for this endorsement is 10% of the Basic Schedule of Charges with a maximum charge of \$2,000 if there has been a zoning change within the preceding two (2) years or if the land use is based upon a conditional use permit. If the policy is being rewritten from a prior sale or loan where this endorsement or similar coverage was provided to the Insured, the charge for this endorsement is 5% of the Basic Schedule of Charges.

#### CLTA 123.2 Zoning - Completed Structure (same as ALTA 3.1)

Underwriting approval must be obtained prior to issuing the CLTA 123.2. This endorsement provides assurances regarding the zoning classification of the land and that the improved structure and its use comply with the applicable zoning ordinance.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a maximum charge of \$1,500.00 if no zoning change has occurred within the preceding two (2) years. The charge for this endorsement is 20% of the Basic Schedule of Charges with a maximum charge of \$3,000.00 if there has been a zoning change within the preceding two (2) years or if the land use is based upon a conditional use permit. If the policy is being rewritten from a prior sale or loan where this

endorsement or similar coverage was provided to the Insured, the charge for this endorsement is 5% of the Basic Schedule of Charges.

#### CLTA 124.1 Assurances Concerning Covenants

Approval from underwriting must be obtained prior to issuing the CLTA 124.1. This endorsement provides assurances concerning the binding effect of certain covenants.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 on commercial property.

#### CLTA 124.2 Assurances Concerning Covenants in a Lease

Approval from underwriting must be obtained prior to issuing the CLTA 124.2. This endorsement provides a lessee under a leasehold policy assurances that the lessor's affirmative covenants within the lease are binding.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 on commercial property.

#### CLTA 124.3 Assurances Concerning Negative Covenants in a Lease

Approval from underwriting must be obtained prior to issuing the CLTA 124.3. This endorsement provides a lessee under a leasehold policy assurances that the lessor's negative covenants are binding.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 on commercial property.

#### CLTA 125 Truth-in-Lending (same as ALTA 2)

This endorsement insures a lender against termination of the lien due to the borrower's exercise of the right of rescission.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$25 and a maximum charge of \$250.

#### CLTA 126 Comprehensive Coverage for Homeowner

This endorsement provides an owner of a single family residence insurance against loss arising from mechanics' liens and from the removal of the residence for any encroachment, violation of the CC&R's or violations of zoning ordinances. Additionally, this endorsement insures against loss due to the exercise of surface rights.

The charge for this endorsement is 10% of the Basic Schedule of Charges if issued on a standard owner's policy or \$35 if issued on an extended owner's policy.

#### CLTA 126.1 Comprehensive Coverage for Homeowner

This endorsement provides an owner of a one to four family residential structure insurance against loss from mechanics' liens and from the removal of the residence for any encroachment, violation of the CC&R's or violation of zoning ordinances. Additionally, this endorsement insures against loss due to the exercise of surface rights.

The charge for this endorsement is 10% of the Basic Schedule of Charges if issued on a standard owner's policy or \$35 if issued on an extended owner's policy.

#### CLTA 126.2 Comprehensive Coverage for Condominium Homeowner

This endorsement provides an owner of a condominium unit insurance against loss from the failure of the estate to be a condominium, mechanics' liens and the removal of the residence for any encroachment and for violations of the CC&R's or violations of zoning ordinances. Additionally, this endorsement insures against loss due to the exercise of surface rights.

The charge for this endorsement is 10% of the Basic Schedule of Charges if issued on a standard owner's policy or \$35 if issued on an extended owner's policy.

#### CLTA 126.3 Residential Structure - No Limitation

This endorsement insures an owner of a single family residence against loss from mechanics' liens, the removal of improvements related to the residential use of the property due to encroachments and for violations of the CC&R's and zoning ordinances. Additionally, this endorsement insures against loss due to the exercise of surface rights.

The charge for this endorsement is 10% of the Basic Schedule of Charges if issued on a standard owner's policy or \$35 if issued on an extended owner's policy.

#### CLTA 127 Non-imputation - Full Equity Transfer (same as ALTA 15)

Approval from underwriting must be obtained prior to issuing the CLTA 127. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the purchaser of the Insured entity in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land. [\[Rate modified October 11, 2007\]](#)

#### CLTA 127.1 Non-imputation - Additional Insured (same as ALTA 15.1)

Approval from underwriting must be obtained prior to issuing the CLTA 127.1. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the purchaser of the Insured entity in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land. [\[Rate modified October 11, 2007\]](#)

#### CLTA 127.2 Non-imputation - Partial Equity Transfer (same as ALTA 15.2)

Approval from underwriting must be obtained prior to issuing the CLTA 127.2. This endorsement is issued in connection with the sale of the Insured entity and provides that the entity's knowledge will not be imputed to the purchaser of the Insured entity in order to waive liability under the policy.

The charge for this endorsement is 10% of the Basic Schedule of Charges with a minimum charge of \$100 when there is no present or contemplated change in the use of land. The charge for this endorsement is 30% of the Basic Schedule of Charges with a minimum charge of \$250 if there is a present or contemplated change in the use of the land. [\[Rate modified October 11, 2007\]](#)

#### CLTA 129 Single Tax Parcel (same as ALTA 18)

This endorsement provides a lender assurances that the Insured property has a specific tax identification number.

The charge for this endorsement is \$50 for residential property or \$100 for commercial property.

#### CLTA 129.1 Multiple Tax Parcel (same as ALTA 18.1)

This endorsement insures against loss if the property is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement. It also insures against loss if the specified tax numbers include land other than that which is identified.

The charge for this endorsement is \$50 for residential property or \$100 for commercial property.