

Vermont Title Insurance Rates

The charges set forth herein shall be observed by all policy issuing attorneys, agents, and offices in the State of Vermont. The charges set forth herein do not include any fee made for title search, abstract fees, title examination, settlement, closing or escrow services performed by approved attorneys, agents or offices.

Charges are applicable to units of insurance in multiples of \$1,000 or fractions thereof.

Express written authority must be obtained from Stewart's Vermont state office (phone: 802-660-2888) or toll free 888-201-1022 to issue policies with a liability amount in excess of \$1,000,000.

SCHEDULE OF CHARGES FOR POLICIES

Expanded and Standard Coverage Owner's/Leasehold Title Policies

\$1,000 to \$50,000		\$260.00 Flat Fee
\$50,001 to \$1,000,000	add	\$3.25 per \$1,000 of coverage

Minimum Premium **\$260.00**

Special rates are available for liabilities exceeding \$1,000,000. Written authority is required to issue a policy in excess of \$1,000,000.

Expanded and Standard Coverage Loan/Leasehold Policies

\$1,000 to \$50,000		\$175.00 Flat Fee
\$50,001 to \$1,000,000	add	\$2.50 per \$1,000 of coverage

Minimum Premium **\$175.00**

Refinance Charge for Loan Policies – 1-4 family residential transactions currently encumbered by a first mortgage. The refinance charge is equivalent to sixty percent (60%) of the charge for an original loan policy and shall apply to the full amount of the new loan.

Simultaneous Issue – When a loan policy of an equal or lesser amount issued with the same effective date simultaneously with an owner's policy covering the same land and the mortgagor is the holder of the security instrument listed in Schedule A of the owner's policy, the charge for for the loan policy simultaneously issued shall be \$25.00.

Endorsements – Please see Vermont Endorsement Schedule

12/5/13

Form No.	Description	Owner's	Loan	Suggested Rate
ALTA 1-06 E-9413 ALTA 1 E-9925	Street Assessments (6/17/06) and (6/1/87)		x	No charge
ALTA 2-06 E-9414 ALTA 2 E-9914	Truth in Lending (6/17/06) and (6/1/87)		x	No charge
ALTA 3-06 E-9415 ALTA 3 E-9883	Zoning (6/17/06) and (Rev. 10/17/98)	x	x	No charge
ALTA 3.1-06 E-9481 ALTA 3.1-06 E-9416 ALTA 3.1 E-9884	Zoning-completed structure (10/22/09) (6/17/06) and (Rev. 10/17/98)	x	x	No charge
ALTA 3.2-06 E-9177	Zoning-Land Under Development (4/2/12)	x	x	
ALTA 4-06 E-9542 ALTA 4-06 E-9417 ALTA 4 E-9964	Condominium (2/3/10) (10/16/08) (6/17/06) and (Rev. 3/27/92)		x	No charge
ALTA 4.1-06 E-9418 ALTA 4.1 E-9958	Condominium (10/16/08) (6/17/06) and (10/17/92)		x	No charge
ALTA 5-06 E-9543 ALTA 5-06 E-9419 ALTA 5 E-9965	Planned Unit Development (2/3/10) (10/16/08) (6/17/06) and (Rev. 3/27/92)		x	No charge
ALTA 5.1-06 E-9420 ALTA 5.1 E-9959	Planned Unit Development (10/16/08) (6/17/06) and (10/17/92)		x	No charge
ALTA 6-06 E-9421 ALTA 6 E-9966	Variable Rate Mortgage (10/16/08) (6/17/06) and (6/1/87)		x	No charge
ALTA 6.1 E-9967	Variable Rate Mortgages-Regs 6/1/87		x	No charge
ALTA 6.2-06 E-9422 ALTA 6.2 E-9968	Variable Rate Mortgage-Negative Amortization (10/16/08) (6/17/6) and (6/1/87)		x	No charge
ALTA 7-06	Manufactured Housing Unit		x	No charge

Form No.	Description	Owner's	Loan	Suggested Rate
E-9423 ALTA 7 E-9972	(6/17/06) and (6/1/87)			
ALTA 7.1-06 E-9424 ALTA 7.1 E-9425	Manufactured Housing Unit- Conversion Loan (6/17/06)		x	No charge
ALTA 7.2-06 E-9427 ALTA 7.2 E-9426	Manufactured Housing Unit-Owner (6/17/06)	x		No charge
ALTA 8.1-06 E-9428 ALTA 8.1 E-9980	Environmental Protection Lien (6/17/06) and (3/12/88)		x	\$50
ALTA 8.2-06 E-9485	Commercial Environmental Protection Lien (10/16/08)		X	\$50
ALTA 9-06 E-9178 ALTA 9-06 E-9430 ALTA 9 E-9429 ALTA 9 E-9885	Restriction, encroachments, minerals (4/2/12) (6/17/06) and (Rev. 10/17/98)		x	No charge
ALTA 9.1-06 E-9179	Covenants, Conditions and Restrictions-Unimproved Land- Owner's Policy (4/2/12)	x		
ALTA 9.1-06 E-9432 ALTA 9.1 E-9431 ALTA 9.1 E-9886	Restrictions, Encroachments, Minerals – Unimproved Land (6/17/06) and (10/17/98)	x		No charge
ALTA 9.2-06 E-9180	Covenants, Conditions and Restrictions-Improved Land-Owner's Policy (4/2/12)	x		
ALTA 9.2-06 E-9434 ALTA 9.2 E-9433 ALTA 9.2 E-9887	Restrictions, Encroachments, Minerals – Improved Land (6/17/06) and (10/17/98)	x		No charge
ALTA 9.3-06 E-9181	Covenants, Conditions and Restrictions-Loan Policy (4/2/12)		x	
ALTA 9.3-06 E-9436 ALTA 9.3 E-9435	Restrictions, Encroachments, Minerals (6/17/06)		x	No charge
ALTA 9.4-06 E-9438 ALTA 9.4 E-9437	Restrictions, Encroachments, Minerals – Owner's –Unimproved Land (6/17/06)	x		No charge
ALTA 9.5-06 E-9440 ALTA 9.5 E-9439	Restrictions, Encroachments, Minerals – Owner's –Improved Land (6/17/06)	x		No charge
ALTA 9.6-06 E-9137	Private Rights-Loan Policy (4/2/13)		x	

Form No.	Description	Owner's	Loan	Suggested Rate
ALTA 9.7-06 E-9183	Restrictions, Encroachments, Minerals-Land Under Development- Loan Policy (4/2/12)		x	
ALTA 9.8-06 E-9184	Covenants Conditions and Restrictions-Land Under Development-Owner's Policy (4/2/12)	x		
ALTA 9.9-06 E-9139	Private Rights-Owner's Policy (4/2/13)	x		
ALTA 9.10-06 E-9140	Restrictions, Encroachments, Minerals-Current Violations-Loan Policy (4/2/13)		x	
ALTA 10-06 E-9544 ALTA 10-06 E-9441 ALTA 10 E-9947	Assignment (2/3/10) (10/16/08) (6/17/06) and (9/24/94)		x	\$25
ALTA 10.1-06 E-9545 ALTA 10.1-06 E-9442 ALTA 10.1 E-9948	Assignment & Down Date (2/3/10) (10/16/08) (6/17/06) and (9/24/94)		x	\$50
ALTA 11-06 E-9443 ALTA 11 E-9874	Modification (6/17/06) and (9/24/94)		x	\$150 up to the face of the original loan policy plus the basic loan mortgage rate for any additional coverage over the original loan amount.
ALTA 11.1-06 E-9493	Mortgage Modification with Subordination (10/22/09)		x	
ALTA 12-06 E-9141	Aggregation-Loan Policy (4/2/13)		x	
ALTA 12-06 E-9444	Aggregation (6/17/06)		x	No charge
ALTA 12.1-06 E-9142	Aggregation-State Limits-Loan Policy (4/2/13)		x	
ALTA 13-06 E-9185 ALTA 13-06 E-9445 ALTA 13 E-9813	Leasehold-Owner's (4/2/12) (6/17/06) and (10/13/01)	x		No charge
ALTA 13.1-06 E-9186 ALTA 13.1-06 E-9446 ALTA 13.1 E-9814	Leasehold-Loan (4/2/12) (6/17/06) and (10/13/01)		x	No charge
ALTA 14-06 E-9262 W/MML E-9263 W/O MML	Future Advance-Priority (2/3/11) (06/17/06) and (10/22/03)		x	\$50

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ALTA 14-06 E-9447 ALTA 14 E-9652				
ALTA 14.1-06 E-9264 W/MML E-9265 W/O MML ALTA 14.1-06 E-9449 ALTA 14.1 E-9654	Future Advance-Knowledge (2/3/11) (6/17/06) and (10/22/03)		x	\$50
ALTA 14.2-06 E-9266 W/MML E-9267 W/O MML ALTA 14.2-06 E-9451 ALTA 14.2 E-9656	Future Advance-Letter of Credit (2/3/11) (02/28/09) (6/17/06) and (10/22/03)		x	\$50
ALTA 14.3-06 E-9268 W/MML E-9269 W/O MML ALTA 14.3-06 E-9455 ALTA 14.3 E-9453	Future Advance-Reverse Mortgage W/MML (2/3/11) (6/17/06)		x	\$50
ALTA 15-06 E-9457 ALTA 15 E-9658	Non-Imputation-Full Equity Transfer (6/17/06) and (10/22/03)	x		5% of the basic rate for the owner policy.
ALTA 15.1-06 E-9458 ALTA 15.1 E-9659	Non-Imputation-Additional Insured (6/17/06) and (10/22/03)	x		5% of the basic rate for the owner policy.
ALTA 15.2-06 E-9459 ALTA 15.2 E-9660	Non-Imputation-Partial Equity Transfer (6/17/06) and (10/22/03)	x		5% of the basic rate for the owner policy.
ALTA 16-06 E-9460 ALTA 16 E-9661	Mezzanine Financing (6/17/06) and (10/22/03)	x		5% of the basic rate for the owner policy.
ALTA 17-06 E-9461 ALTA 17 E-9662	Access and Entry (6/17/06) and (10/22/03)	x	x	No charge
ALTA 17.1-06 E-9462 ALTA 17.1 E-9668	Indirect Access and Entry (6/17/06) and (1/17/04)	x	x	No charge
ALTA 17.2-06 E-9486	Utility Access (10/16/08)	x	x	\$100
ALTA 18-06 E-9463 ALTA 18 E-9663	Single Tax Parcel (6/17/06) and (10/22/03)	x	x	No charge

Form No.	Description	Owner's	Loan	Suggested Rate
ALTA 18.1-06 E-9464 ALTA 18.1 E-9664	Multiple Tax Parcel (6/17/06) and (10/22/03)	x	x	No charge
ALTA 19-06 E-9465 ALTA 19 E-9665	Contiguity-Multiple Parcels (6/17/06) and (10/22/03)	x	x	\$25
ALTA 19.1-06 E-9466 ALTA 19.1 E-9666	Contiguity-Single Parcel (6/17/06) and (10/22/03)	x	x	\$25
ALTA 20-06 E-9467 ALTA 20 E-9864	First Loss-Multiple Parcel Transactions (6/17/06) and (4/19/04)		x	\$25 for residential; \$100 for commercial.
ALTA 22-06 E-9470 ALTA 22 E-9469	Location (6/17/06)	x	x	\$25
ALTA 22.1-06 E-9472 ALTA 22.1 E-9471	Location and Map (6/17/06)	x	x	\$25
ALTA 23-06	Co-Insurance (10/16/08) 01/01/08	x	x	No Charge
ALTA 24-06 E-9478	Doing Business (10/16/08)		x	\$50
ALTA 25-06 E-9488	Same As Survey (10/16/08)	x	x	\$50
ALTA 25.1-06 E-E-9489	Same as Portion of Survey (10/16/08)	x	x	\$50
ALTA 26-06 E-9490	Subdivision (10/16/08)	x	x	\$50
ALTA 27-06 E-9491	Usury (10/16/08)		x	\$100
ALTA 28-06 E-9546 ALTA 28-06 E-9492	Easement-Damage or Enforced Removal (2/3/10) (10/16/08)		x	\$50
ALTA 28.1-06 E-9187	Encroachments-Boundaries and Easements (4/2/12)	x	x	
ALTA 28.2-06 E-9145	Encroachments-Boundaries and Easements-Described Improvements (4/2/13)	x	x	
ALTA 29-06 E-9547	Interest Rate Swap Endorsement- Direct Obligation (2/3/10)		x	
Alta 29.1-06 E-9548	Interest Rate Swap Endorsement- Additional Interest (2/3/10)		x	

Form No.	Description	Owner's	Loan	Suggested Rate
Alta 29.2-06 E-9584	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount (8/1/11)		x	
Alta 29.3-06 E-9585	Interest Rate Swap Endorsement-Additional Interest-Defined Amount (8/1/11)		x	
Alta 30-06 E-9553	One To Four Family Shared Appreciation Mortgage (7/26/10)		x	
ALTA 30.1-06 E-9152	Commercial Participation Interest (8/1/12)		x	
Alta 31-06 E-9270	Severable Improvements (2/3/11)	x	x	
Alta 32-06 E-9271	Construction Loan-Loss of Priority (2/3/11)		x	
ALTA 32.1-06 E-9143 Alta 32.1-06 E-9272	Construction Loan-Loss of Priority-Direct Payment (4/2/13) (2/3/11)		x	
Alta 32.2-06 E-9144	Construction Loan-Loss or Priority-Insured's Direct Payment (4/2/13)		x	
Alta 33-06 E-9273	Disbursement (2/3/11)		x	
Alta 34-06 E-9586	Identified Risk Coverage (8/1/11)	x	x	
ALTA 35-06 E-9188	Mineral and Other Subsurface Substances-Building (4/2/12)	x	x	
ALTA 35.1-06 E-9189	Minerals and Other Subsurface Substances-Improvements (4/2/12)	x	x	
ALTA 35.2-06 E-9190	Minerals and Other Subsurface Substances-Described Improvements (4/2/12)	x	x	
ALTA 35.3-06 E-9191	Minerals and Other Subsurface Substances-Land Under Development (4/2/12)	x	x	
ALTA 36-06 E-9192	Energy Project-Leasehold/Easement-Owner's (4/2/12)	x		
ALTA 36.1-06 E-9193	Energy Project-Leasehold/Easement-Loan (4/2/12)		x	
ALTA 36.2-06 E-9194	Energy Project-Leasehold/Easement-Owner's (4/2/12)	x		
ALTA 36.3-06 E-9195	Energy Project-Leasehold/Easement-Loan (4/2/12)		x	
ALTA 36.4-06 E-9196	Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Owner's (4/2/12)	x		
ALTA 36.5-06 E-9197	Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan (4/2/12)		x	
ALTA 36.6-06 E-9198	Energy Project-Encroachments (4/2/12)	x	x	
ALTA 37-06 E-9135	Assignment of Rents and Leases (12/3/12)	x	x	
ALTA 38-06 E-9136	Mortgage Tax (12/3/12)		x	\$50
ALTA 39-06 E-9146	Policy Authentication (4/2/13)	x	x	\$50
E-9284	ALTA JR 1 Endorsement (8/1/12)		x	
E-9285	ALTA JR 2 Endorsement (8/1/12)		x	

Form No.	Description	Owner's	Loan	Suggested Rate
E-9134	ALTA Limited Pre-Foreclosure Date Down Endorsement		x	
REVOLV 2 E-9835	Revolving Line of Credit (for use with 1970 policy)	x		\$50
REVOLV 2 E-9836	Revolving Line of Credit (for use with 1992 policy)	x		\$50
REVOLV 3 E-9833	Revolving Line of Credit (for use with 1970 policy)	x		No charge
REVOLV 3 E-9834	Revolving Line of Credit (for use with 1992 policy)	x		No charge
REVOLV 4 E-9837	Revolving Line of Credit (for use in 1970 policy)	x		\$50
REVOLV 4 E-9838	Revolving Line of Credit (for use in 1992 policy)	x		\$50
REVOLV E-9946	HEP Revolving Credit: Variable Rate (for use with the HEP Policy)		x	No charge
CLTA 111.9 E-1596	FNMA Balloon Mortgage Endorsement		x	No charge
E-9843	Secondary Market Endorsement 12/23/94		x	No charge
E-9949	Down Date Endorsement (for Foreclosure Insurance Policy M- 9839)		x	20% of Basic Rate No charge for first endorsement
E-9877	Supplement Coverage Endorsement Form JR1 (for use with ALTA Residential (M- 9873) or ALTA Short Form (M-9876) Limited Coverage Junior Loan Policy		x	No charge
E-9878	Endorsement Form JR2 (Revolving Credit/ Variable Rate Endorsement (for use with ALTA Residential (M- 9873) or ALTA Short Form (M-9876) Limited Coverage Junior Loan Policy		x	No charge
E-9826	Rate Reduction Endorsement		x	No charge
E-9825	UCC Endorsement		x	15% of the Basic Rate for the Loan Policy
E-9816	Shared Appreciation Endorsement		x	\$50.00
E-9517	Creditor's Rights Endorsement (Owner' Policy) (2/3/10) (No Longer Available)	x		\$1 per \$1,000 for the loan policy if the loan is solely for purchase money of title to the Land, construction of improvements to the Land, or a refinance of such loans, 100% of which is to be remitted to the insurer (underwriter)

Form No.	Description	Owner's	Loan	Suggested Rate
				or (2). \$1.50 per \$1,000 for the owner's policy or for other loan policies not described in the prior sentence, 100% of which is to be remitted to the insurer (underwriter).
E-9518	Creditor's Rights Endorsement (Loan Policy) (2/3/10) (No Longer Available)		x	\$1 per \$1,000 for the loan policy if the loan is solely for purchase money of title to the Land, construction of improvements to the Land, or a refinance of such loans, 100% of which is to be remitted to the insurer (underwriter) or (2). \$1.50 per \$1,000 for the owner's policy or for other loan policies not described in the prior sentence, 100% of which is to be remitted to the insurer (underwriter).
E-9508	STG Endorsement (Energy Project-Additional Definitions)	x	x	
E-9509	STG Endorsement (Energy Project-Land Treated as Single Integrated Whole)	x	x	
E-9510	STG Endorsement (Energy Project-Leasehold/Easement-Owner's)	x		
E-9511	STG Endorsement (Energy Project-Leasehold/Easement-Loan)		x	
E-9512	STG Endorsement (Energy Project-Restrictions, Encroachments, Minerals-Owner's Policy-Improved Land)	x		

Form No.	Description	Owner's	Loan	Suggested Rate
E-9513	STG Endorsement (Energy Project-Restrictions, Encroachments, Minerals-Owner's Policy-Unimproved Land)	x		
E-9519	STG Endorsement (Energy Project-Restrictions, Encroachments, Minerals-Loan Policy-Improved Land)		x	
E-9520	STG Endorsement (Energy Project-Restrictions, Encroachments, Minerals-Loan Policy-Unimproved Land)		x	