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STEWART TITLE GUARANTY COMPANY SCHEDULE OF CHARGES AND FORMS FOR USE IN THE STATE OF MONTANA

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

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Last Updated: November 8, 2017

Effective Date: December 11, 2017

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MONTANA TITLE INSURANCE SCHEDULE OF CHARGES

A. GENERAL PROVISIONS AND RULES; DEFINITIONS

Thank you for using Stewart Title Guaranty Company (“Stewart” or “Underwriter”) for your title insurance needs. This rate manual establishes the appropriate charges and rules pertaining to title insurance policies and endorsements issued by Stewart for the State of Montana. The terms, provisions and charges within this rate manual supersede all previous rate manuals filed by Stewart. The charges provided herein are assessed solely on the issue of the title insurance policy. Accordingly, a charge for a policy, endorsement or other form of title insurance does not include any additional fees or charges for surveys, recording fees, escrow closing services or other fee associated with escrow. Moreover, this rate manual does not provide underwriting requirements pertaining to the policies and endorsements addressed herein.

When a rate for a policy or guarantee is not an even dollar amount, the rate shall be rounded up to the nearest dollar. A rate that is a percentage of the Basic Schedule of Charges shall be calculated from the unrounded rate amount with rounding done after all other calculations have been determined.

1. 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.
- 2) **Lender’s Policy** - A lender’s policy is issued for not less than 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. 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. When issuing a lender’s policy less than the insured mortgage, the amount of insurance must equal the full value of the property.
- 3) **Leasehold Policy** - A leasehold policy insuring a leasehold estate with an unexpired term of 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 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 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 Purchaser** - 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

CONDITION	CHARGE
One chain of title	No charge
Each additional chain of title, which covers property in a different block, section or county or when parcels are not under common ownership	\$50.00
Insuring 2 or more lots in a single tract and in common ownership	No charge
Insuring 2 or more lots in a single tract in different ownership within the last 5 years	\$50.00

c. Multiple Policies with 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. 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.

2. DEFINITIONS

TERM	DEFINITION
ALTA	American Land Title Association
Basic Schedule of Charges	The charge to be applied for any standard coverage title policy when no discount or reissue rate is available; also referred to as "BSC" in the endorsement section
Charge	The rate for a title insurance policy or endorsement. A charge also includes the abstracting, searching and examination fee. 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 manual.
CLTA	California Land Title Association
Commercial	"Commercial policies" for the purposes of insurance rates only includes bulk purchase or refinance of multiple residential dwellings, multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
Construction Loan	A loan for the purpose of construction of on-site improvements to the property to be insured. The term does not include a loan for off-site improvements such as streets and utilities.
Extended Coverage	The deletion of part or all of the standard exception from coverage. Extended Coverage may also be created by issuing certain endorsements. An endorsement creating Extended Coverage that provides additional affirmative assurances requires an additional charge for both the Extended Coverage as well as the charge for the endorsement
Fair Value	The sale price, including any encumbrances being assumed by the buyer, except that where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject
Full Principal Debt	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

TERM	DEFINITION
Full Value of Land	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 aggregate of the rentals payable under the primary term of the lease or the full value of the land as herein defined, whichever is less.
Homeowner's Policy aka Enhanced Policy	The American Land Title Association Homeowner's Policy of Title Insurance.
Increased Liability Amount	Amount in excess of the original policy amount.
Insured	The person or entity named as the Insured in the policy of title insurance or other indemnity
Land, Premises, or Property	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
Loan Policy	A title insurance policy insuring a lender or assignee/successor of a lender.
Material Risk Factors	A determination based on whether a minimal risk or no risk is involved in the issuance 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 any mechanics' liens have been recorded within 1 year of the commitment; (2) whether a recent survey meeting the minimum detail standards of the ALTA/National Society of Professional Surveyors has been conducted showing no encroachment, boundary conflict, overlap and the ease of finding a government monument; (3) whether the land has been recently subdivided into a platted subdivision or regularly surveyed tract.
Minimum Charge	The minimum charged to an applicant or insured shall be the lowest charge shown in the Basic Schedule of Charges in each of the foregoing pricing charts.
Mortgage	A transfer of an interest in land, other than in trust, to secure performance of the obligation to pay back the indebtedness. The form of the mortgage may be a mortgage or other security instrument relating, at least in part, to land
Owner's Policy	A title insurance policy insuring an owner, optionee, vendee, or lessee.
Policy Form	Any title insurance policy or guarantee form filed by Stewart with the Commissioner of Insurance of this State.
Residential	"Residential policies" for the purposes of insurance rates only mean title insurance policies that insure the title to real property having a single house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended primarily for the occupancy of from one to four (1-4) families or a single residential lot upon which the purchaser intends to build a one to four family dwelling.
Simultaneous Issue	The issuance of two or more policies on identical land out of the same transaction. The effective dates of the policies do not have to be the same in order to qualify for a simultaneous issue; however, if the effective dates are not the same, these policies must have been able to have been issued the same date and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.

TERM	DEFINITION
Standard Coverage Owner's Policy and Standard Coverage Loan Policy	<p>This refers to a title insurance policy that includes the standard regional exceptions in Schedule B of the Policy. American Land Title Association Owner's policies, and American Land Title Association Loan Policies with the following exceptions in Schedule B:</p> <ol style="list-style-type: none"> 1) Rights or claims of parties in possession not shown by the Public Records. 2) Easements, or claims of easement, not shown by the Public Records. 3) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the Land. 4) 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. 5) Taxes or special assessments which are not shown as existing liens by the Public Records. 6) (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. 7) Rights of the state or federal government and/or public in and to any portion of the land for right of way as established by federal statute RS 2477 (whether or not such rights are shown by recordings of easements and/or maps in the Public Records by the State of Montana showing the general location of these rights of way).
Stewart	Stewart Title Guaranty Company
Surcharge	A charge in addition to the Basic Schedule of Charges for any policy or endorsement.
Underwriter	Stewart Title Guaranty Company

B. COMMITMENTS

1. Commitment to Insure

A commitment for title insurance is issued only upon application for a policy of title insurance. Stewart does not authorize or allow the use of any preliminary report, letter report, certificate of title or opinion of title. Stewart 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 until all underwriting requirements have been satisfied.

C. SCHEDULE OF CHARGES:

1. Basic Schedule of Charges

LIABILITY AMOUNT	PER THOUSAND
\$0 to \$15,000	\$180.50 (fixed)
Over \$15,000 to \$35,000, add	\$5.25
Over \$35,000 to \$50,000, add	\$5.00
Over \$50,000 to \$100,000, add	\$4.25
Over \$100,000 to \$250,000, add	\$2.39
Over \$250,000 to \$500,000, add	\$2.10
Over \$500,000 to \$1,000,000, add	\$2.00
Over \$1,000,000 to \$5,000,000, add	\$1.75
Over \$5,000,000 to \$10,000,000, add	\$1.25
Over \$10,000,000, add	\$1.15
Minimum	\$200.00

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 \$15,000.00 or less which

is charged \$180.50. The total charge for a policy is based on the aggregate charge per thousand dollars plus the charge of \$180.50 and is not assessed by multiplying a single charge per thousand by the face amount of the policy.

A minimum charge of \$200 shall always apply when the rate has been calculated pursuant to this paragraph so that in no event shall the rate be less than \$200.

2. Standard and Extended Coverage Charges

POLICY TYPE	CHARGE
Standard Policy (Owner or Lender)	100% of the Basic Schedule of Charges
Extended Owner's Coverage Policy	150% of the Basic Schedule of Charges
Extended Loan Coverage Policy	130% of the Basic Schedule of Charges

3. U.S. Policy and Datedown Endorsement

The charge for a U.S. Policy is 100% of the Basic Schedule of Charges.

TERM OF DATEDOWN ENDORSEMENT	CHARGE
First Datedown Endorsement issued within 6 months of Date of Policy (no increase in amount of insurance)	No charge
Subsequent Datedown Endorsement issued after 6 months from Date of Policy	\$25 per endorsement
Any increase in the amount of insurance	Amount of increase at the Basic Schedule of Charges

D. OWNER'S POLICIES

1. Standard Coverage Owner's Policy

The charge for a Standard Coverage ALTA 2006 owner's policy is 100% of the Basic Schedule of Charges. 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.

2. Reissue charges

- A) Reissue charges shall be 70% of the Basic Schedule of Charges for an owner's policy up to the amount of insurance of the previous owner's policy. For any amount exceeding the previous owner's policy amount, the charge shall be the applicable basic charge for each thousand over the previous policy amount.
- B) Reissue charges are available for an owner's policy when:
 - i) The same property was insured by a prior owner's policy issued not more than 3 years from the date of the current application for title insurance. The prior owner's policy may have been issued by any title insurance company authorized to conduct business in the state of Montana; or
 - ii) The insured, under a loan policy issued by Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt.

Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

3. Increase of Liability

The minimum charge to increase liability on a policy is \$25 plus the applicable per thousand charge for the increased amount. The CLTA 107.2 endorsement may be utilized to increase the liability in a policy. The amount of insurance on an outstanding owner’s 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.

4. Rewrite 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 insured.

	CHARGE
Update for owner’s policy rewritten prior to the expiration of 10 years from the policy	50% of the Basic Schedule of Charges
Update for owner’s policy rewritten after to the expiration of 10 years from the policy	100% of the Basic Schedule of Charges

5. ALTA Homeowner’s Policy of Title Insurance for 1 to 4 Family Residence

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

6. 1031 Reverse Exchange

POLICY	CHARGE
Owner’s Policy issued to a qualified intermediary	100% of the Basic Schedule of Charges
Owner’s policy issued to the exchanger provided title conveyed within 180 days from date of original policy	30% of the Basic Schedule of Charges
One single policy and commitment may be issued in lieu of two separate policies within 180 days from the commitment	110% of the Basic Schedule of Charges

Any increase in the amount of liability will be charged at the applicable Basic Schedule of Charges.

7. Multiple Owner’s Policies

The charge for the issuance of a standard owner’s policy insuring a single risk covering more than one Insured is 100% 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. Multiple owner's policies may be written as a single risk. The Insureds, however, receive separate policies.

E. LENDER’S POLICIES

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

1. Standard Coverage Loan Policy

The charge for a Standard Coverage ALTA 2006 loan policy is 100% of the Basic Schedule of Charges. A standard ALTA 2006 loan policy is the policy to be issued unless another form of loan policy is requested in an application for title insurance.

2. Supplemental or Substitute Mortgage

The charge for a supplemental or substituted mortgage is 40% of the Basic Schedule of Charges with a minimum charge of \$75. A new lender's policy being issued to supplement or substitute the original insured mortgage may be issued prior to the expiration of 3 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 substituted mortgage must be by the same mortgagor and mortgagee, secured by the same premises and the original policy be surrendered.

3. Lender's Policy Insuring Future Advances

The charge for a new policy insuring an additional advance is the applicable Basic Schedule of Charges based on the increase of liability plus a charge of \$25.

A new lender's policy may be issued insuring an additional advance made under the insured mortgage. In lieu of a new policy, an ALTA 14, 14.1 or CLTA 110.10 endorsement may be issued on the original policy insuring an additional advance.

4. Assignment of Mortgage or Modification of Terms

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 with a minimum charge of \$50. In lieu of a new policy, an ALTA 10, 10.1 or CLTA 110.5 endorsement may be issued on the original policy insuring an assignment or modification.

5. ALTA Junior Loan Policy

The charge for an ALTA Residential Limited Coverage Junior Loan Policy is as follows:

LIABILITY	CHARGE
Below \$100,000	\$100 (fixed)
\$100,001 - \$130,000	\$140 (fixed)
\$130,001 - \$160,000	\$170 (fixed)
\$160,001 - \$200,000	\$200 (fixed)
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. The Junior Loan Policy may not be used when insuring a first priority deed of trust.

6. ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies

The charge for these policies is the applicable Basic Schedule of Charges plus a surcharge of 10% of the Basic Schedule of Charges. There is an added charge for any endorsement incorporated in the policy.

7. Refinance Charge

The refinance charge shall be 50% of the original issue charges up to the face amount of the mortgage being refinanced. The original issue charge in the applicable per thousand bracket will apply to coverage in excess of the previous mortgage amount. A refinance charge applies for policies insuring a replacement or refinance loan on property subject to an institutional mortgage dated and recorded within the previous 3 years. Any applicable surcharge will be based on the full amount of the new loan. Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

8. ALTA Short Form Residential Policies

The charge for these ALTA Short Form Residential Loan Policies is the applicable Basic Schedule of Charges plus the charge for any endorsements incorporated in the policy.

9. Simplified One-To-Four Family Residential Loan Policy

RANGE OF LIABILITY	CHARGE
Up to and including \$100,000	\$150 plus an additional \$4.00 per \$1,000 or any fraction thereof of coverage
Over \$100,000 up to and including \$300,000	\$550 plus \$2.25 per \$1,000 or any fraction thereof of coverage above \$100,000
Over \$300,000 up to and including \$500,000	\$1,000 plus \$2.10 per \$1,000 or any fraction thereof of coverage above \$300,000
Over \$500,000 up to and including \$1,000,000	\$1,420 plus \$2.00 per \$1,000 or any fraction thereof of coverage above \$500,000
Over \$1,000,000 up to and including \$5,000,000	\$2,420 plus \$1.75 per \$1,000 or any fraction thereof of coverage above \$1,000,000
Over \$5,000,000 up to and including \$10,000,00	\$9,420 plus \$1.20 per \$1,000 or any fraction thereof of coverage above \$5,000,000
Over \$10,000,000 up to and including \$50,000,000	\$15,420 plus \$1.15 per \$1,000 or any fraction thereof of coverage above \$10,000,000
Over \$50,000,000 up to and including \$100,000,000	\$61,420 plus \$1.10 per \$1,000 or any fraction thereof of coverage above \$50,000,000
Over \$100,000,000	\$116,420 plus \$1.05 per \$1,000 or any fraction thereof of coverage above \$100,000,000

For improved one-to-four residential properties, any Extended Coverage Loan Policy (ALTA 2006 Loan Policy) shall be issued at the rates above. The rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction, or being issued concurrently with an owner's policy.

No credits or discounts from other sections of the Montana manual may be applied to this rate. The use of these rates is based on the fact that these rates will not qualify for any simultaneous, credit or re-issue rate.

10. Simplified One-To-Four Family Residential Loan Policy with Endorsements 9-06, 22-06, and 8.1-06

RANGE OF LIABILITY	CHARGE
Up to and including \$100,000	\$220 plus an additional \$4.00 per \$1,000 or any fraction thereof of coverage
Over \$100,000 up to and including \$300,000	\$620 plus \$2.25 per \$1,000 or any fraction thereof of coverage above \$100,000
Over \$300,000 up to and including \$500,000	\$1,070 plus \$2.10 per \$1,000 or any fraction thereof of coverage above \$300,000
Over \$500,000 up to and including \$1,000,000	\$1,490 plus \$2.00 per \$1,000 or any fraction thereof of coverage above \$500,000
Over \$1,000,000 up to and including \$5,000,000	\$2,490 plus \$1.75 per \$1,000 or any fraction thereof of coverage above \$1,000,000
Over \$5,000,000 up to and including \$10,000,000	\$9,490 plus \$1.20 per \$1,000 or any fraction thereof of coverage above \$5,000,000
Over \$10,000,000 up to and including \$50,000,000	\$15,490 plus \$1.15 per \$1,000 or any fraction thereof of coverage above \$10,000,000
Over \$50,000,000 up to and including \$100,000,000	\$61,490 plus \$1.10 per \$1,000 or any fraction thereof of coverage above \$50,000,000
Over \$100,000,000	\$116,490 plus \$1.05 per \$1,000 or any fraction thereof of coverage above \$100,000,000

For improved one-to-four residential properties, any Extended Coverage Loan Policy (ALTA 2006 Loan Policy) shall be issued at the rates above. The rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction, or being issued concurrently with an owner's policy.

No credits or discounts from other sections of the Montana manual may be applied to this rate. The use of these rates is based on the fact that these rates will not qualify for any simultaneous, credit or re-issue rate.

11. ALTA Residential Limited Coverage Mortgage Modification Policy

The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

12. SMART Policies (Limited Residential Standard Coverage)

RANGE OF LIABILITY	SMART CHARGE
Up to and including \$50,000	\$125.00
Over \$50,000 up to and including \$100,000	\$150.00
Over \$100,000 up to and including \$150,000	\$175.00
Over \$150,000 up to and including \$250,000	\$200.00
Over \$250,000 up to and including \$300,000	\$250.00
Over \$300,000 up to and including \$350,000	\$275.00

SMART Policies may not be issued for liabilities in excess of \$350,000

When a lender makes an equity loan secured by the 1-4 family residential property of the borrower, a SMART policy may be issued for the amounts shown in this section. The loan policy must be a standard ALTA coverage (not extended coverage) and in addition to the regular pre-printed general exceptions the following "SMART" exceptions are added to the policy:

- A) Agreements, if any, related to the future assessment obligations not yet due and payable, which appear in the public records.
- B) Agreements, covenants, conditions, restrictions and/or declarations affecting title, or violations thereof, if any, which appear in the public records or are shown on any recorded subdivision map or survey.
- C) Easements or encroachments, if any, which appear in the public records or are shown on any recorded subdivision map or survey.
- D) Any reservation or conveyance of minerals, gas, oil, sand, gravel or timber, or rights related thereto, including leases of said interests, which appear in the public records.

13. Leasehold Policies

The leasehold owner’s and lender’s policy form is the ALTA 2006 Owner’s and Lender’s Policy with the ALTA 13 endorsement attached. The charge for the leasehold policy shall be the applicable owner’s or lender’s charge.

14. Multiple Loan Policies

Two or more loan policies with one policy being standard coverage and the other ALTA extended coverage, the charge shall be computed by applying the charge for the ALTA extended coverage policy from the basic schedule of charges of the aggregate liability and charging \$75 for each residential loan having a principal obligation amount of less than \$500,000, otherwise the charge shall be 10% of the basic schedule of charges for each additional loan policy issued simultaneously with a minimum fee of \$75 for each policy.

F. SIMULTANEOUS ISSUE

POLICY TYPE	CHARGE FOR OWNER’S	CHARGE FOR LOAN
Standard Owner’s with Standard Lender’s Policies	100% of the Basic Schedule of Charges	\$40
Standard Owner’s with Extended Lender’s Policies	100% of the Basic Schedule of Charges	30% of the Basic Schedule of Charges plus \$40
Extended Owner’s with Standard Lender’s Policies	150% of the Basic Schedule of Charges	\$40
Extended Owner’s with Extended Lender’s Policies	150% of the Basic Schedule of Charges	30% of the Basic Schedule of Charges plus \$40

G. SUBDIVIDER/DEVELOPER CHARGE

DESCRIPTION	CHARGE	MINIMUM
Development or subdivision of 3 or more parcels	50% of the Basic Schedule of Charges	\$100
Preliminary Subdivision Certificate of Title (amount of liability not in excess of \$5,000)	\$150	

The reduced subdivider rate does not apply to the surcharge for an extended policy. The purchaser of a developed, subdivided or newly constructed property does not qualify for the reduced charge.

H. GUARANTEES

The surcharge for a guarantee with the mechanics' liens exception deleted will range from 0% to 40% of the Basic Schedule of Charges as determined by Underwriter.

Guarantees are written with the standard exceptions included. 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. Underwriter approval must be obtained prior to issuing a guarantee that deletes the standard exception relating to mechanics' liens. At the request of the assured, a guarantee, which at the time it is issued, contemplates a sale may be converted to an owner's policy. The charge 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 1 year from the date of the guarantee.

1. 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 by the deed of trust. The minimum charge for a trustee's sale guarantee is \$200. A trustee's sale guarantee includes 2 updates at no additional charge provided that the updates are requested within 1 year from the issuance of the guarantee. The charge for additional updates or for updates requested after the expiration of 1 year from the guarantee is \$50.

A trustee's sale guarantee may be converted to a policy.

TYPE	WHEN	CHARGE
Standard Owner's Policy to Assured	issued in favor of the assured when the assured acquires title from the trustee's deed	20% of the Basic Schedule of Charges
Extended Owner's Policy to Assured	issued in favor of the assured when the assured acquires title from the trustee's deed	45% of the Basic Schedule of Charges
Standard Owner's Policy to Buyer	issued to a buyer from a trustee's deed or deed in lieu of foreclosure under a trustee's sale guarantee	60% of the Basic Schedule of Charges; minimum \$200
Standard Owner's Policy from a Government or Mortgage Insurance Sale*	issued to a buyer from a trustee's deed or deed in lieu of foreclosure under a governmental or private Mortgage insurance foreclosure	60% of the Basic Schedule of Charges; minimum \$300

*The owner's policy must be issued within 12 months from the trustee's deed or deed in lieu of foreclosure in order to qualify for this discounted rate.

2. Litigation Guarantee

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

3. Other Guarantees

There is a charge of no less than \$75 for limited searches utilizing the Stewart Guarantee form including the Chain of Title Guarantee, Mechanic Lien Guarantee, Judgment & 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 any one of these guarantees is no less than \$75 if issued on subdivided or no less than \$120 if issued on sectional lands or mining claims.

An additional charge is assessed for parcel searching at the rate of \$35 for each additional parcel.

The guarantees identified herein include \$1,000 of liability. The charge for any liability assumed above \$1,000.00 is 50% of the Basic Schedule of Charges.

4. Modification Guarantee

The charge for the Modification Guarantee shall be \$150. The charge for each continuation or downdate shall be \$25. The charge shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

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 for placement of orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or downdates.

5. 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 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 is under no obligation to seek or make a determination of the existence of a previous policy.

I. MISCELLANEOUS

1. HUD Resale Binder

The charge for the HUD binder or endorsement is 70% of the Basic Schedule of Charges.

2. Property in More than One County

A separate title insurance policy is to be issued on property that is situated in more than one county. One policy may be issued on property located in separate counties provided that the issuing agent issues policies within the counties where the property is located.

3. 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 two separate policies issued whenever a buyer of a property sells the property to another buyer. Each order is charged independently.

J. 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. You are strongly encouraged to use ALTA approved endorsements whenever possible.

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

All endorsement percentages are based on the Basic Schedule of Charges reflected in Section C.1 and shall not be based on the reissue or refinance rate being charged.

1. American Land Title Association Endorsements

ALTA Series	Description	Residential Charge	Commercial Charge
1	Street Assessments	\$25	\$50
3	Zoning	10%, Min \$100 - Max \$1,000	10%, Min \$100, max \$1000
3.1	Zoning-Completed Structure	20%, Min \$100 - Max \$1,000	20%, Min \$100, Max \$2000
3.2	Zoning-Land Under Development	20%, Min \$100 - Max \$1,000	20%, Min \$100, Max \$2000
4	Condominium	\$50	\$50
4.1	Condominium	\$75	\$75
5	Planned Unit Development	\$50	\$50
5.1	Planned Unit Development	\$75	\$75
6	Variable Rate Mortgage	\$25	\$25
6.2	Variable Rate Mortgage-Negative Amortization	\$25	\$25
7	Manufactured Housing Unit	\$50	NA
7.1	Manufactured Housing Unit-Conversion; Loan	\$50	NA
7.2	Manufactured Housing Unit-Conversion; Owner	\$50	NA
8.1	Environmental Protection Lien	\$25	NA
8.2	Commercial Environmental Protection Lien	NA	\$50
9	Restrictions, Encroachments, Minerals – Loan	\$35	5%, min \$100, max \$1500
9.1	Covenants, Conditions and Restrictions – Unimproved Land (Owners)	\$35	5%, min \$100, max \$1500
9.2	Covenants, Conditions and Restrictions – Improved Land (Owners)	\$35	5%, min \$100, max \$1500
9.3	Covenants, Conditions and Restrictions (Lender)	\$35	5%, min \$100, max \$1500
9.6	Private Rights - Loan Policy	\$35	\$75
9.6.1	Private Rights - Current Assessments - Loan Policy	\$35	\$75
9.7	Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	\$35	5%, min \$100, max \$1500
9.8	Covenants Conditions and Restrictions-Land Under Development-Owner's Policy	\$35	5%, min \$100, max \$1500
9.9	Private Rights - Owner's Policy	\$35	\$100
9.10	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	\$35	5%, min \$100, max \$1500
10	Assignment	\$25	\$25
10.1	Assignment & Date Down	\$50	\$50
11	Mortgage Modification (See also Section E.3)	10% balance of note. Min \$50	10% balance of note. Min \$50
11.1	Mortgage Modification with Subordination (See also Section E.3)	10% balance of note. Min \$50	10% balance of note. Min \$50
11.2	Mortgage Modification with Additional Amounts of Insurance (See also Section E.3)	10% plus additional for an increase in liability, min \$50	10% balance of note plus additional for an increase in liability, min \$50
12	Aggregation	\$50	\$50
12.1	Aggregation – State Limits – Loan Policy	\$50	\$50
13	Leasehold-Owner's	No charge	No charge

ALTA Series	Description	Residential Charge	Commercial Charge
13.1	Leasehold-Loan	No charge	No charge
14	Future Advance-Priority (with and without MML)	\$30	\$30
14.1	Future Advance-Knowledge (with and without MML)	\$30	\$30
14.2	Future Advance-Letter of Credit (with and without MML)	\$30	\$30
14.3	Future Advance-Reverse Mortgage (with and without MML)	\$30	\$30
15	Nonimputation-Full Equity Transfer	10%, min \$100	10%, \$125 min when there is no present or contemplated change in the use of land. 30% BSC, \$275 min if there is a present or contemplated change in the use of the land \$2000 max
15.1	Nonimputation-Additional Insured	10%, min \$100	10%, \$125 min when there is no present or contemplated change in the use of land. 30% BSC, \$275 min if there is a present or contemplated change in the use of the land \$2000 max
15.2	Nonimputation-Partial Equity Transfer	10%, min \$100	10%, \$35 min, \$125 min when there is no present or contemplated change in the use of land. 30% BSC, \$275 min if there is a present or contemplated change in the use of the land \$2000 max
16	Mezzanine Financing	20%	20%
17	Access and Entry	10%	10%
17.1	Indirect Access and Entry	10%	10%
17.2	Utility Access	\$100	\$100
18	Single Tax Parcel	\$50	\$50
18.1	Multiple Tax Parcel	\$50	\$100
18.2	Multiple Tax Parcel	\$50	\$100
19	Contiguity-Multiple Parcels	\$50	\$100
19.1	Contiguity-Single Parcel	\$50	\$100
19.2	Contiguity – Specified Parcels	\$50	\$100
20	First Loss-Multiple Parcel Transactions	10%, Min \$100; Max \$1,000	10%, Min \$100; Max \$1,500
22	Location	\$15	\$20 loan, \$100 owner's
22.1	Location and Map	\$15	\$20 loan, \$100 owner's
23	Co-Insurance	\$25	\$25
24	Doing Business	\$55	\$55
25	Same As Survey	\$30	\$30
25.1	Same as Portion of Survey	\$30	\$30
26	Subdivision	\$100	\$100
27	Usury	\$100	\$100
28	Easement-Damage or Enforced Removal	\$100	10%, min \$125
28.1	Encroachments – Boundaries and Easements	10%	10%, min \$125
28.2	Encroachments – Boundaries and Easements – Described Improvements	10%	10%, min \$125
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	10%, min \$125	10%, min \$125
29	Interest Rate Swap Endorsement-Direct Obligation	\$200	\$200
29.1	Interest Rate Swap Endorsement-Additional Interest	\$200	\$200
29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	\$200 plus increased premium for liability increase	\$200 plus increased premium for liability increase
29.3	Interest Rate Swap Endorsement-Additional Interest – Defined Amount	\$200 plus increased premium for liability increase	\$200 plus increased premium for liability increase
30	One To Four Family Shared Appreciation Mortgage	\$50	\$50

ALTA Series	Description	Residential Charge	Commercial Charge
30.1	Commercial Participation Interest	\$100	\$100
31	Severable Improvements	5%, min \$100, Max \$500	5%; min \$250, max \$1,500
32	Construction Loan – Loss of Priority	10%	10%
32.1	Construction Loan – Loss of Priority – Direct Payment	10%	10%
32.2	Construction Loan – Loss of Priority – Insured's Direct Payment	10%	10%
33	Disbursement	\$50	\$100
34	Identified Risk Coverage	\$50	10%
35	Minerals and Other Subsurface Substances – Buildings	\$25	10% max \$1,500
35.1	Minerals and Other Subsurface Substances – Improvements	\$35	15% max \$1,500
35.2	Minerals and Other Subsurface Substances – Described Improvements	\$35	15% max \$1,500
35.3	Minerals and Other Subsurface Substances – Land Under Development	\$35	15% max \$1,500
36	Energy Project – Leasehold/Easement – Owner's	5%	5%
36.1	Energy Project – Leasehold/Easement – Loan	5%	5%
36.2	Energy Project – Leasehold – Owner's	5%	5%
36.3	Energy Project – Leasehold – Loan	5%	5%
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	10%	10%
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	10%	10%
36.6	Energy Project – Encroachments	10%	10%
36.7	Energy Project - Fee Estate - Owner's Policy	10%	10%
36.8	Energy Project - Fee Estate - Loan Policy	10%	10%
37	Assignment of Rents and Leases	\$25	\$50
38	Mortgage Tax	NA	NA
39	Policy Authentication	No charge	No charge
40	Tax Credit – Owner's Policy	\$100	\$100
40.1	Tax Credit – Defined Amount – Owner's Policy	Amount of insurance charge; min \$100	Amount of insurance charge; min \$100
41	Water – Buildings	5%	5%
41.1	Water – Improvements	5%	5%
41.2	Water – Described Improvements	5%	5%
41.3	Water – Land Under Development	5%	5%
42	Commercial Lender Group	\$100	\$100
43	Anti-Taint	\$100	\$100
44	Insured Mortgage Recording	\$100	\$100
45	Pari Passu Mortgage – Loan Policy	\$100	\$100
46	Option	10%	10%
	ALTA Limited Pre-Foreclosure Date-Down Endorsement	\$25	\$25
	JR 1 Endorsement	No charge	NA
	JR 2 (Future Advance) Endorsement	No charge	NA

2. Stewart Title Guaranty Company Endorsements

Description	Residential Charge	Commercial Charge
Down Date Endorsement 1	No charge within 6 months from policy; 10% min \$120 if after 6; 20% if policy issued with a construction loan and provides for mechanic's lien coverage	No charge within 6 months from policy; 10% min \$120 if after 6; 20% if policy issued with a construction loan and provides for mechanic's lien coverage
Fairway Endorsement 1	10%, max \$1000	10%, max \$1000
Fairway Endorsement 2	10%, max \$1000	10%, max \$1000
Patent Endorsement 1	10%	10%

Description	Residential Charge	Commercial Charge
Prior Deeds Endorsement 1	\$20 if providing recorded deeds within previous year; \$30 if previous two years	\$20 if providing recorded deeds within previous year; \$30 if previous two years
UCC Endorsement	15%	15%
MT Impairment of Lien by Use Agreement for Multifamily Projects (HUD) Endorsement	\$25	\$25

3. California Land Title Association Endorsements

CLTA Series	Description	Residential Charge	Commercial Charge
100	Lenders Comprehensive	\$35	5%, min \$100, max \$1500
100.1	Lenders Comprehensive	\$35	5%, min \$100, max \$1500
100.2	Restrictions, Easement, Minerals (same as ALTA 9)	Same as ALTA 9.0	Same as ALTA 9.0
100.4	Present Violation of CC&R	Same as ALTA 9.10	Same as ALTA 9.10
100.5	Present Violation of CC&R	Same as ALTA 9.10	Same as ALTA 9.10
100.6	Present and Future Violation of CC&R	Same as ALTA 9.0	Same as ALTA 9.0
100.7	Enforcement of Covenants Based Upon Prior Violation of Specific Covenant	5%, min \$20; max \$1,500	5%, min \$100; max \$1,500
100.8	Present and Future Violation of CC&R	Same as ALTA 9.0	Same as ALTA 9.0
100.10	Restrictions, Encroachments and Minerals – Owner's Policy Improved Land	Same as ALTA 9.2	Same as ALTA 9.2
100.12	Enforceability of Reverter Rights in CC&R	10%, min \$40; max \$1,500	10%, min \$100; max \$1,500
100.13	Priority of Lien over Asses	10%, min \$40; max \$1,500	10%, min \$100; max \$1,500
100.16	Homeowners Association Lien	5%, min \$20; max \$1,500	5%, min \$100; max \$1,500
100.17	Modification of CC&R	10%, min \$50; max \$1,500	10%, min \$100; max \$1,500
100.18	Exercise of Reverter Rights in CC&R and Unmarketability of Title	10%, min \$50; max \$1,500	10%, min \$100; max \$1,500
100.19	No Present Violation of Covenants, Conditions and Restrictions	Same as ALTA 9.0	Same as ALTA 9.0
100.20	Present Violation of CC&R	Same as ALTA 9.10	Same as ALTA 9.10
100.21	Approval of Construction Plans and Specifications	10%, min \$50; max \$1,500	10%, min \$100; max \$1,500
100.23	Exercise of Surface Rights	20%, min \$50; max \$1,500	20%, min \$50; max \$1,500
100.27	Violation of CC&R	10%, min \$50; max \$1,500	20%, min \$100; max \$1,500
100.28	Violation of CC&R by Future Construction	10%, min \$50; max \$1,500	20%, min \$100; max \$1,500
100.29	Development of Minerals	30%, min \$50	30%, min \$100
100.30	Physical Damage by Mineral Estate Holder	35%, max \$5,250	35%, max \$5,250
100.31	Physical Damage by Mineral Estate Holder	35%, max \$5,250	35%, max \$5,250
102.4	Foundations – No Violation, No Encroachment by Improvements	\$30	\$100
102.5	Foundations – No Violation, No Encroachments onto Easements or Adjoining Land	\$30	\$100
102.6	Foundations – Portion of Land Described in Policy	\$30	\$100
102.7	Foundations – Portion of Land Described in Policy	\$30	\$100
103.1	Damage to Easement	Same as ALTA 28	Same as ALTA 28
103.3	Removal of Improvements from Easement	Same as ALTA 28	Same as ALTA 28
103.4	Easement Providing Ingress and Egress	10%	10%
103.5	Exercise of Surface Rights for Extraction of Water	\$50 to 5% depends on risk; Same as ALTA 41	Same as ALTA 41
103.6	Easement Encroachment	Same as ALTA 28	Same as ALTA 28
103.7	Land Abuts Physically Open Street	Same as ALTA 17	Same as ALTA 17
103.9	Forced Removal of Improvements Encroaching onto Street	20%	20%
103.11	Access and Entry (Same as ALTA 17)	Same as ALTA 17	Same as ALTA 17
104	Assignment	Same as ALTA 10	Same as ALTA 10
104.1	Assignment	Same as ALTA 10.1	Same as ALTA 10.1
104.4	Collateral Assignment	20% at date of policy; 30% after policy	20% at date of policy; 30% after policy

CLTA Series	Description	Residential Charge	Commercial Charge
104.6	Assignment – Lessor's Interest	10% on standard; \$50 on extended	10% on standard; \$100 on extended
104.7-06	Assignment of Rents/Leases	10% on standard; \$20 on extended	10% on standard; \$50 on extended
104.8	Assignment – Non-Institutional Lender	No charge if within 6 mos from policy; \$50 if after 6 mos	No charge if within 6 mos from policy; \$50 if after 6 mos
104.9	Assignment – Non-Institutional Lender	No charge if within 6 mos from policy; \$50 if after 6 mos	No charge if within 6 mos from policy; \$50 if after 6 mos
105	Modification of Policy to Insure Two Liens on One Policy	No charge	No charge
107.1	Allocation of Liability	No charge	No charge
107.2	Increase of Coverage	\$25 plus applicable Basic Schedule of Charges for increased liability above policy	\$25 plus applicable Basic Schedule of Charges for increased liability above policy
107.4	Change in the Effective Date of the Policy	\$35	\$35
107.5	Value of Lessee's Interest	10%	10%, min \$75
107.9	Additional Insured (do not issue without underwriter approval)	\$35	\$35
107.10	Additional Insured (do not issue without underwriter approval)	10%	10%
107.11	Non-Merger	10%	10%
108.8	Additional Advance	20% plus applicable Basic Schedule of Charges for increased liability above policy; min \$35	20% plus applicable Basic Schedule of Charges for increased liability above policy; min \$35
108.10	Revolving Credit, Increased Credit Limit	\$40 plus applicable Basic Schedule of Charges for increased liability above policy	\$40 plus applicable Basic Schedule of Charges for increased liability above policy
110.1	Deletion of Exception	Applicable Basic Schedule of Charges for type of coverage provided by using CLTA 110.1; no charge if no additional insurance is created	Applicable Basic Schedule of Charges for type of coverage provided by using CLTA 110.1; no charge if no additional insurance is created
110.3	Relinquishment of Surface Rights	30%, min \$50	30%, min \$100
110.4	Modification	10%, min \$30	10%, min \$30
110.5	Modification	Same as ALTA 11	Same as ALTA 11
110.6	Modification	Same as ALTA 11	Same as ALTA 11
110.7	Enforcement of Specified Lien	\$50	\$50
110.9	Environmental Protection Lien (same as ALTA 8.1)	Same as ALTA 8.1	Same as ALTA 8.1
110.10	Modification and Additional Advance Agreement	10% plus applicable Basic Schedule of Charges for increased liability above policy	10% plus applicable Basic Schedule of Charges for increased liability above policy
111	Loss of Priority by Partial Reconveyance	10%, min \$50	10%, min \$50
111.2	Impairment of Lien by Subordination Agreement	No charge if requested at time of policy; 10%, min \$50 if issued any time after the date of the policy	No charge if requested at time of policy; 10%, min \$50 if issued any time after the date of the policy
111.3	Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments	20%, min \$50	20%, min \$50
111.4	Trustor's Conveyance	10%, min \$50	10%, min \$50
111.9	FNMA Balloon Mortgage	\$25	\$25
111.10	Optional Advance Endorsement	\$50 plus applicable BSC for increased liability above policy	\$50 plus applicable BSC for increased liability above policy

CLTA Series	Description	Residential Charge	Commercial Charge
111.11	Obligatory Advance	\$25	\$25
111.14	Future Advance – Priority (same as ALTA 14)	Same as ALTA 14	Same as ALTA 14
111.14.1	Future Advance – Knowledge (same as ALTA 14.1)	Same as ALTA 14.1	Same as ALTA 14.1
111.14.2	Future Advance – Letter of Credit (same as ALTA 14.2)	Same as ALTA 14.2	Same as ALTA 14.2
114	Co-Insurance	No charge	No charge
114.1	Co-Insurance	No charge	No charge
114.2	Co-Insurance	No charge	No charge
115	Condominium	Same as ALTA 4	Same as ALTA 4
115.1	Condominium (same as ALTA 4)	Same as ALTA 4	Same as ALTA 4
115.2	Planned Unit Development (same as ALTA 5)	Same as ALTA 5	Same ALTA 5
116	Location of Land, Designation of Improvements	Same as ALTA 22	Same as ALTA 22
116.1	Property Description Same as Survey	Same as ALTA 25	Same as ALTA 25
116.2	Exterior Boundary of Condominium	\$10	\$10
116.3	Description Changed by Recording of New Map	\$30	\$30
116.4	Contiguity	Same as ALTA 19	Same as ALTA 19
116.4.1	Contiguity	Same as ALTA 19.1	Same as ALTA 19.1
116.5	Manufactured Housing Unit (same as ALTA 7)	\$50	NA
122	Obligatory Advance	\$50 at time of policy; 10% after the date of the policy	\$50 at time of policy; 10% after the date of the policy
123.1	Zoning (same as ALTA 3)	Same as ALTA 3	Same as ALTA 3
123.2	Zoning – Completed Structure (same as ALTA 3.1)	Same as ALTA 3.1	Same as ALTA 3.1
124.1	Assurances Concerning Covenants	10%	10%, min \$100
124.2	Assurances Concerning Covenants in a Lease	10%	10%, min \$100
124.3	Assurances Concerning Negative Covenants in a Lease	10%	10%, min \$100
126.1	Comprehensive Coverage for Homeowner	10% on standard; \$35 on extended	10% on standard; \$35 on extended
126.2	Comprehensive Coverage for Condominium Homeowner	10% on standard; \$35 on extended	10% on standard; \$35 on extended
126.3	Residential Structure – No Limitation	10% on standard; \$35 on extended	10% on standard; \$35 on extended
127	Non-imputation – Full Equity Transfer (same as ALTA 15)	Same as ALTA 15	Same as ALTA 15
127.1	Non-imputation – Additional Insured (same as ALTA 15.1)	Same as ALTA 15.1	Same as ALTA 15.1
127.2	Non-imputation – Partial Equity Transfer (same as ALTA 15.2)	Same as ALTA 15.2	Same as ALTA 15.2
129	Single Tax Parcel (same as ALTA 18)	Same as ALTA 18	Same as ALTA 18
129.1	Multiple Tax Parcel (same as ALTA 18.1)	Same as ALTA 18.1	Same as ALTA 18.1