



Real partners. Real possibilities.™



STEWART TITLE GUARANTY COMPANY SCHEDULE OF CHARGES AND FORMS FOR USE IN THE STATE OF WEST VIRGINIA

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

All inquiries concerning the charges for title insurance and forms in this manual should be directed to the following:

Pamela O'Brien

General Counsel

Stewart Title Guaranty Company

1360 Post Oak Blvd.

Houston, Texas 77056

pobrien@stewart.com

All inquiries concerning the filing of this manual should be directed to the following:

Julia Wycliff

Rates & Forms Specialist

Stewart Title Guaranty Company

1360 Post Oak Blvd., Suite 100

Houston, Texas 77056

julia.wycliff@stewart.com

Last Updated: June 14, 2023

Effective Date: August 25, 2023

TABLE OF CONTENTS

A. GENERAL PROVISIONS; DEFINITIONS	3
B. COMMITMENTS TO INSURE	5
C. SCHEDULE OF CHARGES FOR OWNER’S OR LEASEHOLD POLICIES	5
1. Charge for Residential Owner’s or Leasehold Owner’s Policy	5
2. Charge for Commercial Owner’s or Leasehold Owner’s Policy	6
3. ALTA Homeowner’s Policy of Title Insurance.....	6
4. Reissue Charge for Owner’s or Leasehold Policies	6
D. SCHEDULE OF CHARGES FOR LOAN POLICIES.....	7
1. Charge for Residential Loan or Mortgage Policy	7
2. Charge for Commercial Loan or Mortgage Policy.....	7
3. Charge for any Subordinated Mortgage or Loan Policy.....	7
4. Refinance Charge for Loan Policies.....	8
5. ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies	8
6. ALTA Short Form Residential Loan Policy and ALTA Short Form Residential Loan Policy – Current Violations	8
7. Foreclosure Insurance Policy.....	8
8. ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy.....	8
9. ALTA Residential Limited Coverage Mortgage Modification Policy	9
E. SIMULTANEOUS ISSUE TRANSACTIONS	9
F. CLOSING PROTECTION LETTERS	9
G. MISCELLANEOUS.....	9
1. Policies Insuring Transfers from a Decedent’s Estate	9
H. ENDORSEMENTS	10

SCHEDULE A
SPECIAL PRODUCTS AVAILABLE FOR STG ISSUANCE IN WEST VIRGINIA

I. The Article 9 Comprehensive Plus Policy of Title Insurance	14
II. Secondary Market Short Form Residential Loan Policy One-to-Four Family	14
III. Modification Guarantee	15
IV. Centralized Processing Loan and Refinance Rate (CPLR)	15
V. Limited Coverage STG Home Equity Loan Policy (HELP)	17

WEST VIRGINIA TITLE INSURANCE MANUAL OF CHARGES

A. GENERAL PROVISIONS; DEFINITIONS

Thank you for using Stewart Title Guaranty Company (“Stewart” or “Underwriter”) for your title insurance needs. This manual of charges contains the charges for title insurance by Stewart for the State of West Virginia. The charges hereinafter set out are basic charges for title insurance only and do not include charges for searches, examinations, certificates regarding the record title, abstracts, attorneys’ fees, escrow or closing services including commitment/policy preparation or recordation of documents, inspections or other services charged by local attorneys, surveyors, abstractors, or abstract companies. The charges are for standard risks; additional charges shall be made when an unusual condition of title exists or when special risks are insured. In the event such charges are made, agreement thereto must be obtained in advance from the person or entity obligated to pay all or any part of such charges.

Notwithstanding the fees and/or charges in the filings by Stewart, special pricing consideration may be given by Underwriter on commercial transactions involving policies aggregating more than \$25,000,000 of liability in a single risk, based on various factors including geographic location, competitive environment, expenses, reinsurance requirements and other reasonable considerations, but in no event shall the charge be less than \$0.35 per thousand dollars of liability. In the event special pricing consideration is granted, Underwriter shall require that Stewart realize, net of reinsurance costs and net of that portion of the charge or charge to the public retained by Stewart’s title insurance agent, not less than \$0.35 per \$1,000 of retained liability.

Underwriter reserves the right to decline any application or may at any time on notification to the applicant, cancel any application accepted as long as a binder for insurance has not been issued.

DEFINITIONS

TERM	DEFINITION
ALTA	American Land Title Association
Basic Schedule of Charges	The charge to be applied for any standard coverage title policy when no discount or reissue rate is available.
Charge	The rate for a title insurance policy or endorsement. A charge does not include the abstracting, searching and examination fee. As used herein, a charge does not include any settlement fee, trustee fee, attorney fee, surveying fee, inspection fee, document fee, closing fee, escrow fee or any other fee associated with escrow. A charge for an endorsement may be reduced based on any permitted reduction to a policy as stated within this manual.
Commercial	“Commercial policies” for the purposes of insurance rates only includes bulk purchase or refinance of multiple residential dwellings, multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
Construction Loan	A loan for the purpose of construction of on-site improvements to the property to be insured. The term does not include a loan for off-site improvements such as streets and utilities.
Extended Coverage	The deletion of part or all of the standard exception from coverage. Extended Coverage may also be created by issuing certain endorsements. An endorsement creating Extended Coverage that provides additional affirmative assurances requires an additional charge for both the Extended Coverage as well as the charge for the endorsement
Fair Value	The sale price, including any encumbrances being assumed by the buyer, except that where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject

TERM	DEFINITION
Full Principal Debt	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 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 aggregate of the rentals payable under the primary term of the lease or the full value of the land as herein defined, whichever is less.
Homeowner's Policy aka Enhanced Policy	The American Land Title Association Homeowner's Policy of Title Insurance.
Increased Liability Amount	Amount in excess of the original policy amount.
Insured	The person or entity named as the Insured in the policy of title insurance or other indemnity
Land, Premises, or Property	The property 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 property described in Schedule A may be limited by exception as set out in Schedule B of the title insurance policy or commitment
Loan Policy	A title insurance policy insuring a lender or assignee/successor of a lender.
Material Risk Factors	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; (2) whether any mechanics' liens have been recorded within 1 year of the commitment; (3) whether a recent survey meeting the minimum detail standards of the ALTA/National Society of Professional Surveyors has been conducted showing 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 or regularly surveyed tract.
Minimum Charge	The minimum charged to an applicant or insured shall be the lowest charge shown in the Basic Schedule of Charges in each of the foregoing pricing charts.
Mortgage	A transfer of an interest in land, other than in trust, to secure performance of the obligation to pay back the indebtedness. The form of the mortgage may be a mortgage or other security instrument relating, at least in part, to land
Owner's Policy	A title insurance policy insuring an owner, optionee, vendee, or lessee.
Policy Form	Any title insurance policy or guarantee form filed by Stewart with the Commissioner of Insurance of this State.
Residential	"Residential policies" for the purposes of insurance rates only mean title insurance policies that insure the title to real property having a single house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended primarily for the occupancy of from one to four (1-4) families or a single residential lot upon which the purchaser intends to build a one to four family dwelling.
Simultaneous Issue	The issuance of two or more policies on identical land out of the same transaction. The effective dates of the policies do not have to be the same in order to qualify for a simultaneous issue; however, if the effective dates are not the same, these policies must have been able to have been issued the same date and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.

TERM	DEFINITION
Standard Coverage Owner's Policy and Standard Coverage Loan Policy	<p>This refers to a title insurance policy that includes the standard regional exceptions in Schedule B of the Policy. American Land Title Association Owner's policies, and American Land Title Association Loan Policies with the following exceptions in Schedule B:</p> <ol style="list-style-type: none"> 1) Rights or claims of parties in possession not shown by the Public Records. 2) Easements, or claims of easement, not shown by the Public Records. 3) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the Land. 4) Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records. 5) Taxes or special assessments which are not shown as existing liens by the Public Records. 6) (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. 7) Rights of the state or federal government and/or public in and to any portion of the land for right of way as established by federal statute RS 2477 (whether or not such rights are shown by recordings of easements and/or maps in the Public Records by the State of West Virginia showing the general location of these rights of way).
Statewide	A filing made as to all counties (districts) based upon combined experience within the state.
Stewart	Stewart Title Guaranty Company
Surcharge	A charge in addition to the Basic Schedule of Charges for any policy or endorsement.
Underwriter	Stewart Title Guaranty Company

B. COMMITMENTS TO INSURE

Stewart does not, and the agent may not, charge any fee for the issuance of commitments, sample policies, or pro-forma policies. Any commitment shall be effective for 6 months from the effective date stated therein. Stewart may issue a written endorsement extending the effective period of the commitment provided that:

- a. A request for extension is received prior to expiration of the commitment.
- b. The extension is for no more than 6 months.
- c. The effective date of the commitment remains unchanged.
- d. The commitment may not be extended for a total period of more than 2 years, or 5 years in the case of planned project commitments.

C. SCHEDULE OF CHARGES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring an estate or interest in land, will not be issued for less than full value of the land. An owner's policy insuring a leasehold estate will not be issued for less than the insurable interest of the lessee.

1. Charge for Residential Owner's or Leasehold Owner's Policy

The charge for an original owner's or leasehold owner's policy on **non-commercial (residential)** property shall be as follows:

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$100,000	\$3.90
Over \$100,000 to \$500,000, add	\$3.40
Over \$500,000 to \$5,000,000, add	\$3.00

LIABILITY AMOUNT	CHARGE PER THOUSAND
Over \$5,000,000 to \$10,000,000, add	\$2.00
Over \$10,000,000 to \$20,000,000, add	\$1.75
Over \$20,000,000, add	\$1.00
Minimum	\$200.00 (fixed)

2. Charge for Commercial Owner's or Leasehold Owner's Policy

The charge for an original owner's or leasehold owner's policy on *commercial* property shall be as follows:

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$150,000	\$4.00
Over \$150,000 to \$500,000, add	\$3.00
Over \$500,000 to \$1,000,000, add	\$2.50
Over \$1,000,000 to \$5,000,000, add	\$2.10
Over \$5,000,000 to \$10,000,000, add	\$1.50
Over \$10,000,000 to \$25,000,000, add	\$1.00
Over \$25,000,000, add	\$0.75
Minimum	\$250.00 (fixed)

3. ALTA Homeowner's Policy of Title Insurance

The charge for an ALTA Homeowner's Policy of Title Insurance (*residential improved property only*) shall be:

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$100,000	\$4.68
Over \$100,000 to \$500,000, add	\$4.08
Over \$500,000 to \$5,000,000, add	\$3.60
Over \$5,000,000 to \$10,000,000, add	\$2.40
Over \$10,000,000 to \$20,000,000, add	\$2.10
Over \$20,000,000, add	\$1.20
Minimum	\$200.00 (fixed)

4. Reissue Charge for Owner's or Leasehold Policies

A. Reissue charges shall be 70% of the charge for an original owner's or leasehold policy as set out above, up to the amount of insurance of the previous owner's or leasehold policy. Original title insurance charges for an owner's or leasehold policy will be charged for any amount exceeding the previous owner's or leasehold policy amount.

The Company is under no obligation to seek or make a determination of the existence of a previous policy. The minimum charge shall be \$200.00.

B. Reissue charges are available for an owner's or leasehold policy when:

1. The same property has been insured by an owner's or leasehold policy issued within 10 years prior to such application by any title insurance company authorized to conduct business in the state of West Virginia; or
2. The insured, under a loan policy issued by Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt.

D. SCHEDULE OF CHARGES FOR LOAN POLICIES

A loan or mortgage policy will not be issued for an amount less than the full principal debt. A loan policy can, however, be issued for an amount up to 25% in excess of the principal debt to cover interest, foreclosure cost, etc.

The loan or mortgage insurance expires with the payment or satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability. If insured, the new transaction requires payment of the original title insurance charges for loans of mortgage, unless it falls within the classification of "Refinance Charge for Loan Policies".

1. Charge for Residential Loan or Mortgage Policy

The charge for an original loan or mortgage insurance policy on *non-commercial (residential)* property shall be:

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$100,000	\$2.90
Over \$100,000 to \$500,000, add	\$2.40
Over \$500,000 to \$5,000,000, add	\$2.00
Over \$5,000,000 to \$10,000,000, add	\$1.50
Over \$10,000,000 to \$20,000,000, add	\$1.00
Over \$20,000,000, add	\$0.75
Minimum	\$200.00 (fixed)

2. Charge for Commercial Loan or Mortgage Policy

The charge for an original loan or mortgage insurance policy on *commercial* property shall be:

LIABILITY AMOUNT	CHARGE PER THOUSAND
\$0 to \$150,000	\$3.00
Over \$150,000 to \$500,000, add	\$2.00
Over \$500,000 to \$1,000,000, add	\$1.70
Over \$1,000,000 to \$5,000,000, add	\$1.50
Over \$5,000,000 to \$10,000,000, add	\$1.00
Over \$10,000,000 to \$25,000,000, add	\$0.75
Over \$25,000,000, add	\$0.60
Minimum	\$250.00 (fixed)

3. Charge for any Subordinated Mortgage or Loan Policy

The charges for title insurance on second mortgages or loan transactions shall be the same as on first mortgage transactions. The minimum charge shall be \$200.

4. Refinance Charge for Loan Policies

A refinance charge applies for policies insuring a replacement or refinance loan on property subject to an institutional mortgage dated and recorded within the previous 10 years. Stewart is under no obligation to seek or make a determination of the existence of a previous policy. The rates to be charged are outlined in the chart below for a standard loan policy. The refinance charge for an ALTA Expanded Coverage Residential Loan Policy will be 120% of the charges delineated in the chart below.

AMOUNT OF INSURANCE	RATE PER \$1,000.00
Up to and including \$100,000 of insurance written	\$2.25
\$100,001 to \$500,000, add	\$1.50
\$500,001 to \$5,000,000, add	\$1.15
\$5,000,001 to \$10,000,000, add	\$0.75
\$10,000,001 to \$50,000,000, add	\$0.70
Above \$50,000,000, add	\$0.45

Minimum Rate: \$200.00

5. ALTA Expanded Coverage Residential Loan Policies and ALTA Short Form Expanded Coverage Residential Loan Policies

The charges for the ALTA Expanded Coverage Residential Loan Policies and the ALTA Short Form Expanded Coverage Residential Loan Policies will be 120% of the charge applicable for the Original Loan (Mortgagee's) Policy for West Virginia plus any additional charges for endorsements, if any, issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

6. ALTA Short Form Residential Loan Policy and ALTA Short Form Residential Loan Policy – Current Violations

The charge for these policies is the same as the charges for the original loan policy set out in this manual.

7. Foreclosure Insurance Policy

The charge for the ALTA Limited Pre-Foreclosure Policy shall be 40% of the Original Mortgagee Loan Policy charge with a minimum charge of \$85. A credit of 50% of the charge paid for the Policy and Down Date Endorsement would be provided on one Owner's Policy issued at the Foreclosure Sale or to the purchaser from the original purchaser if the new policy is issued within 24 months after the recordation of the Foreclosure Sale Deed.

8. ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy

The charge for the Limited Coverage Junior Loan Policy shall be \$2.00 per \$1,000, with a minimum charge of \$85.

Upon application, Stewart may insure the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy to an insured affording limited liability based upon a search for specific types of interest shown by the public record.

The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy.

9. ALTA Residential Limited Coverage Mortgage Modification Policy

The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. 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 rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

E. SIMULTANEOUS ISSUE TRANSACTIONS

POLICY COMBINATION	CHARGE FOR POLICY WITH HIGHER LIABILITY	CHARGE FOR POLICY WITH LOWER LIABILITY
Owner's and Leasehold Less than \$1 million Liability	100% of the Basic Schedule of Charges	30% of the Original Title Insurance Charge for Owner's or Leasehold Policy; minimum \$100
Owner's or Leasehold and Loan Less than \$1 million Liability	100% of the Basic Schedule of Charges	\$100
Owner's and Leasehold \$1 million and greater Liability	100% of the Basic Schedule of Charges	30% of the Original Title Insurance Charge for Owner's or Leasehold Policy; minimum \$500.00
Owner's or Leasehold and Loan \$1 Million and greater Liability	100% of the Basic Schedule of Charges	\$500.00

F. CLOSING PROTECTION LETTERS

The fees to be charged for a Closing Protection Letter ("CPL") shall be \$50 for a lender or purchaser, and \$75 for a seller. A fee shall be charged to each party receiving the benefit of the CPL. The entire amount of the CPL fee, rate, or charge shall be remitted to Underwriter for providing a CPL. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 per letter would be charged. A CPL is available as an option to the parties of real property transactions covering property located in the State of West Virginia. The CPL is designed to be issued as a single-transaction letter for specific real estate transactions. Title insurance must be purchased as a condition for a CPL to become an available option. The election for a CPL must be made prior to or at the time of closing. The protection is available to the lender, purchaser, or seller.

G. MISCELLANEOUS

1. Policies Insuring Transfers from a Decedent's Estate

When property is transferred to a bona fide purchaser for value, or to secure a loan, and the property belonged to a decedent whose death occurred within the one year preceding the date of the transfer, Underwriter will require protection from the transferor against the possible claims of creditors of the deceased. In order to issue a policy without exception for the rights of potential creditors, Underwriter will require:

- a) a Decedent's Debt Bond in the minimum amount of the policy to be issued, procured through a commercial bondsman, naming Stewart as loss payee; OR

- b) The proceeds from the transaction be escrowed with Stewart until the one year has passed from date of death, together with an Indemnity and Escrow Agreement executed by the transferor; OR
- c) Payment of an extra-hazardous risk charge to Stewart in the amount of \$2.00 per \$1,000.00 of the sales price, or \$2.00 per \$1,000.00 of the amount a refinance loan exceeds the indebtedness against the property, together with an Indemnity Agreement executed by the transferor. Minimum charge of \$250.00.

The transferor has the option to choose from the above three methods. If the transferor elects to escrow the proceeds, the entire net amount should be sent to Stewart with the signed Indemnity and Escrow Agreement and the transferor's taxpayer identification number. Stewart will deposit the funds in a federally insured bank as Escrowee for transferor, and will return the proceeds to the transferor at the end of the one-year period, less any expenditures from the fund to pay debts of the decedent.

H. ENDORSEMENTS

Endorsements for special or unusual risks that are requested by the insured and acceptable to Underwriter may be issued and charged for pursuant to the schedule below.

There will be no charge made for the standard residential one-to-four family ALTA Endorsements that are not listed as having specific charges.

Endorsements issued for commercial transactions that are requested by the insured and acceptable to Underwriter may be issued for a collective additional charge of 10% of the original charge with a minimum of \$150, except for ultra-hazardous endorsements which Stewart may designate from time to time. The charge for the ultra-hazardous endorsements, if issued with all other endorsements, would be an additional 10% charge with a minimum of \$50. If issued alone, the charge for the ultra-hazardous endorsements would be 20% of the original charge with a minimum of \$150. In the chart below, ultra-hazardous endorsements are designated with "*".

ALTA Series	Description	Charge
1	Street Assessments	\$100
3*	Zoning	20% with \$150 minimum
3.1*	Zoning-Completed Structure	20% with \$150 minimum
3.2*	Zoning-Land Under Development	20% with \$150 minimum
3.3	Zoning – Completed Improvement – Non-Conforming Use	20% with \$150 minimum
3.4	Zoning – No Zoning Classification	20% with \$150 minimum
4	Condominium	No Charge
4.1	Condominium	No Charge
5	Planned Unit Development	No Charge
5.1	Planned Unit Development	No Charge
6	Variable Rate Mortgage	No Charge
6.2	Variable Rate Mortgage-Negative Amortization	No Charge
7	Manufactured Housing Unit	\$25
7.1	Manufactured Housing Unit-Conversion; Loan	\$25
7.2	Manufactured Housing Unit-Conversion; Owner	\$25
8.1	Environmental Protection Lien	No Charge for residential; \$25 commercial
8.2	Commercial Environmental Protection Lien	\$50 for residential; 10% with \$125 min commercial
9	Restrictions, Encroachments, Minerals	No Charge for residential; \$250 commercial
9.1	Restrictions, Encroachments, Minerals – Unimproved Land	\$50 residential; \$250 commercial

ALTA Series	Description	Charge
9.2	Restrictions, Encroachments, Minerals – Improved Land	\$50 residential; \$250 commercial
9.3	Restrictions, Encroachments, Minerals	No Charge for residential; \$250 commercial
9.6	Private Rights – Loan Policy	No Charge for residential; \$250 commercial
9.6.1	Private Rights – Current Assessments – Loan Policy	No charge for residential; \$250 commercial
9.7	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	10% with \$100 minimum
9.8	Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Policy	10% with \$100 minimum
9.9	Private Right – Owner’s Policy	10% with \$100 minimum
9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	No Charge for residential; \$250 commercial
10	Assignment	\$150
10.1	Assignment & Date Down	\$150
11	Mortgage Modification	\$0.20/\$1000 (WV liability only); \$250 min.
11.1	Mortgage Modification with Subordination	\$0.20/\$1000 (WV liability only); \$250 min.
11.2	Mortgage Modification with Additional Amount of Insurance	Basic charge for a loan policy on the additional amount of insurance
12	Aggregation	\$0.10/\$1000 (WV liability only); \$100 min.
12.1	Aggregation – State Limits – Loan Policy	\$0.10/\$1000 (WV liability only); \$100 min.
13	Leasehold-Owner’s	\$50
13.1	Leasehold-Loan	\$50
14	Future Advance-Priority (with and without MML)	10% or minimum \$125 residential; commercial min \$200
14.1	Future Advance-Knowledge (with and without MML)	10% or minimum \$125 residential; commercial min \$200
14.2	Future Advance-Letter of Credit (with and without MML)	10% or minimum \$125 residential; commercial min \$200
14.3	Future Advance-Reverse Mortgage (with and without MML)	10% or minimum \$125 residential; commercial min \$200
15	Nonimputation-Full Equity Transfer	10% or minimum \$125 residential; commercial min \$200
15.1	Nonimputation-Additional Insured	10% or minimum \$125 residential; commercial min \$200
15.2	Nonimputation-Partial Equity Transfer	10% or minimum \$125 residential; commercial min \$200
16	Mezzanine Financing	5% of the original charge for the owner policy
17	Access and Entry	\$100
17.1	Indirect Access and Entry	\$100
17.2	Utility Access	\$100
18	Single Tax Parcel	\$100
18.1	Multiple Tax Parcel	\$100
18.2	Multiple Tax Parcel	\$100
19	Contiguity-Multiple Parcels	\$100
19.1	Contiguity-Single Parcel	\$100
19.2	Contiguity – Specified Parcels	\$100
20	First Loss-Multiple Parcel Transactions	10% with \$100 minimum
22	Location	\$100
22.1	Location and Map	\$100
23	Co-Insurance – Single Policy	No Charge
23.1	Co-Insurance – Multiple Policies	No Charge
24	Doing Business	\$100
25	Same As Survey	\$100
25.1	Same as Portion of Survey	\$100
26	Subdivision	\$50

ALTA Series	Description	Charge
27	Usury	10% with \$100 minimum
28	Easement-Damage or Enforced Removal	\$100
28.1	Encroachments – Boundaries and Easements	\$100
28.2	Encroachments – Boundaries and Easements – Described Improvements	\$100
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	\$100
29	Interest Rate Swap Endorsement-Direct Obligation	10% of the original charge with \$100 min. when issued with policy; \$200 min. issued after policy
29.1	Interest Rate Swap Endorsement-Additional Interest	10% of the original charge with \$100 min. when issued with policy; \$200 min. issued after policy
29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	The charge will be based on the applicable increase in liability for the additional amount of insurance set forth in the endorsement based on the basic schedule of charges
29.3	Interest Rate Swap Endorsement-Additional Interest – Defined Amount	The charge will be based on the applicable increase in liability for the additional amount of insurance set forth in the endorsement based on the basic schedule of charges
30	One To Four Family Shared Appreciation Mortgage	\$50
30.1	Commercial Participation Interest	10% or minimum \$100
31	Severable Improvements	10% of the original charge; \$100 minimum
32	Construction Loan – Loss of Priority	10% of the original charge; \$100 minimum
32.1	Construction Loan – Loss of Priority – Direct Payment	10% of the original charge; \$100 minimum
32.2	Construction Loan – Loss of Priority – Insured's Direct Payment	10% or minimum \$100
33	Disbursement	\$50 residential; \$100 commercial
34	Identified Risk Coverage	20% or minimum \$250
34.1	Identified Exception and Identified Risk Coverage	20% or minimum \$250
35	Minerals and Other Subsurface Substances – Buildings	10% or minimum \$250
35.1	Minerals and Other Subsurface Substances – Improvements	10% or minimum \$250
35.2	Minerals and Other Subsurface Substances – Described Improvements	10% or minimum \$250
35.3	Minerals and Other Subsurface Substances – Land Under Development	10% or minimum \$250
36	Energy Project – Leasehold/Easement – Owner's	10% or minimum \$250
36.1	Energy Project – Leasehold/Easement – Loan	10% or minimum \$250
36.2	Energy Project – Leasehold – Owner's	10% or minimum \$250
36.3	Energy Project – Leasehold – Loan	10% or minimum \$250
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	10% or minimum \$250
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	10% or minimum \$250
36.6	Energy Project - Encroachments	10% or minimum \$250
36.7	Energy Project – Fee Estate – Owner's Policy	10% or minimum \$250
36.8	Energy Project – Fee Estate – Loan Policy	10% or minimum \$250
37	Assignment of Rents or Leases	\$50
38	Mortgage Tax	\$50
39	Policy Authentication	\$50
40	Tax Credit – Owner's Policy	\$100

ALTA Series	Description	Charge
40.1	Tax Credit – Defined Amount – Owner’s Policy	Amount of insurance charge; \$100 minimum
41	Water – Buildings	10%; \$100 minimum
41.1	Water – Improvements	10%; \$100 minimum
41.2	Water – Described Improvements	10%; \$100 minimum
41.3	Water – Land Under Development	10%; \$100 minimum
42	Commercial Lender Group	\$100
43	Anti-Taint	\$100
44	Insured Mortgage Recording	\$100
45	Pari Passu Mortgage – Loan Policy	\$100
46	Option	10% or minimum \$100
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	\$25
47	Operative Law – 2006 Owner’s 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	No charge
48	Tribal Waivers and Endorsements	No charge
JR1	JR 1 Endorsement	\$25
JR2	JR 2 (Future Advance) Endorsement	\$25

Other Endorsements	Description	Charge
E-6404	WV Arbitration Endorsement 1	No Charge
E-6406	WV Paragraph 11 Endorsement 1	No Charge
E-6407	WV Paragraph 12 Endorsement 1	No Charge
E-6408	WV Specific (Payment of Loss) Endorsement	No Charge
E-9669	STG Fairway	5% of charge /\$100 minimum
E-9690	Going Concern	5% of charge /\$100 minimum
E-9780	STG Last Dollar	5% of charge /\$125 minimum
E-9650	UCC Endorsement	15% of charge /\$100 minimum
E-9648	Date Down Endorsement	\$50
E-9746	STG Secondary Market	No Charge
E-9936	General Endorsement	No Charge
E-9057	STG 2021 ALTA Homeowner’s Endorsement	No Charge
E-9064	STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No Charge
E-9063	STG Deletion of PACA-PSA Exclusion	No Charge
E-9056	STG Post Policy Forgery Endorsement with 2021 ALTA Owner’s Policy	No Charge

SCHEDULE A
SPECIAL PRODUCTS AVAILABLE FOR
STEWART TITLE GUARANTY COMPANY
ISSUANCE IN WEST VIRGINIA

I. The Article 9 Comprehensive Plus™ Policy of Title Insurance

The basic charges for Article 9 Comprehensive Plus™ Policy are as follows:

LIABILITY	CHARGE per thousand
Up to \$100,000 of liability written	\$500.00 (fixed)
Over \$100,000 and up to \$300,000, add	\$3.85
Over \$300,000 and up to \$1,000,000, add	\$2.00
Over \$1,000,000 and up to \$3,000,000, add	\$1.50
Over \$3,000,000 and up to \$5,000,000, add	\$1.25
Over \$5,000,000 and up to \$10,000,000, add	\$1.00
Over \$10,000,000 and up to \$25,000,000, add	\$0.85
Over \$25,000,000 and up to \$50,000,000, add	\$0.65
Over \$50,000,000, add	\$0.50

All rates reflect the premium rate for the Article 9 Comprehensive Plus™ Policy, and do not include cost for reinsurance required by the insured, UCC searches, UCC preparation costs, and UCC filings charges and fees. Any order for the Article 9 Comprehensive Plus™ Policy must be placed and communications must be sent through websites or other electronic communications locations designated by Stewart for placement and receipt of order for the Article 9 Comprehensive Plus™ Policy.

The Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender’s) and the Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner’s) are title insurance policies that will be issued to owners of and lenders secured by liens on various types of collateral, including (if applicable) fixtures, timber, as-extracted collateral and other Collateral.

The Owner’s Policy insures the owner against stated liens that may have attached to the Collateral.

The Lender’s Policy insures the lender and primarily insures (1) against stated liens that may have attached to the Collateral, (2) that the Lender’s lien has attached to the Collateral, and (3) that the Lender’s lien has been perfected, as provided in the Policy.

Simultaneous Rate

If an Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner’s) is issued simultaneously with an Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender’s) the rate shall be the Original Charge for the Amount of Insurance for the policy with the larger amount of insurance, plus \$500 for the additional policy.

Mixed Collateral Transactions

In transactions of any amount where both personal property and real property secure the same indebtedness, and Stewart policies are simultaneously issued on both the real property and personal property, the rate for the Article 9 Comprehensive Plus™ Policies shall be 90% of the applicable rate, but in no event less than \$500 for each policy.

II. Secondary Market Short Form Residential Loan Policy One-To-Four Family

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family will be based on the charges for the loan transaction as indicated as follows for each range set out below:

LIABILITY AMOUNT	CHARGE
Up to \$250,000	\$350
Over \$250,000 and up to \$500,000	\$450
Over \$500,000 and up to \$750,000	\$550
Over \$750,000 and up to \$1,000,000	\$650
Over \$1,000,000 and up to \$1,500,000	\$750

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. The Policy is available for first lien refinance and first lien home equity loans as well as first lien purchase transactions. In the latter case, a full priced owner policy will be issued where applicable. The Policy does not contain all of the insuring provisions of the regular ALTA Loan Policy and does not contain specific title exceptions as to matters recorded in the public records. The policy does insure the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides of Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders.

The policy has been specifically designed for Internet originated loans and the pricing and cost structure has been designed for a centrally processed, Internet ordered title insurance product. In order to produce this Policy at a reduced charge, Stewart would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart for placement of the Secondary Market Short Form Residential Loan Policy One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for order.

III. Modification Guarantee

The charge for the Modification Guarantee shall be \$150. The charge for each continuation or down date shall be \$25. The charge shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders. The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates.

IV. Centralized Processing Loan and Refinance Rate (CPLR) for Issuance of an ALTA Short Form Residential Loan Policy

The Centralized Processing Loan and Refinance Rate (CPLR) is the fee charged for an ALTA Short Form Residential Loan Policy on existing, improved one-to-four family residential property for loan transactions.

The CPLR applies only when all of the following conditions are met:

1. The residential property is an existing, improved, one-to-four family residence;
2. The order is opened electronically and processed through the title agent's centralized processing department;
3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.

The charge for the Centralized Processing Loan and Refinance Rate is as follows:

Range of Liability	Fee
Up to and including \$250,000	\$350
Over \$250,000 and up to and including \$500,000	\$450
Over \$500,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950
Over \$2,000,000 and up to and including \$2,500,000	\$1,150
Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

V. Stewart Title Guaranty Company Limited Coverage STG Home Equity Loan Policy (HELP)

This section applies to Stewart Title Guaranty Company's issuance of the limited coverage STG Home Equity Loan Policy (HELP) on an existing, improved one-to-four family residential property for home equity loan transactions.

HELP applies only when all of the following conditions are met:

1. The lender has either successfully enrolled in the Home Equity Loan Program and entered into a contract with Stewart Title Guaranty Company's Centralized Title Services (CTS) division, or the lender client has signed a Statement of Work which obligates the lender to abide by the rules of the HELP Program;
2. The loan is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family residence;
4. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
5. The order for the STG Home Equity Loan Policy is placed electronically by the insured or the insured's authorized agent;
6. The preliminary report and/or title commitment, if issued, is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and
8. The lender's title policy issued is a STG Home Equity Loan Policy.

Range of Liability	Fee
Up to and including \$100,000	\$45
Over \$100,000 and up to and including \$250,000	\$65
Over \$250,000 and up to and including \$500,000	\$125