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STEWART TITLE GUARANTY COMPANY MANUAL OF CHARGES AND FORMS FOR TITLE INSURANCE IN THE STATE OF WYOMING

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

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WYOMING TITLE INSURANCE MANUAL OF CHARGES

A. GENERAL PROVISIONS

The charges and rules for standard classifications of title insurance policies and endorsements issued by Stewart Title Guaranty Company ("Stewart" or "Underwriter") are set forth hereinafter. These charges include both the risk portion and the service or work portion, but do not include charges for surveys, escrow closing services, recording fees, or other moneys advanced on behalf of an applicant.

An additional charge may be made for title insurance policies and endorsements that involve an extraordinary amount of work and/or risk but the applicant shall be notified before the additional charge shall be obligatory upon him.

For charges less than \$10,000 liability, the minimum charge shall apply, thereafter the charge shall be the charge per thousand for each applicable bracket of charge.

Charges for all policy types are calculated per \$1,000.00 of coverage requested. A policy issued insuring an amount other than an even thousand dollars of coverage shall be charged for at the applicable amount for the next highest \$1,000.00 coverage. Any calculated charge shall be rounded up to the nearest dollar amount.

Notwithstanding the fees, charges and/or rates in the filings by Stewart, special pricing consideration may be given by Underwriter on transactions involving policies aggregating \$25,000,000 or more on 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 nor shall the charge exceed the full basic rates. Before agreeing or committing to issue a title insurance policy in such transactions, Underwriter shall require that the gross premium (risk rate) to Stewart, net of reinsurance costs and net of that portion of the charge to the public retained by Stewart's title insurance agent, be no less than \$0.35 per thousand dollars of retained liability.

DEFINITIONS

Charge. The charge is minimum charge plus that charge per unit of insurance which, when multiplied by the total units of liability for each applicable bracket of liability amounts, results in the charge to the customer for the risk assumed. The charge includes the abstracting or searching fee and examination fee, but does not include settlement fees, trustee fees, attorney fees, surveying fees, inspection fees, document fees, closing fees, escrow fees or any other similar types of fees.

Extended Coverage. An additional charge related to the deletion of some or all of the printed standard regional exceptions from coverage. The deletion of such exceptions may be accomplished by the deletion of the exceptions found in Schedule B of a policy or by an endorsement. In some cases, specific affirmative protection may be added by endorsement that may be included within the scope of the term extended coverage, i.e., CLTA 101 endorsement giving specific assurances related to the priority of an insured mortgage over unfiled mechanic's liens. The granting of additional specific assurances that relate to what would otherwise be extended coverage by deletion of an exception to coverage, but make explicit assurances that result in the assumption of additional risk under the policy may result in an additional charge being made for such coverage whether provided directly within the policy or by endorsement.

Full Principal Debt. The full principal debt is that part of the mortgage debt that is secured by land, excluding there from that part of the debt, if any, secured by personal property or real property interests, estates or lands not insured.

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 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.

Identical Land. The identical land is the land or any part thereof described in a commitment for title insurance, policy of title insurance or other indemnity.

Insured. The insured is the person named as the insured in the policy of title insurance or other indemnity.

Limited Liability. A form of policy liability that provides for less than standard liability as to matters appearing in the public records providing a limited search as to the last conveyance of record and taking exception to liability of unreleased mortgages and all other interests.

Land, Premises, or Property. Unless otherwise set forth in the policy of title insurance or other indemnity, land, premises, or property is the land described, specifically or by reference, and improvements affixed thereto which by law constitute real property. Such land excludes from its definition any rights lying beyond the exterior boundaries of such described premises, and unless otherwise explicitly provided by the form of policy, includes no coverage for rights not explicitly set forth in such policy.

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

Policy Form. Any form filed by Stewart with the Commissioner of Insurance of the State of Wyoming, including but in no way limiting there from each and every policy of title insurance, contract of indemnity or guarantee, however denominated which provide various kinds and types of assurances in favor of the named insured upon the conditions, stipulations, exceptions from coverage and exclusions from coverage that form a part of such form.

Residential. The term residential as used herein shall mean a structure or land developed for use as a one to four family dwelling. The term commercial as used herein shall mean structures or land developed for any other use than residential.

Simultaneous Issue. Simultaneous issue is 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 and may secure interests in various portions of the land; however, if the effective dates are not the same, these policies must have been able to have been issued the same day and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.

Standard Coverage. That coverage granted to an insured under a policy of title insurance where exceptions are made to coverage for those matters identified herein as standard regional exceptions. Generally included among such matters generally excluded are matters not shown in public records.

B. POLICIES

1. BASIC SCHEDULE OF CHARGES

Schedule	Per \$5,000 Liability
Minimum Charge	\$240
Over \$10,000 up to \$30,000, add	\$25
Over \$30,000 up to \$50,000, add	\$20
Over \$50,000 up to \$70,000, add	\$17.50
Over \$70,000 up to \$100,000, add	\$15.00
Over \$100,000 up to \$500,000, add	\$12.50
	Per \$1,000 Liability
Over \$500,000 up to \$1,000,000, add	\$2.00
Over \$1,000,000 up to \$5,000,000, add	\$1.95
Over \$5,000,000 up to \$10,000,000, add	\$1.75
Over \$10,000,000 up to \$15,000,000, add	\$1.50
Over \$15,000,000 up to \$25,000,000, add	\$1.25
Over \$25,000,000, add	\$0.90

2. EXTENDED POLICY CHARGES

Deleting of any printed exceptions (standard regional exceptions) substituting therefor specific exceptions from coverage for matters disclosed by the additional search, examination, and/or inspection of the land from any ALTA form makes that policy an extended policy. Additional charges shall be made for deletion of each risk category as follows:

a. Extended Coverage Loan Policies

The charge for an extended coverage loan policy is set forth in Section B.6.b, Loan Policies, plus any additional charges that may be assessed based on risk factors pertaining to the deletion or modification of the mechanics' lien exception addressed below.

Mechanics' Lien Coverage During Construction – The charge for deleting the mechanics' lien exception from a loan policy issued for or during construction where visible commencement of construction has occurred prior to the recording of the insured mortgage is \$3.00 per thousand of the total loan amount. No charge is assessed if the insured mortgage is recorded prior to the visible commencement of construction.

The charge, where visible commencement of construction occurs prior to recording the insured mortgage, for amending the mechanics' lien exception to limit coverage to the amount actually disbursed for liens filed by lien claimants that were actually paid or paid with the policy issuing agent's approval (pending disbursements coverage) is \$1.50 per thousand of the total loan amount.

b. Extended Coverage Owner's Policies

The additional charge for an extended coverage owner's policy is 40% of the basic schedule of charges excepting the following policy issuing situations where the charges are as follows:

- No charge for deleting the standard exceptions (Section B.13.a-f) on platted or surveyed residential properties if no lienable work or materials were provided within the prior 150 days.
- \$1.50 per thousand of the policy liability amount is the charge for deleting the standard exceptions (Section B.13.a-f) on platted or surveyed residential properties if lienable work or materials were provided within the prior 150 days.

3. ALTA U.S. POLICY FORM AND DATEDOWN ENDORSEMENT

The charge shall be 100% of the basic schedule of charges. There shall be no charge other than for an increase in the amount of insurance in force, made for the first Datedown endorsement issued upon a U.S. Policy which is issued within six months of the original policy. For the insurance of any second or subsequent datedown endorsement or any datedown endorsement issued after six months from the date of the U.S. Policy to which it is attached, there shall be an endorsement charge of \$75.00, plus the charge for any increased insurance. U.S. Policies should be issued in an amount equal to the value or the interest being acquired, and any increased insurance liability charge should be based upon the charge in effect at the date of the endorsement.

4. SUPPLEMENTAL CHARGES AND RULES

a. General Rules - Amount of Insurance

An owner's policy insuring a fee shall be issued for not less than (1) the amount of the current sales price of the land and any existing improvements appurtenant thereto, or (2) if no sale is being made, the amount equal to the value of the land and any existing improvements at the time of the issuance of the policy.

A loan policy shall be for not less than (1) the full principal amount of the indebtedness secured by the mortgage lien and may include up to 30% in excess thereof to cover interest, including capitalized interest, foreclosure costs, etc., or (2) if indebtedness is secured by other collateral, then for not less than the value of the insured parcel.

Leasehold policies covering leasehold estates with an unexpired term of fifty (50) years or more shall be for the full value of the land and existing improvements, and for less than fifty (50) years shall be for an amount, at the option of the insured, based upon (1) the total amount of the rentals payable for the primary term but not less than five (5) years, or (2) the full value of the land and any existing improvements together with any improvements immediately contemplated to be erected thereon.

The amount of policies insuring contract purchasers shall be for not less than the full value of the principal payments.

Insurance of lesser estates shall be written for the amount of the value of the estate at the time the policy is issued.

b. Additional Chains of Title

If more than one chain of title is involved, an additional charge shall be made of not less than \$100.00 for each additional chain, unless the land covered by the additional chain has been previously insured, then the charge shall be \$50.00.

For the purpose of determining whether or not to make an additional charge, an extra chain of title shall be considered as one involving property in a different block, section, county or under a different ownership for a substantial portion of the chain.

If a policy is to cover two or more lots in a single tract and in common ownership, no additional charge need be made unless the parcels were in different ownerships within the last five (5) years.

Any charge made hereunder shall be made only once; that is, it shall not be made upon reissue. For an additional chain of title for which a proposed insured shall submit a prior title insurance policy (regardless of date of issue), an abstract of title or similar type of evidence, as to such parcel, the foregoing charges shall be waived.

c. Commitments and Binders

Commitments and binders obligating the underwriter shall be issued only upon application for a policy of title insurance. Preliminary reports, letters reports, certificates of title, or opinions of title as such are not issued. Regardless of any contract provision of an agreement between a seller and a buyer, borrower and lender, or any other party to a transaction that contemplates the issuance of any policy form, Stewart shall not be obligated to extend any coverage provided for herein until satisfaction of the underwriting requirements of Stewart.

d. Cancellations - Inactive Orders

Prior to commencement of search, charges may be waived. After the issuance of the commitment or binder and prior to closing, the order may be canceled by payment of a cancellation charge of 20% of the basic schedule of charges be charged. After closing, 80% of the basic schedule of charges is applicable. The entire charge shall be waived if it is apparent that through error the customer has entered duplicate orders in the same or competing companies. If Underwriter determines to not assume a particular risk and the proposed finds another title insurer willing to assume the risk, the entire charge shall be waived.

Unless a different time limit is expressed in the commitment or binder, orders open for three (3) months without a policy having been issued, through no fault of Stewart, except as to orders involving title litigation, shall be deemed inactive and billed at the full basic charge.

No credit shall be allowed on any subsequent order for a cancellation charge previously paid, if more than eighty (80) days have elapsed since the charge was made.

e. Charges for Forms and Services Not Scheduled Herein

Charges for title forms and escrow services of Stewart may be requested which are not described in this manual of charges. In such instances, a charge will be made which, in the opinion of Underwriter, appears to be consistent with the general pattern of pricing provided herein.

In certain instances, due to unusual requirements in the financing or development of major projects and/or nationwide accounts, it may be necessary to enter into agreements or contracts as to the various services to be rendered and the charges to be made thereon. All such requests must be submitted in full detail, for consideration, to Underwriter. This is necessary in order to maintain uniformity on projects of a similar nature and to offer prices which are consistent with established insurance charges. Any submission shall be made to the home office in Houston, Texas.

f. Waiver of Rights of Subrogation

Waiver of rights of subrogation against a present or former owner or insuring such rights as may be transferred through a quit claim deed shall be subject to a surcharge of 80% of the basic schedule of charges. This sub-paragraph shall not be interpreted to include deeds from personal representative governmental entities or representatives or similar type conveyances.

g. Multiple Issuance of Policies with Tie-In Endorsement

An Office, Agent or Approved Attorney, if requested, and upon satisfaction of the underwriting standards of Stewart issue as part of a single transaction a single policy covering all lands that are included in the transaction, regardless of the county, number of counties, state, number of states, country or number of countries where such lands are located or issue multiple policies with the premium allocated among the parcels and the charge, provided that all such policies contain an endorsement that ties all such policies regardless of location together as a single issuance.

For the purpose of calculating the charge for transactions involving multiple parcels issued by multiple offices, agents or approved attorneys, regardless of the locations that are part of a single transaction, the charge shall be calculated based upon the pro-rate portion of the total liability with the charge calculated based upon the applicable rate per thousand of liability as shown in Section B.1 herein to which shall be added the applicable additional chains of title found in Section B.4.b.

h. Abstract Retirement Credit

The abstract retirement credit shall apply when an applicant for a policy of title insurance surrenders ownership of a complete abstract of title covering all or a portion of the premises to be insured by Stewart. The issuing agent may give a credit of \$100.00. This rate is applicable regardless of the number of abstracts surrendered by the applicant.

5. OWNER'S POLICIES

Unless specifically stated to the contrary in an application for title insurance, standard coverage for owner's policies will be contemplated. The charge for such policies shall be 100% of the basic schedule of charges. In the event that some or all of the standard regional exceptions from coverage are deleted upon satisfaction of Stewart's requirements, an additional charge may be applicable as is shown in Section B.2 herein.

a. Double Sale

No order will be held open to cover a double sale. When a purchaser immediately resells or holds the land in contemplation of a resale, the charge will be both upon the transaction in which the property is acquired and that in which it is resold, unless the conveyance on the resale is recorded at the same time as that in the original or unless the original transaction contemplated a tax free exchange as that term is used in the Internal Revenue Code.

b. Increase of Liability

Liability under outstanding policies may be increased, as of date of issue, as agreed between the policy issuing agent office or approved attorney and Underwriter, and the insured. Care must be exercised to determine that the policy liability represents the fair market value of the property. In no case shall an owner's policy be written for less than

the amount of the existing mortgage indebtedness, nor should any liability be assumed which is excessive. The basic charge shall be made for the increase, with a minimum charge of \$25. See CLTA endorsement 107.2.

c. Multiple Owner's Policies

Multiple owner's coverage policies covering the fee and other interests in the property will be written as a single risk but with multiple insureds requiring separately insured rights at the basic schedule of charges for the principal policy, plus 30% of the basic schedule of charges for each such additional interest insured under a separate policy.

d. Insured Owner

An insured owner who purchases on a real estate contract may, upon fulfillment of the terms of the contract, obtain a title policy rewritten to the current effective date at the charge of 30% of the basic schedule of charges within ten years of the date of original issue otherwise the charge shall be 50% of the basic schedule of charges.

e. ALTA Homeowner's Policy of Title Insurance

The ALTA Homeowner's Policy is used on 1-4 family residential property in circumstances where adequate survey control exists, a well-established history of planning and land use control exists in the jurisdiction and no adverse history of mechanic lien losses on the insured development. If such controls do not exist or found wanting, appropriate exceptions can be added, including standard regional exceptions shown elsewhere in this manual. The charge shall be the regular charge provided for elsewhere in this manual for owner's standard coverage policies plus a surcharge of ten percent (10%) of such charge on residential land where the land is currently owner occupied and the completion of construction of the principal improvements.

6. LOAN POLICIES

a. General

The charge for a Standard Coverage ALTA Loan policy is 50% of the Basic Schedule of Charges for residential land and 100% of the Basic Schedule of Charges for non-residential/commercial land.

Under no circumstances are loan policies to be written for less than the mortgage debt unless the mortgage covers other security of which the property described in the policy is but a part. In that event, it is incumbent upon the policy issuing agent or office of the approved attorney to satisfy itself that the risk is commensurate with the value of the security so insured.

Reasonable additions to cover interest and anticipated charges may be insured as agreed upon between the applicant and Underwriter.

b. ALTA Extended Loan Policy and ALTA Short Form Residential Loan Policy One-to Four Family

The charge for an Extended Coverage ALTA Loan policy is 50% of the Basic Schedule of Charges for residential land and 100% of the Basic Schedule of Charges for non-residential/commercial land.

This form of policy contemplates its issuance with some or all of the standard exceptions from coverage removed and additional charges may apply pursuant to Section B.2.

c. Simultaneous Coverage Policies

The charge for simultaneous coverage policies is calculated as follows:

- 1) One ALTA (Standard or Extended) Owners and an ALTA Standard Coverage Loan Policy

When both an ALTA Owner's and ALTA Standard Coverage loan policy are written simultaneously, the charge for the loan policy shall be \$100.

- 2) One ALTA Owner's (Standard or Extended) and an ALTA Extended Coverage Loan Policy

When both an ALTA Owner's and ALTA Extended Coverage loan policy are written simultaneously, the charge for the loan policy shall be 50% of the Basic Schedule of Charges for Residential land and 50% of the Basic Schedule of Charges for non-residential/commercial land.

- 3) One ALTA (Extended or Standard) Coverage Loan Policy and One Simultaneous Standard Coverage Loan Policy

When two or more loan policies covering the same land are written simultaneously, but no owner's coverage policies, the charge shall be 100% on Commercial Land and 50% on Residential Land of the basic schedule of charges of the aggregate liability, plus \$100 for each additional loan policy issued simultaneously.

d. Construction or Temporary Loan Policies

Construction or temporary loan policies (standard coverage form) will be issued at 50% of the basic charge. Permanent loan policies will be issued within one year thereafter, or within one hundred and twenty days after completion of construction when there has been no change in ownership or where a fee policy is or has been issued on the transfer, in replacement or temporary loan policies, for the charge of 30% of the basic schedule of charges, plus the applicable charge for any increase in amount of insurance.

Such temporary or construction loans contemplate the inclusion of standard regional exceptions from coverage unless those matters can be removed based upon an inspection of the land and/or review of a survey and priority of the insured mortgage is established of record prior to the commencement of construction. Lesser coverage may be granted in those circumstances not meeting the underwriting standards of Stewart including without limiting the option herein to the addition of a pending disbursement provision with date down endorsements for periodic disbursements and limiting coverage to only those amounts disbursed by or through the insured lender.

When re-issuing a permanent policy, or in the event of the assumption of such temporary loan by a purchaser, the rules otherwise provided herein relating to re-issue rates shall be applicable to such owners or lenders policies issued following such a temporary policy.

e. Future Advances, Extensions of New Mortgages, Supplemental Mortgage and/or New Mortgage to Insured Mortgagee

1) Loan Policy Insuring Future Advances

When an insured mortgage provides for future advances, the charge for issuing an endorsement or a new policy insuring an additional advance or a new policy insuring an additional advance to the same mortgagor shall be the difference between the basic schedule of charges for a policy in the amount of the unpaid balance without the new advance and a policy in the amount of the unpaid balance with the new advance plus \$25. CLTA Endorsement 108.8 may be used in lieu of a new policy.

2) Unacceptable Prior Title Insurer and/or Failed Prior Insurer

When a loan policy has been written by a different title insurance underwriter, but such coverage has ceased or is no longer acceptable to the insured there under or its regulatory authorities, a new policy may be issued by Stewart upon the assignment and surrender of the prior policy at the charge of 30% of the basic schedule of charges. In such cases, the policy issuing agent, office or approved attorney shall be required to remit its underwriting fee based upon its Title Insurance Underwriting Agreement with Stewart delivering a remittance not less than an amount equal to a remittance issued on a similar policy issued currently, but for the circumstance. The policy issuing agent, office or approved attorney shall also charge \$120 for each such policy where the policy issuing agent, office of approved attorney did not issue the original policy for such different underwriter, or where no original copy of the prior policy is submitted for use by the policy issuing agent, office or approved attorney.

f. Assignment of Mortgage or Modification of Terms

When a loan policy has been issued and an assignment of the insured mortgage is made or the terms of the obligation or security are modified, a new loan policy may be issued insuring the lien of the mortgage so assigned with a current date of policy at 30% of the basic schedule of charges, with a minimum of \$50.

g. Limited Liability Policy

Upon application Stewart may issue a limited policy to an insured affording limited liability based upon a search for specific types of interests shown by the public record. The charge for this type of limited liability policy shall be \$2.00 per thousand with a minimum charge of \$50 and a maximum liability amount of \$100,000 unless prior approval is obtained from the National Legal Department. No credits for reissue, refinance or any other type of reduced charge shall be available for this type of policy.

h. STG Commercial Short Form Loan Policy

This form is like other short form policies in that it incorporates the standard policy form language and allows for identification of additional coverage endorsements on the insured land. The charge for the use of this form is the same charge as would otherwise apply for the issuance of the loan policy, together with the appropriate charge for all identified endorsements.

- i. 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 - Assessments Priority 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.

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 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.

The charge for these policies, whether in long form or short form, is charged at the same price as for an ALTA Loan Policy plus a surcharge of 10% of the rate, plus any additional charges for endorsements, if any, issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverage.

- j. ALTA Short Form Residential Loan Policy

The charge for the ALTA Short Form Residential Policy is the applicable basic schedule of charges plus the charge for any endorsements incorporated in the policy.

- k. Stewart Master Residential Loan Policy

When an insured or proposed insured is making a home equity loan that is not a first lien or refinance of a first lien on a primary or secondary residence of a borrower, Stewart may issue the Stewart Master Residential Loan Policy, consisting of specific Schedules A and B unique to this program with an ALTA Loan Policy, 06-17-2006, or its successors, for the rate shown in the following chart:

Liability	Charge
Up to and Including \$25,000	\$25.00
Thereafter up to and including \$250,000	\$65.00
Thereafter up to and including \$500,000	\$125.00

- l. 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.

7. LEASEHOLD POLICIES

Leasehold estates, where the unexpired term of the lease is for a period of 50 years or more, or where additional fee interests, either in the improvements or additional parcels are insured, shall be charged for the full value of the property.

Leasehold estates for a period less than 50 years shall be written either for the total amount of the rentals payable upon primary term of the lease (but not less than five years) or the current market value of the property.

8. GUARANTEES AND OTHER INSURANCE PRODUCTS

a. Guarantees

Guarantees shall be generally written with standard exceptions from coverage as are used for owner's policies. Such exceptions from coverage may be deleted upon payment of the charges shown in Section B.2, herein, if risk exists to Stewart based upon the type of guarantee and the coverage unique to the form used. Deletion of exception to coverage relating to mechanic's liens shall not be generally acceptable in most forms of guarantee contemplated herein and shall only be made with specific approval of Underwriter, and the charge shall be calculated by such office with a minimum fee of 50% of the basic schedule of charges and a maximum fee of 200% of the basic schedule of charges.

1) Foreclosure Guarantee

The charge for the foreclosure guarantee shall be 80% of the basic charge for a policy in an amount equivalent to the total amount of indebtedness remaining secured under the mortgage, provided that the minimum charge for such guarantee shall be \$120. For special owner's charge, see Section B.5.

2) Litigation Guarantee

The charge for the litigation guarantee shall be 100% of the basic charge with a minimum charge of \$120. For special owner's charge, see Section B.5.

3) Other Guarantees

The charge for guarantees utilizing the Stewart Guarantee form 1578/2222, to include Chain of Title Guarantee, Mechanic Lien Guarantee, Judgment & 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 shall be not less than \$75.00, \$500.00 maximum, for a limited search of the public records of subdivided lands or sectional lands where the policy issuing agent has a prior title insurance policy, or \$120.00 for a search of sectional lands and mining claims. Additional parcel searching charges shall be made at the rate of \$75.00 for each additional parcel. The guarantees contemplated here in shall be deemed to include within the minimum fees referred to in this section \$1,000 of liability, thereafter the liability for such guarantees shall be computed at 50% of the basic schedule of charges.

The guarantees contemplated by this section involve a limited search of the public records and generally for specific types of interests. The references in this section

to general exceptions from coverage or their removal in most cases is not applicable.

4) Modification Guarantee

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 Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates.

The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

b. Article 9 Comprehensive Plus Policy of Title Insurance

AMOUNT OF INSURANCE: BASIC RATES
(for amount of insurance in excess of prior bracket of liability)

Up to \$100,000 of liability written	\$500.00
	Per Thousand
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 Title Guaranty Company for placement and receipt of order for the Article 9 Comprehensive Plus 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 Basic Rate 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 Title Guaranty Company 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.

9. HUD RESALE BINDER CHARGE

A Department of Housing and Urban Development (HUD) resale binder shall be available for use in Wyoming under the following circumstances. When the Secretary of Housing requests a binder or endorsement to a commitment for title insurance which provides that the insurer agrees to issue an owner's policy to the Secretary or the Secretary's designee (buyer/purchaser/grantee) within two years, the charge for the HUD binder or endorsement shall be 70% of the basic schedule of charges. The charge for issuance of the owner's policy to the Secretary of State's designee shall be 70% of the basic schedule of charges for a liability amount not exceeding the binder (or endorsed commitment amount). Any increase in the liability amount of the final policy shall be at full charge in the applicable bracket of the schedule.

If a trustee's sale guarantee has been issued in support of foreclosing or accepting a deed in lieu of foreclosure, the above referenced binder-policy charge shall be 50% of the charge for the binder or endorsement to the commitment and 50% of the charge for the policy when issued within the two year period.

This resale binder charge shall be available to all lenders under the same circumstances and in the same manner as it is available to HUD.

10. MULTIPLE PARCELS OR SUBDIVIDER'S CHARGES

The charge shall be fifty percent (50%) of the basic schedule of charges for title insurance insuring purchases to or from developers or subdividers of any commercial, industrial and/or residential properties. This rate applies to Policies provided by or obtained by a developer, contractor or subdivider who owns or intends to divide three (3) or more lots or units of occupancy, all of which are being developed for sale as separate lots or separate individual units of occupancy. This rate applies to properties that are vacant land or following the completion of construction.

11. REISSUE CHARGES, CREDITS, AND ADDITIONAL FEES

a. Reissue Charges

Upon delivery of a prior owner's and/or loan policy issued by Stewart or another title insurer, the following charges shall be made:

- 1) When an owner and/or lender has been insured within the specified period, a reissue charge shall be made on the new liability to be insured at the following charge:

Owner's Policy: Within three (3) years of such prior policy at 70% of the basic schedule of charges.

Loan Policy: Within five (5) years of such prior policy at fifty percent (50%) of the basic schedule of charges. Applicable to policies on Commercial Land only.

Such charges may be given each time that insurance is sought notwithstanding the fact that the previous transaction qualified for this or a similar charge.

Charges for simultaneous issues for other policies shall be as set out elsewhere.

- 2) When a guarantee has been issued within two (2) years prior thereto, a reissue charge of sixty percent (60%) of the basic schedule of charges is available.

b. Excess Reinsurance Charges

When a transaction is contemplated that has a liability that exceeds the single risk retention limit of Stewart Title Guaranty Company as may be established from time to time, the issuing office shall charge the cost of reinsurance that is a) required by a proposed insured at a lower limit than that established by Stewart or by statute, b) in excess of \$0.35 per thousand, c) all of the above.

In an event where the new policy is for a greater amount than the previous policy, the policy issuing agent, office or approved attorney shall add to such amount a charge for new insurance which shall be calculated by computing the difference between the charge that Stewart would make for such policy found in the basic schedule of charges and the charge for the new policy taken from the basic schedule of charges.

12. LIST OF FORMS

a. Policy Forms:

The following policies are available unless shown hereafter as withdrawn from current usage by Stewart, such withdrawn policy forms shall only be used upon the approval of the National Legal Department, Houston:

Form Name	Date	Form Number
STG Commercial Short Form Loan Policy	2001	9821/9822
ALTA Homeowner's Policy of Title Insurance	12/2/13	O-9581/9281
ALTA Residential Limited Coverage Jr Loan Policy	8/1/12	M-9283
ALTA Short Form Residential Limited Coverage Junior Loan Policy	4/2/13	M-9150
Home Equity Policy (H.E.P.)	1/1994	M-9945/9735
ALTA Owner's	6/17/06	O-9401/9301
ALTA Loan	6/17/06	M-9402/9302
ALTA Expanded Coverage Residential Loan Policy	12/2/13	M-9582/9282
ALTA Expanded Coverage Residential Loan Policy – Assessments Priority	4/2/15	M-9221
ALTA Expanded Coverage Residential Loan Policy – Current Assessments	4/2/15	M-9222
ALTA Short Form Expanded Coverage Residential Loan Policy	7/26/10	U-9552/9252
ALTA Short Form Expanded Coverage Residential Loan Policy – Assessments Priority	4/2/15	U-9223
ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments	4/2/15	U-9224
ALTA Short Form Residential Loan Policy	12/3/12	U-9232/9132
ALTA Short Form Residential Loan Policy – Current Violations	4/2/15	U-9225
ALTA US Policy	12/3/12	O-9131
ALTA Limited Pre-Foreclosure Policy	12/3/12	M-9133
STG Article 9 Comprehensive Plus Policy of Title Insurance		M-9804/9555 O-9803/9554
ALTA Residential Limited Coverage Mortgage Modification Policy	12/1/14	9274

b. Guarantee Forms:

Form Name	Date	Form Number
Guarantee	6/6/92	G-1578/2222
Modification Guarantee & Schedules A & B		G-9496/9396

c. Commitment Forms:

Form Name	Date	Form Number
ALTA Commitment for Title Insurance	6/17/06	004-UN
ALTA Plain Language Commitment	6/17/06	245
ALTA Short Form Commitment	10/16/08	006-UN
ALTA Commitment for Title Insurance	8/1/16	008-UN

13. STANDARD EXCEPTIONS FROM COVERAGE

The policy or policies to be issued will contain exceptions to the following unless any of these exceptions are disposed of to the satisfaction of Underwriter.

- a. 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 public record.
- b. 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.
- c. Easements, liens, or encumbrances, or claims thereof, which are not shown by the Public Records.
- d. 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.
- e. (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims, or title to water, whether or not the matters excepted under (1), (2), or (3) are shown by the public records.
- f. 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.

C. ENDORSEMENTS

The charges noted in this section are minimum, all charges for inspections, additional searching and examinations, processing, and additional risk incurred shall be at such charges as is determined by the policy issuing office, agent or approved attorney.

Endorsements that clarify or add definition to the existing coverages without incurring additional coverage, waiving defenses without incurring additional liability and similar types of endorsement shall be added at no additional charge.

In no event shall the charges shown supersede the amounts shown elsewhere herein for extended policies.

Whenever multiple forms of endorsements are being issued where similar coverages exist or where the underwriting review is similar, the policy issuing agent, office or approved attorney shall make a single charge for such endorsements with the minimum fee being the fee charged for the singularly largest charge herein to which shall be added \$20 for each such additional endorsement or the minimum charge shown, whichever is higher. Included within the meaning of this provision are circumstances where an insured lender may require a general endorsement and then specific assurances with regard to the same matters, an owner requiring extended coverage and specific assurances with regard to the survey, and similar circumstances.

Special or corrective endorsements based upon filed endorsements may also be issued. Additional endorsements for special or unusual risks that are requested by the insured and acceptable to Underwriter may be issued and charged for at a price agreed upon by Underwriter and the insured.

For the charges for CLTA endorsements, please refer to the endorsement chart hereafter.

1. American Land Title Association (ALTA) Endorsements

ALTA Series	Description	Charge
ALTA 1	Street Assessments	10% of Basic Charge; \$15 min; \$100 max
ALTA 3	Zoning	10% of Basic Charge; \$150 min
ALTA 3.1	Zoning-Completed Structure	20% of Basic Charge; \$150 min
ALTA 3.2	Zoning-Land Under Development	20% of Basic Charge; \$150 min
ALTA 4	Condominium	2% of Basic Charge, \$20 min
ALTA 4.1	Condominium	2% of Basic Charge, \$20 min
ALTA 5	Planned Unit Development	2% of Basic Charge, \$20 min
ALTA 5.1	Planned Unit Development	2% of Basic Charge, \$20 min
ALTA 6	Variable Rate Mortgage	\$25
ALTA 6.2	Variable Rate Mortgage-Negative Amortization	\$25
ALTA 7	Manufactured Housing Unit	\$50
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	\$50
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	\$50
ALTA 8.1	Environmental Protection Lien	No charge for 1 to 4 family residential with ext policy, 20% for other residential structures with min of \$50
ALTA 8.2	Commercial Environmental Protection Lien	\$50
ALTA 9	Restrictions, Encroachments, Minerals	No charge for 1 to 4 family residential with ext policy, 2% for other residential structures with min of \$20
ALTA 9.1	Restrictions, Encroachments, Minerals – Owner’s - Unimproved Land (Same as CLTA 100.9)	No charge with a 1 to 4 family residential owner’s policy if issued with extended coverage. Otherwise, 2%, \$20 min.
ALTA 9.2	Restrictions, Encroachments, Minerals – Owner’s - Improved Land (Same as CLTA 100.10)	No charge with a 1 to 4 family residential owner’s policy if issued with extended coverage. Otherwise, 2%, \$20 min.

ALTA Series	Description	Charge
ALTA 9.3	Restrictions, Encroachments, Minerals	No charge with a 1 to 4 family residential loan policy if issued with extended coverage. Otherwise, 2%, \$20 min.
ALTA 9.6	Private Rights – Loan Policy	No charge with a 1 to 4 family residential loan policy if issued with extended coverage. Otherwise, 2%, \$20 min.
ALTA 9.6.1	Private Rights – Current Assessments – Loan Policy	No charge with a 1 to 4 family residential loan policy if issued with extended coverage. Otherwise, 2%, \$20 min.
ALTA 9.7	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	No charge with a 1 to 4 family residential loan policy if issued with extended coverage. Otherwise, 2%, \$20 min.
ALTA 9.8	Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Policy	No charge with a 1 to 4 family residential owner’s policy if issued with extended coverage. Otherwise, 2%, \$20 min.
ALTA 9.9	Private Rights – Owner’s Policy	No charge with a 1 to 4 family residential owner’s policy if issued with extended coverage. Otherwise, 2%, \$20 min.
ALTA 9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	No charge with a 1 to 4 family residential loan policy is issued with extended coverage. Otherwise, 2%, \$20 min.
ALTA 10	Assignment	15% of Basic Charge, \$30 min
ALTA 10.1	Assignment & Date Down	20% of Basic Charge, \$35 min
ALTA 11	Mortgage Modification	10% of Basic Charge, \$25 min
ALTA 11.1	Mortgage Modification with Subordination	10% of Basic Charge, \$25 min
ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	10% of Basic Charge, \$25 min PLUS Basic Charge for increased liability
ALTA 12	Aggregation	\$50
ALTA 12.1	Aggregation – State Limits	\$50
ALTA 13	Leasehold-Owner’s	No charge
ALTA 13.1	Leasehold-Loan	No charge
ALTA 14	Future Advance-Priority (with and without MML)	10% of Basic Charge; \$50 min
ALTA 14.1	Future Advance-Knowledge (with and without MML)	\$50
ALTA 14.2	Future Advance-Letter of Credit (with and without MML)	\$50
ALTA 14.3	Future Advance-Reverse Mortgage (with and without MML)	\$50
ALTA 15	Nonimputation-Full Equity Transfer	10% of Basic Charge
ALTA 15.1	Nonimputation-Additional Insured	25% of Basic Charge
ALTA 15.2	Nonimputation-Partial Equity Transfer	25% of Basic Charge
ALTA 16	Mezzanine Financing	10% of Basic Charge
ALTA 17	Access and Entry	10% of Basic Charge; \$20 min
ALTA 17.1	Indirect Access and Entry	10% of Basic Charge; \$20 min
ALTA 17.2	Utility Access	\$100
ALTA 18	Single Tax Parcel	\$50 residential; \$100 commercial
ALTA 18.1	Multiple Tax Parcel	\$50 residential; \$100 commercial
ALTA 18.2	Multiple Tax Parcel	\$50 residential; \$100 commercial
ALTA 19	Contiguity-Multiple Parcels	\$50 residential; \$100 commercial
ALTA 19.1	Contiguity-Single Parcel	\$50 residential; \$100 commercial
ALTA 19.2	Contiguity – Specified Parcels	\$50 residential; \$100 commercial

ALTA Series	Description	Charge
ALTA 20	First Loss-Multiple Parcel Transactions	\$25 residential; \$100 commercial
ALTA 22	Location	\$25 for policies of \$1MM or less; no charge for policies over \$1MM
ALTA 22.1	Location and Map	\$25 for policies of \$1MM or less; no charge for policies over \$1MM
ALTA 23	Co-Insurance	No Charge
ALTA 24	Doing Business	\$50
ALTA 25	Same As Survey	\$50
ALTA 25.1	Same as Portion of Survey	\$50
ALTA 26	Subdivision	\$50
ALTA 27	Usury	\$100
ALTA 28	Easement-Damage or Enforced Removal	\$50
ALTA 28.1	Encroachments-Boundaries and Easements	10% of Basic Charge; \$50 min
ALTA 28.2	Encroachments-Boundaries and Easements-Described Improvements	10% of Basic Charge; \$50 min
ALTA 28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	10% of Basic Charge; \$50 min
ALTA 29	Interest Rate Swap Endorsement – Direct Obligation	10% of Basic Charge; \$20 min
ALTA 29.1	Interest Rate Swap Endorsement – Additional Interest	10% of basic charges with min \$100 when <i>same date</i> as policy; 10% of basic charges with min \$200 when date is <i>after</i> policy date
ALTA 29.2	Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	applicable increase in liability for the additional amount of insurance set forth in the endorsement form taken from basic schedule of charges
ALTA 29.3	Interest Rate Swap Endorsement – Additional Interest – Defined Amount	applicable increase in liability for the additional amount of insurance set forth in the endorsement form taken from basic schedule of charges
ALTA 30	Shared Appreciation Mortgage	\$25
ALTA 30.1	Commercial Participation Interest	\$25
ALTA 31	Severable Improvements	10% of Basic Charge with \$100 min
ALTA 32	Construction Loan Pending Disbursement	\$1.50 per thousand of the total loan amount
ALTA 32.1	Construction Loan – Loss of Priority – Direct Payment	\$1.50 per thousand of the total loan amount
ALTA 32.2	Construction Loan – Loss of Priority – Insured’s Direct Payment	\$1.50 per thousand of the total loan amount
ALTA 33	Disbursement	\$50 residential, \$100 commercial
ALTA 34	Identified Risk Coverage	\$20
ALTA 35	Minerals and Other Subsurface Substances - Buildings	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
ALTA 35.1	Minerals and Other Subsurface Substances - Improvements	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
ALTA 35.2	Minerals and Other Subsurface Substances – Described Improvements	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
ALTA 35.3	Minerals and Other Subsurface Substances – Land Under Development	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial

ALTA Series	Description	Charge
ALTA 36	Energy Project – Leasehold/Easement – Owner’s	10% of Basic Charge; \$100 min
ALTA 36.1	Energy Project – Leasehold/Easement – Loan	10% of Basic Charge; \$100 min
ALTA 36.2	Energy Project – Leasehold – Owner’s	10% of Basic Charge; \$100 min
ALTA 36.3	Energy Project – Leasehold – Loan	10% of Basic Charge; \$100 min
ALTA 36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	10% of Basic Charge; \$100 min
ALTA 36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	10% of Basic Charge; \$100 min
ALTA 36.6	Energy Project – Encroachments	10% of Basic Charge; \$100 min
ALTA 36.7	Energy Project – Fee Estate – Owner’s Policy	10% of Basic Charge; \$100 min
ALTA 36.8	Energy Project – Fee Estate – Loan Policy	10% of Basic Charge; \$100 min
ALTA 37	Assignment of Rents of Leases	\$50
ALTA 38	Mortgage Tax	\$50
ALTA 39	Policy Authentication	No charge
ALTA 40	Tax Credit – Owner’s Policy	\$100
ALTA 40.1	Tax Credit – Defined Amount – Owner’s Policy	Amount of insurance charge; \$100 min
ALTA 41	Water – Buildings	10% of Basic, \$100 Min, Max \$1,500
ALTA 41.1	Water – Improvements	10% of Basic, \$100 Min, Max \$1,500
ALTA 41.2	Water – Described Improvements	10% of Basic, \$100 Min, Max \$1,500
ALTA 41.3	Water – Land Under Development	10% of Basic, \$100 Min, Max \$1,500
ALTA 42	Commercial Lender Group	\$50
ALTA 43	Anti-Taint	\$35
ALTA 44	Insured Mortgage Recording	\$50
ALTA 45	Pari Passu Mortgage – Loan Policy	\$100
ALTA 46	Option	10% of Basic Charge
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	\$25
JR1	JR 1 Endorsement	\$25
JR2	JR 2 (Future Advance) Endorsement	\$25

2. STG Form Endorsements

Description	Charge
Additional Insured End for ALTA Homeowner’s Policy 6	\$100 if extended coverage provided for owner’s policy, otherwise charge is 10% of Basic Charge.
Down Date Endorsement 1	No charge when contemplated by parties at the time of issuance of the commitment or policy within 6 months following effective date, or 10% of the basic schedule of charges with a minimum charge of \$120. If the endorsement is requested in connection with a construction disbursing arrangement in which mechanic lien coverage is being provided the charge is 20% of the basic schedule of charges with a minimum of \$120.
Fairway Endorsement 1	10% of Basic Charge
Fairway Endorsement 2	10% of Basic Charge

Description	Charge
Last Dollar Endorsement	No charge
Patent Endorsement 1	10% of Basic Charge.
Revolving Credit/Variable Rate Endorsement	No charge
Secondary Market Endorsement Form	No charge
UCC Endorsement	\$15% of Basic Charge
WY Utilities Available Endorsement 1	\$500
WY Impairment of Lien by Use Agreement for Multifamily Projects (HUD) Endorsement 1	\$25

3. CLTA Form Endorsements

CLTA Series	Description	Charge
100	Lenders Comprehensive	2% of Basic Charge, \$20 min
100.1	Lenders Comprehensive	2% of Basic Charge, \$20 min
100.4	Enforcement of Covenants Based Upon Prior Violation	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.5	Enforcement of Covenants Based Upon Prior Violation	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.8	Present or Future Violation of Specific Covenant {Rev. 9-10-93}	30% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.11	Insures Re-Entry or Reverter Not Enforceable	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.12	Insures Re-Entry or Reverter Not Enforceable	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.13	Lien of Assessment Subordinate to Mortgage	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.16	Requirement of Membership in Association	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.17	Proper Modification of CC&R's	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.18	Exercise of Re-Entry and Unmarketability of Title	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.19	No Present Violations of CC&R's	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.20	Attempted Enforcement of Prior Violations of CC&R's	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.21	Planned Improvements Approved as Required	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.23	Exercise of Surface Rights Endorsement [Rev.9-10-93]	20% of Basic Charge, \$50 min, \$1,500 max
100.27	Loss of Title from Violation of CC&R's	10% of Basic Charge, \$50 min for residential and \$100 for commercial lands, \$1,500 max
100.28	Loss of Title from Present or Future Violation Specific CC&R's	10% of Basic Charge, \$50 min for residential and \$100 for commercial lands, \$1,500 max
100.29	Damage to Improvements by Mineral Estate Holder	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.30	Physical Damage by Mineral Estate Holder	10% of Basic Charge, \$20 min for Residential, \$100 min for Commercial
100.31	Physical Damage by Mineral Estate Holder	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial

CLTA Series	Description	Charge
101	Mechanics' Lien Gaining Priority over Insured Mortgage	Charge is set forth in the section dealing with Extended Coverage Policies. If priority is established of record, the mortgage provides for mandatory advances and other underwriting standards exist, no additional charge shall be made, otherwise the charge shall be as found in Section B2 – Extended Coverage.
102.4	Foundations Within Land Described Do Not Violate Covenants	\$30 residential, \$100 commercial
102.5	Foundations Within Land Described Do Not Violate Covenants and Do Not Encroach on Easements	\$30 residential, \$100 commercial
102.6	Failure of Foundation to Be Within Land	\$30 residential, \$100 commercial
102.7	Failure of Foundation to Be Within Land No Encroachment Onto Easements	\$30 residential, \$100 commercial
103.1	Exercise of Right of Use of Easement	10% of basic charge, min of \$100 for commercial
103.2	None of Improvements Encroach Upon Easement	10% of basic charge, min of \$100 for commercial
103.3	Exercise of Right of Use of Specific Easement	10% of basic charge, min of \$100 for commercial
103.4	A Named Easement Provides Access to Land	10% of basic charge
103.6	None of Improvements Encroach Upon Easement	10% of basic charge, min of \$50 for commercial
103.7	Land Abuts Physically Open Street	10% of basic charge on standard coverage policies and \$50 on extended coverage policies
103.9	Maintenance of Street Access	20% of basic charge
104	Assignment Endorsement for Institutional Lender with Partial Datedown	No charge if issued within 6 months following date of policy, otherwise \$25 thereafter
104.1	Assignment Endorsement for Institutional Lender	No charge if issued within 6 months following date of policy, otherwise \$25 thereafter
104.4	Collateral Assignment Endorsement	20% of basic charge if issued at date of policy, otherwise 30% of basic charges thereafter
104.6	No Prior Assignment of Lessor's Interest	10% of basic charge on standard coverage policies, otherwise on extended coverage policies; \$20 residential, \$50 commercial
104.7	No Prior Assignment of Rents	10% of basic charge on standard coverage policies, otherwise on extended coverage policies; \$20 residential, \$50 commercial
104.8	Assignment Endorsement for Non-Institutional Lender with Partial Datedown	No charge if issued within 6 months following date of policy, otherwise \$25 thereafter.

CLTA Series	Description	Charge
104.9	Assignment Endorsement for Non-Institutional Lender	No charge if issued within 6 months following date of policy, otherwise \$25 thereafter
107.1	Segregation of Liability	No charge
107.2	Increase of Amount of Insurance	\$25, plus the increased liability between the applicable charges
107.5	Inclusion of Improvements as Part of Loss not Included within Lease	10% of Basic Charge
107.9	Additional Insured without Datedown Provisions	\$25
107.10	Additional Insured without Datedown Provisions	\$25
107.11	Difference in Vesting	10% of Basic Charge
108.8	Additional Advance	\$20, plus the applicable increased liability taken from basic charges from previous amount of insurance
108.10	Revolving Credit, Increased Credit Limit Endorsement	\$40, plus the applicable increased liability taken from basic charges from previous amount of insurance
110.3	Conveyance of Surface Rights	30% of Basic Charge; \$50 min for Residential and \$100 min for Commercial
110.4	Modification of Insured Mortgage	10% of Basic Charge, \$30 min
110.5	Modification of Insured Mortgage	20% of Basic Charge, \$50 min
110.6	Modification Endorsement	20% of Basic Charge, \$50 min
110.7	Affirmative Protection Against Encumbrance	\$50
110.9	Environmental Protection Lien (same as ALTA 8.1)	No charge for 1 to 4 family residential with ext policy, 20% for other residential structures with min of \$50
110.10	Modification and Additional Advance Agreement Endorsement	10% of Basic Charge, plus the applicable increased liability taken from basic charges from previous amount of insurance
111	Partial Release	10% of Basic Charge, \$50 min
111.2	Impairment of Mortgage Upon Subordination	When endorsement is contemplated at the time the mortgage is executed, i.e., parties contemplate a subordination in the reasonably near future, then No Charge, otherwise the charge is 10% of Basic Charge, \$50 min
111.3	Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments	20% of Basic Charge, \$50 min
111.4	Non-Impairment of Lien by reason of transfer of title	10% of Basic Charge, \$50 min
111.5	(Same as ALTA 6)	\$25
111.7	(Same as ALTA 6.2)	\$25
111.8	(Modification of ALTA 6.2 Same Pricing)	\$25
111.9	Conditional Right to Refinance and Balloon Payment Provisions	\$25

CLTA Series	Description	Charge
111.10	Optional Advance Endorsement	\$50, plus the applicable increased liability taken from basic charges from previous amount of insurance
111.11	Obligatory Advance Endorsement	\$25
114	Co-Insurance Endorsement	No Charge
114.1	Co-Insurance Endorsement	No Charge
114.2	Co-Insurance Endorsement	No Charge
115.1	(Same as ALTA 4)	2% of Basic Charge, \$20 min
115.2	(Same as ALTA 5)	2% of Basic Charge, \$20 min
116	Improvements Upon Land	No Charge when a 1-4 family residential loan policy is issued with extended coverage; otherwise, charge is \$10 if <i>not</i> issued simultaneously in connection with loan policy
116.1	Land Same as Shown by Survey	10% of Basic Charge with standard coverage policy; otherwise on extended policies charge is \$20 residential, \$50 commercial
116.2	Condominium Map correctly shows Improvements Upon Land	\$10 if not issued simultaneously with a loan policy; otherwise No Charge
116.3	Change of Description of Land	\$50
116.4	Contiguity of Parcels	20% of Basic Charge with standard coverage policy, otherwise on extended policies charge is \$20 residential, \$50 commercial
116.5	(Same as ALTA 7)	\$50
122	Construction Datedown	\$50 per issue when contemplated at Date of Policy, otherwise charge will be 10% of Basic Charge
123.1	(Same as ALTA 3)	10% of Basic Charge; \$150 min
123.2	(Same as ALTA 3.1)	20% of Basic Charge; \$150 min
124.1	Assurances Concerning Covenants Endorsement	10% of Basic Charge, \$100 min on Commercial
124.2	Assurances Concerning Covenants in Lease Endorsement	10% of Basic Charge, \$100 min on Commercial
124.3	Assurances Concerning Negative Covenants in a Lease Endorsement	10% of Basic Charge, \$100 min on Commercial
125	(Same as ALTA 2)	10% of Basic Charge; \$25 min; \$250 max
126	Comprehensive Endorsement for Homeowner, Single Family	No Charge
126.1	Comprehensive Endorsement for Homeowner, 1-4 Residential	\$35 where endorsement is issued where a simultaneously issued ALTA Loan Policy is issued or where an extended coverage owners policy is issued, in all other circumstances charge is 10% of Basic Charge
126.2	Comprehensive Endorsement for Homeowner, Condominium	\$35 where endorsement is issued where a simultaneously issued ALTA Loan Policy is issued or where an extended coverage owners policy is issued, in all other circumstances charge is 10% of Basic Charge

CLTA Series	Description	Charge
126.3	Residential Structure – No Limitation Endorsement	\$35 where endorsement is issued where a simultaneously issued ALTA Loan Policy is issued or where an extended coverage owners policy is issued, in all other circumstances charge is 10% of Basic Charge