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

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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A. GENERAL PROVISIONS

This rate manual establishes the appropriate charges and rules pertaining to title insurance policies and endorsements issued by Stewart Title Guaranty Company (“Stewart” or “Underwriter”) for the State of Montana. The terms, provisions and charges within this rate manual supersede all previous rate manuals filed by Stewart. The charges provided herein are assessed solely on the issue of the title insurance policy. Accordingly, a charge for a policy, endorsement or other form of title insurance does not include any additional fees or charges for surveys, recording fees, escrow closing services or other fee associated with escrow. Moreover, this rate manual does not provide underwriting requirements pertaining to the policies and endorsements addressed herein.

DEFINITIONS

Basic Schedule of Charges – The basic schedule of charges refers to the standard premium for a title insurance policy.

Charge – The term charge refers to the premium for a title insurance policy or endorsement. A charge also includes the abstracting, searching and examination fee. As used herein, a charge does not include any settlement fee, closing fee, escrow fee or any other fee associated with escrow.

Extended Coverage – Extended coverage refers to the deletion of any standard exception from coverage. Extended coverage may also be created by issuing certain endorsements. An endorsement creating extended coverage that also, by its nature, provides additional affirmative assurances requires an added charge for both the extended coverage as well as the charge for the endorsement.

Full Principal Debt – This term means the amount of an insured mortgage that is secured by land less any of the debt secured by personal property or uninsured real property interests.

Full Value of Land – The 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 lesser of either the aggregate of the rentals payable under the primary term of the lease or the full value of the land.

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

Land, Premises, or Property – Land, premises or property is the property described in Schedule A of a title insurance policy or commitment including any improvements affixed thereto which by operation of law constitute real property. The property described in Schedule A may be limited by exception as set out in Schedule B.

Mortgage – The term mortgage as used within this rate manual refers to a mortgage, deed of trust or other security instrument.

Policy Form – A policy form is any title insurance policy, contract of indemnity or guarantee form filed by Stewart Title with the Montana State Auditor’s Office.

Residential and Commercial – The term residential means a structure or land developed for use as a one to four family dwelling. The term commercial means a structure or land developed for any use other than residential.

Simultaneous Issue – This term refers to issuing two or more policies on identical land out of the same transaction whenever the policies are issued at the time the insured acquired its interest in the property.

Standard Coverage – This term refers to a title insurance policy that excepts from coverage the standard regional exceptions.

Surcharge – This term means a charge in addition to the basic schedule of charges or premium for any policy or endorsement.

B. SCHEDULE OF CHARGES:

1. BASIC SCHEDULE OF CHARGES

| Liability Amount | Per Thousand |
|--|------------------|
| \$0 to \$15,000..... | (fixed) \$180.50 |
| Over \$15,000 to \$35,000, add | \$5.25 |
| Over \$35,000 to \$50,000, add | \$5.00 |
| Over \$50,000 to \$100,000, add | \$4.25 |
| Over \$100,000 to \$250,000, add | \$2.39 |
| Over \$250,000 to \$500,000, add | \$2.10 |
| Over \$500,000 to \$1,000,000, add | \$2.00 |
| Over \$1,000,000 to \$5,000,000, add | \$1.75 |
| Over \$5,000,000 to \$10,000,000, add..... | \$1.25 |
| Over \$10,000,000, add..... | \$1.15 |
| Minimum..... | \$200.00 |

The charges identified above equal the basic schedule of charges for each \$1,000.00 of liability assumed in the policy except for a policy in the amount of \$15,000.00 or less which is charged \$180.50. The total charge for a policy is based on the aggregate charge per thousand dollars plus the charge of \$180.50 and is not assessed by multiplying a single charge per thousand by the face amount of the policy.

A minimum charge shall also apply so in no event will any rate calculated based on the above be less than \$200.

The basic schedule of charges is the charge to be applied for any policy when no discount or reissue rate may be applied. A charge which is calculated based on the basic schedule of charges is to be rounded to the next whole dollar.

2. STANDARD AND EXTENDED COVERAGE CHARGES

a. Charge for Standard Policy

The charge for a standard title insurance policy is 100% of the basic schedule of charges.

b. Charge for Extended Policy

The deletion of any of the standard exceptions creates an extended policy which is charged as follows:

1) Extended Owner’s Policy

The surcharge for an extended owner’s policy is 50% of the basic schedule of charges rounded to the next whole dollar.

2) Extended Lender’s Policy

The surcharge for an extended lender's policy is 30% of the basic schedule of charges rounded to the next whole dollar.

3. U.S. POLICY AND DATEDOWN ENDORSEMENT

The charge for a U.S. Policy is 100% of the basic schedule of charges. There is no charge for the first datedown endorsement to a U.S. Policy provided that the endorsement is issued within six (6) months of the policy and there is no increase in the amount of insurance. There is a charge of \$25.00 for a datedown endorsement that is issued after six (6) months from the date of the policy or for each additional datedown endorsement issued subsequent to the first datedown endorsement. The charge for an endorsement issued in connection with an increase in the amount of insurance is the applicable basic schedule of charges based on the increased liability assumed in the endorsement.

4. SUPPLEMENTAL CHARGES AND RULES

a. Amount of Insurance

1) Owner's Policy

An owner's policy insuring a fee is issued for not less than (a) the amount of the current sales price of the land and any existing improvements appurtenant thereto, or (b) the full value of the land and any existing improvements appurtenant thereto at the time of the issuance of the policy if the policy is not being issued in connection with a sale.

2) Lender's Policy

A lender's policy is issued for not less than the full principal debt secured by the insured mortgage and may include up to 30% in excess thereof to cover interest, including capitalized interest, foreclosure costs or other costs associated with the mortgage or loan. A lender's policy may be issued in an amount less than the insured mortgage only in circumstances where the property is only one part of the collateral secured by the insured mortgage. When issuing a lender's policy less than the insured mortgage, the amount of insurance must equal the full value of the property.

3) Leasehold Policy

A leasehold policy insuring a leasehold estate with an unexpired term of fifty (50) years or more is issued for the full value of the land and existing improvements. A leasehold policy that is issued in connection with a leasehold estate less than fifty (50) years is issued in an amount, at the option of the insured, based upon either (a) the total amount of the rentals payable for the primary term, but shall not be issued for less than five (5) years of the total amount of rents payable or (b) the full value of the land and any existing improvements together with any improvements immediately contemplated to be erected thereon.

4) Contract Purchaser

A policy insuring a contract purchaser is issued in an amount not less than the full value of the principal payments under the contract.

5) Estate Less Than Fee

A policy insuring something less than fee is issued in the amount of the value of the estate at the time the policy is issued.

b. Additional Chains of Title

A charge of \$50.00 applies whenever a policy insures an extra chain of title which covers property in a different block, section or county or when parcels are not under common ownership.

There is no additional charge when insuring two or more lots in a single tract and in common ownership. If, however, the parcels were in different ownership within the last five (5) years, the charge for an additional chain of title applies.

c. Commitments

A commitment for title insurance is issued only upon application for a policy of title insurance. Stewart does not authorize or allow the use of any preliminary report, letter report, certificate of title or opinion of title. Stewart is not obligated to provide any insurance or policy regardless of any agreement between a seller and buyer, borrower and lender, or any other party to a transaction until all underwriting requirements have been satisfied.

d. Cancellations and Inactive Orders

The charge to cancel a commitment is 50% of the basic schedule of charges with a minimum charge of \$75. A cancellation charge may be reduced to \$100. The charge to cancel a commitment after the closing of the transaction is 100% of the basic schedule of charges. A cancellation charge may be waived if the order is a duplicate or if Stewart is unwilling to issue a policy and a title insurance competitor is willing to provide a policy. A credit for any amounts paid on a cancellation may be applied towards the charge for a policy provided that the transaction closed within ninety (90) days from the time the commitment was cancelled or expired.

A commitment expires after six (6) months. An expired commitment is deemed cancelled and is charged at the cancelled rate except for orders involving litigation, US Policy commitments or new construction which may be held open.

e. Charges for Forms and Services Not Scheduled Herein

The issuance of a Stewart form not provided in this rate manual and the charge for the form may be requested by the insured. Whenever a charge not provided for in this manual is assessed, that charge will be made in a manner that appears to be consistent with the general pattern of pricing as provided within this manual.

All requests for financing or development of major projects or nationwide accounts that may require Stewart or an issuing agent to enter into agreements or contracts for various services must be submitted in full detail to Stewart's Legal Department.

f. Property in More than One County

A separate title insurance policy is to be issued on property that is situated in more than one county. One policy may be issued on property located in separate counties provided that the issuing agent issues policies within the counties where the property is located.

g. Multiple Policies with Tie-In Endorsement

The charge for transactions involving multiple parcels covered by multiple policies that include a Tie-In Endorsement is the applicable basic schedule of charges based upon the pro-rata portion of the total liability allocated to the particular insured parcel plus the charge for additional chain of title.

A single policy may be issued in connection with a transaction covering all lands included in the transaction. In lieu of a single policy being issued to cover several parcels, multiple policies may be issued with the premium and charge being allocated among the several parcels provided that all policies contain a Tie-In Endorsement tying all policies together into one greater policy.

5. OWNER'S POLICIES

a. Standard Coverage Owner's Policy

A standard ALTA 2006 owner's policy is the policy to be issued unless another form of owner's policy is requested in an application for title insurance. The charge for a Standard Coverage ALTA 2006 owner's policy is 100% of the Basic Schedule of Charges.

b. Double Sale

No single application for title insurance or order may be used when there is a double sale of property. There must be two separate title commitments and two separate policies issued whenever a buyer of a property sells the property to another buyer. Each order is charged independently.

c. Reissue charges

1) Reissue charges are available for an owner's policy when:

- a) The same property was insured by a prior owner's policy issued not more than three (3) years from the date of the current application for title insurance. The prior owner's policy may have been issued by any title insurance company authorized to conduct business in the state of Montana; or
- b) The insured, under a loan policy issued by Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt.

2) Reissue charges shall be seventy percent (70%) of the basic schedule of charges for an owner's policy up to the amount of insurance of the previous owner's policy. For any amount exceeding the previous owner's policy amount, the charge shall be the applicable basic charge for each thousand over the previous policy amount.

Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

d. Increase of Liability

The amount of insurance on an outstanding owner's policy may be increased up to the fair market value of the property provided that satisfactory evidence supports the determination of fair market value. The increased liability shall not exceed the fair market value of the property or be in an amount less than the existing mortgage indebtedness. The minimum charge to increase liability on a policy is \$25.00 plus the

applicable per thousand charge for the increased amount. The 107.2 endorsement may be utilized to increase the liability in a policy.

e. Simultaneous Issue

1) Standard Owner's and Standard Lender's Policies

The charge for an ALTA standard coverage owner's policy is 100% of the basic schedule of charges and simultaneous ALTA standard coverage lender's policy is \$40.00.

2) Standard Owner's and Extended Lender's Policies

The charge for an ALTA standard owner's policy is 100% of the basic schedule of charges and simultaneous ALTA extended lender's policy is 30% of the basic schedule of charges plus a charge of \$40.00.

3) Extended Owner's and Standard Lender's Policies

The charge for an ALTA extended owner's policy is 100% of the basic schedule of charges plus the surcharge of 50% of the basic schedule of charges and simultaneous standard lender's policy is \$40.00.

4) Extended Owner's and Extended Lender's Policies

The charge for an ALTA extended owner's policy is 100% of the basic schedule of charges plus the surcharge of 50% of the basic schedule of charges and simultaneous extended lender's policy is \$40.00 plus the surcharge of 30% of the basic schedule of charges.

f. Rewrite of Installment Purchase Contract

An insured under an owner's policy who acquired less than fee through an installment purchase contract may obtain an updated title policy provided that the purchase contract has been fully satisfied including the recorded deed conveying title to the insured. The charge for an updated owner's policy upon satisfaction of a purchase contract is 50% of the basic schedule of charges if the policy is rewritten prior to the expiration of ten (10) years from the policy. The charge for an updated owner's policy issued after the expiration of ten (10) years from the policy is 100% of the basic schedule of charges.

g. ALTA Homeowners Policy of Title Insurance for 1 to 4 Family Residence

The charge for an ALTA Homeowner's Policy is 110% of the basic schedule of charges. This particular policy is issued only on one to four family residential property located in a subdivided development.

h. 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.

i. Multiple Owner's Policies

Multiple owner's policies may be written as a single risk. The Insureds, however, receive separate policies. The charge for the issuance of a standard owner's policy insuring a single risk covering more than one Insured is 100% of the Basic Schedule of Charges for the single risk insured plus a Surcharge of 30% of the Basic Schedule of Charges for each additional interest insured under the individual and separate policy.

6. LENDER'S POLICIES

A lender's policy must be issued in an amount not less than the Insured Mortgage except in circumstances where the property is only one part of the collateral secured by the Insured Mortgage. In that particular instance, the amount of insurance must be proportionate to the full value of the property.

a. Supplemental or Substitute Mortgage

A new lender's policy being issued to supplement or substitute the original insured mortgage may be issued prior to the expiration of three (3) years from the recording of the insured mortgage. In order for a new lender's policy to be issued on a supplemental or substituted mortgage, the supplement or substituted mortgage must be by the same mortgagor and mortgagee, secured by the same premises and the original policy be surrendered. The charge for a supplemental or substituted mortgage is 40% of the basic schedule of charges with a minimum charge of \$75.

b. Lender's Policy Insuring Future Advances

A new lender's policy may be issued insuring an additional advance made under the insured mortgage. The charge for a new policy insuring an additional advance is the applicable basic schedule of charges based on the increase of liability plus a charge of \$25.00. In lieu of a new policy, an ALTA 14, 14.1 or CLTA 110.10 endorsement may be issued on the original policy insuring an additional advance.

c. Assignment of Mortgage or Modification of Terms

The charge for a new lender's policy that provides a current date of policy and insures an assignment of the insured mortgage or insures a modification of the insured mortgage is 30% of the basic schedule of charges with a minimum charge of \$50. In lieu of a new policy, an ALTA 10, 10.1 or CLTA 110.5 endorsement may be issued on the original policy insuring an assignment or modification.

d. Limited Liability Policies

1) Home Equity Policy

The charge for a Home Equity Policy is \$ 2.00 per thousand with a minimum charge of \$50.00. The Home Equity Policy does not qualify for any reissue charge or any other form of reduced charge. A Home Equity Policy is issued in an amount not less than the insured mortgage but no greater than \$ 100,000. Approval from Underwriter must be obtained prior to issuing a Home Equity Policy in an amount greater than \$100,000.

2) ALTA Junior Lender's Policy

The charge for an ALTA Residential Limited Coverage Junior Lender's Policy is as follows:

| Liability: | | Charge: |
|----------------|-----------|------------------|
| Below | \$100,000 | \$100 |
| \$100,001 | \$130,000 | \$140 |
| \$130,001 | \$160,000 | \$170 |
| \$160,001 | \$200,000 | \$200 |
| Over \$200,000 | | \$1 Per Thousand |

There is no additional charge to issue the ALTA Residential Coverage Junior Lender's Policy Supplemental Coverage Endorsement - JR 1 and Revolving Credit/ Variable Rate Endorsement to Residential Limited Coverage Junior Lender's Policy - JR 2. No other form of endorsement may be attached to an ALTA Junior Lender's Policy. The Junior Loan Policy may not be used when insuring a first priority deed of trust.

- e. ALTA Expanded Coverage Residential Loan Policy, ALTA Expanded Coverage Residential Loan Policy-Assessments Priority, ALTA Expanded Coverage Residential Loan Policy-Current Assessments, and 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 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 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.

These policies are issued only on one to four family residential structures and provide the insured lender with coverage that is provided in the ALTA 4, ALTA 5, ALTA 6, ALTA 6.2, ALTA 8.1 and ALTA 9. The charge for these policies is the applicable basic schedule of charges plus a surcharge of 10% of the basic schedule of charges. There is an added charge for any endorsement incorporated in the policy.

f. STG Commercial Short Form Lender's Policy

This form of policy provides for the inclusion of endorsements to the policy without having to write each endorsement separately. The charge for this policy is the applicable basic schedule of charges plus the appropriate charge for each endorsement incorporated in the policy.

g. Refinance Charge

A refinance charge applies for policies insuring a replacement or refinance loan on property subject to an institutional mortgage dated and recorded within the previous three years. The refinance charge shall be fifty percent (50%) of the original issue charges up to the face amount of the mortgage being refinanced. The original issue charge in the applicable per thousand bracket will apply to coverage in excess of the previous mortgage amount. Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

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

The ALTA Short Form Residential Loan Policy - Current Violations is issued to a lender making a loan secured by a one-to-four family residential lot or condominium. This policy insures against violations of covenants, conditions, or restrictions at Date of Policy.

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

i. Simplified One-To-Four Family Residential Loan Policy

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 \$150 plus an additional \$4.00 per \$1,000 or any fraction thereof of coverage;

Amounts of insurance over \$100,000 up to and including \$300,000 are computed at \$550 plus \$2.25 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 \$1,000 plus \$2.10 per \$1,000 or any fraction thereof of coverage above \$300,000;

Amounts of insurance over \$500,000 up to and including \$1,000,000 are computed at \$1,420 plus \$2.00 per \$1,000 or any fraction thereof of coverage above \$500,000;

Amounts of insurance over \$1,000,000 up to and including \$5,000,000 are computed at \$2,420 plus \$1.75 per \$1,000 or any fraction thereof of coverage above \$1,000,000;

Amounts of insurance over \$5,000,000 up to and including \$10,000,00 are computed at \$9,420 plus \$1.20 per \$1,000 or any fraction thereof of coverage above \$5,000,000;

Amounts of insurance over \$10,000,000 up to and including \$50,000,000 are computed at \$15,420 plus \$1.15 per \$1,000 or any fraction thereof of coverage above \$10,000,000;

Amounts of insurance over \$50,000,000 up to and including \$100,000,000 are computed at \$61,420 plus \$1.10 per \$1,000 or any fraction thereof of coverage above \$50,000,000;

Amounts of insurance over \$100,000,000 are computed at \$116,420 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 Montana 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.

j. Simplified One-To-Four Family Residential Loan Policy with Endorsements 9-06, 22-06, and 8.1-06

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 \$220 plus an additional \$4.00 per \$1,000 or any fraction thereof of coverage;

Amounts of insurance over \$100,000 up to and including \$300,000 are computed at \$620 plus \$2.25 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 \$1,070 plus \$2.10 per \$1,000 or any fraction thereof of coverage above \$300,000;

Amounts of insurance over \$500,000 up to and including \$1,000,000 are computed at \$1,490 plus \$2.00 per \$1,000 or any fraction thereof of coverage above \$500,000;

Amounts of insurance over \$1,000,000 up to and including \$5,000,000 are computed at \$2,490 plus \$1.75 per \$1,000 or any fraction thereof of coverage above \$1,000,000;

Amounts of insurance over \$5,000,000 up to and including \$10,000,00 are computed at \$9,490 plus \$1.20 per \$1,000 or any fraction thereof of coverage above \$5,000,000;

Amounts of insurance over \$10,000,000 up to and including \$50,000,000 are computed at \$15,490 plus \$1.15 per \$1,000 or any fraction thereof of coverage above \$10,000,000;

Amounts of insurance over \$50,000,000 up to and including \$100,000,000 are computed at \$61,490 plus \$1.10 per \$1,000 or any fraction thereof of coverage above \$50,000,000;

Amounts of insurance over \$100,000,000 are computed at \$116,490 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 Montana 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.

7. LEASEHOLD POLICIES

The leasehold owner's and lender's policy form is the ALTA 2006 Owner's and Lender's Policy with the ALTA 13 endorsement attached. The Charge for the leasehold policy shall be the applicable owner's or lender's charge.

8. GUARANTEES

Guarantees are written with the standard exceptions included. The standard exceptions may be deleted upon payment of the charge for Extended Coverage on an owner's policy. Notwithstanding, the exception relating to mechanics' liens will either not be deleted or will be added as a specific exception. Underwriter approval must be obtained prior to issuing a guarantee that deletes the standard exception relating to mechanics' liens. The surcharge for a guarantee with the mechanics' liens exception deleted will range from 0% to 40% of the Basic Schedule of Charges as determined by Underwriter. At the request of the assured, a guarantee, which at the time it is issued, contemplates a sale may be converted to an owner's policy. The charge paid for the guarantee may be credited towards the charge for the policy. A conversion from a guarantee to a policy may not be exercised after the expiration of one (1) year from the date of the guarantee.

a. Trustee's Sale Guarantee

The charge for a trustee's sale guarantee is 80% of the basic schedule of charges based on the total amount of indebtedness remaining secured by the deed of trust. The minimum charge for a trustee's sale guarantee is \$200.00. A trustee's sale guarantee includes two (2) updates at no additional charge provided that the updates are requested within one (1) year from the issuance of the guarantee. The charge for additional updates or for updates requested after the expiration of one (1) year from the guarantee is \$50.

A trustee's sale guarantee may be converted to a policy.

- 1) Charge for Standard Owner's Policy to Assured. The charge for a standard owner's policy issued in favor of the assured when the assured acquires title from the trustee's deed is 20% of the Basic Schedule of Charges.
- 2) Charge for Extended Owner's Policy to Assured. The charge for an extended owner's policy issued in favor of the assured when the assured acquires title from the trustee's deed is 45% of the Basic Schedule of Charges.
- 3) Charge for Standard Owner's Policy to Buyer. The charge for a standard owner's policy issued to a buyer from a trustee's deed or deed in lieu of foreclosure under a trustee's sale guarantee is 60% of the Basic Schedule of Charges with a minimum charge of \$200.
- 4) Charge for Standard Owner's Policy from a Government or Mortgage Insurance Sale. The charge for a standard owner's policy issued to a buyer from a trustee's deed or deed in lieu of foreclosure under a governmental or private Mortgage insurance foreclosure is 60% of the Basic Schedule of Charges with a minimum charge of \$300. The owner's policy must be issued within twelve (12) months

from the trustee's deed of deed in lieu of foreclosure in order to qualify for this discounted rate.

b. Litigation Guarantee

The charge for a litigation guarantee is 100% of the basic schedule of charges with a minimum charge of \$200.00.

c. Other Guarantees

There is a charge of no less than \$75.00 for limited searches utilizing the Stewart Guarantee form G-1578 including the 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. The charge for any one of these guarantees is no less than \$75 if issued on subdivided or no less than \$120 if issued on sectional lands or mining claims. An additional charge is assessed for parcel searching at the rate of \$35.00 for each additional parcel. The guarantees identified herein include \$1,000 of liability. The charge for any liability assumed above \$1,000.00 is 50% of the basic schedule of charges.

d. 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 downdates.

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

e. Reissue Rate on a Guarantee.

A reissue rate from a prior guarantee may be issued at 60% of the Basic Schedule of Charges if the new policy is issued within two (2) years from the previous guarantee. A reissue rate may be provided regardless of whether the previous policy was charged the reduced reissue rate or the full rate. Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

9. H.U.D. RESALE BINDER

A Department of Housing and Urban Development (H.U.D.) resale binder may be provided when the Secretary of Housing requests a binder or endorsement to a commitment to issue an owner's policy to the Secretary or the Secretary's designee (buyer - purchaser - grantee) within two (2) years from the binder. The charge for the H.U.D. binder or endorsement is 70% of the basic schedule of charges. The charge for the subsequent owner's policy to the Secretary of Housing's designee is 70% of the basic schedule of charges. The charge for any increase in coverage in the policy from the binder is the applicable basic schedule of charges.

The charge for a binder is 50% of the basic schedule of charges and for the subsequent owner's policy is 50% of the basic schedule of charges if a trustee's sale guarantee has been issued within two (2) years from the binder.

10. SUBDIVIDER/DEVELOPER CHARGE

a. Subdivider/Developer Charge

The charge for a policy issued in connection with the development or subdivision of three (3) or more parcels is fifty percent (50%) of the basic schedule of charges. The reduced subdivider rate does not apply to the surcharge for an extended policy. The minimum charge for a subdivider/developer rate is \$100. The purchaser of a developed, subdivided or newly constructed property does not qualify for the reduced charge.

b. Preliminary Subdivision Certificate of Title

The minimum charge for a preliminary subdivision certificate of title is \$150.00. The amount of liability in the certificate of title is not to exceed \$5,000.00.

11. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

12. LIST OF FORMS

The following list details those policies and guarantees available for Stewart issuing offices, agents and approved attorneys. Any form not listed herein or listed as withdrawn must be approved by Stewart's Legal Department prior to issuing any commitment, policy or guarantee.

a. Policy Forms

| Form Name | Form Date | Form No. |
|---|-----------|----------|
| ALTA Owner's Policy | 6/17/06 | O-9401 |
| ALTA Loan Policy | 6/17/06 | M-9402 |
| STG Short Form Commercial Loan Policy | 2002 | U-9821 |
| ALTA Homeowners Policy of Title Insurance | 12/2/13 | O-9581 |
| ALTA Residential Limited Coverage Junior Loan Policy | 8/1/12 | M-9283 |
| ALTA Residential Limited Coverage Mortgage Modification Policy | 12/1/14 | M-9274 |
| ALTA Short Form Residential Loan Policy | 12/3/12 | U-9232 |
| ALTA Short Form Residential Loan Policy – Current Violations | 4/2/15 | U-9225 |
| ALTA Expanded Coverage Residential Loan Policy | 12/2/13 | M-9582 |
| ALTA Expanded Coverage Residential Loan Policy – Assessments Priority | 4/2/15 | M-9221 |

| Form Name | Form Date | Form No. |
|--|------------------|-----------------|
| ALTA Expanded Coverage Residential Loan Policy – Current Assessments | 4/2/15 | M-9222 |
| ALTA Short Form Expanded Coverage Residential Loan Policy | 7/26/10 | U-9552 |
| ALTA Short Form Expanded Coverage Residential Loan Policy – Assessments Priority | 4/2/15 | U-9223 |
| ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments | 4/2/15 | U-9224 |
| ALTA US Policy | 12/3/12 | O-9131 |
| Stewart Master Residential Loan Policy Schedules A & B | | |
| Secondary Market Short Form Residential Loan Policy | | M-9802 |
| ALTA Short Form Residential Limited Coverage Junior Loan Policy with Addendum | 4/2/13 | U-9150 |
| Home Equity Policy | 1/94 | M-9945 |
| The Article 9 Comprehensive Plus Policy Of Title Insurance (Owner's) | | O-9803 |
| The Article 9 Comprehensive Plus Policy Of Title Insurance (Loan) | | M-9804 |

b. Guarantee Forms

| Form Name | Form Date | Form No. |
|--------------------------------------|------------------|-----------------|
| Guarantee | 6/6/1992 | G-1578 |
| Trustee's Sale Guarantee-(CLTA Form) | Rev. 3-8-02 | TSG-2648 |
| Modification Guarantee | | G-9496 |

c. Commitment Forms

| Form Name | Form Date | Form No. |
|-------------------------------------|------------------|-----------------|
| ALTA Commitment Form | 6/17/06 | 004 |
| ALTA Commitment for Title Insurance | 8/1/16 | 008UN |
| ALTA Plain Language Commitment | 6/17/06 | 245 |
| ALTA Short Form Commitment | 10/16/08 | 006-UN |

C. ENDORSEMENTS

The charges provided within the endorsement section of this rate manual are the minimum charges to be assessed and do not include any additional charge for inspection, examination, processing or title search. You are strongly encouraged to use ALTA approved endorsements whenever possible.

The charges within this section shall in no way supersede, alter or amend the charges for extended policies.

All endorsement percentages are based on the basic rate reflected in Section B.1. and shall not be based on the reissue or refinance rate being charged.

1. American Land Title Association Endorsements

| ALTA Series | Description | Residential Charge | Commercial Charge |
|-------------|---|--|--|
| ALTA 1 | Street Assessments | \$25 | \$50 |
| ALTA 3 | Zoning | 10%, Min \$100 - Max \$1,000 | 10%, Min \$100, max \$1000 |
| ALTA 3.1 | Zoning-Completed Structure | 20%, Min \$100 - Max \$1,000 | 20%, Min \$100, Max \$2000 |
| ALTA 3.2 | Zoning-Land Under Development | 20%, Min \$100 - Max \$1,000 | 20%, Min \$100, Max \$2000 |
| ALTA 4 | Condominium | \$50 | \$50 |
| ALTA 4.1 | Condominium | \$75 | \$75 |
| ALTA 5 | Planned Unit Development | \$50 | \$50 |
| ALTA 5.1 | Planned Unit Development | \$75 | \$75 |
| ALTA 6 | Variable Rate Mortgage | \$25 | \$25 |
| ALTA 6.2 | Variable Rate Mortgage-Negative Amortization | \$25 | \$25 |
| ALTA 7 | Manufactured Housing Unit | \$50 | NA |
| ALTA 7.1 | Manufactured Housing Unit-Conversion; Loan | \$50 | NA |
| ALTA 7.2 | Manufactured Housing Unit-Conversion; Owner | \$50 | NA |
| ALTA 8.1 | Environmental Protection Lien | \$25 | |
| ALTA 8.2 | Commercial Environmental Protection Lien | NA | \$50 |
| ALTA 9 | Restrictions, Encroachments, Minerals – Loan | \$35 | 5%, min \$100, max \$1500 |
| ALTA 9.1 | Covenants, Conditions and Restrictions – Unimproved Land (Owners) | \$35 | 5%, min \$100, max \$1500 |
| ALTA 9.2 | Covenants, Conditions and Restrictions – Improved Land (Owners) | \$35 | 5%, min \$100, max \$1500 |
| ALTA 9.3 | Covenants, Conditions and Restrictions (Lender) | \$35 | 5%, min \$100, max \$1500 |
| ALTA 9.6 | Private Rights - Loan Policy | \$35 | \$75 |
| ALTA 9.6.1 | Private Rights - Current Assessments - Loan Policy | \$35 | \$75 |
| ALTA 9.7 | Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy | \$35 | 5%, min \$100, max \$1500 |
| ALTA 9.8 | Covenants Conditions and Restrictions-Land Under Development-Owner's Policy | \$35 | 5%, min \$100, max \$1500 |
| ALTA 9.9 | Private Rights - Owner's Policy | \$35 | \$100 |
| ALTA 9.10 | Restrictions, Encroachments, Minerals - Current Violations - Loan Policy | \$35 | 5%, min \$100, max \$1500 |
| ALTA 10 | Assignment | \$25 | \$25 |
| ALTA 10.1 | Assignment & Date Down | \$50 | \$50 |
| ALTA 11 | Mortgage Modification (See also Section B.6.c) | 10% balance of note. Min \$50 | 10% balance of note. Min \$50 |
| ALTA 11.1 | Mortgage Modification with Subordination (See also Section B.6.c) | 10% balance of note. Min \$50 | 10% balance of note. Min \$50 |
| ALTA 11.2 | Mortgage Modification with Additional Amounts of Insurance (See also Section B.6.c) | 10% plus additional for an increase in liability, min \$50 | 10% balance of note plus additional for an increase in liability, min \$50 |
| ALTA 12 | Aggregation | \$50 | \$50 |
| ALTA 12.1 | Aggregation – State Limits – Loan Policy | \$50 | \$50 |
| ALTA 13 | Leasehold-Owner's | \$0 | \$0 |

| ALTA Series | Description | Residential Charge | Commercial Charge |
|-------------|--|---|--|
| ALTA 13.1 | Leasehold-Loan | \$0 | \$0 |
| ALTA 14 | Future Advance-Priority (with and without MML) | \$30 | \$30 |
| ALTA 14.1 | Future Advance-Knowledge (with and without MML) | \$30 | \$30 |
| ALTA 14.2 | Future Advance-Letter of Credit (with and without MML) | \$30 | \$ |
| ALTA 14.3 | Future Advance-Reverse Mortgage (with and without MML) | \$30 | \$30 |
| ALTA 15 | Nonimputation-Full Equity Transfer | 10%, min \$100 | 10%, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land \$2000 max |
| ALTA 15.1 | Nonimputation-Additional Insured | 10%, min \$100 | 10%, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land \$2000 max |
| ALTA 15.2 | Nonimputation-Partial Equity Transfer | 10%, min \$100 | 10%, \$35 min, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land \$2000 max |
| ALTA 16 | Mezzanine Financing | 20% | 20% |
| ALTA 17 | Access and Entry | 10% | 10% |
| ALTA 17.1 | Indirect Access and Entry | 10% | 10% |
| ALTA 17.2 | Utility Access | \$100 | \$100 |
| ALTA 18 | Single Tax Parcel | \$50 | \$50 |
| ALTA 18.1 | Multiple Tax Parcel | \$50 | \$100 |
| ALTA 18.2 | Multiple Tax Parcel | \$50 | \$100 |
| ALTA 19 | Contiguity-Multiple Parcels | \$50 | \$100 |
| ALTA 19.1 | Contiguity-Single Parcel | \$50 | \$100 |
| ALTA 19.2 | Contiguity – Specified Parcels | \$50 | \$100 |
| ALTA 20 | First Loss-Multiple Parcel Transactions | 10%, Min \$100; Max \$1,000 | 10%, Min \$100; Max \$1,500 |
| ALTA 22 | Location | \$15 | \$20 loan, \$100 owner's |
| ALTA 22.1 | Location and Map | \$15 | \$20 loan, \$100 owner's |
| ALTA 23 | Co-Insurance | \$25 | \$25 |
| ALTA 24 | Doing Business | \$55 | \$55 |
| ALTA 25 | Same As Survey | \$30 | \$30 |
| ALTA 25.1 | Same as Portion of Survey | \$30 | \$30 |
| ALTA 26 | Subdivision | \$100 | \$100 |
| ALTA 27 | Usury | \$100 | \$100 |
| ALTA 28 | Easement-Damage or Enforced Removal | \$100 | 10% of basic, min \$125 |
| ALTA 28.1 | Encroachments – Boundaries and Easements | 10% | 10% of basic, min \$125 |
| ALTA 28.2 | Encroachments – Boundaries and Easements – Described Improvements | 10% | 10% of basic, min \$125 |
| ALTA 28.3 | Encroachments – Boundaries and Easements – Described Improvements and Land Under Development | | 10% of basic, min \$125 |
| ALTA 29 | Interest Rate Swap Endorsement-Direct Obligation | \$200 | \$200 |
| ALTA 29.1 | Interest Rate Swap Endorsement-Additional Interest | \$200 | \$200 |
| ALTA 29.2 | Interest Rate Swap Endorsement-Direct Obligation-Defined Amount | \$200 plus increased premium for liability increase | \$200 plus increased premium for liability increase |
| ALTA 29.3 | Interest Rate Swap Endorsement-Additional Interest – Defined Amount | \$200 plus increased premium for liability increase | \$200 plus increased premium for liability increase |

| ALTA Series | Description | Residential Charge | Commercial Charge |
|-------------|--|---------------------------------------|---------------------------------------|
| ALTA 30 | One To Four Family Shared Appreciation Mortgage | \$50 | \$50 |
| ALTA 30.1 | Commercial Participation Interest | \$100 | \$100 |
| ALTA 31 | Severable Improvements | 5%, min \$100, Max \$500 | 5%; min \$250, max \$1,500 |
| ALTA 32 | Construction Loan – Loss of Priority | 10% | 10% |
| ALTA 32.1 | Construction Loan – Loss of Priority – Direct Payment | 10% | 10% |
| ALTA 32.2 | Construction Loan – Loss of Priority – Insured’s Direct Payment | 10% | 10% |
| ALTA 33 | Disbursement | \$50 | \$100 |
| ALTA 34 | Identified Risk Coverage | \$50 | 10% |
| ALTA 35 | Minerals and Other Subsurface Substances – Buildings | \$25 | 10% max \$1,500 |
| ALTA 35.1 | Minerals and Other Subsurface Substances – Improvements | \$35 | 15% max \$1,500 |
| ALTA 35.2 | Minerals and Other Subsurface Substances – Described Improvements | \$35 | 15% max \$1,500 |
| ALTA 35.3 | Minerals and Other Subsurface Substances – Land Under Development | \$35 | 15% max \$1,500 |
| ALTA 36 | Energy Project – Leasehold/Easement – Owner’s | 5% | 5% |
| ALTA 36.1 | Energy Project – Leasehold/Easement – Loan | 5% | 5% |
| ALTA 36.2 | Energy Project – Leasehold – Owner’s | 5% | 5% |
| ALTA 36.3 | Energy Project – Leasehold – Loan | 5% | 5% |
| ALTA 36.4 | Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s | 10% | 10% |
| ALTA 36.5 | Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan | 10% | 10% |
| ALTA 36.6 | Energy Project – Encroachments | 10% | 10% |
| ALTA 36.7 | Energy Project - Fee Estate - Owner's Policy | 10% of basic | 10% of basic |
| ALTA 36.8 | Energy Project - Fee Estate - Loan Policy | 10% of basic | 10% of basic |
| ALTA 37 | Assignment of Rents and Leases | \$25 | \$50 |
| ALTA 38 | Mortgage Tax | NA | NA |
| ALTA 39 | Policy Authentication | \$0 | \$0 |
| ALTA 40 | Tax Credit – Owner’s Policy | \$100 | \$100 |
| ALTA 40.1 | Tax Credit – Defined Amount – Owner’s Policy | Amount of insurance charge; min \$100 | Amount of insurance charge; min \$100 |
| ALTA 41 | Water – Buildings | 5% | 5% |
| ALTA 41.1 | Water – Improvements | 5% | 5% |
| ALTA 41.2 | Water – Described Improvements | 5% | 5% |
| ALTA 41.3 | Water – Land Under Development | 5% | 5% |
| ALTA 42 | Commercial Lender Group | \$100 | \$100 |
| ALTA 43 | Anti-Taint | \$100 | \$100 |
| ALTA 44 | Insured Mortgage Recording | \$100 | \$100 |
| ALTA 45 | Pari Passu Mortgage – Loan Policy | \$100 | \$100 |
| ALTA 46 | Option | 10% of basic | 10% of basic |
| | ALTA Limited Pre-Foreclosure Date-Down Endorsement | \$25 | \$25 |
| | JR 1 Endorsement | 0 | NA |
| | JR 2 (Future Advance) Endorsement | 0 | NA |

2. Stewart Title Guaranty Company Endorsements

| Description | Residential Charge | Commercial Charge |
|---|--|--|
| Commercial Comprehensive Endorsement for Owner’s Policy 6 | \$100 | 10% of basic; min \$100 |
| Commercial Environmental Endorsement 1 | | Same as ALTA 8.2 |
| Commercial Environmental Endorsement 2 | | Same as ALTA 8.2 |
| Doing Business Endorsement | Same as ALTA 24 | Same ALTA 24 |
| Down Date Endorsement 1 | No charge within 6 months from policy; 10% min \$120 if after 6; 20% if policy issued with a construction loan and provides for mechanic’s lien coverage | No charge within 6 months from policy; 10% min \$120 if after 6; 20% if policy issued with a construction loan and provides for mechanic’s lien coverage |
| Fairway Endorsement 1 | 10%, max \$1000 | 10%, max \$1000 |

| Description | Residential Charge | Commercial Charge |
|---|---|---|
| Fairway Endorsement 2 | 10%, max \$1000 | 10%, max \$1000 |
| First Loss Endorsement 1 | Same as ALTA 20 | Same as ALTA 20 |
| Non-Imputation Endorsement 1 | Same as ALTA 15 | Same as ALTA 15 |
| Non-Imputation Endorsement 3 | Same as ALTA 15.1 | Same as ALTA 15.1 |
| Non-Imputation Endorsement 4 | Same as ALTA 15.2 | Same as ALTA 15.2 |
| Patent Endorsement 1 | 10% | 10% |
| Prior Deeds Endorsement 1 | \$20 if providing recorded deeds within previous year; \$30 if previous two years | \$20 if providing recorded deeds within previous year; \$30 if previous two years |
| Revolving Credit 1 | \$25 | \$25 |
| Revolving Credit 2 | \$25 | \$25 |
| Revolving Credit 3 | \$25 | \$25 |
| Revolving Credit 4 | \$25 | \$25 |
| Reverse Mortgage 1 | Same as ALTA 14.3 | Same as ALTA 14.3 |
| Subdivision Map Act Endorsement 1 | Same as ALTA 26 | Same as ALTA 26 |
| Tax Parcel Endorsement 1 | Same as ALTA 18 | Same as ALTA 18 |
| Tie-In Endorsement | Same as ALTA 12 | Same as ALTA 12 |
| UCC Endorsement | 15% | 15% |
| Usury Endorsement | Same as ALTA 27 | Same as ALTA 27 |
| MT Utilities Available Endorsement 1 | Same as ALTA 17.2 | Same as ALTA 17.2 |
| MT Impairment of Lien by Use Agreement for Multifamily Projects (HUD) Endorsement | \$25 | \$25 |

3. California Land Title Association Endorsements

| CLTA Series | Description | Residential Charge | Commercial Charge |
|-------------|---|----------------------------|-----------------------------|
| CLTA 100 | Lenders Comprehensive | Same as ALTA 9.0 | Same as ALTA 9.0 |
| CLTA 100.1 | Lenders Comprehensive | Same as ALTA 9.0 | Same as ALTA 9.0 |
| CLTA 100.2 | Restrictions, Easement, Minerals (same as ALTA 9) | Same as ALTA 9.0 | Same as ALTA 9.0 |
| CLTA 100.4 | Present Violation of CC&R | Same as ALTA 9.10 | Same as ALTA 9.10 |
| CLTA 100.5 | Present Violation of CC&R | Same as ALTA 9.10 | Same as ALTA 9.10 |
| CLTA 100.6 | Present and Future Violation of CC&R | Same as ALTA 9.0 | Same as ALTA 9.0 |
| CLTA 100.7 | Enforcement of Covenants Based Upon Prior Violation of Specific Covenant | 5%, min \$20; max \$1,500 | 5%, min \$100; max \$1,500 |
| CLTA 100.8 | Present and Future Violation of CC&R | Same as ALTA 9.0 | Same as ALTA 9.0 |
| CLTA 100.10 | Restrictions, Encroachments and Minerals – Owner's Policy Improved Land | Same as ALTA 9.2 | Same as ALTA 9.2 |
| CLTA 100.12 | Enforceability of Reverter Rights in CC&R | 10%, min \$40; max \$1,500 | 10%, min \$100; max \$1,500 |
| CLTA 100.13 | Priority of Lien over Asses | 10%, min \$40; max \$1,500 | 10%, min \$100; max \$1,500 |
| CLTA 100.16 | Homeowners Association Lien | 5%, min \$20; max \$1,500 | 5%, min \$100; max \$1,500 |
| CLTA 100.17 | Modification of CC&R | 10%, min \$50; max \$1,500 | 10%, min \$100; max \$1,500 |
| CLTA 100.18 | Exercise of Reverter Rights in CC&R and Unmarketability of Title | 10%, min \$50; max \$1,500 | 10%, min \$100; max \$1,500 |
| CLTA 100.19 | No Present Violation of Covenants, Conditions and Restrictions | Same as ALTA 9.0 | Same as ALTA 9.0 |
| CLTA 100.20 | Present Violation of CC&R | Same as ALTA 9.10 | Same as ALTA 9.10 |
| CLTA 100.21 | Approval of Construction Plans and Specifications | 10%, min \$50; max \$1,500 | 10%, min \$100; max \$1,500 |
| CLTA 100.23 | Exercise of Surface Rights | 20%, min \$50; max \$1,500 | 20%, min \$50; max \$1,500 |
| CLTA 100.27 | Violation of CC&R | 10%, min \$50; max \$1,500 | 20%, min \$100; max \$1,500 |
| CLTA 100.28 | Violation of CC&R by Future Construction | 10%, min \$50; max \$1,500 | 20%, min \$100; max \$1,500 |
| CLTA 100.29 | Development of Minerals | 30%, min \$50 | 30%, min \$100 |
| CLTA 100.30 | Physical Damage by Mineral Estate Holder | 35%, max \$5,250 | 35%, max \$5,250 |
| CLTA 100.31 | Physical Damage by Mineral Estate Holder | 35%, max \$5,250 | 35%, max \$5,250 |
| CLTA 102.4 | Foundations – No Violation, No Encroachment by Improvements | \$30 | \$100 |
| CLTA 102.5 | Foundations – No Violation, No Encroachments onto Easements or Adjoining Land | \$30 | \$100 |
| CLTA 102.6 | Foundations – Portion of Land Described in Policy | \$30 | \$100 |

| CLTA Series | Description | Residential Charge | Commercial Charge |
|---------------|--|---|---|
| CLTA 102.7 | Foundations – Portion of Land Described in Policy | \$30 | \$100 |
| CLTA 103.1 | Damage to Easement | Same as ALTA 28 | Same as ALTA 28 |
| CLTA 103.3 | Removal of Improvements from Easement | Same as ALTA 28 | Same as ALTA 28 |
| CLTA 103.4 | Easement Providing Ingress and Egress | 10% | 10% |
| CLTA 103.5 | Exercise of Surface Rights for Extraction of Water | \$50 to 5% depends on risk Same as ALTA 41 | Same as ALTA 41 |
| CLTA 103.6 | Easement Encroachment | Same as ALTA 28 | Same as ALTA 28 |
| CLTA 103.7 | Land Abuts Physically Open Street | Same as ALTA 17 | Same as ALTA 17 |
| CLTA 103.9 | Forced Removal of Improvements Encroaching onto Street | 20% | 20% |
| CLTA 103.11 | Access and Entry (Same as ALTA 17) | Same as ALTA 17 | Same as ALTA 17 |
| CLTA 104 | Assignment | Same as ALTA 10 | Same as ALTA 10 |
| CLTA 104.1 | Assignment | Same as ALTA 10.1 | Same as ALTA 10.1 |
| CLTA 104.4 | Collateral Assignment | 20% at date of policy; 30% after policy | 20% at date of policy; 30% after policy |
| CLTA 104.6 | Assignment – Lessor's Interest | 10% on standard; \$50 on extended | 10% on standard; \$100 on extended |
| CLTA 104.7-06 | Assignment of Rents/Leases | 10% on standard; \$20 on extended | 10% on standard; \$50 on extended |
| CLTA 104.8 | Assignment – Non-Institutional Lender | No charge if within 6 mos from policy; \$50 if after 6 mos | No charge if within 6 mos from policy; \$50 if after 6 mos |
| CLTA 104.9 | Assignment – Non-Institutional Lender | No charge if within 6 mos from policy; \$50 if after 6 mos | No charge if within 6 mos from policy; \$50 if after 6 mos |
| CLTA 105 | Modification of Policy to Insure Two Liens on One Policy | No charge | No charge |
| CLTA 107.1 | Allocation of Liability | No charge | No charge |
| CLTA 107.2 | Increase of Coverage | \$25 plus applicable basic schedule of charges for increased liability above policy | \$25 plus applicable basic schedule of charges for increased liability above policy |
| CLTA 107.4 | Change in the Effective Date of the Policy | \$35 | \$35 |
| CLTA 107.5 | Value of Lessee's Interest | 10% | 10%, min \$75 |
| CLTA 107.9 | Additional Insured (do not issue without underwriter approval) | \$35 | \$35 |
| CLTA 107.10 | Additional Insured (do not issue without underwriter approval) | 10% | 10% |
| CLTA 107.11 | Non-Merger | 10% | 10% |
| CLTA 108.8 | Additional Advance | 20% plus applicable basic schedule of charges for increased liability above policy; min \$35 | 20% plus applicable basic schedule of charges for increased liability above policy; min \$35 |
| CLTA 108.10 | Revolving Credit, Increased Credit Limit | \$40 plus applicable basic schedule of charges for increased liability above policy | \$40 plus applicable basic schedule of charges for increased liability above policy |
| CLTA 110.1 | Deletion of Exception | Applicable basic schedule of charges for type of coverage provided by using CLTA 110.1; no charge if no additional insurance is created | Applicable basic schedule of charges for type of coverage provided by using CLTA 110.1; no charge if no additional insurance is created |
| CLTA 110.3 | Relinquishment of Surface Rights | 30%, min \$50 | 30%, min \$100 |
| CLTA 110.4 | Modification | 10%, min \$30 | 10%, min \$30 |
| CLTA 110.5 | Modification | Same as ALTA 11 | Same as ALTA 11 |
| CLTA 110.6 | Modification | Same as ALTA 11 | Same as ALTA 11 |
| CLTA 110.7 | Enforcement of Specified Lien | \$50 | \$50 |
| CLTA 110.9 | Environmental Protection Lien (same as ALTA 8.1) | Same as ALTA 8.1 | Same as ALTA 8.1 |

| CLTA Series | Description | Residential Charge | Commercial Charge |
|---------------|--|--|--|
| CLTA 110.10 | Modification and Additional Advance Agreement | 10% plus applicable basic schedule of charges for increased liability above policy | 10% plus applicable basic schedule of charges for increased liability above policy |
| CLTA 111 | Loss of Priority by Partial Reconveyance | 10%, min \$50 | 10%, min \$50 |
| CLTA 111.2 | Impairment of Lien by Subordination Agreement | No charge if contemplated at time of policy; 10%, min \$50 if issued any time after the date of the policy | No charge if contemplated at time of policy; 10%, min \$50 if issued any time after the date of the policy |
| CLTA 111.3 | Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments | 20%, min \$50 | 20%, min \$50 |
| CLTA 111.4 | Trustor's Conveyance | 10%, min \$50 | 10%, min \$50 |
| CLTA 111.9 | FNMA Balloon Mortgage | \$25 | \$25 |
| CLTA 111.10 | Optional Advance Endorsement | \$50 plus applicable basic schedule of charges for increased liability above policy | \$50 plus applicable basic schedule of charges for increased liability above policy |
| CLTA 111.11 | Obligatory Advance | \$25 | \$25 |
| CLTA 111.14 | Future Advance – Priority (same as ALTA 14) | Same as ALTA 14 | Same as ALTA 14 |
| CLTA 111.14.1 | Future Advance – Knowledge (same as ALTA 14.1) | Same as ALTA 14.1 | Same as ALTA 14.1 |
| CLTA 111.14.2 | Future Advance – Letter of Credit (same as ALTA 14.2) | Same as ALTA 14.2 | Same as ALTA 14.2 |
| CLTA 114 | Co-Insurance | No charge | No charge |
| CLTA 114.1 | Co-Insurance | No charge | No charge |
| CLTA 114.2 | Co-Insurance | No charge | No charge |
| CLTA 115 | Condominium | Same as ALTA 4 | Same as ALTA 4 |
| CLTA 115.1 | Condominium (same as ALTA 4) | Same as ALTA 4 | Same as ALTA 4 |
| CLTA 115.2 | Planned Unit Development (same as ALTA 5) | Same as ALTA 5 | Same as ALTA 5 |
| CLTA 116 | Location of Land, Designation of Improvements | Same as ALTA 22 | Same as ALTA 22 |
| CLTA 116.1 | Property Description Same as Survey | Same as ALTA 25 | Same as ALTA 25 |
| CLTA 116.2 | Exterior Boundary of Condominium | \$10 | \$10 |
| CLTA 116.3 | Description Changed by Recording of New Map | \$30 | \$30 |
| CLTA 116.4 | Contiguity | Same as ALTA 19 | Same as ALTA 19 |
| CLTA 116.4.1 | Contiguity | Same as ALTA 19.1 | Same as ALTA 19.1 |
| CLTA 116.5 | Manufactured Housing Unit (same as ALTA 7) | \$50 | NA |
| CLTA 122 | Obligatory Advance | \$50 at time of policy; 10%, after the date of the policy | \$50 at time of policy; 10%, after the date of the policy |
| CLTA 123.1 | Zoning (same as ALTA 3) | Same as ALTA 3 | Same as ALTA 3 |
| CLTA 123.2 | Zoning – Completed Structure (same as ALTA 3.1) | Same as ALTA 3.1 | Same as ALTA 3.1 |
| CLTA 124.1 | Assurances Concerning Covenants | 10% | 10%, min \$100 |
| CLTA 124.2 | Assurances Concerning Covenants in a Lease | 10% | 10%, min \$100 |
| CLTA 124.3 | Assurances Concerning Negative Covenants in a Lease | 10% | 10%, min \$100 |
| CLTA 125 | Truth-in-Lending (same as ALTA 2) | Same as ALTA 2 | Same as ALTA 2 |
| CLTA 126.1 | Comprehensive Coverage for Homeowner | 10% on standard; \$35 on extended | 10% on standard; \$35 on extended |
| CLTA 126.2 | Comprehensive Coverage for Condominium Homeowner | 10% on standard; \$35 on extended | 10% on standard; \$35 on extended |
| CLTA 126.3 | Residential Structure – No Limitation | 10% on standard; \$35 on extended | 10% on standard; \$35 on extended |
| CLTA 127 | Non-imputation – Full Equity Transfer (same as ALTA 15) | Same as ALTA 15 | Same as ALTA 15 |
| CLTA 127.1 | Non-imputation – Additional Insured (same as ALTA 15.1) | Same as ALTA 15.1 | Same as ALTA 15.1 |
| CLTA 127.2 | Non-imputation – Partial Equity Transfer (same as ALTA 15.2) | Same as ALTA 15.2 | Same as ALTA 15.2 |
| CLTA 129 | Single Tax Parcel (same as ALTA 18) | Same as ALTA 18 | Same as ALTA 18 |
| CLTA 129.1 | Multiple Tax Parcel (same as ALTA 18.1) | Same as ALTA 18.1 | Same as ALTA 18.1 |

