



SCHEDULE OF CHARGES FOR USE IN THE COMMONWEALTH OF VIRGINIA

All inquiries concerning the charges related to title insurance and forms should be directed to your nearest Stewart Title Office:

Steven J. Blizzard, Esq.
District Office/Northern Virginia
800-877-657-8392 • 703-636-3221

Timothy Akers
District Office/Central Virginia
800-459-7516 • 804-897-0000

Stewart J. Sacks, Esq.
District Office/Southern Virginia
800-644-7842 • 757-424-4400

John L. Killea
General Counsel
Stewart Title Guaranty Company
1980 Post Oak Blvd.
Houston, Texas 77056

Effective: June 1, 2011

STANDARD ALTA POLICIES

Amount of Coverage	OWNER'S PREMIUM
Minimum policy charge:	\$100.00
Up to \$250,000	\$3.90/\$1,000
Over \$250,000 to \$500,000, add:	\$3.70/\$1,000
Over \$500,000 to \$1,000,000, add:	\$3.40/\$1,000
Over \$1,000,000 to \$2,500,000, add:	\$2.25/\$1,000

Amount of Coverage	LOAN PREMIUM
Minimum policy charge:	\$100.00
Up to \$250,000	\$2.90/\$1,000
Over \$250,000 to \$500,000, add:	\$2.70/\$1,000
Over \$500,000 to \$1,000,000, add:	\$2.40/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$1.85/\$1,000

ENHANCED COVERAGE ALTA POLICIES

Amount of Coverage	ENHANCED HOMEOWNERS' RESIDENTIAL OWNER'S PREMIUM
Minimum policy charge:	\$100.00
Up to \$250,000	\$4.90/\$1,000
Over \$250,000 to \$500,000, add:	\$4.65/\$1,000
Over \$500,000 to \$1,000,000, add:	\$4.25/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$2.85/\$1,000

Amount of Coverage	ENHANCED RESIDENTIAL LOAN PREMIUM
Minimum policy charge:	\$100.00
Up to \$250,000	\$3.48/\$1,000
Over \$250,000 to \$500,000, add:	\$3.24/\$1,000
Over \$500,000 to \$1,000,000, add:	\$2.76/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$2.22/\$1,000

Amounts over \$2,500,000---- contact Stewart Title underwriting.

Other charges:

NO charge for standard endorsements, **excluding** the ALTA 3 series and the ALTA 14 and higher series. Contact Stewart Title for charges on these excluded endorsements.

Simultaneous Issue fee: \$150.00 per loan policy up to face amount of the owner's policy.

Refinance Charges:

For residential refinance loan transactions involving improved one-to-four family residential properties, the residential refinance loan charge for a Loan Policy is 70% of the policy charge and shall be applied as to the face amount of the new deed of trust. A refinance loan transaction is a transaction in which the loan proceeds are used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction. Refinance rate charges do not apply to commercial transactions. No prior policy needs to be obtained in connection with the use of refinance rates.

Timeshares:

\$60 minimum up to \$20,000.00, with regular charges over \$20,000.00.

Notes:

- Owners' policies are to be issued for the full consideration of the property.
- Loan policies are not to be issued for less than the full amount of the loan.
- Standard leasehold policies are issued at the standard owners' charges.
- Scheduled charges do **NOT** include any costs incidental to title insurance (e.g., title search and/or examination fees, commitment and/or final policy preparation, recordation, etc.) and any of these **fees are NOT to be charged with title insurance premiums.**
- An extra hazardous risk premium fee may be charged on construction loan policies and new construction outsale policies requiring affirmative mechanic's lien coverage. Stewart Title will advise when/if these extra hazardous risk fees are to be charged.
- Stewart Title Guaranty Company reserves the right to charge additional premium fees for particular extra hazardous risks and coverages.
- Reissue rates on residential purchases and refinances are no longer available.