

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>	<u>UW Approval</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 Lender Group Endorsement	ALTA 42-06	\$500	5-183		✓	
Commercial Participation Interest (NJ Variation)	ALTA 30.1-06	10% applicable rate \$100 minimum	5-154		✓	✓
Condominium - Current Assessments	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		✓	

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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		✓	✓
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	✓	✓	

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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		✓	
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		✓	

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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	✓		
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 Credit Endorsement	ALTA 40-06	\$500	5-181	✓		
Tax Credit - Defined Amount Endorsement	ALTA 40.1-06	Standard Underwriting Charge for the Additional Amount of Insurance stated in the endorsement calculated from dollar one with a minimum charge of \$500.00	5-182	✓		
Tax Parcel - Single	ALTA 18-06	\$50 per file	5-117	✓	✓	

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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	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	✓	✓	✓

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