

STEWART TITLE GUARANTY COMPANY
ENDORSEMENTS FOR NEW JERSEY

<u>Endorsement Description</u>	<u>ALTA or Rate Manual Section</u>	<u>Rate</u>	<u>NJRB</u>	<u>Owner</u>	<u>Loan</u>
Access and Entry - Direct	ALTA 17-06	\$50 per file	5-115	✓	✓
Access and Entry - Indirect	ALTA 17.1-06	\$50 per file	5-116	✓	✓
Access - Utility (NJ Variation)	ALTA 17.2-06	\$50	5-124		✓
Aggregation - (Tie In)	ALTA 12-06	10% applicable rate	5-104		✓
Aggregation - (State Limits - Loan)	ALTA 12.1-06	10% applicable rate	5-158		✓
Anti -Taint	ALTA 43-06	10% underwriting charge, \$100 minimum	5-161		✓
Assessment - Street Assessments	ALTA 1-06	No charge	5-86		✓
Assignment of Mortgage	ALTA 10-06	\$50 + exam charge not to exceed \$50	5-101		✓
Assignment of Mortgage - Date Down (Continued priority)	ALTA 10.1-06	\$75 + exam charge and applicable pass through charges	5-102		✓
Assignment of Mortgage - Policy Update	Section 10.25 (no ALTA)	\$150 plus standard exam charge and applicable pass through charges	5-48		✓
Assignment of Rents or Leases	ALTA 37-06	5% of the underwriting charge, \$100 minimum	5-155		✓
Co-Insurance	ALTA 23-06	No charge	5-160	✓	✓
Co-Insurance - Multiple Policies	ALTA 23.1-06	No charge	5-173	✓	✓
Commercial Participation Interest (NJ Variation)	ALTA 30.1-06	10% applicable rate \$100 minimum	5-154		✓
Condominium	ALTA 4.1-06	\$25	5-89	✓	✓
Contiguity - Multiple Parcels	ALTA 19-06	\$50 per file	5-119	✓	✓
Contiguity - Single Parcel	ALTA 19.1-06	\$50 per file	5-120	✓	✓
Contiguity - Specified Parcels	ALTA 19.2-06	\$50 per file	5-170	✓	✓
Contract Vendee's Endorsement (NJ)	Section 10.95 (no ALTA)	10% of the underwriting charge, minimum \$100	5-162	✓	✓
Construction Loan Special Policy Endorsement	Section 10.38 (no ALTA)	Construction rate Para 4.5	5-10		✓
Convertible Adjustable Rate Mortgage Loan	Section 10.9 (no ALTA)	\$25	5-23		✓
Disbursement Endorsement	ALTA 33-06	\$150 + exam & applicable pass through charges	5-134		✓
Easement -Damage or Enforced Removal (NJ Variation)	ALTA 28-06	\$25	5-127		✓
Encroachments - Boundaries and Easements (NJ Variation)	ALTA 28.1-06	\$25	5-141		✓
Encroachments - Boundaries and Easements - Described Improvements (NJ Variation)	ALTA 28.2-06	\$25	5-159		✓
Encroachments - Boundaries and Easements - Described Improvements and Land Under Development (NJ Variation)	ALTA 28.3-06	\$25	5-171		✓
Energy Project - Leasehold/Easement - Owner's	ALTA 36-06	10% applicable rate \$100 minimum	5-147	✓	
Energy Project - Leasehold/Easement -Loan	ALTA 36.1-06	10% applicable rate \$100 minimum	5-148		✓
Energy Project - Leasehold Owner's	ALTA 36.2-06	10% applicable rate \$100 minimum	5-149	✓	
Energy Project - Leasehold -Loan	ALTA 36.3-06	10% applicable rate \$100 minimum	5-150		✓

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Energy Project - Covenant, Conditions and Restrictions - Land Under Development - Owner's	ALTA 36.4-06	10% applicable rate \$100 minimum	5-151	✓	
Energy Project - Covenant, Conditions and Restrictions - Land Under Development - Loan	ALTA 36.5-06	10% applicable rate \$100 minimum	5-152		✓
Energy Project - Encroachments	ALTA 36.6-06	10% applicable rate \$100 minimum	5-153	✓	✓
Energy Project - Fee Estate - Owner's Policy	ALTA 36.7-06	10% applicable rate \$100 minimum	5-166	✓	
Energy Project - Fee Estate - Loan Policy	ALTA 36.8-06	10% applicable rate \$100 minimum	5-167		✓
Environmental Protection Lien	ALTA 8.1-06	\$25	5-94		✓
Environmental Protection Lien - Commercial	ALTA 8.2-06	\$100	5-165		✓
Fairway - Partnership	Section 10.27 (no ALTA)	\$50	5-51	✓	✓
Fairway - LLC	Section 10.28 (no ALTA)	\$50	5-52	✓	✓
First Loss-Multiple Parcel Transaction	ALTA 20-6	10% applicable rate-\$500 minimum	5-121	✓	✓
FNMA Balloon Mortgage	Section 10.11 (no ALTA)	\$25 1-4 Family Residential	5-31		✓
Future Advance - Priority	ALTA 14-06	\$50	5-107		✓
Future Advance - Knowledge	ALTA 14.1-06	\$50	5-108		✓
Future Advance - Letter of Credit	ALTA 14.2-06	\$50	5-109		✓
Future Advance - Reverse Mortgage	ALTA 14.3-06	\$25	5-110		✓
Identified Risk Coverage	ALTA 34-06	See rate manual	5-142	✓	✓
Last Dollar (Application of Mortgage Payments)	Section 10.32 (no ALTA)	No charge	5-57		✓
Leasehold Owner's	ALTA 13-06	See rate manual	5-105	✓	
Leasehold Loan	ALTA 13.1-06	See rate manual	5-106		✓
Location (NJ Variation)	ALTA 22-06	\$25	5-123		✓
Manufactured Housing Unit	ALTA 7-06	\$50	5-93	✓	✓
Mezzanine Financing	ALTA 16-06	30% applicable rate - \$500 minimum	5-114	✓	
Minerals and other Subsurface Substances - Damage to buildings	ALTA 35-06	\$25 1 to 4 family otherwise 10% applicable rate \$100 minimum	5-143	✓	✓
Minerals and other Subsurface Substances - Improvements	ALTA 35.1-06	\$25 1 to 4 family otherwise 10% applicable rate \$100 minimum	5-144	✓	✓
Minerals and other Subsurface Substances - Described Improvements	ALTA 35.2-06	\$25 1 to 4 family otherwise 10% applicable rate \$100 minimum	5-145	✓	✓
Minerals and other Subsurface Substances - Land under development	ALTA 35.3-06	\$25 1 to 4 family otherwise 10% applicable rate \$100 minimum	5-146	✓	✓
Modifiable Mortgage Option	Section 10.40 (no ALTA)	\$50	5-65		✓
Mortgage Modification	ALTA 11-06	Mod. Rate Para 4.6.2	5-103		✓
Mortgage Modification with Subordination	ALTA 11.1-06	Mod. Rate Para 4.6.2	5-174		✓
Mortgage Modification with Additional Amount of Insurance	ALTA 11.2-06	Mod. Rate Para 4.6.2	5-175		✓

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Non-Imputation -Full Equity Transfer	ALTA 15-06	20% applicable rate	5-111	✓	✓
Non-Imputation -Additional Insured	ALTA 15.1-06	20% applicable rate	5-112	✓	✓
Non-Imputation -Partial Equity Transfer	ALTA 15.2-06	20% applicable rate	5-113	✓	✓
Options Endorsement (NJ)	Section 10.96 (no ALTA)	10% of the underwriting charge, minimum \$100	5-163	✓	✓
Pari Passu Mortgage - Loan Policy	ALTA 45-06	10% of the underwriting charge, minimum \$100	5-168		✓
Partial Release of Mortgaged Premises	Section 10.105 (No ALTA)	\$50 + exam & applicable pass through charges for 1-4 family otherwise \$300 + exam & applicable pass through charges	5-177		✓
Policy Authentication	ALTA 39-06	No Charge	5-178	✓	✓
PUD - Planned Unit Development	ALTA 5.1-06	\$25	5-90	✓	✓
Covenants, Conditions and Restrictions (Owner's Unimproved Land)	ALTA 9.1-06	10% applicable rate - \$100 minimum	5-96	✓	
Covenants, Conditions and Restrictions (Owner's Improved Land)	ALTA 9.2-06	10% applicable rate - \$100 minimum	5-97	✓	
Covenants, Conditions and Restrictions (Loan)	ALTA 9.3-06	\$25 1 to 4 family otherwise 10% of the underwriting charge for loan policy, \$100 minimum	5-98		✓
Private Rights - Current Assessments - Loan Policy (NJ Variation)	ALTA 9.6.1-06	\$25 1 to 4 family otherwise 10% of the underwriting charge for loan policy, \$100 minimum	5-169		✓
Restrictions, Encroachments & Minerals - (Land Under Development - Loan Policy) (NJ Variation)	ALTA 9.7 -06	\$25 1 to 4 family otherwise 10% of the underwriting charge for loan policy, \$100 minimum	5-139		✓
Covenants, Conditions and Restrictions - (Land Under Development - Owner's Policy) (NJ Variation)	ALTA 9.8-06	10% applicable rate - \$100 minimum	5-140	✓	
Private Rights - Owner's Policy (NJ Variation)	ALTA 9.9-06	\$25 1 to 4 family otherwise 10% of the underwriting charge for owner's policy \$100 minimum	5-156	✓	
Restrictions, Encroachments, Minerals - Current Violations - Loan Policy (NJ Variation)	ALTA 9.10-06	\$25 1 to 4 family otherwise 10% of the underwriting charge for loan policy \$100 minimum	5-157		✓
Reverse Annuity Mortgage	Section 10.13 (no ALTA)	\$25	5-33		✓
Same as Survey Endorsement (NJ Variation)	ALTA 25-06	\$25	5-125		✓
Same as Portion of Survey (NJ Variation)	ALTA 25.1-06	\$25	5-126		✓
Secondary Mortgage Market	Section 10.12 (no ALTA)	\$25	5-32		✓
Severable Improvements Endorsement	ALTA 31-06	20% applicable rate - \$500 minimum	5-133	✓	✓
Shared Appreciation 1 to 4 family Mortgage Endorsement	ALTA 30-06	5% applicable rate - \$100 minimum	5-131		✓
Shared Appreciation - Commercial Participation Interest (NJ Variation)	ALTA 30.1-06	10% applicable rate - \$100 minimum	5-154		✓
Subdivision (NJ Variation)	ALTA 26-06	5% applicable rate - \$100 minimum	5-176	✓	✓
Successors and Transferees Coverage	Section 10.41 (no ALTA)	10% applicable rate at issuance of policy; 20% of then current rate thereafter	5-66	✓	

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Survey	Section 10.5 (no ALTA)	\$25	5-01	✓	✓
Survey (Without Survey) for Condominiums	Section 10.97 (no ALTA)	\$25	5-164	✓	✓
Lender's Survey (Without Survey)	Section 10.15 (no ALTA)	\$25	5-37		✓
SWAP Endorsement - Direct Obligation	ATLA 29-06	5% applicable rate at issuance; 10% post policy - \$100 minimum	5-129		✓
SWAP Endorsement - Additional Interest	ALTA 29.1-06	5% applicable rate at issuance; 10% post policy - \$100 minimum	5-130		✓
SWAP Endorsement - Direct Obligation - Defined Amount	ALTA 29.2-06	5% applicable rate at issuance; 10% post policy - \$100 minimum	5-135		✓
SWAP Endorsement - Additional Interest - Defined Amount	ALTA 29.3-06	5% applicable rate at issuance; 10% post policy - \$100 minimum	5-136		✓
Tax Parcel - Single	ALTA 18-06	\$50 per file	5-117	✓	✓
Tax Parcel - Multiple - Easements	ALTA 18.1-06	\$50 per file	5-118	✓	✓
Tax Parcel - Multiple	ALTA 18.2-06	\$50 per file	5-172	✓	✓
Single Tax Parcel and ID	ALTA 18.3-06	\$50 per file	5-180	✓	✓
Variable Rate Mortgage	ALTA 6-06	\$25	5-91		✓
Variable Rate Mortgage - Regulations	ALTA 6.1-06	\$25	5-11		✓
Variable Rate Mortgage - Negative Amortization	ALTA 6.2-06	\$25	9-92		✓
Waiver of Arbitration	Section 10.67 (no ALTA)	No charge	5-128	✓	✓
Zoning - Vacant Land	ALTA 3-06	15% standard rate - \$150 minimum	5-87	✓	✓
Zoning - Completed Structures	ALTA 3.1-06	20% standard rate - \$150 minimum	5-88	✓	✓
Zoning - Land Under Development	ALTA 3.2-06	20% standard rate - \$150 minimum	5-137	✓	✓
Zoning - Completed Improvement					
Non-Conforming Use (NJ Variation)	ALTA 3.3-06	20% standard rate - \$150 minimum	5-179	✓	✓