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STEWART TITLE GUARANTY COMPANY SCHEDULE OF CHARGES AND FORMS FOR TITLE INSURANCE IN THE STATE OF MISSISSIPPI

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:

John L. Killea
General Counsel
Stewart Title Guaranty Company
1980 Post Oak Blvd.
Houston, Texas 77056
jkillea@stewart.com

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

Robert Burns
Vice President, Regulatory Administrator
Stewart Title Guaranty Company
1980 Post Oak Blvd., Suite 710
Houston, Texas 77056
rburns@stewart.com

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MISSISSIPPI TITLE INSURANCE

MANUAL OF CHARGES

A. GENERAL PROVISIONS

Thank you for using Stewart Title Guaranty Company (hereafter “Stewart” or “Underwriter”) for your title insurance needs. This manual of charges contains recommended charges for title insurance by Stewart for the State of Mississippi. The charges hereinafter set out are basic charges for title insurance only and do not include charges for searches, abstracts, attorney’s fees, escrow or closing services, inspections or other services charged by local attorneys, title companies, surveyors, abstractors, or abstract companies. The charges are recommended minimum charges, and additional charges shall be made when an unusual condition of the 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.

To compute any insurance charge on a fractional thousand of insurance (except as to minimum charges or charges indicated by rate charts) multiply the fractional thousand by the charge per thousand applicable, considering any fraction of \$1,000 as a full \$1,000. For example, if the contract price is \$150,400 and an owner’s policy is being issued, multiply 151 times \$4.00.

Underwriter reserves the right to decline any applications for title insurance, 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" 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. |
| Homeowner’s Policy | The American Land Title Association Homeowner’s Policy of Title Insurance. |
| 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. |
| 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. |

| TERM | DEFINITION |
|---------------------------|--|
| Mortgage | A transfer of an interest in land, other than in trust, but including a deed of trust, to secure performance of the obligation to pay back the indebtedness. The form of the mortgage may be a mortgage, deed of trust 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. |
| Residential | "Residential" 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. |
| Stewart | Stewart Title Guaranty Company |
| Underwriter | Stewart Title Guaranty Company |

B. COMMITMENT TO INSURE

A commitment shall be effective for 6 months. 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; and
- c) the effective date of the commitment remains unchanged.

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

1. Original Charge for Owner's or Leasehold Policies

The charge for original owner's or leasehold insurance shall be:

| LIABILITY AMOUNT | PER THOUSAND |
|-----------------------|---------------|
| Up to \$1,000,000 | \$4.00 |
| Over \$1,000,000, add | \$2.00 |
| Minimum | \$150 (fixed) |

2. ALTA Homeowner's Policy of Title Insurance

The ALTA Homeowner's Policy will be available only to purchasers of one-to-four family residential properties, and the charge is 120% of the Owner's Policy shown above.

3. Reissue Charges for Owner's or Leasehold Policies

| LIABILITY AMOUNT | PER THOUSAND |
|-----------------------|---------------|
| Up to \$1,000,000 | \$2.40 |
| Over \$1,000,000, add | \$1.20 |
| Minimum | \$150 (fixed) |

Owner's or leasehold reissue charges apply up to the face amount of the previous policy. If the reissue policy is for an amount greater than the previous policy, the additional coverage must be computed using the rates for original issue.

- a) A purchaser or lessee of real estate from one whose title thereto, as owner, has been insured within 10 years prior to the application for the new policy by a title company acceptable to Underwriter shall be entitled to the reissue charges for an owner's or leasehold policy in an amount up to the face amount of the former policy.
- b) If a loan policy is outstanding and an owner's policy on the same property is subsequently ordered, the owner's policy will be entitled to the reissue charge up to the amount of the loan policy.
- c) When acreage is platted into subdivisions of not less than 10 lots and covered by one blanket policy as of the approximate date of filing the subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue charge on parcels sold out of this subdivision within 5 years from the date of the blanket policy or until the aggregate of the original blanket policy. Thereafter, additional blanket insurance should be purchased or subsequent policies will be issued at original charges.

4. Owner's Policy Upon Acquisition in Satisfaction of Debt

| LIABILITY AMOUNT | CHARGE PER THOUSAND |
|--|---------------------|
| Up to \$50,000 (regardless of the age of the policy) | \$2.10 |

Amounts over \$50,000 shall be based on the following fees:

| AGE OF PREVIOUS MORTGAGE POLICY | CHARGE |
|---------------------------------|---|
| 2 years or less | 25% of the original owner policy charge |
| 2 years to 4 years | 35% of the original owner policy charge |
| Over 4 years | 50% of the original owner policy charge |
| Minimum | \$150.00 (fixed) |

D. SCHEDULE OF CHARGES FOR LOAN POLICIES

1. Original Charge for Loan Policies

The charge for original loan policies shall be:

| LIABILITY AMOUNT | CHARGE PER THOUSAND |
|-----------------------|---------------------|
| Up to \$1,000,000 | \$3.00 |
| Over \$1,000,000, add | \$1.50 |
| Minimum | \$150 (fixed) |

2. Refinance Charges for Loan Policies

The refinance charge, where applicable shall be 60% of the original charges, if within 10 years since issuance of the original loan policy. Refinance charges apply only up to the amount of the unpaid balance remaining for the loan insured by the previous policy. If the new mortgage secures an amount greater than the unpaid balance remaining for the loan insured by the previous policy, original charges apply to the excess.

3. ALTA Expanded Coverage Residential Loan Policy

The ALTA Expanded Coverage Residential Loan Policy will be available only to purchasers of one-to-four family residential properties, and the charge is 120% of the Loan Policy shown above.

4. ALTA Short Form Residential Loan Policies

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

5. Substitution Loans

When a substitution loan is made to the same borrower on the same property, or by the same lender on the same property, and the title was insured by Stewart at the time of the original loan, the refinance charges will apply, depending upon the age of the loan at the time of substitution. The refinance charges shall apply to the portion of the substitution loan which is equal to the unpaid balance of the original loan, and the original charges for loan policies shall be charged for any portion of the substitution loan which is greater than the unpaid balance of the original loan.

6. Assignment of Loans

Upon assignment of any loan or mortgage insured by a loan policy of Stewart, the assignee may obtain:

- a) an endorsement to the existing policy showing the assignee as the insured as of the date of recording the assignment for a fee of \$50; or,
- b) upon returning the originally issued policy for cancellation, a new policy showing the assignee as the insured as of the date of recording the assignment for a fee based upon the following charges based upon the face amount of the policy:

| LIABILITY AMOUNT | PER THOUSAND |
|---------------------|---------------|
| Up to \$200,000 | \$0.50 |
| Over \$200,000, add | \$0.25 |
| Minimum | \$150 (fixed) |

7. Second Mortgages

Charges for title insurance on second (or subsequent) mortgages will be the same as on first mortgages if the existing mortgages ahead of the mortgage being insured has (have) been insured. A copy of the existing policy must be furnished to the closing agent at the time of application for the new policy.

If all the mortgages ahead of the mortgage being insured has (have) not been insured, or if no copy of a prior policy is furnished, charges for the second (and subsequent) mortgages shall be computed at the original charges for owner’s or leasehold policies.

8. Extension of Mortgage Loan

When the indebtedness secured by a mortgage on real property is renewed by an extension agreement with no change in the terms of the indebtedness except the due date, if the original or existing loan policy was issued by Stewart, then an endorsement or a new policy showing the new transaction terms may be issued for a charge equal to 20% of the charge for original loan policies with a minimum charge of \$50.

No such endorsement or new policy will be issued until receipt of an approved attorney’s certificate of title, which may be in the form of a letter, showing no intervening liens or title defects from the date of the previous policy through the date of the recording of the extension agreement.

E. SIMULTANEOUS ISSUE TRANSACTIONS

| POLICY COMBINATION | CHARGE FOR OWNER'S POLICY | CHARGE FOR SIMULTANEOUS POLICY |
|---|--|---|
| Standard Owner's Policy with Standard Loan Policy or Standard Short Form Policy issued in an amount not exceeding the Owner's Policy Amount | 100% from the Basic Schedule of Charges for Owner's Policies | \$75 |
| Standard Owner's with Standard Leasehold | 100% from the Basic Schedule of Charges for Owner's Policies | 30% of the Basic Schedule of Charges for Owner's policy; if the amount of insurance does not exceed the amount of the Owner's Policy issued insuring the fee. If the amount of the Owner's Policy insuring the leasehold exceeds the amount of the Owner's Policy insuring the fee, premium for the excess is calculated from the appropriate bracket or brackets in the Basic Schedule of Charges for Owner's Policies. Minimum \$75 |
| Two Standard Owner's each covering different respective interests to different insureds | 100% from the Basic Schedule of Charges for Owner's Policies | Minimum \$75 |
| Standard Owner's Policy (lesser liability) with Standard Loan Policy (greater liability amount) or Standard Short Form Loan Policy (greater liability amount) | 100% from the Basic Schedule of Charges for Owner's Policies | \$75 plus the premium for the amount in excess of the Owner's Policy amount from the bracket or brackets in the Basic Schedule of Charges for Loan Policies |
| Standard Owner's Policy (greater liability) with ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy | 100% from the Basic Schedule of Charges for Owner's Policies | \$75 |
| Standard Owner's Policy (lesser liability) with ALTA Expanded Coverage Residential Loan Policy (greater liability) or ALTA Short Form Expanded Coverage Residential Loan Policy (greater liability) | 100% from the Basic Schedule of Charges for Owner's Policies | \$75 plus the premium for the amount in excess of the Standard Owner's Policy amount from the bracket or brackets in the Basic Schedule of Charges for ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy |
| ALTA Homeowner's Policy (greater liability) with Standard Loan Policy or Standard Short Form Loan Policy | 100% from the Basic Schedule of Charges for ALTA Homeowner's Policies of Title Insurance | \$75 |
| ALTA Homeowner's Policy with Standard Loan Policy (greater liability amount) | 100% from the Basic Schedule of Charges for ALTA Homeowner's Policies of Title Insurance | \$75 plus the premium for the amount in excess of the ALTA Homeowner's Policy amount from the bracket or brackets in the Basic Schedule of Charges for Loan Policies |

| POLICY COMBINATION | CHARGE FOR OWNER'S POLICY | CHARGE FOR SIMULTANEOUS POLICY |
|---|--|--|
| ALTA Homeowner's Policy (greater liability amount) with ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy | 100% from the Basic Schedule of Charges for ALTA Homeowner's Policies of Title Insurance | \$75 |
| ALTA Homeowner's Policy (lesser liability) with ALTA Expanded Coverage Residential Loan Policy (greater liability) or ALTA Short Form Expanded Coverage Residential Loan Policy (greater liability) | 100% from the Basic Schedule of Charges for ALTA Homeowner's Policies of Title Insurance | \$75 plus the premium for the amount in excess of the ALTA Homeowner's Policy amount from the bracket or brackets in the Basic Schedule of Charges for ALTA Expanded Coverage Residential Loan Policy or ALTA Short Form Expanded Coverage Residential Loan Policy |

F. CLOSING PROTECTION LETTERS

A fee of \$50 per loan is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable. In the event the closing does not take place, there will be no charge assessed for a Closing Protection Letter.

A Closing Protection Letter ("CPL") is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction.

G. ENDORSEMENTS

The following endorsements to furnish special coverages will be issued, and the recommended charge will be a percentage of the charge applicable to the policy on which the endorsement is written. These are recommended charges for normal risks. Abnormal risks should be discussed with Underwriter before issuing commitments or policies.

| ALTA Series | Description | Charge |
|-------------|---|--|
| 1 | Street Assessments | 10% of the original charge; \$100 min. |
| 3 | Zoning Unimproved Land | 25% of the original charge |
| 3.1 | Zoning – Completed Structure | 25% of the original charge |
| 3.2 | Zoning – Land Under Development | 25% of the original charge |
| 4 | Condominium | \$25 |
| 4.1 | Condominium | \$25 |
| 5 | Planned Unit Development | \$25 |
| 5.1 | Planned Unit Development | \$25 |
| 6 | Variable Rate Mortgage | \$35 |
| 6.2 | Variable Rate Mortgage – Negative Amortization | \$35 |
| 7 | Manufactured Housing Unit | \$100 |
| 7.1 | Manufactured Housing Unit – Conversion; Loan | \$50 |
| 7.2 | Manufactured Housing Unit – Conversion; Owner | \$50 |
| 8.1 | Environmental Protection Lien | \$50 |
| 8.2 | Commercial Environmental Protection Lien | \$50 |
| 9 | Restrictions, Encroachments, Minerals – Loan Policy | 10% of the original charge; \$100 min. |

| ALTA Series | Description | Charge |
|-------------|---|---|
| 9.1 | Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy | 10% of the original charge; \$100 min. |
| 9.2 | Covenants, Conditions, and Restrictions – Improved Land – Owner’s Policy | 10% of the original charge; \$100 min. |
| 9.3 | Covenants, Conditions and Restrictions – Loan Policy | 10% of the original charge; \$100 min. |
| 9.6 | Private Rights – Loan Policy | 10% of the original charge; \$100 min. |
| 9.6.1 | Private Rights - Current Assessments - Loan Policy | 10% of the original charge; \$100 min. |
| 9.7 | Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy | 10% of the original charge; \$100 min. |
| 9.8 | Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Policy | 10% of the original charge; \$100 min. |
| 9.9 | Private Rights – Owner’s Policy | 10% of the original charge; \$100 min. |
| 9.10 | Restrictions, Encroachments, Minerals – Current Violations – Loan Policy | 10% of the original charge; \$100 min. |
| 10 | Assignment | \$50 |
| 10.1 | Assignment and Date Down | \$50 |
| 11 | Mortgage Modification | 20% of the original charge; \$100 min. |
| 11.1 | Mortgage Modification with Subordination | 20% of the original charge; \$100 min. |
| 11.2 | Mortgage Modification with Additional Amount of Insurance | 20% plus the original charge for a loan policy on the additional amount; \$100 min. |
| 12 | Aggregation – Loan Policy | 10% of the original charge; \$100 min. |
| 12.1 | Aggregation – State Limits – Loan Policy | 10% of the original charge; \$100 min. |
| 13 | Leasehold – Owner’s | No charge |
| 13.1 | Leasehold – Loan | No charge |
| 14 | Future Advance Priority with or without MML | 10% of the original charge; \$100 min. |
| 14.1 | Future Advance Knowledge with or without MML | 10% of the original charge; \$100 min. |
| 14.2 | Future Advance – Letter of Credit with or without MML | 10% of the original charge; \$100 min. |
| 14.3 | Future Advance Reverse Mortgage with or without MML | 10% of the original charge; \$100 min. |
| 15 | Non-imputation – Full Equity Transfer | 10% of the original charge; \$100 min. |
| 15.1 | Non-imputation – Additional Insured | 10% of the original charge; \$100 min. |
| 15.2 | Non-imputation – Partial Equity Transfer | 10% of the original charge; \$100 min. |
| 16 | Mezzanine Financing | 10% of the original charge; \$100 min. |
| 17 | Access and Entry | \$50 |
| 17.1 | Indirect Access and Entry | \$50 |
| 17.2 | Utility Access | \$100 |
| 18 | Single Tax Parcel | \$50 |
| 18.1 | Multiple Tax Parcel | \$50 |
| 18.2 | Multiple Tax Parcel | \$50 |
| 19 | Contiguity – Multiple Parcels | \$50 |
| 19.1 | Contiguity – Single Parcel | \$50 |
| 19.2 | Contiguity – Specified Parcels | \$50 |
| 20 | First Loss – Multiple Parcel Transactions | 10% of the original charge; \$100 min. |
| 22 | Location | \$50 |
| 22.1 | Location and Map | \$50 |
| 23 | Coinsurance – Single Policy | \$50 |
| 23.1 | Coinsurance – Specified Parcels | \$100 |
| 24 | Doing Business | \$50 |
| 25 | Same As Survey | \$25 |
| 25.1 | Same as Portion of Survey | \$25 |
| 26 | Subdivision | \$50 |
| 27 | Usury | \$100 |
| 28 | Easement – Damage or Enforced Removal | \$50 |
| 28.1 | Encroachments – Boundaries and Easements | \$50 |

| ALTA Series | Description | Charge |
|-------------|--|--|
| 28.2 | Encroachments – Boundaries and Easements – Described Improvements | \$50 |
| 28.3 | Encroachments – Boundaries and Easements – Described Improvements and Land Under Development | \$50 |
| 29 | Interest Rate Swap Endorsement – Direct Obligation | \$100 |
| 29.1 | Interest Rate Swap Endorsement – Additional Interest | \$100 |
| 29.2 | Interest Rate Swap Endorsement – Direct Obligation – Defined Amount | Amount of Insurance Charge; \$100 min. |
| 29.3 | Interest Rate Swap Endorsement – Additional Interest – Defined Amount | Amount of Insurance Charge; \$100 min. |
| 30 | Shared Appreciation Mortgage | \$25 |
| 30.1 | Commercial Participation Interest | 10% of the original charge; \$100 min. |
| 31 | Severable Improvements | \$100 |
| 32 | Construction Loan - Loss of Priority | 10% of the original charge; \$100 min. |
| 32.1 | Construction Loan – Loss of Priority – Direct Payment | 10% of the original charge; \$100 min. |
| 32.2 | Construction Loan – Loss of Priority – Insured's Direct Payment | 10% of the original charge; \$100 min. |
| 33 | Disbursement | \$50 |
| 34 | Identified Risk Coverage | \$25 |
| 35 | Minerals and Other Subsurface Substances – Buildings | 10% of the original charge; \$100 min. |
| 35.1 | Minerals and Other Subsurface Substances – Improvements | 10% of the original charge; \$100 min. |
| 35.2 | Minerals and Other Subsurface Substances – Described Improvements | 10% of the original charge; \$100 min. |
| 35.3 | Minerals and Other Subsurface Substances – Land Under Development | 10% of the original charge; \$100 min. |
| 36 | Energy Project – Leasehold/Easement – Owner's | 10% of the original charge; \$100 min. |
| 36.1 | Energy Project – Leasehold/Easement – Loan | 10% of the original charge; \$100 min. |
| 36.2 | Energy Project – Leasehold – Owner's | 10% of the original charge; \$100 min. |
| 36.3 | Energy Project – Leasehold – Loan | 10% of the original charge; \$100 min. |
| 36.4 | Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's | 10% of the original charge; \$100 min. |
| 36.5 | Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan | 10% of the original charge; \$100 min. |
| 36.6 | Energy Project - Encroachments | 10% of the original charge; \$100 min. |
| 36.7 | Energy Project - Fee Estate - Owner's Policy | 10% of the original charge; \$100 min. |
| 36.8 | Energy Project - Fee Estate - Loan Policy | 10% of the original charge; \$100 min. |
| 37 | Assignment of Rents or Leases | \$50 |
| 38 | Mortgage Tax | \$50 |
| 39 | Policy Authentication | \$50 |
| 40 | Tax Credit - Owner's Policy | \$100 |
| 40.1 | Tax Credit - Defined Amount - Owner's Policy | Amount of Insurance Charge; \$100 min |
| 41 | Water – Buildings | 10% of the original charge; \$100 min |
| 41.1 | Water – Improvements | 10% of the original charge; \$100 min |
| 41.2 | Water – Described Improvements | 10% of the original charge; \$100 min |
| 41.3 | Water – Land Under Development | 10% of the original charge; \$100 min |
| 42 | Commercial Lender Group | \$100 |
| 43 | Anti-Taint | \$100 |
| 44 | Insured Mortgage Recording - Loan | \$100 |
| 45 | Pari Passu Mortgage - Loan Policy | \$100 |
| 46 | Option | 10% of the original charge; \$100 min. |

| ALTA Series | Description | Charge |
|-------------|---|--------|
| | ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement | \$25 |
| JR1 | JR 1 Endorsement | \$25 |
| JR2 | JR 2 (Future Advance) Endorsement | \$25 |

| Other Endorsements | Description | Charge |
|--------------------|--------------------------|--------|
| REVOLV 1 | Revolving Line of Credit | \$75 |
| REVOLV 3 | Revolving Line of Credit | \$25 |