



**SCHEDULE OF CHARGES  
FOR USE IN  
THE COMMONWEALTH OF VIRGINIA**

All inquiries concerning the charges related to title insurance and forms should be directed to your nearest Stewart Title Office.

**John L. Killea, Esq.**

Chief Legal Officer, General Counsel, & Chief Compliance Officer  
Stewart Title Guaranty Company  
1360 Post Oak Blvd., Suite 100  
Houston, Texas 77056

**Effective: 11/1/2020 replaces rates published effective 8/1/2017**

**VIRGINIA TITLE INSURANCE CHARGES**



Effective: November 1, 2020

**STANDARD ALTA POLICIES**

<b>Amount of Coverage</b>	<b>OWNER'S PREMIUM</b>
Minimum policy charge:	\$250.00
Up to \$250,000	\$4.10/\$1,000
Over \$250,000 to \$500,000, add:	\$3.90/\$1,000
Over \$500,000 to \$1,000,000, add:	\$3.60/\$1,000
Over \$1,000,000 to \$2,500,000, add:	\$2.40/\$1,000
Over \$2,500,000 to \$5,000,000, add:	\$2.05/\$1,000

<b>Amount of Coverage</b>	<b>LOAN PREMIUM</b>
Minimum policy charge:	\$250.00
Up to \$250,000	\$3.05/\$1,000
Over \$250,000 to \$500,000, add:	\$2.90/\$1,000
Over \$500,000 to \$1,000,000, add:	\$2.40/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$1.90/\$1,000
Over \$2,500,000 to \$5,000,000, add:	\$1.60/\$1,000

**ENHANCED COVERAGE ALTA POLICIES**

<b>Amount of Coverage</b>	<b>ENHANCED HOMEOWNERS' RESIDENTIAL OWNER'S PREMIUM</b>
Minimum policy charge:	\$300.00
Up to \$250,000	\$4.90/\$1,000
Over \$250,000 to \$500,000, add:	\$4.65/\$1,000
Over \$500,000 to \$1,000,000, add:	\$4.25/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$2.85/\$1,000
Over \$2,500,000 to \$5,000,000, add:	\$2.40/\$1,000

<b>Amount of Coverage</b>	<b>ENHANCED RESIDENTIAL LOAN PREMIUM</b>
Minimum policy charge:	\$300.00
Up to \$250,000	\$3.48/\$1,000
Over \$250,000 to \$500,000, add:	\$3.24/\$1,000
Over \$500,000 to \$1,000,000, add:	\$2.76/\$1,000
Over \$1,000,000, to \$2,500,000, add:	\$2.22/\$1,000
Over \$2,500,000 to \$5,000,000, add:	\$1.75/\$1,000

**Rate charge is per \$1,000. Amounts over \$5,000,000 contact Stewart Title underwriting.**



## **OTHER CHARGES:**

### **Closing Protection Letters**

The Company shall be paid the premium of **\$35.00** for each Closing Protection Letter (CPL) issued for transactions involving property lying within the Commonwealth of Virginia. **\$50** premium for each CPL over \$10 million dollars. No premium will be charged for Closing Protection Letters issued for transactions that are subsequently cancelled.

### **Endorsement Premium:**

NO charge for standard endorsements, **excluding** the ALTA 3 series and the ALTA 14 and higher series. Contact Stewart Title for charges on these excluded endorsements. Also note that endorsements issued to provide special coverage may incur extra-hazardous risk premium as determined by the company. The charge for such coverage may be based upon a percentage of the rate applicable to the policy, a fixed dollar amount, commensurate with the risk to be assumed, or a rate per thousand based upon the overall insured amount.

**Extra Hazardous Risk Premium for Decedent Estate Risks** may be applicable in open estate situations, pursuant to Company guidelines and underwriting bulletins. When applicable, the premium for such is calculated at the rate of \$2.00 per \$1000 of value (based upon the sales price of the transaction), with a minimum charge of \$250.00 payable to the Company.

### **Modifications of Loan Policy By Endorsement:**

Modifications of existing Stewart-insured loan policies by endorsement may be issued for a premium charge of 30% of the original title premium charge paid, **provided the original loan amount is NOT being increased.**

Modifications of existing Stewart-insured loan policies by endorsement may be issued for a premium charge of 30% of the original title premium charge paid, **plus** additional premium based upon applicable published standard loan rates in effect at the time of loan modification.



### Refinance Charge

For residential refinance loan transactions involving improved one-to-four family residential properties, the residential refinance loan charge for a Loan Policy is 70% of the policy charge and shall be applied as to the face amount of the new deed of trust. A refinance loan transaction is a transaction in which the loan proceeds are used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction. Refinance rate charges do not apply to commercial transactions. No prior policy needs to be obtained in connection with the use of refinance rates.

### Simultaneous Issue Rate:

\$200.00 per loan policy up to the face amount of the owner's policy is the simultaneous fee charge. In the event, that the value of loan policy should exceed the value of the owner's policy, any excess amount shall be calculated based upon applicable standard or enhanced policy rates.

### Timeshares:

\$60 minimum up to \$20,000.00, with regular charges over \$20,000.00.

### Notes:

- Owners' policies are to be issued for the full consideration of the property.
- Loan policies are not to be issued for less than the full amount of the loan.
- Standard leasehold policies are issued at the standard owners' charges.
- Scheduled charges do **NOT** include any costs incidental to title insurance (e.g., title search and/or examination fees, commitment and/or final policy preparation, recordation, etc.) and any of these **fees are NOT to be charged with title insurance premiums.**
- An extra hazardous risk premium fee *may* be charged on construction loan policies and new construction outsale policies requiring affirmative mechanic's lien coverage. Contact your Stewart Title underwriter who will advise when/if these extra hazardous risk fees are to be charged.
- Stewart Title Guaranty Company reserves the right to charge additional premium fees for extra hazardous risks and coverages.
- Contact Stewart Title for rates when issuing the ALTA U.S. Policy, the STG Home Equity Policy, the ALTA Junior Lien Policy, or other title insurance products not delineated herein.