



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

This manual is for the use of Stewart Title Guaranty Company's ("Stewart") Title Insurance Policy Issuing Attorneys, Agents, and Offices. Any other use or reproduction of this manual is prohibited.

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## A. GENERAL PROVISIONS

This manual establishes the appropriate charges and rules pertaining to title insurance policies, guarantees and endorsements issued by Stewart Title Guaranty Company ("Stewart"). The terms and provisions of this manual supersede all previous rate manuals filed by Stewart. The charges provided herein are assessed based solely on the issuance of the title insurance policy or endorsements or guaranty and do not include any additional charge for extra search fees, escrow closing services, recording fees, or other escrow related fees. Moreover, this manual does not provide all underwriting requirements pertaining to the policies and endorsements addressed herein. For additional underwriting guidelines, see applicable bulletins and Virtual Underwriter.

### DEFINITIONS

Basic Schedule of Charges. The Basic Schedule of Charges refers to the rate calculated according to Section B.1. below.

Charge. The term Charge refers to the Charge for a title insurance policy, guaranty or endorsement. A Charge also includes the abstracting, searching and examination fee. A charge that is a percentage of the Basic Schedule of Charges shall be calculated from the unrounded charge amount with rounding done after all other calculations have been determined. When a Charge is not an even dollar amount, the charge shall be rounded up to the nearest dollar. As used herein, a Charge does not include any settlement fee, trustee fee, inspection fee, document fee, closing fee, escrow fee or any other fee associated with escrow.

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.

Land, Premises, or Property. Land, Premises, or Property is the Land 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 Land described in Schedule A may be limited by exception as set out in Schedule B of the title insurance policy or commitment.

Land Banker: A person or entity which aggregates land for future development or sale to hold and subdivide the land with the intent to later convey the subdivided lots or Land to a developer or home builder. Such conveyance may be in a single transaction or in multiple transactions.

Material Risk Factors. This term refers to 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 a notice has been filed on the State Construction Registry indicating construction has commenced prior to the recording of the insured security instrument;
- (2) 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/NSPS has been obtained which shows 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.

**Mortgage.** A mortgage is a mortgage, deed of trust, trust deed, or other security instrument relating, at least in part, to Land.

**Policy Form.** A Policy Form is any title insurance policy, endorsement or guarantee form filed by Stewart with the Department of Insurance of the State of Utah.

**Residential.** The term residential means Land developed for use or being used as a one to four family dwelling.

**Commercial.** 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 Land.

**Standard Coverage.** This term refers to a title insurance policy that includes the standard exceptions listed in B.11.

**Surcharge.** This term means a Charge in addition to the Basic Schedule of Charges for any policy or endorsement.

**B. SCHEDULE OF CHARGES FOR POLICIES**

**1. BASIC SCHEDULE OF CHARGES**

Liability	Increment	Amount
\$0 to \$10,000.....	Fixed.....	\$200.00
Over \$10,000 to \$100,000, add.....	Per Ten Thousand.....	\$49.00
Over \$100,000 to \$200,000, add.....	Per Ten Thousand.....	\$48.00
Over \$200,000 to \$500,000, add.....	Per Ten Thousand.....	\$37.50
Over \$500,000 to \$2,000,000, add.....	Per Ten Thousand.....	\$18.50
Over \$2,000,000 to \$5,000,000, add.....	Per Ten Thousand.....	\$16.50
Over \$5,000,000 to \$10,000,000, add.....	Per Ten Thousand.....	\$14.00
Over \$10,000,000 to \$50,000,000, add.....	Per Ten Thousand.....	\$11.50
Over \$50,000,000 to \$75,000,000, add.....	Per Ten Thousand.....	\$9.00
Over \$75,000,000, add.....	Per Ten Thousand.....	\$7.50

Min: \$230

Standard Owner's = 100% of Basic Schedule of Charges

Extended Owner's = Surcharge of 40% of Basic Schedule of Charges

Homeowner's = 110% of Basic Schedule of Charges

Standard Loan = 55% of Basic Schedule of Charges

Extended Loan = 66% of Basic Schedule of Charges

Expanded Loan = 70% of Basic Schedule of Charges

Refinance (Standard Loan) = 50% of Basic Schedule of Charges

Refinance (Extended Loan) = 60% of Basic Schedule of Charges

Refinance (Expanded Loan) = 65% of Basic Schedule of Charges

The Charges identified above equal the Basic Schedule of Charges for each \$10,000 of liability assumed in the policy. The total Charge for a policy is based on the aggregate

Charge per ten thousand dollars plus the base Charge of \$200 and is not calculated by multiplying a single Charge per ten thousand by the face amount of the policy.

To compute any charge on a fractional ten thousand, consider any fraction of \$10,000 as a full \$10,000 by rounding up to the next higher whole \$10,000. For example, if the policy liability amount is \$2,005,600, round up to \$2,010,000 and then calculate.

A minimum Charge shall also apply so in no event will any rate calculated based on the above be less than \$230.

The Basic Schedule of Charges is the Charge to be applied for any policy when no other rate may be applied.

## 2. EXTENDED COVERAGE

The Deletion of a Standard Exception from an owner's or loan policy provides Extended Coverage.

### A. Deletion of Standard Exceptions from Coverage

#### 1) Extended Loan Coverage

The Charge for extended loan coverage policy is 66% 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 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's exposure to liability. If any Material Risk Factor is present, the Surcharge to delete the mechanics' lien exception ranges from 20% 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) Loan Policy

##### a. Construction Loan

The mechanics lien exception may be deleted if one of the ALTA 32 series forms are issued with the policy, otherwise underwriter approval must be obtained, unless a Bulletin provides otherwise.

##### b. Permanent Financing

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

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

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

There is no Surcharge to delete this exception.

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

The Surcharge to delete this exception is 5%.

- 3) Deletion of Standard Exception Relating to Easements:  
The Surcharge to delete this exception is 10% of the Basic Schedule of Charges.
- 4) Deletion of Standard Exception Relating to Survey Matters:  
The Surcharge to delete this exception is 10% of the Basic Schedule of Charges.
- 5) Deletion of Standard Exception Relating to Unpatented Minerals:  
There is no Surcharge to delete this exception.
- 6) Deletion of Standard Exception 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 Surcharge to convert the standard patent exception into a specific patent exception.
- 7) Standard Exception Relating to Water Rights May Not be deleted.

### 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.

### 4. GUIDELINES TO DETERMINE CHARGES

#### 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 or  
(b) the Full Value of 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) Loan Policy  
A Loan 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 or Interest 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 \$150.00 applies whenever a policy insures an extra chain of title which covers Land in a different block, section or county or when parcels are not under common ownership. If the Land to be insured under an extra chain of title has been insured previously, the Charge for the additional chain of title is \$75.00. A Charge for additional chain of title is issued only once and is not made upon a reissue of a policy.

C. Commitments

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, foreclosure report and certificate of title or opinion of title, and any such reports must not be issued on Stewart paper or letterhead. 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 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 forms not provided in this 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 or an issuing agent to enter into agreements or contracts for various services must be submitted in full detail to Stewart.

E. Multiple Policies with a Tie-In Endorsement (ALTA 12 Series)

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.



## 5. OWNER'S POLICIES

### A. Standard Coverage Owner's Policy

A standard ALTA 2006 or ALTA 2021 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 or ALTA 2021 owner's policy is 100% of the Basic Schedule of Charges.

### B. Double Sale/Flip Transaction

No single application for title insurance may be used when there is a double sale or flip of Land. There must be two separate title commitments with two separate escrows, each independently funded, when a buyer immediately sells the Land to another buyer. Each order is charged independently.

### C. Owners Reissue

Evidence of an existing Owner's title policy by the existing insured, a new policy will be issued covering the same property. This rate is applicable only to single family, one to four units, residential property.

- a. Prior to two years from effective date - 75% of the Basic Schedule of Charges.
- b. Subsequent to two years and prior-to five years from effective date - 80% of the Basic Schedule of Charges.

### D. 1031 Reverse Exchange

The Charge for an owner's policy issued to a qualified intermediary in connection with a 1031 reverse exchange is 100% 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 Land 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 100% of the Basic Schedule of Charges provided that within 180 days from the commitment the insured Land is conveyed to the exchanger. Any increase in the amount of liability will be charged the applicable Basic Schedule of Charges.

### E. Multiple Owner's Policies

Multiple owner's policies may be written as a single risk. The Insureds, however, receive separate 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.

### 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 standard owner's policy issued after the expiration of ten (10) years from the original policy is 100% of the Basic Schedule of Charges.

G. Relocation Owner's Policy

A standard owner's policy may be issued to a relocation company in connection with a relocation transaction for a Charge of \$100.

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

The Charge for an ALTA Homeowner's Policy is 110% of the charge for a standard owner's policy (see B.5.A). This particular policy is issued on a one to four family residential property located in a subdivided development.

I. Extended Coverage Owner's Policies

The charge for an ALTA Extended Coverage owner's policy is as set forth in B.2.A.2 above.

6. LOAN POLICIES

A. General

The charge for a Standard Coverage ALTA Loan policy is 55% of the Basic Schedule of Charges. The charge for an Extended Coverage ALTA Loan policy is 66% of the Basic Schedule of Charges.

A loan policy must be issued in an amount not less than the Insured Mortgage except in circumstances where the Land 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 Land.

B. Simultaneous Coverage Loan Policies

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

1) Multiple ALTA Standard Coverage Loan Policies:

The Charge is 55% 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 loan policy.

2) One ALTA Extended Coverage Loan Policy and a Simultaneous Standard Coverage Loan Policy:

The Charge is 66% 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 loan 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 Loan Policies:

The Charge is 66% of the Basic Schedule of Charges based on the aggregate liability plus a Surcharge of 40% of the Basic Schedule of Charges for each simultaneous coverage extended loan 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 Junior Loan Policy

The Charge for an ALTA Residential Limited Coverage Junior Loan policy is as follows:

Liability Amount	
\$0 to \$100,000 .....	\$110.00
Over \$100,000 to \$130,000 .....	\$160.00
Over \$130,000 to \$160,000 .....	\$190.00
Over \$160,000 to \$200,000 .....	\$220.00
Over \$200,000 to \$300,000 .....	\$275.00

There is an additional Charge of \$25 to issue the ALTA Residential Junior Loan Policy Supplemental Coverage Endorsement - JR1 and Revolving Credit/Variable Rate Endorsement to Residential Limited Coverage Junior Loan policy - JR2, if issued within six (6) months from date of policy. If issued after six (6) months, the charge is \$50. No other form of endorsement may be attached to an ALTA Junior Loan Policy. The Junior Loan Policy may not be used when insuring a first priority deed of trust.

D. ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Assessments Priority, ALTA Expanded Coverage Residential Loan Policy-Current Assessments, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Short Form Expanded Coverage Residential Loan Policy-Assessments Priority, ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments

The ALTA Expanded Coverage Residential Loan Policy has been designed to afford lenders who make loans secured by one-to-four family residential property many of the same expanded coverages provided to consumers by the ALTA Homeowner's Policy of Title Insurance as well as a number of additional coverages unique to lenders. The policy will be available in both a "long form" and a "short form" version. This is the ALTA expanded coverage loan policy—

The ALTA Expanded Coverage Residential Loan Policy - Assessments Priority provides additional coverage to lenders regarding lack of priority of the lien of the Insured Mortgage over the lien of certain assessments.

ALTA Short Form Expanded Coverage Residential Loan Policy - Assessments Priority is the Short Form version of the ALTA Expanded Coverage Residential Loan Policy. It incorporates the insuring provisions, exclusions and conditions of that ALTA policy. It provides additional coverage to lenders regarding lack of priority of the lien of the Insured Mortgage over the lien of certain assessments—

The ALTA Expanded Coverage Residential Loan Policy - Current Assessments provides additional coverage to lenders for certain assessments imposed at Date of Policy.

The ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments is the Short Form version of the ALTA Expanded Coverage Residential Loan Policy. It incorporates the insuring provisions, exclusions and conditions of that ALTA policy. It provides additional coverage to lenders for certain assessments imposed at Date of Policy.

These policies are issued only on one to four family residential property. The Charge

for these policies is 70% of the Basic Schedule of Charges plus the Charge for any endorsements incorporated in the policy.

E. SMART Policies (Limited Residential Standard Coverage)

RANGE OF LIABILITY	SMART CHARGE
Up to and including \$50,000	\$125
Thereafter up to and including \$100,000	\$135
Thereafter up to and including \$130,000	\$175
Thereafter up to and including \$160,000	\$200
Thereafter up to and including \$200,000	\$225
Thereafter up to and including \$250,000	\$275
Thereafter up to and including \$300,000	\$300
Thereafter up to and including \$350,000	\$325
Thereafter up to and including \$400,000	\$350
Thereafter up to and including \$450,000	\$375
Thereafter up to and including \$500,000	\$400

A SMART policy may be issued only to a lender and only when the property is 1-4 Residential property.

SMART Policies may not be issued for liabilities in excess of \$500,000. A SMART Policy contains the Standard Coverage Exceptions plus the following three exceptions:

- a. Agreements, if any, related to the future assessment obligations not yet due and payable.
- b. Agreements, covenants, conditions, restrictions and/or declarations affecting title, or violations thereof.
- c. Easements or encroachments, if any, which appear in the Public Records or are shown on any recorded subdivision map or survey.

F. Mortgage Refinance

The Charge for a loan policy issued in connection with the refinance of an existing Mortgage is 50% of the Basic Schedule of Charges for a Standard Coverage ALTA loan policy or 60% of the Basic Schedule of Charges for an Extended Coverage ALTA loan policy or 65% of the Basic Schedule of Charges for an Expanded Coverage ALTA loan policy.

7. LEASEHOLD POLICIES

The Charge for the leasehold policy shall be the applicable owner's policy or loan policy Charge.

8. GUARANTEES

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. 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.

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 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.

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

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 \$230.

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.

#### B. Litigation Guarantee

The Charge for a litigation guarantee is 100% of the Basic Schedule of Charges with a minimum charge of \$230.

#### 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 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 these guarantees are \$150 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. 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 is under no obligation to seek or make a determination of the existence of a previous policy.

#### 9. 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.

#### 10. CONSTRUCTION AND MULTIPLE TRACT CHARGE

An ALTA extended lender's policy may be issued for a construction loan at a Charge of 66% of the Basic Schedule of Charges if there are no filings on the State Construction Registry or all filers have signed lien waivers showing no money owed at the time the Insured Mortgage is recorded in the county records.

An owner of two (2) or more lots or units within the same development or subdivision may be charged 60% of the Basic Schedule of Charges. This reduced rate applies to policies issued within forty eight (48) months of the transaction creating the development or subdivision. The Charge, however, may not be applied towards a transaction occurring more than eighteen (18) months from the completion of the development or subdivision. The purchaser of a developed, subdivided or constructed property does not qualify for the reduced Charge.

## 11. LAND BANK CHARGE

A reduced rate is available when the seller is a Land Banker and the buyer is a developer or home builder that has contracted with the Land Banker for the purchase of the Land. The Charge for a Standard Coverage Owner's Policy pursuant to the Land Bank Rate is 20% of the Basic Schedule of Charges. The Charge for an Extended Coverage Owner's Policy is 30% of the Basic Schedule of Charges. This rate applies only to policies issued to the developer or home builder within two (2) years of an Owner's Policy being issued to the Land Banker.

## 12. 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. Note: 5(c) shall be included in all commitments and policies unless Underwriter approval to delete the same is obtained.
- 6) Any lien or right to a lien for services, labor, material, or equipment heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
- 7) MINERAL EXCEPTION. In addition to the above 6 exceptions, the following mineral exception shall be included in all commitments and policies unless Underwriter approval to delete the same is obtained.

"Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. Stewart makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed."

## 13. CLOSING PROTECTION LETTERS

A Closing Protection Letter ("CPL") is available as an option to the parties of the transaction. The CPL may be issued only for real estate transactions where a title insurance policy or title insurance policies will be issued by or on behalf of Underwriter. This protection is apart and

separate from the coverage provided under the title insurance policy. The protection is available to the purchaser, lender, borrower and seller. A fee shall be charged to each party receiving the benefit of the CPL. The fee(s) to be charged shall be \$25 for a lender, purchaser, and borrower; and \$50 for a seller. The entire amount of the CPL fee, rate or Charge shall be remitted to Underwriter at closing for the additional risk it assumes when providing a CPL. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$25 shall be charged for and would be payable.

14. ALTA Residential Limited Coverage Mortgage Modification Policy

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The Charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.



- C. ENDORSEMENTS – ALTA form endorsements should be issued in all cases except when the requested coverage is not available in an ALTA form. A charge for an endorsement may be reduced based on any permitted reduction to a policy as stated within this manual.

1. American Land Title Association (ALTA) Endorsements

ALTA Series	CLTA equiv	Description	Charge
1		Street Assessments	\$100
3	123.1	Zoning	5% of Basic Schedule of Charges, \$750 max if no zoning change has occurred within the preceding 2 years. 10% of Basic Schedule of Charges with a \$2,000 max if there has been a zoning change within the preceding 2 years or if the land use is based on a conditional use permit.
3.1	123.2	Zoning-Completed Structure	10% of Basic Schedule of Charges, \$1,750 max if no zoning change has occurred within the preceding 2 years. 20% of Basic Schedule of Charges with a \$3,000 max if there has been a zoning change within the preceding 2 years or if the land use is based on a conditional use permit.
3.2		Zoning-Land Under Development	20% of Basic Schedule of Charges
3.3		Zoning - Completed Improvement - Non-Conforming Use	15% of Basic Schedule of Charges
3.4		Zoning – No Zoning Classification	10% of Basic Schedule of Charges
4	115.1	Condominium	\$20 residential; 10% of Basic Schedule of Charges for commercial with \$50 min commercial
4.1		Condominium	\$20 residential; 10% of Basic Schedule of Charges for commercial with \$50 min
5	115.2	Planned Unit Development	\$20 residential; 10% of Basic Schedule of Charges for commercial with \$50 min
5.1		Planned Unit Development	\$20 residential; 10% of Basic Schedule of Charges for commercial with \$50 min
6	111.5	Variable Rate Mortgage	\$25
6.2	111.8	Variable Rate Mortgage-Negative Amortization	\$25
7	116.5	Manufactured Housing Unit	\$30 if manufactured home is already affixed as real property or \$250 if manufactured home is being affixed as real property in connection with the transaction
7.1	116.5	Manufactured Housing Unit-Conversion; Loan	\$30 if manufactured home is already affixed as real property or \$250 if manufactured home is being affixed as real property in connection with the transaction
7.2		Manufactured Housing Unit-Conversion; Owner	\$30 if manufactured home is already affixed as real property or \$250 if manufactured home is being affixed as real property in connection with the transaction

ALTA Series	CLTA equiv	Description	Charge
8.1	110.9	Environmental Protection Lien	\$20 for one to four family residential structures; \$100 for other residential structures
8.2		Commercial Environmental Protection Lien	\$55
9	100.2	Restrictions, Encroachments, Minerals	\$25 residential; 10% of Basic Schedule of Charges, \$55 min commercial
9.1	100.9	Covenants, Conditions and Restrictions – Unimproved Land Owner's Policy	\$25 residential; 10% of Basic Schedule of Charges, \$55 min commercial
9.2	100.10	Covenants, Conditions and Restrictions – Improved Land Owners Policy	\$25 residential; 10% of Basic Schedule of Charges, \$55 min commercial
9.3		Covenants, Conditions and Restrictions -Loan Policy	\$25 residential; 10% of Basic Schedule of Charges, \$55 min commercial
9.6		Private Rights – Loan Policy	15% of Basic Schedule of Charges, \$300 min
9.6.1		Private Rights - Current Assessments - Loan Policy	15% of Basic Schedule of Charges, \$300 min
9.7		Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	15% of Basic Schedule of Charges, \$300 min
9.8		Covenants, Conditions, and Restrictions – Land Under Development – Owner's Policy	20% of Basic Schedule of Charges, \$500 min
9.9		Private Right – Owner's Policy	20% of Basic Schedule of Charges, \$500
9.10		Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	20% of Basic Schedule of Charges, \$2,000 max
10	104.12	Assignment	No charge if issued within 6 months from date of policy; \$25 if issued within one year of policy date; and 10% of Basic Schedule of Charges thereafter; \$40 min
10.1	104.13	Assignment & Date Down	5% of Basic Schedule of Charges, \$75 min
11		Mortgage Modification	10% of Basic Schedule of Charges, \$75min
11.1		Mortgage Modification with Subordination	10% of Basic Schedule of Charges, \$75 min
11.2		Mortgage Modification with Additional Amount of Insurance	10% of Basic Schedule of Charges, plus increased Charge for applicable amount; \$75 min
12		Aggregation	\$75
12.1		Aggregation – State Limits – Loan Policy	\$75
13		Leasehold-Owner's	No Charge
13.1		Leasehold-Loan	No Charge
14	111.14	Future Advance-Priority	\$30 with MML language \$75 w/o MML language
14.1	111.14.1	Future Advance-Knowledge	\$30 with MML language \$75 w/o MML language
14.2	111.14.2	Future Advance-Letter of Credit	\$30 with MML language \$75 w/o MML language
14.3		Future Advance-Reverse Mortgage	\$30 with MML language \$75 w/o MML language
15	127	Nonimputation-Full Equity Transfer	10% of Basic Schedule of Charges, \$125 min when there is no present or contemplated change in the use of Land. 30% of Basic Schedule of Charges, \$275 min if there is a present or contemplated change in the use of the Land

ALTA Series	CLTA equiv	Description	Charge
15.1	127.1	Nonimputation-Additional Insured	10% of Basic Schedule of Charges, \$125 min when there is no present or contemplated change in the use of Land. 30% of Basic Schedule of Charges, \$275 min if there is a present or contemplated change in the use of the Land
15.2	127.2	Nonimputation-Partial Equity Transfer	10% of Basic Schedule of Charges, \$125 min when there is no present or contemplated change in the use of Land. 30% of Basic Schedule of Charges, \$275 min if there is a present or contemplated change in the use of the Land
16		Mezzanine Financing	20% of Basic Schedule of Charges
17	103.11	Access and Entry	10% of Basic Schedule of Charges when issued on a standard policy; \$75 on extended policy or on improved property with existing curb cuts
17.1		Indirect Access and Entry	10% of Basic Schedule of Charges when issued on a standard policy; \$100 on extended policy or on improved property with existing curb cuts
17.2		Utility Access	\$100
18	129	Single Tax Parcel	\$55 residential; \$110 commercial
18.1	129.1	Multiple Tax Parcel	\$55 residential; \$110 commercial
18.2		Multiple Tax Parcel	\$55 residential; \$110 commercial
18.3		Single Tax Parcel and ID	\$55 residential; \$110 commercial
19		Contiguity-Multiple Parcels	10% of Basic Schedule of Charges, \$225 max when a standard policy is issued or \$25 for residential property and \$55 for commercial property when issued on an extended policy or when Stewart or its issuing agent has an acceptable survey.
19.1	116.4	Contiguity-Single Parcel	10% of Basic Schedule of Charges, \$225 max when a standard policy is issued or \$25 for residential property and \$55 for commercial property when issued on an extended policy or when Stewart or its issuing agent has an acceptable survey.
19.2		Contiguity – Specified Parcels	10% of Basic Schedule of Charges, \$225 max for standard policy; \$55 for commercial if extended coverage and acceptable survey
20		First Loss-Multiple Parcel Transactions	\$30 residential; \$110 commercial
22	116	Location	\$15
22.1		Location and Map	10% of Basic Schedule of Charges when issued on a Standard Coverage policy or \$25 for residential property and \$60 for commercial property when issued on an extended policy.
23		Co-Insurance—Single Policy	No Charge
23.1		Co-Insurance—Multiple Policies	No Charge
24		Doing Business	\$55
25	116.1	Same As Survey	\$55
25.1		Same as Portion of Survey	\$55
26		Subdivision	\$55 residential, \$100 commercial
27		Usury	\$100
28	103.1	Easement-Damage or Enforced Removal	10% of Basic Schedule of Charges, \$125 min for Commercial, \$2,000 max
28.1		Encroachments – Boundaries and Easements - Owner	15% of Basic Schedule of Charges, \$2,000 max

ALTA Series	CLTA equiv	Description	Charge
28.1		Encroachments – Boundaries and Easements -Loan	10% of Basic Schedule of Charges, \$2,000 max
28.2		Encroachments – Boundaries and Easements – Described Improvements	10% of Basic Schedule of Charges, \$2,000 max
28.3		Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	15% of Basic Schedule of Charges for owners policy; \$2,000 max 10% of Basic Schedule of Charges for loan policy; \$2,000 max
29		Interest Rate Swap Endorsement – Direct Obligation	\$200
29.1		Interest Rate Swap Endorsement – Additional Interest	\$200
29.2		Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	\$200 plus increased premium for liability increase
29.3		Interest Rate Swap Endorsement – Additional Interest – Defined Amount	\$200 plus increased premium for liability increase
30		Shared Appreciation Mortgage	\$30
30.1		Commercial Participation Interest	\$250
31		Severable Improvements	\$200
32		Construction Loan Pending Disbursement	\$25
32.1		Construction Loan – Loss of Priority – Direct Payment	\$25
32.2		Construction Loan – Loss of Priority – Insured’s Direct Payment	\$25
33		Disbursement	\$100
34		Identified Risk Coverage	10% of Basic Schedule of Charges
34.1		Identified Exception and Identified Risk	10% of Basic Schedule of Charges
35		Mineral and Other Subsurface Substances – Building	10% of Basic Schedule of Charges, \$30 min residential; \$100 min commercial; \$2,000 max for commercial or residential. If Land is w/in platted subdivision or city block, \$150
35.1		Mineral and Other Subsurface Substances – Improvements	15% of Basic Schedule of Charges, \$30 min residential; \$100 min commercial; \$2,000 max for commercial or residential. If Land is w/in platted subdivision or city block, \$150
35.2		Mineral and Other Subsurface Substances – Described Improvements	15% of Basic Schedule of Charges, \$30 min residential; \$100 min commercial; \$2,000 max for commercial or residential. If Land is w/in platted subdivision or city block, \$150
35.3		Mineral and Other Subsurface Substances – Land Under Development	15% of Basic Schedule of Charges, \$30 min residential; \$100 min commercial; \$2,000 max for commercial or residential. If Land is w/in platted subdivision or city block, \$150
36		Energy Project – Leasehold/Easement – Owner’s	10% of Basic Schedule of Charges
36.1		Energy Project – Leasehold/Easement – Loan	10% of Basic Schedule of Charges

ALTA Series	CLTA equiv	Description	Charge
36.2		Energy Project – Leasehold – Owner’s	10% of Basic Schedule of Charges
36.3		Energy Project – Leasehold – Loan	10% of Basic Schedule of Charges
36.4		Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	15% of Basic Schedule of Charges
36.5		Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	10% of Basic Schedule of Charges
36.6		Energy Project - Encroachments	15% of Basic Schedule of Charges
36.7		Energy Project - Fee Estate - Owner's Policy	10% of Basic Schedule of Charges
36.8		Energy Project - Fee Estate - Loan Policy	10% of Basic Schedule of Charges
37	104.6	Assignment of Rents or Leases	10% of Basic Schedule of Charges on a standard coverage policy or \$35 residential and \$75 commercial when issued on an extended coverage policy
38		Mortgage Tax	\$50
39		Policy Authentication	No Charge
40		Tax Credit - Owner's Policy	\$100
40.1		Tax Credit - Defined Amount - Owner's Policy	Amount of insurance Charge; \$100 min
41		Water – Buildings	10% of Basic Schedule of Charges, \$100 min \$500 max. If Land is w/in platted subdivision or city block, \$150
41.1		Water – Improvements	10% of Basic Schedule of Charges, \$100 min \$500 max. If Land is w/in platted subdivision or city block, \$150
41.2		Water – Described Improvements	10% of Basic Schedule of Charges, \$100 min \$500 max. If Land is w/in platted subdivision or city block, \$150
41.3		Water – Land Under Development	10% of Basic Schedule of Charges, \$100 min \$1,000. Max. If Land is w/in platted subdivision or city block, \$150
42		Commercial Lender Group	\$100
43		Anti-Taint	\$100
44		Insured Mortgage Recording – Loan	\$100
45		Pari Passu Mortgage – Loan Policy	\$100
46		Option	10% of Basic Schedule of Charges
47		Operative Law – 2006 Owners Policy	No Charge
47.1		Operative Law – 2006 Loan Policy	No Charge
47.2		Operative Law – 2013 Homeowner’s Policy	No Charge
47.3		Operative Law – 2015 Expanded Coverage Residential Loan Policy Assessments Priority	No Charge
47.3		Operative Law – 2015 Expanded Coverage Residential Loan Policy Current Assessments	No Charge
48		Tribal Waivers and Consents	No Charge
ALTA		US Policy Datedown 1963 and 1991	No Charge for the first provided that the endorsement is issued within 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 Charge based on the increase of insurance. \$75 for a datedown endorsement issued after 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.

JR1		JR 1 Endorsement	\$25 if issued within 6 months; \$50 thereafter
JR2		JR 2 (Future Advance) Endorsement	\$25 if issued within 6 months; \$50 thereafter

## 2. STG Form Endorsements

Description	Charge
Additional Insured End for ALTA Homeowner's Policy	\$25
Amendment of Covered Risk 10 (on ALTA 2021 Loan Policy)	No Charge
Arbitration Endorsement	No Charge
Deletion of PACA-PSA Exclusion	No Charge
Down Date Endorsement 1	\$100
Fairway Endorsement 1	10% of Basic Schedule of Charges
Fairway Endorsement 2	10% of Basic Schedule of Charges
Homeowner's Endorsement (Homeowner's Gold Endorsement - 2021 Form)	No Charge
Last Dollar Endorsement	\$50
Patent Endorsement 1	10% of Basic Schedule of Charges
Post Policy Forgery Endorsement	No Charge
Rate Reduction Endorsement 1	No Charge
Subordination Endorsement 1	10% of Basic Schedule of Charges
Tax Deed Endorsement 1	5% of Basic Schedule of Charges
Utah Construction Registry – Lender Endorsement	5% of Basic Schedule of Charges, \$250 max
UCC Endorsement	15% of Basic Schedule of Charges

### 3. CLTA Form Endorsements

CLTA Series	ALTA equiv	Description	Charge
100		Lenders Comprehensive	\$25 residential; 10% of Basic Schedule of Charges, \$55 min for commercial
100.1		Lenders Comprehensive	\$30 residential; 10% of Basic Schedule of Charges, \$55 min for commercial
100.2	9	Restrictions, Encroachments, Minerals	\$25 residential; 10% of Basic Schedule of Charges, \$55 min commercial
100.4		Present Violation of CC&R	5% of Basic Schedule of Charges, \$20 min residential, \$100 min commercial; \$1,500 max either
100.5		Present Violation of CC&R	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.6		Present & Future Violation of CC&R	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.7		Enforcement of Covenants Based Upon Prior Violation of Specific Covenant	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.8		Present & Future Violation of CC&R	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.9	9.1	Covenants, Conditions and Restrictions – Unimproved Land	\$25 residential; 10% of Basic Schedule of Charges, \$55 min commercial
100.10	9.2	Covenants, Conditions and Restrictions – Improved Land	\$25 residential; 10% of Basic Schedule of Charges, \$55 min commercial
100.11		Violation of Liquor Revert Rights in CC&R	5% of Basic Schedule of Charges, \$20 min residential, \$100 min commercial; \$1,500 max either
100.12		Enforceability of Reverter Rights in CC&R	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.13		Priority of Lien over Assessments	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.16		Homeowners Association Lien	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.17		Modification of CC&R	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.18		Exercise of Reverter Rights in CC&R and Unmarketability of Title	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.19		No Present Violation of Covenants, Conditions and Restrictions	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.20		Present Violation of CC&R	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.21		Approval of Construction Plans and Specifications	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.23		Exercise of Surface Rights	20% of Basic Schedule of Charges, \$1,500 max
100.27		Violation of CC&R	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either

CLTA Series	ALTA equiv	Description	Charge
100.28		Violation of CC&R by Future Construction	5% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.29		Development of Minerals	20% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.30		Physical Damage by Mineral Estate Holder	10% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
100.31		Physical Damage by Mineral Estate Holder	10% of Basic Schedule of Charges, \$30 min residential, \$100 min commercial; \$1,500 max either
101		Mechanics' Lien Gaining Priority over Insured Mortgage	No Charge for this endorsement on a loan policy not issued in connection with a construction loan. No Charge for this endorsement on a loan 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 loan policy issued in connection with a construction loan if the lien is recorded after the Commencement of Construction.
102.4		Foundations – No Violation, No Encroachment	\$40 residential; \$115 commercial
102.5		Foundations – No Violation, No Encroachments onto Easements or Adjoining Land	\$40 residential; \$115 commercial
102.6		Foundations – Portion of Land Described in Policy	\$40 residential; \$100 commercial
102.7		Foundations – Portion of Land Described in Policy	\$40 residential; \$100 commercial
103.1	28	Damage to Easement	10% of Basic Schedule of Charges, \$125 min for commercial
103.2		Enforced Removal of Improvements	10% of Basic Schedule of Charges, \$125 min for commercial
103.3		Enforced Removal of Improvements	10% of Basic Schedule of Charges, \$125 min for commercial
103.4		Easement Providing Ingress and Egress	10% of Basic Schedule of Charges
103.5		Exercise of Surface Rights for Extraction of Water	10% of Basic Schedule of Charges, \$1,500 max
103.6		Easement Encroachment	10% of Basic Schedule of Charges, \$50 min for commercial
103.7		Land Abuts Physically Open Street	10% of Basic Schedule of Charges on a Standard Coverage policy issued on vacant land; \$75 on an Extended Coverage Policy or on an improved property
103.11	17	Access and Entry	10% of Basic Schedule of Charges on a Standard Coverage policy issued on vacant land; \$75 on an Extended Coverage Policy or on an improved property with existing curb cuts
104		Assignment	No Charge if issued within 6 months from date of the policy; \$50 if issued after 6 months from date of policy



CLTA Series	ALTA equiv	Description	Charge
104.1		Assignment – Institutional Lender	No Charge if issued within 6 months from date of the policy; \$50 if issued after 6 months from date of policy
104.4		Collateral Assignment	20% of Basic Schedule of Charges if issued at date of policy; 30% of Basic Schedule of Charges if issued any time after date of policy
104.6	37	Assignment – Lessor’s Interest	10% of Basic Schedule of Charges on a Standard Coverage policy or \$35 residential and \$75 commercial when issued on an Extended Coverage Policy
104.7		Assignment of Rents	10% of Basic Schedule of Charges on a Standard Coverage policy or \$35 residential and \$75 commercial when issued on an Extended Coverage Policy
104.8		Assignment – Non-Institutional Lender	No Charge if issued within 6 months from date of the policy; \$40 if issued after 6 months from date of policy
104.9		Assignment – Non-Institutional Lender	No Charge if issued within 6 months from date of the policy; \$40 if issued after 6 months from date of policy
104.12	10	Assignment	No charge if issued within 6 months from date of policy; \$25 if issued within one year of policy date; and 10% of Basic Schedule of Charges thereafter; \$40 min
104.13	10.1	Assignment and Date Down	5% of Basic Schedule of Charges, \$75 min
105		Modification of Policy to Insure Two Liens on One Policy	No Charge
107.1		Allocation of Liability	No Charge
107.2		Increase of Coverage	\$25 plus the applicable per ten thousand Charge for the increased coverage amount
107.5		Value of Lessee’s Interest	10% of Basic Schedule of Charges
107.9		Additional Insured	10% of Basic Schedule of Charges
107.10		Additional Insured	10% of Basic Schedule of Charges
107.11		Non-Merger	10% of Basic Schedule of Charges
108.8		Additional Advance	\$30 plus applicable Basic Schedule of Charges for the increased amount of liability above the original policy
108.10		Revolving Credit, Increased Credit Limit	\$30 plus applicable Basic Schedule of Charges for the increased amount of liability above the original policy
110.1		Deletion of Exception	Applicable Charge for the type of insurance or assurance provided by using the CLTA 110.1. No Charge if no additional insurance or assurance is created by the issue of the CLTA 110.1
110.2		Affirmative Protection over an Exception	No Charge
110.3		Relinquishment of Surface Rights	20% of Basic Schedule of Charges, \$40 min for residential or \$100 min for commercial
110.4		Modification	10% of Basic Schedule of Charges, \$75min

CLTA Series	ALTA equiv	Description	Charge
110.5		Modification	10% of Basic Schedule of Charges, \$75 min
110.6		Modification	10% of Basic Schedule of Charges, \$75 min
110.9	8.1	Environmental Protection Lien	\$20 for one to four family residential structures; \$100 min for other residential structures
110.10		Modification and Additional Advance Agreement	10% of Basic Schedule of Charges plus applicable Basic Schedule of Charges for the increased liability above the original policy, \$75 Min
111		Loss of Priority by Partial Reconveyance	10% of Basic Schedule of Charges, \$50 min
111.1		Partial Reconveyance	No Charge if issued at time of policy; 10% of Basic Schedule of Charges, \$70 min, if issued any time after original policy
111.2		Impairment of Lien by Subordination Agreement	No Charge if issued at time of policy; 10% of Basic Schedule of Charges, \$70 min, if issued any time after original policy
111.3		Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments	20% of Basic Schedule of Charges, \$70 min
111.4		Trustor's Conveyance	10% of Basic Schedule of Charges, \$70 min
111.5	6	Variable Rate Mortgage	\$25
111.7		Variable Rate Mortgage	\$25
111.8	6.2	Variable Rate Mortgage – Negative Amortization	\$25
111.9		FNMA Balloon Mortgage	\$30
111.10		Optional Advance	\$70 plus applicable Basic Schedule of Charges for the increased liability above the original policy
111.11		Obligatory Advance	\$30 with MML language; \$75 w/o MML language
111.14	14	Future Advance - Priority	\$30 with MML language; \$75 w/o MML language
111.14.1	14.1	Future Advance – Knowledge	\$30 with MML language; \$75 w/o MML language
111.14.2	14.2	Future Advance – Letter of Credit	\$30 with MML language; \$75 w/o MML language
114		Co-Insurance	No Charge
114.1		Co-Insurance	No Charge
114.2		Co-Insurance	No Charge
115.1	4	Condominium	\$20 residential; 10% of Basic Schedule of Charges for commercial with \$50 min
115.2	5	Planned Unit Development	\$20 residential; 10% of Basic Schedule of Charges for commercial with \$50 min
116	22	Location of Land, Designation of Improvements	\$15
116.1	25	Property Description Same as Survey	\$55
116.2		Exterior Boundary of Condominium	\$15
116.3		Description Changed by Recording of New Map	\$55
116.4	19.1	Contiguity	10% of Basic Schedule of Charges, \$225 max when a standard policy is issued or \$25 for residential property and \$55 for commercial property when issued on an extended policy or when Stewart or its issuing agent has an acceptable survey.

CLTA Series	ALTA equiv	Description	Charge
116.5	7	Manufactured Housing Unit	\$30 if manufactured home is already affixed as real property or \$250 if manufactured home is being affixed as real property in connection with the transaction
122		Obligatory Advance	\$100
123.1	3	Zoning	5% of Basic Schedule of Charges, \$750 max if no zoning change has occurred within the preceding 2 years. 10% of Basic Charge with a \$2,000 max if there has been a zoning change within the preceding 2 years or if the Land use is based on a conditional use permit.
123.2	3.1	Zoning-Completed Structure	10% of Basic Schedule of Charges, \$1,750 max if no zoning change has occurred within the preceding 2 years. 20% of Basic Schedule of Charges with a \$3,000 max if there has been a zoning change within the preceding 2 years or if the Land use is based on a conditional use permit.
124.1		Assurances Concerning Covenants	10% of Basic Schedule of Charges, \$150 min on commercial
124.2		Assurances Concerning Covenants in a Lease	10% of Basic Schedule of Charges, \$150 min on commercial
124.3		Assurances Concerning Negative Covenants in a Lease	10% of Basic Schedule of Charges, \$150 min on commercial
126		Comprehensive Coverage for Homeowner	10% of Basic Schedule of Charges if issued on a standard owner's policy; \$35 if issued on an extended owner's policy
126.1		Comprehensive Coverage for Homeowner	10% of Basic Schedule of Charges if issued on a standard owner's policy; \$35 if issued on an extended owner's policy
126.2		Comprehensive Coverage for Condominium Homeowner	10% of Basic Schedule of Charges if issued on a standard owner's policy; \$35 if issued on an extended owner's policy
126.3		Residential Structure – No Limitation	10% of Basic Schedule of Charges if issued on a standard owner's policy; \$35 if issued on an extended owner's policy
127	15	Non-imputation – Full Equity Transfer	10% of Basic Schedule of Charges, \$125 min when there is no present or contemplated change in the use of Land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the Land.
127.1	15.1	Nonimputation-Additional Insured	10% of Basic Schedule of Charges, \$125 min when there is no present or contemplated change in the use of Land. 30% of Basic Schedule of Charges, \$275 min if there is a present or contemplated change in the use of the Land.
127.2	15.2	Nonimputation-Partial Equity Transfer	10% of Basic Schedule of Charges, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Schedule of Charges, \$275 min if there is a present or contemplated change in the use of the Land.
129	18	Single Tax Parcel	\$55 residential; \$110 commercial
129.1	18.1	Multiple Tax Parcel	\$55 residential; \$110 commercial