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# **STEWART TITLE GUARANTY COMPANY SCHEDULE OF CHARGES AND FORMS FOR TITLE INSURANCE IN THE STATE OF IDAHO**

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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# IDAHO 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 [hereafter "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.

### DEFINITIONS

Charge. The charge is that cost per unit of insurance which, when multiplied by the total units of liability, 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. A surcharge shall be made for 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 protections may be added by endorsement that may be included within the scope of the term extended coverage. 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 therefrom 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.

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.

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.

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 Director of Insurance of the State of Idaho, including but in no way limiting therefrom 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 use other 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 exceptions. Included among such matters generally excluded are matters not shown in public records.

**B. SCHEDULE OF CHARGES FOR POLICIES**

1. **Basic Schedule of Charges**

<b>Liability Amount</b>	<b>Per Thousand</b>
Up to and including \$10,000 .....	\$200.00 flat charge
Over \$10,000 to \$30,000, add .....	\$6.00
Over \$30,000 to \$50,000, add .....	\$5.50
Over \$50,000 to \$100,000, add .....	\$3.50
Over \$100,000 to \$300,000, add .....	\$3.00
Over \$300,000 to \$1,000,000, add .....	\$2.25
Over \$1,000,000 to \$5,000,000, add .....	\$2.00
Over \$5,000,000 to \$10,000,000, add .....	\$1.75
Over \$10,000,000 to \$50,000,000, add .....	\$1.20
Over \$50,000,000 to \$100,000,000, add .....	\$1.10
Over \$100,000,000, add .....	\$1.05

Minimum .....\$200.00

See Appendix "A" for calculated charges (page 30)

When a rate for a policy or guarantee is not an even dollar amount, the rate shall be rounded up to the nearest dollar. A rate that is a percentage of the Basic Schedule of Charges shall be calculated from the unrounded rate amount with rounding done after all other calculations have been determined.

2. **Extended Policy Charges**

- a) Unless otherwise provided for herein, the charge for issuance of standard policies shall be 100% of the basic charge.
- b) Deletion of any printed exceptions (standard exceptions) and substituting therefore specific exceptions from coverage for matters disclosed by the additional search, examination, and/or inspection of the land makes that policy an extended policy and, with exception to the specific circumstances described hereafter, requires a surcharge in addition to the standard charge and compliance with the underwriting standards of Stewart.
- c) For extended policies deleting all of the standard policy exceptions shown elsewhere herein the surcharge shall be as follows:
  - 1) Owner's Policy ..... 50% of the basic schedule of charges
  - 2) Loan Policy ..... 30% of the basic schedule of charges

The surcharge for an extended owner's policy on residential property is 10% of the basic schedule of charges.

- d) For owner's policies deleting only certain printed exceptions or for situations falling outside of the parameters shown above in the previous paragraph, the surcharge shall be computed based upon rating procedures shown elsewhere in this manual.
- e) When both owner's and loan policies are issued simultaneously, the surcharge for deletion of the standard policy exceptions from the owner's policy shall include any applicable charges for deletion of standard policy exceptions from the loan policy. The loan policy shall be rated in such case as a standard coverage simultaneously issued loan policy as otherwise provided herein.

3. **U.S. Policy Form and Datedown Endorsement-Special Provisions for Charges**

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 (a) the amount of the current sales price of the land and any existing improvements appurtenant thereto, or (b) 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 (a) the full principal amount of the indebtedness secured by the mortgage lien and may include up to 20% in excess thereof to cover interest, including capitalized interest, foreclosure costs, etc., or (b) 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 years or more shall be for the full value of the land and existing improvements, and for less than fifty 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 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 ownership within the last five 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; however, in no event shall the cancellation charge be less than 50% of the minimum applicable charge provided in Section B - Paragraph 1. 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 six 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 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 75% of the basic schedule of charges. This sub-paragraph shall not be interpreted to include deeds from personal representatives, governmental entities 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 may 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 location that are part of a single transaction, the charge shall be calculated based upon the pro-rata portion of the total liability and upon the applicable rate per thousand of liability as shown in Section B - Paragraph 1 herein to which shall be added the applicable additional chains of title found in Section B - Paragraph 4b.

**h) Policy Re-Write and/or Re-Organization of Loan**

Upon the payment of 30% of the Basic Schedule of Charges, unless otherwise specifically provided for elsewhere herein, any policy written within the preceding ten years may be re-written at a later date with a current date of policy upon satisfaction of Stewart's underwriting requirements. Included within this provision without limiting its scope would be such circumstances as extending an owner's policy issued when a contract of sale was entered into and later extended to date of recordation of a fulfillment deed upon such contract or the insured lender re-writing an existing loan with the same borrower upon different terms, or a lender agreeing to add additional land as collateral and release other lands. Applicable charges for additional chains of title found in Section B - Paragraph 4b shall be charged for additional parcels as applicable.

**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 exceptions from coverage are deleted upon satisfaction of Stewart's requirements, a surcharge may be applicable as is shown in Section B-2 herein. An owner's policy shall be issued for not less than (a) the amount of the current sales price of the land and any existing improvements appurtenant thereto, or (b) 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. If improvements are contemplated, the amount may include the cost of such improvements immediately contemplated to be erected thereon with a following pending improvement clause set forth in Schedule B of said policy and the full premium collected, which clause reduces the policy amount to the extent the improvements are not completed. The insured amount of a policy insuring contract purchasers shall be for 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.

**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 amount, with a minimum charge of \$25. See CLTA endorsement 107.2.

**c) Simultaneous Issue**

Multiple policies may be issued covering all or portions of the same tract and qualify for reduced charges based upon the fact that the policies are issued or contemplated to be issued as part of a single transaction:

- 1) **Standard Coverage Owner's and Standard Coverage Lender's Policies:**  
On residential land, the charge for Standard Coverage owner's policy is 100% of the Basic Schedule of Charges and the charge for a simultaneous issued loan policy is \$75 for loans having a principal obligation amount of less than \$500,000. On loans secured by residential land having a principal obligation amount of \$500,000 or more and on any commercial loan issued simultaneously with a Standard Coverage owner's policy, the charge shall be 10% of the basic schedule of charges with a minimum fee of \$75. For each additional standard coverage loan policy the charge shall be \$75.
- 2) **Standard Coverage Owner's and Extended Coverage Lender's Policies:**  
The charge for a Standard coverage owner's policy is 100% of the Basic Schedule of Charges. The charge for an extended form loan policy written simultaneously with the standard coverage owner's policy is \$75, plus 30% of the basic schedule of charges. For each additional extended coverage loan policy the charge shall be \$75 plus 30% of the basic schedule of charges.
- 3) **Extended Owner's Coverage and Extended Coverage Lender's Policies:**  
The charge for an extended coverage owner's policy shall be as set forth in Section B-2.c. The charge for a simultaneously issued extended lender policy shall be 10% of the basic schedule of charges. For each additional loan policy issued simultaneously after the first loan policy the charge shall be \$75.

Multiple owner's coverage policies covering the fee and other interests in the property will be written as a single risk but with multiple insured's 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.

It is contemplated that the amount of insurance under the owner's policies will equal the value of the land or represent a lesser interest in the land. Where multiple owners and/or lenders policies are being issued the aggregate outstanding liability shall be used to establish the liability for the primary 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**

The ALTA Homeowner's Policy is used on 1-4 single family residential property or residential condominium where the property has been platted or subdivided in circumstances where adequate survey control exists, a well established history of planning and land use control exists in the jurisdiction and there exists 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 owners standard coverage policies plus a surcharge of 10% on such residential land where the land is currently owner occupied.

f) **1031 Reverse Exchange**

The charge for an owner's policy issued to a qualified intermediary in connection with a 1031 reverse exchange is 100% of the Basic Schedule of Charges. The charge for the owner's policy issued to the exchanger is 30% of the Basic Schedule of Charges provided that title to the property is conveyed to the exchanger within 180 days from the date of the original policy.

In lieu of two separate policies, one single policy and commitment may be issued in connection with a reverse exchange at 110% of the Basic Schedule of Charges provided that within 180 days from the commitment the Insured property is conveyed to the exchanger. Any increase in the amount of liability will be charged the applicable Basic Schedule of Charges.

6. **Loan Policies**

a) **General**

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 up to an additional 30% may be insured as agreed upon between the applicant and Underwriter.

When two or more loan policies covering the same land are written simultaneously, the charge shall be calculated as follows:

- 1) Two or more loan policies, but no owner's coverage policies, issued in standard form, the charge shall be 100% of the basic schedule of charges of the aggregate liability, plus \$75 for each additional policy for residential loans having a principal obligation amount of less than \$500,000, otherwise the charge shall be 10% of the basic schedule of charges for each additional loan policy issued simultaneously with a minimum fee of \$75 for each policy.
- 2) Two or more loan policies, but no owner's coverage policies, with one policy being standard coverage and the other ALTA extended coverage, the charge shall be computed by applying the charge for the ALTA extended coverage policy from the basic schedule of charges of the aggregate liability and charging \$75 for each residential loan having a principal obligation amount of less than \$500,000, otherwise the charge shall be 10% of the basic schedule of charges for each additional loan policy issued simultaneously with a minimum fee of \$75 for each policy.
- 3) Two or more loan policies, but no owner's coverage policies, where more than one ALTA extended coverage policy is being issued, the charge for the aggregate liability ALTA extended coverage policy shall be calculated from the basic schedule of charges plus the applicable ALTA Extended loan policy fee based upon the aggregate liabilities with each additional being calculated at the charge \$75 for residential loans having a principal obligation amount of less than \$500,000, otherwise the charge shall be 10% of the basic schedule of charges for each additional loan policy issued simultaneously with a minimum fee of \$50 for each policy.

**b) ALTA Loan Policies**

- 1) Unless specifically stated to the contrary in an application for title insurance, standard coverage for loan policies will be contemplated. The charge for such policies shall be 100% of the basic schedule of charges.
- 2) The charge for an ALTA Extended Loan policy shall be 1) 130% of the basic schedule of charges; 2) if issued simultaneously with an owner's policy shall be 30% of the owner's charge plus a simultaneous issue fee of \$75; and 3) multiple policies issued simultaneously as provided heretofore. This form of policy contemplates its issuance with some or all of the standard exceptions from coverage removed. The charges do not include the cost of any survey that may be required or any inspection charge for an inspection and mileage charge from the office. The policy shall not be for less than the full principal debt and may include up to twenty percent (20%) in excess of the principal debt to cover interest, foreclosure costs etc. Where the land covered by the policy represents only part of the security for the loan, the policy shall be written for the amount of the unencumbered value of the land or the amount of the loan, whichever is the lesser.

c) **Construction Loan Policies**

Policies insuring the lender where the principal use of the funds is for the construction of improvements on the land shall be rated as follows:

- 1) Development or construction loan policies will be issued at 100% of the basic schedule of charges for standard coverage, or 130% of the basic schedule of charges for extended coverage.
- 2) Following completion of construction, the charges for the development or construction loan policy may be applied as a credit to the charges for the owners and/or loan policies issued following construction or development. The amount of credit is 100% of the basic schedule of charges for the development or construction loan policies plus a surcharge of \$40. This credit may be pro-rated among several lots or parcels covered by the temporary or construction loan policies.

**No credit is to be given for any part of the 30% surcharge that may have been paid on the development or construction loan policy, nor is a credit to be given for any endorsement charges made on the development or construction loan policy.**

- 3) The construction credit may be applied to either a loan policy insuring a deed of trust or mortgage that replaces the construction deed of trust or mortgage, or to an owner's policy upon the sale of the newly constructed improvement. This credit is only applicable if the new lender's or owner's policy is issued within one year of the date of the construction loan policy, or within 120 days after completion of construction.
- 4) Such development 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.
- 5) In 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.

d) **Policies Covering Future Advances, Extension of New Mortgages, Supplemental Mortgage and/or New Mortgage to Insured Lender**

- 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 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 \$35. CLTA Endorsement 108.8 may be used in lieu of a new policy.

- 2) Loan Policy Insuring Supplemental (Substitution) Mortgage. When a loan policy has been issued insuring a mortgage, and within two years of the recordation of the original mortgage, a supplemental (substitution) mortgage (or upon consolidation) by the same mortgagor, secured by the same premises, becomes necessary, a new loan policy will be issued in the new amount upon surrender of the outstanding loan policy at 50% of the basic schedule of charges with a minimum charge for such issuance of \$120, plus applicable additional charges for increased coverage and additional chains of title.

**e) 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.

**f) Junior Loan Policies**

When a Junior Loan policy is issued, the charge made for such policy shall be made as follows:

ALTA Residential Limited Coverage Junior Loan Policy		
Liability		Charge
Below	\$50,000	\$120
\$50,001	\$90,000	\$140
\$90,001	\$130,000	\$170
\$130,001	\$200,000	\$200
\$200,001	\$250,000	\$230
\$250,001	\$300,000	\$250

There is an additional charge of \$5 to issue the ALTA Residential Junior Loan policy Supplemental coverage Endorsement - JR1 and \$5 to issue the Revolving Credit/Variable Rate Endorsement to Residential Limited coverage Junior Loan policy - JR2, if issued within six (6) months from date of policy. If issued after six (6) months, the charge is \$15. No other form of endorsement may be attached to an ALTA Junior Loan policy. The Junior Loan Policy may not be used when insuring a first priority deed of trust.

**g) 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.

- h) **ALTA Expanded Coverage Residential Loan Policy**, ALTA Expanded Coverage Residential Loan Policy-Assessments Priority, ALTA Expanded Coverage Residential Loan Policy-Current Assessments; and 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.

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 Expanded Coverage Residential Loan Policy - Current Assessments provides additional coverage to lenders for certain assessments imposed at Date of Policy.

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.

i) **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, Underwriter 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:

Range of Liability	Charge
Up to and including \$25,000.00 of liability written: .....	\$ 25.00
Thereafter and up to and including \$250,000.00 .....	\$ 65.00
Thereafter and up to and including \$500,000.00 .....	\$125.00

j) **Simplified One-To-Four Family Residential Loan**

For improved one-to-four residential properties, any Extended Coverage Loan Policy (ALTA 2006 Loan Policy) shall be issued at the rates below. The rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction, or being issued concurrently with an owner's policy.

Amounts of insurance up to and including \$100,000 are computed at \$200 plus an additional \$5.00 per \$1,000 or any fraction thereof of coverage;

Amounts of insurance over \$100,000 up to and including \$300,000 are computed at \$700 plus \$3.00 per \$1,000 or any fraction thereof of coverage above \$100,000;

Amounts of insurance over \$300,000 up to and including \$500,000 are computed at \$1,300 plus \$2.50 per \$1,000 or any fraction thereof of coverage above \$300,000;

Amount of insurance over \$500,000 up to and including \$1,000,000 are computed at \$1,800 plus \$2.25 per \$1,000 or any fraction thereof of coverage above \$500,000;

Amount of insurance over \$1,000,000 up to and including \$5,000,000 are computed at \$2,925 plus \$1.75 per \$1,000 or any fraction thereof of coverage above \$1,000,000;

Amount of insurance over \$5,000,000 up to and including \$10,000,000 are computed at \$9,925 plus \$1.20 per \$1,000 or any fraction thereof of coverage above \$5,000,000;

Amount of insurance over \$10,000,000 up to and including \$50,000,000 are computed at \$15,925 plus \$1.15 per \$1,000 or any fraction thereof of coverage above \$10,000,000;

Amount of insurance over \$50,000,000 up to and including \$100,000,000 are computed at \$61,925 plus \$1.10 per \$1,000 or any fraction thereof of coverage above \$50,000,000;

Amount of insurance over \$100,000,000 are computed at \$116,925 plus \$1.05 per \$1,000 or any fraction thereof of coverage above \$100,000,000.

Total calculation must be rounded up to the next dollar. No credits or discounts from other sections of the Idaho manual may be applied to this rate. The use of these rates is based on the fact that these rates will not qualify for any simultaneous, credit or re-issue rate.

**k) SMART Policies (Limited Residential Standard Coverage)**

When a lender makes an equity loan secured by the 1-4 family residential property of the borrower, a SMART policy may be issued for the amounts shown in this section. The loan policy must be a standard ALTA coverage (not extended coverage) and in addition to the regular pre-printed general exceptions the following "SMART" exceptions are added to the policy:

- 1) Agreements, if any, related to the future assessment obligations not yet due and payable, which appear in the public records.
- 2) Agreements, covenants, conditions, restrictions and/or declarations affecting title, or violations thereof, if any, which appear in the public records or are shown on any recorded subdivision map or survey.
- 3) Easements or encroachments, if any, which appear in the public records or are shown on any recorded subdivision map or survey.
- 4) Any reservation or conveyance of minerals, gas, oil, sand, gravel or timber, or rights related thereto, including leases of said interests, which appear in the public records.



Range of Liability	SMART Charge
Up to and including \$50,000.00 of liability written: .....	\$125.00
Thereafter and up to and including \$100,000.00 .....	\$150.00
Thereafter and up to and including \$150,000.00 .....	\$175.00
Thereafter and up to and including \$250,000.00 .....	\$200.00
Thereafter and up to and including \$300,000.00 .....	\$250.00
Thereafter and up to and including \$350,000.00 .....	\$275.00

SMART Policies may not be issued for liabilities in excess of \$350,000.

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 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 together with any improvements immediately contemplated to be erected thereon.

8. **Guarantees and Other Types of Insurance**

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 - Paragraph 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 Stewart's, Home Office, 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.

a) **Trustee's Sale Guarantee**

The charge for the trustee's sale guarantee shall be 100% of the basic schedule of charges for a policy in an amount equivalent to the total amount of indebtedness remaining secured under the deed of trust, provided that the minimum charge for a trustee's sale guarantee shall be \$200. For special owner's charge, see Section 5.

An endorsement to a trustee's sale guarantee bringing the effective date current and reflecting changes in the public record within 6 months of the effective date shall bear a charge of \$40. For date downs changing an effective date to cover a period over 6 months and up to 18 months after such effective date, the charge

for such endorsement shall be \$120. For each 6 month period thereafter the charge shall be an additional \$40.

**b) Litigation Guarantee**

The charge for the litigation guarantee shall be 100% of the basic charge with a minimum charge of \$200. For special owner's charge, see Section 5.

**c) Environmental Recorded Document Guarantees**

The minimum charge for Environmental Recorded Document Certificates shall be \$500 for \$10,000 coverage. In addition to said charge, an additional work charge of \$60 per hour shall be charged for cases where the amount of work is disproportionate to the base charge and liability assumed.

**d) Other Guarantees**

The charge for guarantees utilizing the Stewart Guarantee form G-1578, 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 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 \$35.00 for each additional parcel. A \$25 fee will be charged for any judgment tax lien search. The guarantees contemplated herein 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.

**e) 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.

9. **HUD Resale Binder Charge**

A Department of Housing and Urban Development (HUD) resale binder shall be available for use in IDAHO 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 75% of the basic schedule of charges. The charge for issuance of the owner's policy to the Secretary of State's designee shall be 75% 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. **Reissue Charges, Credits, and Additional Fees**

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

- a) When an owner and/or lender has been insured within the specified period, a reissue charge is available as follows:

*Owner's Policy:* Within 2 years following the issuance of an owner's policy by another title insurer or Stewart, a reissue charge of 75% of the basic schedule of charges herein shall be given. New insurance above the amount of insurance shown in such prior policy shall be charged at the basic schedule of charges herein between such prior amount of insurance and the new requested amount of insurance. Where an insured is disposing of only a portion of the land insured under such prior policy, the amount of insurance under the prior policy shall be apportioned pro-rata to such smaller tract with the charges identified above being made for such reissue charge, together with charges for increased coverage for such apportioned parcel of land as otherwise provide above.

*Loan Policy:* Within 5 years following the issuance of a prior loan policy a new policy shall be issued at 50% of the basic schedule of charges. Reference should be made to Section 6d(2) for the particulars in the use of this charge. 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.

*Owner's Policy to Loan Policy:* Within 5 years of an owner's policy, where the borrower is the insured owner, a loan policy shall be issued at 75% of the basic schedule of charges herein of the portion of the charge equivalent to a standard coverage loan policy, with no reduction or credit available for any extended coverage charges applicable as otherwise provided for herein, and further provided that the new loan does not exceed the amount of such owner's policy.

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

- b) When a guarantee has been issued within two years prior thereto, a reissue credit of 25% of the basic schedule of charges is available.
- c) When a transaction is contemplated that has a liability that exceeds the single risk retention limit of Underwriter as may be established from time to time, the issuing office shall charge the cost of reinsurance that is i) required by a proposed insured at a lower limit than that established by Stewart or by statute, ii) in excess of \$0.35 per thousand, iii) all of the above.

11. **Closing Protection Letters**

A Closing Protection Letter (“CPL”) is available as an option to the proposed insured parties of the transaction in which a title insurance policy or title insurance policies will be issued by or on behalf of Underwriter. This protection is apart and separate from the coverage provided under the title insurance policy. The election for a CPL must be made prior to or at the time of closing. The closing protection is available to the lender(s), buyer(s) or borrower(s) in connection with the real property transaction giving rise to the issuance of the CPL. A rate shall be charged for each transaction that includes closing protection coverage and shall not be subject to any agreement requiring a division of rates or premiums collected on behalf of Underwriter. The rate to be charged shall be \$25 per transaction. The entire amount of the CPL rate, fee or charge shall be remitted to Underwriter for the additional risk it assumes when providing closing protection coverage. In the event of a second mortgage by a lender other than the primary lender, an additional rate of \$25 shall be charged for and remitted to Underwriter.

12. **List of 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 Stewart’s National Legal Department, Houston:

a) **Policies**

Form Name	Form Date	Form Number
ALTA Owner’s Policy	6/17/06	O-9401
ALTA Loan Policy	6/17/06	M-9402
ALTA Short Form Residential Loan Policy	12/03/12	U-9232
ALTA Short Form Residential Loan Policy – Current Violations	4/2/15	U-9225
ALTA Residential Limited Coverage Junior Loan Policy	08/01/12	M-9283
ALTA US Policy, Schedule A & B	12/3/12	O-9131
ALTA Homeowner’s Policy of Title Insurance	12/02/13	O-9581
ALTA Expanded Coverage Residential Loan Policy	12/02/13	M-9582
ALTA Expanded Coverage Residential Loan Policy – Assessments Priority	4/2/15	M-9221
ALTA Expanded Coverage Residential Loan Policy – Current Assesments	4/2/15	M-9222
ALTA Short Form Expanded Coverage Residential Loan Policy and Addendum	01/01/08	U-9479
ALTA Short Form Expanded Coverage Residential Loan Policy – Assessments Priority (4/2/15)	4/2/15	U-9223

Form Name	Form Date	Form Number
ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments	4/2/15	U-9224
ALTA Short Form Residential Limited Coverage Junior Loan Policy with Addendum	04/02/13	U-9150

**b) Guarantees**

Form Name	Modified	Form Date	Form Number
CLTA Guarantee		6/6/1992	G-1578
CLTA Recorded Document Guarantee		5/6/2002	27
ID Chain of Title Guarantee, Schedule A		6/6/1992	6
ID Combination Guarantee, Schedule A		6/6/1992	16
ID Judgment and Tax Lien Guarantee, Schedule A		6/6/1992	10
ID Mechanic Lien Guarantee, Schedule A		6/6/1992	9
ID Mining Claim Guarantee			18
Modification Guarantee	Eff. 08/09/2010		G-9496
ID Patent Mineral Reservation Guarantee			26
ID Lot Book Guarantee, Schedule A		6/6/1992	12
ID Personal Property Encumbrance Guarantee		6/6/1992	11
ID Planning Commission Notice Guarantee			1
ID Plant Information Guarantee, Schedule A		6/6/1992	17
ID Property Search Guarantee, Schedule A		6/6/1992	13
ID Record Owner Guarantee, Schedule A		6/6/1992	15
ID Recorder's Index Guarantee, Schedule A		6/6/1992	21
ID Subdivision Guarantee		4/10/1975	14
ID Trustee's Sale Guarantee		5/6/2002	1

**c) Commitments**

Form Name	Modified	Form Date	Form Number
ALTA Commitment		6/17/06	004-UN
ALTA Short Form Commitment		2004	
ALTA Short Form Commitment, Schedules A, B-1 and B-2	10/16/08	10/16/08	006-UN
ALTA Commitment for Title Insurance	8	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) Discrepancies, conflicts in boundary lines, shortages in area, encroachments, or any other facts which a correct survey would disclose, and which are 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.
- 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.
- g) MINERAL EXCEPTION. In addition to the above 6 exceptions, the following mineral exception shall be included in all commitments and policies unless Underwriter approval to delete the same is obtained. "Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. Stewart makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed."

### **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 coverage 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 coverage 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 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.

NOTE: "BSC" refers to Basic Schedule of Charges

**ALTA Endorsement Listing:**

<b>ALTA Series</b>	<b>Description</b>	<b>Charge</b>
ALTA 1	Street Assessments	10% of BSC; \$15 min; \$100 max
ALTA 3	Zoning	10% of BSC; \$100 min; \$1,000 max
ALTA 3.1	Zoning-Completed Structure	10% of BSC; \$150 min; \$1,500 max
ALTA 3.2	Zoning-Land Under Development	15% of BSC; \$150 min, \$1,500 max
ALTA 4	Condominium	\$35 resid; \$100 comm
ALTA 4.1	Condominium	\$35 resid; \$100 comm
ALTA 5	Planned Unit Development	\$35 resid; \$50 comm
ALTA 5.1	Planned Unit Development	\$35 resid; \$50 comm
ALTA 6	Variable Rate Mortgage	\$25
ALTA 6.2	Variable Rate Mortgage-Negative Amortization	\$25
ALTA 7	Manufactured Housing Unit	\$40
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	\$40
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	\$40
ALTA 8.1	Environmental Protection Lien	\$10
ALTA 8.2	Commercial Environmental Protection Lien	\$50
ALTA 9-06	Restrictions, Encroachments, Minerals	\$30 1-4 family; \$75 comm
ALTA 9.1	Restrictions, Encroachments, Minerals – Unimproved Land	\$100
ALTA 9.2	Restrictions, Encroachments, Minerals – Improved Land	10% of BSC, \$500 max
ALTA 9.3	Restrictions, Encroachments, Minerals	\$30 resid; \$50 comm
ALTA 9.6	Private Rights - Loan Policy	15% of BSC, \$2,000 max
ALTA 9.6.1-06	Private Rights Current Assessments	15% of BSC, \$2,000 max
ALTA 9.7	Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	15% of BSC; \$300 min, \$2,000 max
ALTA 9.8	Covenants Conditions and Restrictions-Land Under Development-Owner's Policy	15% of BSC, \$2,000 max
ALTA 9.9	Owner, Private Rights	20% of BSC; \$500 min, \$2,000 max
ALTA 9.10	Loan, Current Violation	10% of BSC; \$100 min, \$500 max
ALTA 10	Assignment	15% of BSC based on unpaid balance, \$30 min, \$200 max
ALTA 10.1	Assignment & Date Down	10% of BSC, \$35 min
ALTA 11	Mortgage Modification: Remaining principal owing at date of modification Any increase in principal owing after modification	10% of BSC; \$40 min
ALTA 11.1	Mortgage Modification with Subordination	10% of BSC; \$40 min
ALTA 11.2	Loan, Modification Add Amount Additional Liability	10% of BSC, plus increased charge for additional liability, \$40 min
ALTA 12	Aggregation – Loan Policy	\$75
ALTA 12.1	Aggregation – State Limits – Loan Policy	10% of BSC; \$40 min, \$200 max
ALTA 13	Leasehold-Owner's	No charge
ALTA 13.1	Leasehold-Loan	No charge
ALTA 14	Future Advance-Priority (with and without MML)	resid \$25; 5% of BSC; \$100 min, \$500 max
ALTA 14.1	Future Advance-Knowledge (with and without MML)	resid \$25; 5% of BSC; \$100 min, \$500 max
ALTA 14.2	Future Advance-Letter of Credit (with and without MML)	5% of BSC; \$50 min, \$500 max

ALTA Series	Description	Charge
ALTA 14.3	Future Advance-Reverse Mortgage (with and without MML)	\$50
ALTA 15	Nonimputation-Full Equity Transfer	10% of BSC; \$50 min, \$1,500 max
ALTA 15.1	Nonimputation-Additional Insured	10% of BSC; \$50 min, \$1,500 max
ALTA 15.2	Nonimputation-Partial Equity Transfer	10% of BSC; \$50 min, \$1,500 max
ALTA 16	Mezzanine Financing	10% of BSC
ALTA 17	Access and Entry	\$200
ALTA 17.1	Indirect Access and Entry	\$200
ALTA 17.2	Utility Access	\$100 for improved property; 10% of BSC for property under development; \$500 max
ALTA 18	Single Tax Parcel	\$50
ALTA 18.1	Multiple Tax Parcel	\$50
ALTA 18.2	Multiple Tax Parcel	\$50
ALTA 19	Contiguity-Multiple Parcels	5% of BSC; \$500 max
ALTA 19.1	Contiguity-Single Parcel	5% of BSC; \$500 max
ALTA 20	First Loss-Multiple Parcel Transactions	5% of BSC; \$1,500 max
ALTA 22	Location	\$100 owners; lenders no charge if attached concurrently with policy and no inspections; otherwise \$25
ALTA 22.1	Location and Map	\$100 owners; lenders no charge if attached concurrently with policy and no inspections; otherwise \$25
ALTA 23	Co-Insurance	No charge
ALTA 24	Doing Business	\$50
ALTA 25	Same As Survey	10% of BSC; \$1,000 max
ALTA 25.1	Same as Portion of Survey	10% of BSC; \$1,000 max
ALTA 26	Subdivision	\$50
ALTA 28	Easement-Damage or Enforced Removal	10% of BSC; \$2,000 max
ALTA 28.1	Encroachments – Boundaries and Easements, Owner	15% of BSC; \$2,000 max
ALTA 28.1	Encroachments – Boundaries and Easements, Loan	10% of BSC; \$2,000 max
ALTA 28.2	Encroachments – Boundaries and Easements – Described Improvements, Owner	10% of BSC; \$2,000 max
ALTA 28.3	Encroachments – Boundaries and Easements, described improvements, land under development	15% of BSC; \$2,000 max
ALTA 29	Interest Rate Swap Endorsement-Direct Obligation	\$250
ALTA 29.1	Interest Rate Swap Endorsement-Additional Interest	\$250
ALTA 29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	\$250 plus increased charge for liability increase
ALTA 29.3	Interest Rate Swap Endorsement-Additional Interest – Defined Amount	\$250 plus increased charge for liability increase
ALTA 30	One To Four Family Shared Appreciation Mortgage	\$25
ALTA 30.1	Loan Commercial Participation	50% of BSC for the additional insurance
ALTA 31	Severable Improvements	\$250
ALTA 32	Construction Loan – Loss of Priority	\$100
ALTA 32.1	Construction Loan – Loss of Priority – Direct Payment	\$100
ALTA 32.2	Construction Loan – Direct Payment Insured	\$500
ALTA 33	Disbursement	\$250
ALTA 34	Identified Risk Coverage	10% to 40% of BSC, depending on Underwriter's assessment of risk
ALTA 35	Minerals and Other Subsurface Substances – Buildings	10% of BSC, \$30 min resid; \$100 min comm; \$1,500 max for either



ALTA Series	Description	Charge
ALTA 35.1	Minerals and Other Subsurface Substances – Improvements	10% of BSC, \$30 min resid; \$100 min comm; \$1,500 max for either
ALTA 35.2	Minerals and Other Subsurface Substances – Described Improvements	10% of BSC, \$30 min resid; \$100 min comm; \$1,500 max for either
ALTA 35.3	Minerals and Other Subsurface Substances – Land Under Development	10% of BSC, \$30 min resid; \$100 min comm; \$2,000 max for either
ALTA 36	Energy Project – Leasehold/Easement – Owner’s	\$200
ALTA 36.1	Energy Project – Leasehold/Easement – Loan	\$200
ALTA 36.2	Energy Project – Leasehold – Owner’s	\$200
ALTA 36.3	Energy Project – Leasehold – Loan	\$200
ALTA 36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	10% of BSC; \$2,000 max
ALTA 36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	10% of BSC; \$2,000 max
ALTA 36.6	Energy Project – Encroachments	15% of BSC; \$2,000 max
ALTA 36.7	Energy Project – Fee Estate Owner’s Policy	15% of BSC; \$2,000 max
ALTA 36.8	Energy Project – Fee Estate – Loan Policy	15% of BSC; \$2,000 max
ALTA 37	Assignment of Rents and Leases	10% of BSC on standard policy; \$35 resid, \$75 comm on extended
ALTA 38	Mortgage Tax	N/A
ALTA 39	Policy Authentication	No charge
ALTA 40	Tax Credit	\$75 not available for lender
ALTA 40.1	Tax Credit Defined amount	\$75 plus increased charge based on tax credit valuation amount
ALTA 41	Owner, Water – Buildings	10% of BSC; \$100 min, \$1,000 max
ALTA 41	Loan, Water – Buildings	10% of BSC; \$100 min, \$1,000 max
ALTA 41.1	Owner, Water – Improvements	10% of BSC; \$100 min, \$1,000 max
ALTA 41.1	Loan, Water – Improvements	10% of BSC; \$100 min, \$1,000 max
ALTA 41.2	Owner, Water – Described Improvements	10% of BSC; \$100 min, \$1,000 max
ALTA 41.2	Loan, Water – Described Improvements	10% of BSC; \$100 min, \$1,000 max
ALTA 41.3	Owner, Water – Land Under Development	10% of BSC; \$100 min, \$1,000 max
ALTA 41.3	Loan, Water – Land Under Development	10% of BSC; \$100 min, \$1,000 max
ALTA 42	Commercial Lender Group	\$100
ALTA 43	Anti-Taint	\$35
ALTA 44	Insured Mortgage Recording	\$50
ALTA 45	Pari Passu Mortgage Loan Policy	5% of BSC; \$40 min, \$200 max
ALTA 46	Option	10% of BSC
	ALTA Limited Pre-Foreclosure Date-Down Endorsement	\$0.10 per thousand
	JR 1 Endorsement	\$5 if within 6 months of policy date; \$15 if after 6 months
	JR 2 (Future Advance) Endorsement	\$5 if within 6 months of policy date; \$15 if after 6 months

**STG Endorsement Listing:**

Description	Charge
STG Deletion of Arbitration Clause in Loan Policy Endorsement 1	No charge
STG Down Date 1	10% of BSC

## CLTA Form Endorsements

CLTA Series	Description	Charge
100	Lenders Comprehensive	\$30 resid; \$100 min comm
100.4	Present Violation of CC&R	10% of BSC, \$10 min resid, \$100 min comm; \$1,500 max either
100.5	Present Violation of CC&R	20% of BSC, \$20 min resid, \$100 min comm; \$1,500 max either
100.6	Present & Future Violation of CC&R	20% of BSC, \$20 min resid, \$100 min comm; \$1,500 max either
100.7	Enforcement of Covenants Based Upon Prior Violation of Specific Covenant	10% of BSC, \$10 min resid, \$50 min comm; \$1,500 max either
100.8	Present & Future Violation of CC&R	20% of BSC, \$20 min resid, \$100 min comm; \$1,500 max either
100.9	Restrictions, Encroachments, Minerals – Unimproved Land (same as ALTA 9.1)	10% of BSC on standard; \$30 resid, \$100 comm on extended
100.10	Restrictions, Encroachments, Minerals – Improved Land (same as ALTA 9.2)	10% of BSC on standard; \$30 resid, \$100 comm on extended
100.12	Enforceability of Reverter Rights in CC&R	10% of BSC, \$10 min resid, \$50 min comm; \$1,500 max either
100.13	Priority of Lien over Assessments	10% of BSC, \$10 min resid, \$50 min comm; \$1,500 max either
100.17	Modification of CC&R	10% of BSC, \$100 min; \$1,500 max
100.18	Exercise of Reverter Rights in CC&R and Unmarketability of Title	10% of BSC, \$100 min; \$1,500 max
100.19	No Present Violation of Covenants, Conditions and Restrictions	10% of BSC, \$100 min; \$1,500 max
100.20	Present Violation of CC&R	10% of BSC, \$100 min; \$1,500 max
100.21	Approval of Construction Plans and Specifications	10% of BSC, \$100 min; \$1,500 max
100.27	Violation of CC&R	20% of BSC, \$20 min resid, \$100 min comm; \$1,500 max
100.28	Violation of CC&R by Future Construction	20% of BSC, \$20 min resid, \$100 min comm; \$1,500 max
100.29	Development of Minerals	10% of BSC, \$30 min resid, \$100 min comm; \$1,500 max
101	Mechanics' Lien Gaining Priority over Insured Mortgage	No charge for this endorsement on a lender's policy not issued in connection with a construction loan. No charge for this endorsement on a lender's policy issued in connection with a construction loan provided that the Insured Mortgage is recorded prior to the Commencement of Construction. The charge for this endorsement is 0% - 40% of BSC, as determined by Underwriter, for a lender's policy issued in connection with a construction loan if the lien is recorded after the Commencement of Construction.
101.4	Mechanics' Lien	\$3.50 per thousand
101.8	Mechanics' Lien	20% of BSC, \$100 min
102.4	Foundations – No Violation, No Encroachment by Improvements	\$20 resid; \$50 comm where Insured furnishes foundation survey or 10% of BSC otherwise, \$500 max
102.5	Foundations – No Violation, No Encroachments onto Easements or Adjoining Land	\$30 resid; \$100 comm where Insured furnishes foundation survey or 10% of BSC otherwise, \$500 max

CLTA Series	Description	Charge
102.6	Foundations – Portion of Land Described in Policy	\$30 resid; \$100 comm
102.7	Foundations – Portion of Land Described in Policy	\$30 resid; \$100 comm
103.1	Damage to Easement (same as ALTA 28-06)	\$100
103.3	Enforced Removal of Improvements	10% of BSC
103.4	Easement Providing Ingress and Egress	10% of BSC; \$500 max
103.5	Exercise of Surface Rights for Extraction of Water	10% of BSC; \$100 min
103.6	Easement Encroachment	10% of BSC, \$50 min for comm
103.7	Land Abuts Physically Open Street	10% of BSC; \$500 max
103.8	Damage of Improvements Resulting from Water Rights	\$100
103.9	Maintenance of Street Access	20% of BSC
103.10	Use of Surface of Land	20% of BSC
103.11	Access and Entry (Same as ALTA 17-06)	\$100 for improved property; 10% of BSC for property under development; \$500 max
104	Assignment	No charge if issued within 6 months from date of the policy; \$25 if issued within one year of policy date; and 10% of BSC thereafter; \$40 min
104.1	Assignment – Institutional Lender	No charge if issued within 6 months from date of the policy; \$25 if issued within one year of policy date; and 10% of BSC thereafter; \$40 min
104.4	Collateral Assignment	20% of BSC if issued at date of policy; 30% of BSC if issued any time after date of policy; \$50 min
104.6	Assignment – Lessor’s Interest (Same as ALTA 37-06)	10% of BSC on a Standard Coverage policy or \$50 resid and \$100 comm when issued on an Extended Coverage Policy
104.7	Assignment of Rents	10% of BSC on a Standard Coverage policy or \$50 resid and \$100 comm when issued on an Extended Coverage Policy
104.8	Assignment – Non-Institutional Lender	No charge if issued within 6 months from date of the policy; \$25 thereafter
104.9	Assignment – Non-Institutional Lender	No charge if issued within 6 months from date of the policy; \$25 thereafter
105	Modification of Policy to Insure Two Liens on One Policy	No charge
107.1	Allocation of Liability	No charge
107.2	Increase of Coverage	\$25 plus the applicable per thousand charge for the increased coverage amount
107.5	Value of Lessee’s Interest	No charge
107.9	Additional Insured	\$25
107.10	Additional Insured	\$25
107.11	Non-Merger	No charge if issued within 6 months from date of the policy; \$100 thereafter
108.8	Additional Advance	\$40 resid; 10% of BSC comm, \$35 min, plus the increase in liability
108.10	Revolving Credit, Increased Credit Limit	20% of BSC, \$35 min plus increased liability above the original policy
110.1	Deletion of Exception	No charge
110.3	Relinquishment of Surface Rights	20% of BSC, \$20 min for resid or \$100 min for comm
110.4	Modification	10% of BSC; \$40 min

CLTA Series	Description	Charge
110.5	Modification	10% of BSC, \$40 min
110.6	Modification	20% of BSC, \$35 min
110.7	Enforcement of Specific Lien	No charge
110.9	Environmental Protection Lien (same as ALTA 8.1)	\$15 for 1-4 family resid; \$50 other resid
110.10	Modification and Additional Advance Agreement	10% of BSC, \$50 min, plus applicable BSC for the increased liability above the original policy
111	Loss of Priority by Partial Reconveyance	20% of BSC, \$50 min
111.1	Partial Reconveyance	No charge if issued at time of policy; 10% of BSC, if issued thereafter
111.2	Impairment of Lien by Subordination Agreement	No charge if issued at time of policy; 10% of BSC thereafter
111.3	Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments	10% of BSC
111.4	Trustor's Conveyance	\$25
111.5	Variable Rate Mortgage (same as ALTA 6)	\$25
111.7	Variable Rate Mortgage	\$25
111.8	Variable Rate Mortgage – Negative Amortization (same as ALTA 6.2)	\$25
111.9	FNMA Balloon Mortgage	\$25
111.14	Future Advance – Priority (same as ALTA 14)	\$25 resid; 5% of BSC with \$100 min and \$500 max comm
111.14.1	Future Advance – Knowledge (same as ALTA 14.1)	\$25 resid; 5% of BSC with \$100 min and \$500 max comm
111.14.2	Future Advance – Letter of Credit (same as ALTA 14.2)	5% of BSC; \$50 min, \$500 max
115	Condominium Compliance with Statute	\$15
115.1	Condominium (same as ALTA 4)	\$40 resid; \$100 comm
115.2	Planned Unit Development (same as ALTA 5)	\$40 resid; \$50 comm
116	Location of Land, Designation of Improvements	Lenders – no charge if issued concurrently with policy and no inspection; otherwise \$25; Owner's \$100
116.1	Property Description Same as Survey (same as ALTA 25)	10% of BSC; \$1,000 max
116.2	Exterior Boundary of Condominium	\$10
116.3	Description Changed by Recording of New Map	5% of BSC, \$100 min
116.4	Contiguity (same as ALTA 19.1)	5% of BSC; \$500 max
116.4.1	Same as ALTA 19	5% of BSC; \$500 max
116.5	Manufactured Housing Unit (same as ALTA 7)	\$40
122	Obligatory Advance	When contemplated at date of policy, \$50 per issuance on 1-4 family resid property; otherwise \$100 per issuance
122.2	Construction Loan Advance	\$25 plus new insurance
122.3	Additional Advance	\$25 plus new insurance
123.1	Zoning (same as ALTA 3)	10% of BSC; \$100 min, \$1000 max
123.2	Zoning-Completed Structure (same as ALTA 3.1)	10% of BSC; \$150 min, \$1500 max
125	Truth-in-Lending	10% of BSC, \$15 min, \$250 max
127	Non-imputation – Full Equity Transfer (same as ALTA 15)	10% of BSC; \$50 min, \$1,500 max
127.1	Nonimputation-Additional Insured (same as ALTA 15.1)	10% of BSC; \$50 min, \$1,500 max
127.2	Nonimputation-Partial Equity Transfer (same as ALTA 15.2)	10% of BSC; \$50 min, \$1,500 max

CLTA Series	Description	Charge
128	Same as ALTA 16	10% of BSC
129	Single Tax Parcel (same as ALTA 18)	\$50
129.1	Multiple Tax Parcel (same as ALTA 18.1)	\$50
ILTA 150	Mortgages of Indian Lands	\$100
	CLTA Date Down Guarantee	\$40

**APPENDIX “A”**  
**Idaho Basic Schedule of Charges**

Liability	Charge
\$ 10,000	\$ 200.00
\$ 20,000	\$ 260.00
\$ 30,000	\$ 320.00
\$ 40,000	\$ 375.00
\$ 50,000	\$ 430.00
\$ 60,000	\$ 465.00
\$ 70,000	\$ 500.00
\$ 80,000	\$ 535.00
\$ 90,000	\$ 570.00
\$ 100,000	\$ 605.00
\$ 110,000	\$ 635.00
\$ 120,000	\$ 665.00
\$ 130,000	\$ 695.00
\$ 140,000	\$ 725.00
\$ 150,000	\$ 755.00
\$ 160,000	\$ 785.00
\$ 170,000	\$ 815.00
\$ 180,000	\$ 845.00
\$ 190,000	\$ 875.00
\$ 200,000	\$ 905.00
\$ 210,000	\$ 935.00
\$ 220,000	\$ 965.00
\$ 230,000	\$ 995.00
\$ 240,000	\$ 1,025.00
\$ 250,000	\$ 1,055.00
\$ 260,000	\$ 1,085.00
\$ 270,000	\$ 1,115.00
\$ 280,000	\$ 1,145.00
\$ 290,000	\$ 1,175.00
\$ 300,000	\$ 1,205.00
\$ 310,000	\$ 1,227.50
\$ 320,000	\$ 1,250.00
\$ 330,000	\$ 1,272.50
\$ 340,000	\$ 1,295.00
\$ 350,000	\$ 1,317.50
\$ 360,000	\$ 1,340.00
\$ 370,000	\$ 1,362.50

Liability	Charge
\$ 380,000	\$ 1,385.00
\$ 390,000	\$ 1,407.50
\$ 400,000	\$ 1,430.00
\$ 410,000	\$ 1,452.50
\$ 420,000	\$ 1,475.00
\$ 430,000	\$ 1,497.50
\$ 440,000	\$ 1,520.00
\$ 450,000	\$ 1,542.50
\$ 460,000	\$ 1,565.00
\$ 470,000	\$ 1,587.50
\$ 480,000	\$ 1,610.00
\$ 490,000	\$ 1,632.50
\$ 500,000	\$ 1,655.00
\$ 510,000	\$ 1,677.50
\$ 520,000	\$ 1,700.00
\$ 530,000	\$ 1,722.50
\$ 540,000	\$ 1,745.00
\$ 550,000	\$ 1,767.50
\$ 560,000	\$ 1,790.00
\$ 570,000	\$ 1,812.50
\$ 580,000	\$ 1,835.00
\$ 590,000	\$ 1,857.50
\$ 600,000	\$ 1,880.00
\$ 610,000	\$ 1,902.50
\$ 620,000	\$ 1,925.00
\$ 630,000	\$ 1,947.50
\$ 640,000	\$ 1,970.00
\$ 650,000	\$ 1,992.50
\$ 660,000	\$ 2,015.00
\$ 670,000	\$ 2,037.50
\$ 680,000	\$ 2,060.00
\$ 690,000	\$ 2,082.50
\$ 700,000	\$ 2,105.00
\$ 710,000	\$ 2,127.50
\$ 720,000	\$ 2,150.00
\$ 730,000	\$ 2,172.50
\$ 740,000	\$ 2,195.00
\$ 750,000	\$ 2,217.50

Liability	Charge
\$ 760,000	\$ 2,240.00
\$ 770,000	\$ 2,262.50
\$ 780,000	\$ 2,285.00
\$ 790,000	\$ 2,307.50
\$ 800,000	\$ 2,330.00
\$ 810,000	\$ 2,352.50
\$ 820,000	\$ 2,375.00
\$ 830,000	\$ 2,397.50
\$ 840,000	\$ 2,420.00
\$ 850,000	\$ 2,442.50
\$ 860,000	\$ 2,465.00
\$ 870,000	\$ 2,487.50
\$ 880,000	\$ 2,510.00
\$ 890,000	\$ 2,532.50
\$ 900,000	\$ 2,555.00
\$ 910,000	\$ 2,577.50
\$ 920,000	\$ 2,600.00
\$ 930,000	\$ 2,622.50
\$ 940,000	\$ 2,645.00
\$ 950,000	\$ 2,667.50
\$ 960,000	\$ 2,690.00
\$ 970,000	\$ 2,712.50
\$ 980,000	\$ 2,735.00
\$ 990,000	\$ 2,757.50
\$ 1,000,000	\$ 2,780.00
\$ 1,100,000	\$ 2,980.00
\$ 1,200,000	\$ 3,180.00
\$ 1,300,000	\$ 3,380.00
\$ 1,400,000	\$ 3,580.00
\$ 1,500,000	\$ 3,780.00
\$ 1,600,000	\$ 3,980.00
\$ 1,700,000	\$ 4,180.00
\$ 1,800,000	\$ 4,380.00
\$ 1,900,000	\$ 4,580.00
\$ 2,000,000	\$ 4,780.00
\$ 2,100,000	\$ 4,980.00
\$ 2,200,000	\$ 5,180.00
\$ 2,300,000	\$ 5,380.00

Liability	Charge
\$ 2,400,000	\$ 5,580.00
\$ 2,500,000	\$ 5,780.00
\$ 2,600,000	\$ 5,980.00
\$ 2,700,000	\$ 6,180.00
\$ 2,800,000	\$ 6,380.00
\$ 2,900,000	\$ 6,580.00
\$ 3,000,000	\$ 6,780.00
\$ 3,100,000	\$ 6,980.00
\$ 3,200,000	\$ 7,180.00
\$ 3,300,000	\$ 7,380.00
\$ 3,400,000	\$ 7,580.00
\$ 3,500,000	\$ 7,780.00
\$ 3,600,000	\$ 7,980.00
\$ 3,700,000	\$ 8,180.00
\$ 3,800,000	\$ 8,380.00
\$ 3,900,000	\$ 8,580.00
\$ 4,000,000	\$ 8,780.00
\$ 4,100,000	\$ 8,980.00
\$ 4,200,000	\$ 9,180.00
\$ 4,300,000	\$ 9,380.00
\$ 4,400,000	\$ 9,580.00
\$ 4,500,000	\$ 9,780.00
\$ 4,600,000	\$ 9,980.00
\$ 4,700,000	\$ 10,180.00
\$ 4,800,000	\$ 10,380.00
\$ 4,900,000	\$ 10,580.00
\$ 5,000,000	\$ 10,780.00
\$ 5,100,000	\$ 10,955.00
\$ 5,200,000	\$ 11,130.00
\$ 5,300,000	\$ 11,305.00
\$ 5,400,000	\$ 11,480.00
\$ 5,500,000	\$ 11,655.00
\$ 5,600,000	\$ 11,830.00
\$ 5,700,000	\$ 12,005.00
\$ 5,800,000	\$ 12,180.00
\$ 5,900,000	\$ 12,355.00
\$ 6,000,000	\$ 12,530.00
\$ 6,100,000	\$ 12,705.00

Liability	Charge
\$ 6,200,000	\$ 12,880.00
\$ 6,300,000	\$ 13,055.00
\$ 6,400,000	\$ 13,230.00
\$ 6,500,000	\$ 13,405.00
\$ 6,600,000	\$ 13,580.00
\$ 6,700,000	\$ 13,755.00
\$ 6,800,000	\$ 13,930.00
\$ 6,900,000	\$ 14,105.00
\$ 7,000,000	\$ 14,280.00
\$ 7,100,000	\$ 14,455.00
\$ 7,200,000	\$ 14,630.00
\$ 7,300,000	\$ 14,805.00
\$ 7,400,000	\$ 14,980.00
\$ 7,500,000	\$ 15,155.00
\$ 7,600,000	\$ 15,330.00
\$ 7,700,000	\$ 15,505.00
\$ 7,800,000	\$ 15,680.00
\$ 7,900,000	\$ 15,855.00
\$ 8,000,000	\$ 16,030.00
\$ 8,100,000	\$ 16,205.00
\$ 8,200,000	\$ 16,380.00
\$ 8,300,000	\$ 16,555.00
\$ 8,400,000	\$ 16,730.00
\$ 8,500,000	\$ 16,905.00
\$ 8,600,000	\$ 17,080.00
\$ 8,700,000	\$ 17,255.00
\$ 8,800,000	\$ 17,430.00
\$ 8,900,000	\$ 17,605.00
\$ 9,000,000	\$ 17,780.00
\$ 9,100,000	\$ 17,955.00
\$ 9,200,000	\$ 18,130.00
\$ 9,300,000	\$ 18,305.00
\$ 9,400,000	\$ 18,480.00
\$ 9,500,000	\$ 18,655.00
\$ 9,600,000	\$ 18,830.00
\$ 9,700,000	\$ 19,005.00
\$ 9,800,000	\$ 19,180.00
\$ 9,900,000	\$ 19,355.00
\$ 10,000,000	\$ 19,530.00
\$ 10,100,000	\$ 19,650.00
\$ 10,200,000	\$ 19,770.00

Liability	Charge
\$ 10,300,000	\$ 19,890.00
\$ 10,400,000	\$ 20,010.00
\$ 10,500,000	\$ 20,130.00
\$ 10,600,000	\$ 20,250.00
\$ 10,700,000	\$ 20,370.00
\$ 10,800,000	\$ 20,490.00
\$ 10,900,000	\$ 20,610.00
\$ 11,000,000	\$ 20,730.00
\$ 11,100,000	\$ 20,850.00
\$ 11,200,000	\$ 20,970.00
\$ 11,300,000	\$ 21,090.00
\$ 11,400,000	\$ 21,210.00
\$ 11,500,000	\$ 21,330.00
\$ 11,600,000	\$ 21,450.00
\$ 11,700,000	\$ 21,570.00
\$ 11,800,000	\$ 21,690.00
\$ 11,900,000	\$ 21,810.00
\$ 12,000,000	\$ 21,930.00
\$ 12,100,000	\$ 22,050.00
\$ 12,200,000	\$ 22,170.00
\$ 12,300,000	\$ 22,290.00
\$ 12,400,000	\$ 22,410.00
\$ 12,500,000	\$ 22,530.00
\$ 12,600,000	\$ 22,650.00
\$ 12,700,000	\$ 22,770.00
\$ 12,800,000	\$ 22,890.00
\$ 12,900,000	\$ 23,010.00
\$ 13,000,000	\$ 23,130.00
\$ 13,100,000	\$ 23,250.00
\$ 13,200,000	\$ 23,370.00
\$ 13,300,000	\$ 23,490.00
\$ 13,400,000	\$ 23,610.00
\$ 13,500,000	\$ 23,730.00
\$ 13,600,000	\$ 23,850.00
\$ 13,700,000	\$ 23,970.00
\$ 13,800,000	\$ 24,090.00
\$ 13,900,000	\$ 24,210.00
\$ 14,000,000	\$ 24,330.00
\$ 14,100,000	\$ 24,450.00
\$ 14,200,000	\$ 24,570.00
\$ 14,300,000	\$ 24,690.00

Liability	Charge
\$ 14,400,000	\$ 24,810.00
\$ 14,500,000	\$ 24,930.00
\$ 14,600,000	\$ 25,050.00
\$ 14,700,000	\$ 25,170.00
\$ 14,800,000	\$ 25,290.00
\$ 14,900,000	\$ 25,410.00
\$ 15,000,000	\$ 25,530.00
\$ 15,100,000	\$ 25,650.00
\$ 15,200,000	\$ 25,770.00
\$ 15,300,000	\$ 25,890.00
\$ 15,400,000	\$ 26,010.00
\$ 15,500,000	\$ 26,130.00
\$ 15,600,000	\$ 26,250.00
\$ 15,700,000	\$ 26,370.00
\$ 15,800,000	\$ 26,490.00
\$ 15,900,000	\$ 26,610.00
\$ 16,000,000	\$ 26,730.00
\$ 16,100,000	\$ 26,850.00
\$ 16,200,000	\$ 26,970.00
\$ 16,300,000	\$ 27,090.00
\$ 16,400,000	\$ 27,210.00
\$ 16,500,000	\$ 27,330.00
\$ 16,600,000	\$ 27,450.00
\$ 16,700,000	\$ 27,570.00
\$ 16,800,000	\$ 27,690.00
\$ 16,900,000	\$ 27,810.00
\$ 17,000,000	\$ 27,930.00
\$ 17,100,000	\$ 28,050.00
\$ 17,200,000	\$ 28,170.00
\$ 17,300,000	\$ 28,290.00
\$ 17,400,000	\$ 28,410.00
\$ 17,500,000	\$ 28,530.00
\$ 17,600,000	\$ 28,650.00
\$ 17,700,000	\$ 28,770.00
\$ 17,800,000	\$ 28,890.00
\$ 17,900,000	\$ 29,010.00
\$ 18,000,000	\$ 29,130.00
\$ 18,100,000	\$ 29,250.00
\$ 18,200,000	\$ 29,370.00
\$ 18,300,000	\$ 29,490.00
\$ 18,400,000	\$ 29,610.00

Liability	Charge
\$ 18,500,000	\$ 29,730.00
\$ 18,600,000	\$ 29,850.00
\$ 18,700,000	\$ 29,970.00
\$ 18,800,000	\$ 30,090.00
\$ 18,900,000	\$ 30,210.00
\$ 19,000,000	\$ 30,330.00
\$ 19,100,000	\$ 30,450.00
\$ 19,200,000	\$ 30,570.00
\$ 19,300,000	\$ 30,690.00
\$ 19,400,000	\$ 30,810.00
\$ 19,500,000	\$ 30,930.00
\$ 19,600,000	\$ 31,050.00
\$ 19,700,000	\$ 31,170.00
\$ 19,800,000	\$ 31,290.00
\$ 19,900,000	\$ 31,410.00
\$ 20,000,000	\$ 31,530.00
\$ 20,100,000	\$ 31,650.00
\$ 20,200,000	\$ 31,770.00
\$ 20,300,000	\$ 31,890.00
\$ 20,400,000	\$ 32,010.00
\$ 20,500,000	\$ 32,130.00
\$ 20,600,000	\$ 32,250.00
\$ 20,700,000	\$ 32,370.00
\$ 20,800,000	\$ 32,490.00
\$ 20,900,000	\$ 32,610.00
\$ 21,000,000	\$ 32,730.00
\$ 21,100,000	\$ 32,850.00
\$ 21,200,000	\$ 32,970.00
\$ 21,300,000	\$ 33,090.00
\$ 21,400,000	\$ 33,210.00
\$ 21,500,000	\$ 33,330.00
\$ 21,600,000	\$ 33,450.00
\$ 21,700,000	\$ 33,570.00
\$ 21,800,000	\$ 33,690.00
\$ 21,900,000	\$ 33,810.00
\$ 22,000,000	\$ 33,930.00
\$ 22,100,000	\$ 34,050.00
\$ 22,200,000	\$ 34,170.00
\$ 22,300,000	\$ 34,290.00
\$ 22,400,000	\$ 34,410.00
\$ 22,500,000	\$ 34,530.00

Liability	Charge
\$ 22,600,000	\$ 34,650.00
\$ 22,700,000	\$ 34,770.00
\$ 22,800,000	\$ 34,890.00
\$ 22,900,000	\$ 35,010.00
\$ 23,000,000	\$ 35,130.00
\$ 23,100,000	\$ 35,250.00
\$ 23,200,000	\$ 35,370.00
\$ 23,300,000	\$ 35,490.00
\$ 23,400,000	\$ 35,610.00
\$ 23,500,000	\$ 35,730.00
\$ 23,600,000	\$ 35,850.00
\$ 23,700,000	\$ 35,970.00
\$ 23,800,000	\$ 36,090.00
\$ 23,900,000	\$ 36,210.00
\$ 24,000,000	\$ 36,330.00
\$ 24,100,000	\$ 36,450.00
\$ 24,200,000	\$ 36,570.00
\$ 24,300,000	\$ 36,690.00
\$ 24,400,000	\$ 36,810.00
\$ 24,500,000	\$ 36,930.00
\$ 24,600,000	\$ 37,050.00
\$ 24,700,000	\$ 37,170.00
\$ 24,800,000	\$ 37,290.00
\$ 24,900,000	\$ 37,410.00
\$ 25,000,000	\$ 37,530.00
\$ 25,100,000	\$ 37,650.00
\$ 25,200,000	\$ 37,770.00
\$ 25,300,000	\$ 37,890.00
\$ 25,400,000	\$ 38,010.00
\$ 25,500,000	\$ 38,130.00
\$ 25,600,000	\$ 38,250.00
\$ 25,700,000	\$ 38,370.00
\$ 25,800,000	\$ 38,490.00
\$ 25,900,000	\$ 38,610.00
\$ 26,000,000	\$ 38,730.00
\$ 26,100,000	\$ 38,850.00
\$ 26,200,000	\$ 38,970.00
\$ 26,300,000	\$ 39,090.00
\$ 26,400,000	\$ 39,210.00
\$ 26,500,000	\$ 39,330.00
\$ 26,600,000	\$ 39,450.00

Liability	Charge
\$ 26,700,000	\$ 39,570.00
\$ 26,800,000	\$ 39,690.00
\$ 26,900,000	\$ 39,810.00
\$ 27,000,000	\$ 39,930.00
\$ 27,100,000	\$ 40,050.00
\$ 27,200,000	\$ 40,170.00
\$ 27,300,000	\$ 40,290.00
\$ 27,400,000	\$ 40,410.00
\$ 27,500,000	\$ 40,530.00
\$ 27,600,000	\$ 40,650.00
\$ 27,700,000	\$ 40,770.00
\$ 27,800,000	\$ 40,890.00
\$ 27,900,000	\$ 41,010.00
\$ 28,000,000	\$ 41,130.00
\$ 28,100,000	\$ 41,250.00
\$ 28,200,000	\$ 41,370.00
\$ 28,300,000	\$ 41,490.00
\$ 28,400,000	\$ 41,610.00
\$ 28,500,000	\$ 41,730.00
\$ 28,600,000	\$ 41,850.00
\$ 28,700,000	\$ 41,970.00
\$ 28,800,000	\$ 42,090.00
\$ 28,900,000	\$ 42,210.00
\$ 29,000,000	\$ 42,330.00
\$ 29,100,000	\$ 42,450.00
\$ 29,200,000	\$ 42,570.00
\$ 29,300,000	\$ 42,690.00
\$ 29,400,000	\$ 42,810.00
\$ 29,500,000	\$ 42,930.00
\$ 29,600,000	\$ 43,050.00
\$ 29,700,000	\$ 43,170.00
\$ 29,800,000	\$ 43,290.00
\$ 29,900,000	\$ 43,410.00
\$ 30,000,000	\$ 43,530.00
\$ 30,100,000	\$ 43,650.00
\$ 30,200,000	\$ 43,770.00
\$ 30,300,000	\$ 43,890.00
\$ 30,400,000	\$ 44,010.00
\$ 30,500,000	\$ 44,130.00
\$ 30,600,000	\$ 44,250.00
\$ 30,700,000	\$ 44,370.00

Liability	Charge
\$ 30,800,000	\$ 44,490.00
\$ 30,900,000	\$ 44,610.00
\$ 31,000,000	\$ 44,730.00
\$ 31,100,000	\$ 44,850.00
\$ 31,200,000	\$ 44,970.00
\$ 31,300,000	\$ 45,090.00
\$ 31,400,000	\$ 45,210.00
\$ 31,500,000	\$ 45,330.00
\$ 31,600,000	\$ 45,450.00
\$ 31,700,000	\$ 45,570.00
\$ 31,800,000	\$ 45,690.00
\$ 31,900,000	\$ 45,810.00
\$ 32,000,000	\$ 45,930.00
\$ 32,100,000	\$ 46,050.00
\$ 32,200,000	\$ 46,170.00
\$ 32,300,000	\$ 46,290.00
\$ 32,400,000	\$ 46,410.00
\$ 32,500,000	\$ 46,530.00
\$ 32,600,000	\$ 46,650.00
\$ 32,700,000	\$ 46,770.00
\$ 32,800,000	\$ 46,890.00
\$ 32,900,000	\$ 47,010.00
\$ 33,000,000	\$ 47,130.00
\$ 33,100,000	\$ 47,250.00
\$ 33,200,000	\$ 47,370.00
\$ 33,300,000	\$ 47,490.00
\$ 33,400,000	\$ 47,610.00
\$ 33,500,000	\$ 47,730.00
\$ 33,600,000	\$ 47,850.00
\$ 33,700,000	\$ 47,970.00
\$ 33,800,000	\$ 48,090.00
\$ 33,900,000	\$ 48,210.00
\$ 34,000,000	\$ 48,330.00
\$ 34,100,000	\$ 48,450.00
\$ 34,200,000	\$ 48,570.00
\$ 34,300,000	\$ 48,690.00
\$ 34,400,000	\$ 48,810.00
\$ 34,500,000	\$ 48,930.00
\$ 34,600,000	\$ 49,050.00
\$ 34,700,000	\$ 49,170.00
\$ 34,800,000	\$ 49,290.00

Liability	Charge
\$ 34,900,000	\$ 49,410.00
\$ 35,000,000	\$ 49,530.00
\$ 35,100,000	\$ 49,650.00
\$ 35,200,000	\$ 49,770.00
\$ 35,300,000	\$ 49,890.00
\$ 35,400,000	\$ 50,010.00
\$ 35,500,000	\$ 50,130.00
\$ 35,600,000	\$ 50,250.00
\$ 35,700,000	\$ 50,370.00
\$ 35,800,000	\$ 50,490.00
\$ 35,900,000	\$ 50,610.00
\$ 36,000,000	\$ 50,730.00
\$ 36,100,000	\$ 50,850.00
\$ 36,200,000	\$ 50,970.00
\$ 36,300,000	\$ 51,090.00
\$ 36,400,000	\$ 51,210.00
\$ 36,500,000	\$ 51,330.00
\$ 36,600,000	\$ 51,450.00
\$ 36,700,000	\$ 51,570.00
\$ 36,800,000	\$ 51,690.00
\$ 36,900,000	\$ 51,810.00
\$ 37,000,000	\$ 51,930.00
\$ 37,100,000	\$ 52,050.00
\$ 37,200,000	\$ 52,170.00
\$ 37,300,000	\$ 52,290.00
\$ 37,400,000	\$ 52,410.00
\$ 37,500,000	\$ 52,530.00
\$ 37,600,000	\$ 52,650.00
\$ 37,700,000	\$ 52,770.00
\$ 37,800,000	\$ 52,890.00
\$ 37,900,000	\$ 53,010.00
\$ 38,000,000	\$ 53,130.00
\$ 38,100,000	\$ 53,250.00
\$ 38,200,000	\$ 53,370.00
\$ 38,300,000	\$ 53,490.00
\$ 38,400,000	\$ 53,610.00
\$ 38,500,000	\$ 53,730.00
\$ 38,600,000	\$ 53,850.00
\$ 38,700,000	\$ 53,970.00
\$ 38,800,000	\$ 54,090.00
\$ 38,900,000	\$ 54,210.00



Liability	Charge
\$ 39,000,000	\$ 54,330.00
\$ 39,100,000	\$ 54,450.00
\$ 39,200,000	\$ 54,570.00

Liability	Charge
\$ 39,300,000	\$ 54,690.00
\$ 39,400,000	\$ 54,810.00
\$ 39,500,000	\$ 54,930.00

Liability	Charge
\$ 39,600,000	\$ 55,050.00
\$ 39,700,000	\$ 55,170.00
\$ 39,800,000	\$ 55,290.00

Liability	Charge
\$ 39,900,000	\$ 55,410.00
\$ 40,000,000	\$ 55,530.00