



SCHEDULE OF CHARGES FOR USE IN THE STATE OF ALABAMA

This manual is for the use of issuing attorneys, title agencies and title offices issuing Stewart Title Guaranty Company's ("Stewart" or "Underwriter") Title Insurance Policies. Any other use or reproduction of this manual is prohibited.

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TABLE OF CONTENTS

A. **GENERAL PROVISIONS**..... 3

B. **SCHEDULE OF CHARGES**

- 1. Commitment for Title Insurance 4
- 2. Owner’s and Leasehold Owner’s Policies

 - a) Original Charge for Owner’s or Leasehold Owner’s Policies 4

 - 1) State Charge..... 4
 - 2) Birmingham Metro Charge..... 4

 - b) Owner’s Policy Upon Acquisition in Satisfaction of Debt 5
 - c) Reissue Credit on Owner’s Policies 5
 - d) Commercial Owner’s Policies Exceeding \$5 Million..... 5

- 3. Loan Policies

 - a) Charge for Purchase Money Loan Policies..... 5

 - 1) State Charge..... 5
 - 2) Birmingham Metro Charge..... 6

 - b) Charge for Second Mortgage Loan Policies..... 6
 - c) Refinance Credit on All Other Loan Policies 6
 - d) Construction Financing 6
 - e) Modification of Mortgage Loan 7
 - f) Reverse Mortgage Policies 7

- 4. Simultaneous Issue Transactions 7
- 5. Closing Protection Letters..... 8
- 6. ALTA Homeowner’s Policy of Title Insurance (The Platinum Policy)..... 8
- 7. ALTA Expanded Coverage Residential Loan Policy 9
- 8. ALTA Short Form Expanded Coverage Residential Loan Policy 9
- 9. Home Equity Policy..... 9
- 10. Foreclosure Insurance Policy 9
- 11. ALTA Residential Limited Coverage Junior Loan Policy..... 9
- 12. ALTA Short Form Residential Limited Coverage Junior Loan Policy 9
- 13. Secondary Market Short Form Residential Loan Policy One-To-Four Family 10
- 14. Stewart Master Residential Loan Policy Schedule A & B..... 10
- 15. Modification Guarantee..... 11
- 16. Charges for All ALTA 7 – Manufactured Housing Endorsements..... 11
- 17. Charges for Endorsements – Commercial Only 11

ALABAMA TITLE INSURANCE SCHEDULE OF CHARGES

A. GENERAL PROVISIONS

This manual of charges contains charges related to title insurance for the State of Alabama. The charges hereinafter set out are basic charges only and do not include all charges for searches, abstracts, attorney's fees, escrow or closing services, inspections or other services that may also be charged by agents, local attorneys, surveyors, abstractors, or abstract companies.

To compute any charge on a fractional thousand (except as to minimum charges), you are to round up to the next higher whole thousand. For example, if the contract price is \$33,259 and an owner's policy is being issued, round up to \$34,000 and multiply 34 by \$3.50.

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 commitment for insurance has not been issued.

DEFINITIONS

Charge – The charge is that cost per unit of liability which, when multiplied by the total units of liability, results in the total charge. This charge does not include abstracting or searching fee, examination fee, settlement fees, closing fees, or escrow fees.

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.

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 or pursuant to an appraisal. 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 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.

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.

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.

Simultaneous issue – Simultaneous issue is the issuance of two or more policies covering identical land in 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 day and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.

B. SCHEDULE OF CHARGES

1. Commitment for Title Insurance

A commitment shall be effective for 180 days. 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 180 days.
- c. The effective date of the commitment remains unchanged.
- d. The commitment may not be extended for a total period of more than two years, or five years in the case of planned project commitments.

2. Owner’s and Leasehold Owner’s Policies

a) Original Charge for Owner’s or Leasehold Owner’s Policies

An owner’s policy insuring fee simple estate shall not be issued for less than the full value of the premises. Ordinarily, an owner’s policy insuring a leasehold estate shall not be issued for less than the aggregate of the rentals payable under the lease, in connection with which a policy is requested, or the value of the premises, whichever is less. However, the amount of any leasehold policy shall be subject to approval by Underwriter.

- 1) **State Charge:** The State Charge applies to all Alabama counties except the following: Jefferson, Shelby and Blount.

The charge for Owner’s or Leasehold Owner’s insurance shall be as follows:

	Per Thousand
Up to \$100,000 of liability written	\$3.50
Over \$100,000 and up to \$500,000, add	\$3.00
Over \$500,000 and up to \$5,000,000, add	\$2.00
Over \$5,000,000 and up to \$15,000,000, add	\$1.50
Over \$15,000,000, add	\$1.00
Minimum charge	\$125.00

- 2) **Birmingham Metro Charge:** The Birmingham Metro Charge applies to the following counties: Jefferson, Shelby and Blount.

The charge for Owner’s or Leasehold Owner’s insurance shall be as follows:

	Per Thousand
Up to \$100,000 of liability written	\$3.50
Over \$100,000 and up to \$5,000,000, add	\$2.00
Over \$5,000,000 and up to \$15,000,000, add	\$1.50
Over \$15,000,000, add.....	\$1.00
Minimum charge	\$125.00

b) Owner’s Policy Upon Acquisition in Satisfaction of Debt

When the insured under a Loan policy acquires title by foreclosure or by deed in lieu of foreclosure, the insured, or the designee for the benefit of the insured, may purchase an Owner’s policy at the charge for a Purchase Money Loan policy.

c) Reissue Credit on Owner’s Policies

A reissue credit of forty percent (40%) shall apply where a prior Owner’s policy was previously issued. This credit shall apply up to the amount of the prior Owner’s policy. If the amount of insurance for the new Owner’s policy is in excess of the amount of the prior policy, the excess must be computed at the original charge from the appropriate bracket or brackets. The minimum charge is \$125. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy.

d) Commercial Owner’s Policies Exceeding \$5 Million

On an Owner’s policy exceeding \$5 million covering commercial property, a credit may be allowed for liability on the prior policy. The risk must be submitted to Underwriter, and the amount of the credit quoted by Underwriter will be dependent upon underwriting of the risk.

3. Loan Policies

a) Charge for Purchase Money Loan Policies

A Loan policy on a purchase money mortgage cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt to reimburse for interest, foreclosure costs, etc. Revolving credit mortgages are to be charged at the Loan policy charges.

1) State Charge: The State Charge applies to all Alabama counties except the following: Jefferson, Shelby and Blount.

The original charge for Loan policies shall be:

	Per Thousand
Up to \$100,000 of liability written	\$2.50
Over \$100,000 and up to \$500,000, add	\$2.00
Over \$500,000 and up to \$5,000,000, add	\$1.50
Over \$5,000,000 and up to \$15,000,000, add	\$1.25

Over \$15,000,000, add.....	\$1.00
Minimum charge	\$125.00

2) **Birmingham Metro Charge:** The Birmingham Metro Charge applies to the following counties: Jefferson, Shelby and Blount.

The original charge for Loan policies shall be:

	Per Thousand
Up to \$100,000 of liability written	\$2.50
Over \$100,000 and up to \$500,000, add.....	\$1.75
Over \$500,000 and up to \$5,000,000, add.....	\$1.50
Over \$5,000,000 and up to \$15,000,000, add.....	\$1.25
Over \$15,000,000, add.....	\$1.00
Minimum charge	\$125.00

b) Charge for Second Mortgage Loan Policies

The charge for second mortgage loan policies shall be the same as the charge for Purchase Money Loan Policies (see B.3a1 and B.3a2 above).

c) Refinance Credit on All Other Loan Policies

A refinance credit of forty percent (40%) shall apply where a prior Loan policy was previously issued. This credit shall apply up to the amount of the prior Loan policy. If the amount of insurance for the new Loan policy is in excess of the amount of the prior policy, the excess must be computed at the original charge from the appropriate bracket or brackets. The minimum charge is \$125. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy.

d) Construction Financing

Since a commitment to insure requires (as a precedent to policy issuance) evidence that no liens exist of a construction nature, a title policy should be issued as of the time the construction security instrument is filed for record. The policy will contain an appropriate note limiting coverage to amounts actually advanced pursuant to requirement to Underwriter. This “note” is commonly referred to as “the pending disbursements clause.”

Any variance from this procedure should be approved in advance by Underwriter. The charge for this policy shall be at original charges unless refinance charges are applicable.

At such time as the interim or temporary construction financing is converted to long-term permanent financing, and title insurance coverage is requested, the policy insuring the permanent financing will be issued at the original charge for Loan Policies, and subject to a refinance credit.

e) Modification of Mortgage Loan

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by Stewart, is modified by a modification agreement, an endorsement may be issued upon proper date down of the title to the property through the date of the recording of the modification agreement at the following charges:

	Per Thousand
Unpaid principal balance	\$0.10
Minimum charge	\$125.00

If the amount of insurance desired is in excess of the unpaid principal balance of the original loan, the charge for the amount in excess of the unpaid principal balance shall be computed from the appropriate bracket or brackets for Loan Policies.

f) Reverse Mortgage Policies

A Loan policy insuring the priority and enforceability of a reverse mortgage shall not be issued for an amount less than the full principal debt. The charge for a loan policy insuring a reverse mortgage shall be as follows:

	Per Thousand
Up to \$100,000 of liability written	\$3.50
Over \$100,000 and up to \$500,000, add	\$3.00
Over \$500,000 and up to \$10,000,000, add	\$2.00
Over \$10,000,000 and up to \$15,000,000, add	\$1.50
Over \$15,000,000, add	\$1.00
Minimum charge	\$125.00

A reissue credit of forty percent (40%) shall apply where a prior Owner's Policy was previously issued to the reverse-mortgage mortgagor(s). This credit shall apply up to the amount of the prior Owner's Policy. If the amount of insurance for the new Loan Policy insuring the reverse mortgage is in excess of the amount of the prior Owner's Policy, the excess must be computed at the original charge from the appropriate bracket or brackets. The minimum charge is \$125. Underwriter is under no obligation to seek or make a determination of the existence of a previous policy.

4. Simultaneous Issue Transactions

When an Owner's policy and a Loan policy, or an Owner's policy and a Leasehold policy are issued simultaneously, the Owner's policy shall be issued for the sale price of the property, or, in the event there is no sale, for the value of the premises. The charge for the Loan policy so simultaneously issued shall be \$125.00 for the amount of insurance not in excess of the Owner's policy.

The charge for the Leasehold policy in an amount not in excess of the Owner's policy so simultaneously issued shall be 30% of the charge for the Owner's policy with a minimum of \$125.00.

When two Owner's policies each covering different respective interests in the entire fee in identical land is issued in the same transaction to different insureds, the applicable Owner's charge will apply to the policy in the larger amount and the charge on the other policy shall be \$125.00.

Title must be certified down to a date that will include the filing for record of both the deed to the mortgagor or lessor and mortgage or lease itself. Both policies must bear the same date, and the Owner's policy MUST show the mortgage or the lease as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the execution of the mortgage or lease, but this charge has reference only to the simultaneous issuance of such policies. (See Definition of Simultaneous Issue above.)

The charge does not apply to simultaneous first and second mortgage transactions.

5. Closing Protection Letters

In connection with a transaction in which a title policy is being issued, insured closing protection coverage may be issued as follows:

- a) **Purchase Money Transactions Involving a Lender Who is Not the Seller:**
\$25 for a lender, its successors and assigns, as their interest may appear; \$25 for the purchaser(s)/borrower(s); and \$50 for the seller(s).
- b) **Cash and Seller-Financed Purchase Money Transactions:**
\$25 for a purchaser; and \$50 for a seller.
- c) **Transactions Involving Non-Purchase Money Mortgages:**
\$25 for lender, its successors and assigns, as their interest may appear; and \$25 for the borrower(s).

6. ALTA Homeowner's Policy of Title Insurance (The Platinum Policy)

This policy offers more coverage than the standard 1992 ALTA Owner's Policy. It includes additional coverages, including coverage for certain post-policy matters. It contains an inflation provision that will increase the policy limits by 10% each year for the first five years. This is the ALTA expanded coverage owner's policy and supersedes the Stewart Gold Policy. The Gold Policy should not be issued without prior approval from Underwriter.

The charge for this policy shall be 120% of the basic owner's schedule of charges. The minimum charge is \$150.

7. **ALTA Expanded Coverage Residential Loan Policy and**
8. **ALTA Short Form Expanded Coverage Residential Loan Policy**

The ALTA Expanded Coverage Residential Loan Policy has been designed to afford lenders who make loans secured by one-to-four family residential property many of the same expanded coverages provided to consumers by the ALTA Homeowner's Policy of Title Insurance as well as a number of additional coverages unique to lenders. The policy will be available in both a "long form" and a "short form" version. This is the ALTA expanded coverage loan policy.

The charge for this policy shall be 120% of the basic loan schedule of charges. The minimum charge is \$150.

9. **Home Equity Policy**

The Home Equity Policy is a limited form of coverage available to consumer lenders involving a limited search of title to report only those instruments of record which reflect public information available in the limited search period of use to consumer lenders in the process of making loans to individuals.

The charge for this policy shall be \$2 per \$1,000 of liability. The minimum charge is \$125.

10. **Foreclosure Insurance Policy**

This policy is to be issued prior to foreclosure and would be issued to a foreclosing lender, trustee (in deed of trust states). The policy insures as to various title matters according to the public records: (1) the ownership of the land; (2) lease, options, or contracts to purchase; (3) notices of bankruptcy; (4) notices of default or foreclosure; (5) defects or encumbrances recorded after the foreclosing mortgage; and (6) addresses and assignments of the above matters or claimants. The policy is issued in anticipation of a foreclosure of a mortgage and provides the mortgagee with record information regarding those persons who should be joined in a foreclosure action or who should be notified of a foreclosure. Continuation of coverage could be provided by a down date endorsement.

The charge for the policy shall be calculated at the original charge for loan policies, less refinance credit if applicable. The minimum charge is \$125.

11. **ALTA Residential Limited Coverage Junior Loan Policy and**
12. **ALTA Short Form Residential Limited Coverage Junior Loan Policy**

Upon application, Stewart may issue 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 charge for the Limited Coverage Junior Loan Policy shall be \$2.00 per \$1,000. The minimum charge is \$125.

13. Secondary Market Short Form Residential Loan Policy One-to-Four Family

The Secondary Market Short Form Residential Loan Policy – One-to-Four Family was designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. This policy insures the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides as set out for this program by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). This form has been approved by Fannie Mae and Freddie Mac, so that its coverage is acceptable to the lending community. When issued, the policy can refer to either the American Land Title Association Loan Policy (10/17/92) or the American Land Title Association Loan Policy (06/17/06) currently approved by the Alabama Department of Insurance.

The policy has been specifically designed for Internet originated loans and 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 programs used for order.

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

Range of Liability	Charge
Up to \$250,000 of liability written	\$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 \$1,100,000	\$650
Over \$1,100,000 and up to \$1,500,000	\$750

14. Stewart Master Residential Loan Policy Schedule A & B

These schedules are to be issued with the American Land Title Association Loan Policy. Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

Range of Liability	Charge
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000	\$65
Over \$250,001 and up to \$500,000	\$125

15. 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 for placement of orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The charge for the Modification Guarantee shall be \$125. 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.

16. Charges for All ALTA 7 - Manufactured Housing Endorsements

All ALTA 7 Endorsements are high liability endorsements and will be charged at a flat charge per endorsement, as follows:

ALTA 7-06	\$100
ALTA 7.1-06	\$200
ALTA 7.2-06	\$300

The charge will be remitted to Stewart at one hundred percent (100%) of the total charge. This endorsement must be underwritten according to underwriting guidelines. Contact Underwriter prior to issuing the commitment and the endorsement.

17. Charges for Endorsements – Commercial Only (No Charge For Residential Endorsements with the exception of all ALTA 7 Endorsements, See 16 Above)

The charges for endorsements are expressed on a cost-per-thousand basis unless otherwise noted. Endorsement charges are added to the charge applicable to the policy on which the endorsement is issued. There shall be no charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, such as but not limited to the ALTA 4.1, ALTA 5.1, ALTA 6, ALTA 8.1, and ALTA 9. Charges for endorsements in commercial transactions are set out on the following pages.

Commercial Endorsements filed with the Alabama Department of Insurance by Stewart which do not appear in this manual, are available for \$100 flat fee per Endorsement. The availability of any Endorsement, residential or commercial, is subject to the Underwriting Guidelines of Stewart.

COMMERCIAL ENDORSEMENT CHARGES

Charge per \$1000 unless otherwise indicated

*Indicates that the endorsement is not subject to the per \$1000 calculation

American Land Title Association Endorsements

ALTA Series	Description	Charge
ALTA 1	Street Assessments	\$100.00*
ALTA 2	Truth-in-Lending	\$100.00*
ALTA 3	Zoning	\$0.10
ALTA 3.1	Zoning-Completed Structure	\$0.10
ALTA 3.2	Zoning-Land Under Development	\$0.10
ALTA 4.1	Condominium	\$100.00*
ALTA 5.1	Planned Unit Development	\$100.00*
ALTA 6	Variable Rate Mortgage	\$100.00*
ALTA 6.2	Variable Rate Mortgage-Negative Amortization	\$100.00*
ALTA 7	Manufactured Housing Unit	\$100.00*
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	\$200.00*
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	\$300.00*
ALTA 8.1	Environmental Protection Lien	\$100.00*
ALTA 8.2	Commercial Environmental Protection Lien	\$100.00*
ALTA 9	Restrictions, Encroachments, Minerals – Loan	\$0.10
ALTA 9.1	Covenants, Conditions and Restrictions – Unimproved Land	\$0.10
ALTA 9.2	Covenants, Conditions and Restrictions – Improved Land	\$0.10
ALTA 9.3	Covenants, Conditions and Restrictions	\$0.10
ALTA 9.4	Restrictions, Encroachments, and Minerals – Owner’s – Unimproved Land	\$0.10
ALTA 9.5	Restrictions, Encroachments, and Minerals – Owner’s – Improved Land	\$0.10
ALTA 9.6	Private Rights - Loan Policy	\$0.10
ALTA 9.7	Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	\$0.10
ALTA 9.8	Covenants Conditions and Restrictions-Land Under Development-Owner’s Policy	\$0.10
ALTA 9.9	Private Rights - Owner’s Policy	\$0.10
ALTA 9.10	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	\$0.10
ALTA 10	Assignment	\$100.00*
ALTA 10.1	Assignment & Date Down	\$100.00*
ALTA 11	Mortgage Modification (See also Section B.3.e)	\$0.10
ALTA 11.1	Mortgage Modification with Subordination (See also Section B.3.e)	\$0.10
ALTA 11.2	Mortgage Modification with Additional Amounts of Insurance (See also Section B.3.e)	\$0.10
ALTA 12	Aggregation	\$0.10
ALTA 12.1	Aggregation – State Limits – Loan Policy	\$0.10
ALTA 13	Leasehold-Owner’s	No charge
ALTA 13.1	Leasehold-Loan	No charge
ALTA 14	Future Advance-Priority (with and without MML)	\$0.10
ALTA 14.1	Future Advance-Knowledge (with and without MML)	\$0.10
ALTA 14.2	Future Advance-Letter of Credit (with and without MML)	\$0.10
ALTA 14.3	Future Advance-Reverse Mortgage (with and without MML)	\$100.00*
ALTA 15	Nonimputation-Full Equity Transfer	\$0.10
ALTA 15.1	Nonimputation-Additional Insured	\$0.10
ALTA 15.2	Nonimputation-Partial Equity Transfer	\$0.10
ALTA 16	Mezzanine Financing	\$0.10
ALTA 17	Access and Entry	\$100.00*
ALTA 17.1	Indirect Access and Entry	\$100.00*
ALTA 17.2	Utility Access	\$100.00*
ALTA 18	Single Tax Parcel	\$100.00*
ALTA 18.1	Multiple Tax Parcel	\$100.00*

ALTA Series	Description	Charge
ALTA 19	Contiguity-Multiple Parcels	\$100.00*
ALTA 19.1	Contiguity-Single Parcel	\$100.00*
ALTA 20	First Loss-Multiple Parcel Transactions	\$0.10
ALTA 22	Location	\$100.00*
ALTA 22.1	Location and Map	\$100.00*
ALTA 23	Co-Insurance	\$0.10
ALTA 24	Doing Business	\$100.00*
ALTA 25	Same As Survey	\$100.00*
ALTA 25.1	Same as Portion of Survey	\$100.00*
ALTA 26	Subdivision	\$100.00*
ALTA 27	Usury	\$100.00*
ALTA 28	Easement-Damage or Enforced Removal	\$100.00*
ALTA 28.1	Encroachments – Boundaries and Easements	\$100.00*
ALTA 28.2	Encroachments – Boundaries and Easements – Described Improvements	\$100.00*
ALTA 29	Interest Rate Swap Endorsement-Direct Obligation	\$0.25
ALTA 29.1	Interest Rate Swap Endorsement-Additional Interest	\$0.25
ALTA 29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	\$0.25
ALTA 29.3	Interest Rate Swap Endorsement-Additional Interest – Defined Amount	\$0.25
ALTA 30	One To Four Family Shared Appreciation Mortgage	\$0.25
ALTA 30.1	Commercial Participation Interest	\$0.25
ALTA 31	Severable Improvements	\$100.00*
ALTA 32	Construction Loan – Loss of Priority	\$0.25
ALTA 32.1	Construction Loan – Loss of Priority – Direct Payment	\$0.25
ALTA 32.2	Construction Loan – Loss of Priority – Insured's Direct Payment	\$0.25
ALTA 33	Disbursement	\$100.00*
ALTA 34	Identified Risk Coverage	\$100.00*
ALTA 35	Minerals and Other Subsurface Substances – Buildings	\$0.10
ALTA 35.1	Minerals and Other Subsurface Substances – Improvements	\$0.10
ALTA 35.2	Minerals and Other Subsurface Substances – Described Improvements	\$0.10
ALTA 35.3	Minerals and Other Subsurface Substances – Land Under Development	\$0.10
ALTA 36	Energy Project – Leasehold/Easement – Owner's	\$0.10
ALTA 36.1	Energy Project – Leasehold/Easement – Loan	\$0.10
ALTA 36.2	Energy Project – Leasehold – Owner's	\$0.10
ALTA 36.3	Energy Project – Leasehold – Loan	\$0.10
ALTA 36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	\$0.10
ALTA 36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	\$0.10
ALTA 36.6	Energy Project – Encroachments	\$0.10
ALTA 37	Assignment of Rents and Leases	\$100.00*
ALTA 38	Mortgage Tax	\$100.00*
ALTA 39	Policy Authentication	\$100.00
ALTA 41	Water – Buildings	\$0.10
ALTA 41.1	Water – Improvements	\$0.10
ALTA 41.2	Water – Described Improvements	\$0.10
ALTA 41.3	Water – Land Under Development	\$0.10
ALTA 42	Commercial Lender Group	\$100.00*
ALTA 43	Anti-Taint	\$0.10
ALTA 44	Insured Mortgage Recording	\$100.00*
	ALTA Limited Pre-Foreclosure Date-Down Endorsement	\$0.10
	JR 1 Endorsement	\$0.10
	JR 2 (Future Advance) Endorsement	\$0.10

California Land Title Association Endorsements

CLTA Series	Description	Charge
CLTA 100.29	Development of Minerals	\$100.00*
CLTA 101.3	Mechanic's Lien Coverage – No Notice of Completion	\$0.10
CLTA 102.4	Foundation – No Violation, No Encroachment by Improvements	\$100.00*
CLTA 102.5	Foundation – No Violation, No Encroachments onto Easements or Adjoining Land	\$100.00*
CLTA 103.1	Damage to Easement	\$100.00*
CLTA 103.3	Removal of Improvements from Easement	\$100.00*
CLTA 103.5	Exercise of Surface Rights for Extraction of Water	\$100.00*
CLTA 103.6	Easement Encroachment	\$100.00*
CLTA 107.9	Additional Insured	\$100.00*
CLTA 108.8	Additional Advance	\$0.10
CLTA 111.9	FNMA Balloon Mortgage	No charge

Stewart Title Guaranty Company Endorsements

Description	Charge
Anti-Taint	\$100.00*
Deletion of Arbitration Clause in Loan Policy	\$100.00*
Deletion of Arbitration Clause in Owner's Policy	\$100.00*
Down Date	\$100.00*
Fairway 1	\$0.10
Fairway 2	\$0.10
First Loss	\$0.10
Navigable Servitude	\$0.10/\$1,000; minimum \$100.00
Revolving Credit	\$0.10
Secondary Market	No charge