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

This manual is for the use of Stewart Title Guaranty Company's ("Stewart" or "Underwriter") Title Insurance Policy Issuing Affiliated Offices (Stewart Title Company) in the State of Nevada. Any other use or reproduction of this manual is prohibited.

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STEWART TITLE GUARANTY COMPANY
ISSUANCE IN NEVADA

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1. ORIGINAL ISSUE CHARGES FOR OWNER'S OR LOAN POLICIES (Basic Charge)

- a. (Zone 1) State Charges: These charges apply to all Nevada counties except the following: Clark, Lincoln and Nye.

Amount of Liability			Standard Owner's/ Extended Loan	Standard Loan/Short Term (3 years or less)	Simultaneous Loan Policy w/Owner's at Full Value
\$1	to	\$50,000	\$425	\$425	\$212.50
\$50,001	to	\$100,000	\$625	\$500	\$312.50
\$100,001	to	\$150,000	\$775	\$620	\$387.50
\$150,001	to	\$200,000	\$950	\$760	\$475.00
\$200,001	to	\$250,000	\$1,100	\$880	\$550.00
\$250,001	to	\$300,000	\$1,250	\$1,000	\$625.00
\$300,001	to	\$350,000	\$1,400	\$1,120	\$700.00
\$350,001	to	\$400,000	\$1,550	\$1,240	\$775.00
\$400,001	to	\$450,000	\$1,700	\$1,360	\$850.00
\$450,001	to	\$500,000	\$1,850	\$1,480	\$925.00
\$500,001	to	\$550,000	\$2,000	\$1,600	\$1,000.00
\$550,001	to	\$600,000	\$2,150	\$1,720	\$1,075.00
\$600,001	to	\$650,000	\$2,300	\$1,840	\$1,150.00
\$650,001	to	\$700,000	\$2,450	\$1,960	\$1,225.00
\$700,001	to	\$750,000	\$2,600	\$2,080	\$1,300.00
\$750,001	to	\$800,000	\$2,750	\$2,200	\$1,375.00
\$800,001	to	\$850,000	\$2,900	\$2,320	\$1,450.00
\$850,001	to	\$900,000	\$3,050	\$2,440	\$1,525.00
\$900,001	to	\$950,000	\$3,200	\$2,560	\$1,600.00
\$950,001	to	\$1,000,000	\$3,350	\$2,680	\$1,675.00
For policy amounts over \$1,000,000 please contact Underwriter. The charges set forth are minimum fees. Additional charges will apply for unusual conditions and/or special services.					

b. (Zone 2) These charges apply to Clark, Lincoln and Nye Counties only.

Amount of Liability			Standard Owner's/ Extended Loan	Standard Loan/Short Term (3 years or less)	Simultaneous Loan Policy w/Owner's at Full Value
\$1	to	\$50,000	\$520.00	\$520.00	\$520.00
\$50,001	to	\$100,000	\$625.00	\$520.00	\$520.00
\$100,001	to	\$150,000	\$885.00	\$520.00	\$520.00
\$150,001	to	\$200,000	\$950.00	\$522.50	\$522.50
\$200,001	to	\$250,000	\$1,130.00	\$621.50	\$621.50
\$250,001	to	\$300,000	\$1,275.00	\$701.25	\$701.25
\$300,001	to	\$350,000	\$1,400.00	\$1,120.00	\$770.00
\$350,001	to	\$400,000	\$1,550.00	\$1,240.00	\$852.50
\$400,001	to	\$450,000	\$1,700.00	\$1,360.00	\$935.00
\$450,001	to	\$500,000	\$1,850.00	\$1,480.00	\$1,017.50
\$500,001	to	\$550,000	\$2,000.00	\$1,600.00	\$1,100.00
\$550,001	to	\$600,000	\$2,150.00	\$1,720.00	\$1,182.50
\$600,001	to	\$650,000	\$2,300.00	\$1,840.00	\$1,265.00
\$650,001	to	\$700,000	\$2,450.00	\$1,960.00	\$1,347.50
\$700,001	to	\$750,000	\$2,600.00	\$2,080.00	\$1,430.00
\$750,001	to	\$800,000	\$2,750.00	\$2,200.00	\$1,512.50
\$800,001	to	\$850,000	\$2,900.00	\$2,320.00	\$1,595.00
\$850,001	to	\$900,000	\$3,050.00	\$2,440.00	\$1,677.50
\$900,001	to	\$950,000	\$3,200.00	\$2,560.00	\$1,760.00
\$950,001	to	\$1,000,000	\$3,350.00	\$2,680.00	\$1,842.50
\$1,000,001	to	\$1,050,000	\$3,500.00	\$2,800.00	\$1,925.00
\$1,050,001	to	\$1,100,000	\$3,650.00	\$2,920.00	\$2,007.50
\$1,100,001	to	\$1,150,000	\$3,800.00	\$3,040.00	\$2,090.00
\$1,150,001	to	\$1,200,000	\$3,950.00	\$3,160.00	\$2,172.50
\$1,200,001	to	\$1,250,000	\$4,100.00	\$3,280.00	\$2,255.00
\$1,250,001	to	\$1,300,000	\$4,250.00	\$3,400.00	\$2,337.50
\$1,300,001	to	\$1,350,000	\$4,400.00	\$3,520.00	\$2,420.00
\$1,350,001	to	\$1,400,000	\$4,550.00	\$3,640.00	\$2,502.50
\$1,400,001	to	\$1,450,000	\$4,700.00	\$3,760.00	\$2,585.00
\$1,450,001	to	\$1,500,000	\$4,850.00	\$3,880.00	\$2,667.50
\$1,500,001	to	\$1,550,000	\$5,000.00	\$4,000.00	\$2,750.00
\$1,550,001	to	\$1,600,000	\$5,150.00	\$4,120.00	\$2,832.50
\$1,600,001	to	\$1,650,000	\$5,300.00	\$4,240.00	\$2,915.00
\$1,650,001	to	\$1,700,000	\$5,450.00	\$4,360.00	\$2,997.50
\$1,700,001	to	\$1,750,000	\$5,600.00	\$4,480.00	\$3,080.00
\$1,750,001	to	\$1,800,000	\$5,750.00	\$4,600.00	\$3,162.50
\$1,800,001	to	\$1,850,000	\$5,900.00	\$4,720.00	\$3,245.00
\$1,850,001	to	\$1,900,000	\$6,050.00	\$4,840.00	\$3,327.50
\$1,900,001	to	\$1,950,000	\$6,200.00	\$4,960.00	\$3,410.00
\$1,950,001	to	\$2,000,000	\$6,350.00	\$5,080.00	\$3,492.50
For policy amounts over \$2,000,000 up to \$5,000,000 add \$2.00 per thousand dollars of coverage. For amounts over \$5,000,000 please contact the local office.					

2. REISSUE OF OWNER'S INSURANCE

ZONE 1: Reissued where no transaction is involved (no time limit). The charge shall be 50% of the Basic Charge.

ZONE 2: Reissued where no transaction is involved (no time limit). The charge shall be 50% of the Basic Charge, based upon the amount of outstanding insurance, for the reissue up to the amount of outstanding insurance, plus an increased liability charge, if any, based on the charge applicable for each unit of insurance in excess of the original amount.

- A. Reissued to include a loan (time limit of 24 months from date of policy). 35% of the Basic Charge, based upon the same type and amount of outstanding insurance, plus an increased liability charge, if any, based on the charge applicable for each additional unit of insurance issued in excess of the original amount.

NOTE 1: The Short Term Rate is not applicable under this section.

NOTE 2: If the original issue is ALTA Standard Coverage Policy Form and the reissue is to be ALTA Extended Coverage Policy Form, then to the charge herein specified shall be added an additional 65% of the Basic Charge, based on the amount of the insurance issued, for the additional coverage form Policy.

3. UNDIVIDED INTEREST, TRANSFER OF

Basic Charge applicable based upon the full value of the interest conveyed and the type of insurance issued.

- A. When specified undivided interests are the subject of insurance without involvement of, or loans affecting the remaining interests, the owner’s policy may be issued and charged for in an amount equal to the full value of such undivided interest only at the basic charge applicable.

When the grantee acquiring such undivided interest and the insured owner of the remaining interest request a policy covering the entire interest, then to the above charge applicable to that pertaining to the transfer of said undivided interest there shall be added 35% of the Basic Charge, based upon the remaining difference between the amount of the sale price of the undivided interest and the amount of insurance shown in the original policy. Insurance in excess of the amount shown in the original policy shall be charged for on an increased liability basis at the appropriate per unit charge for the type of insurance issued.

- B. When specified undivided interests are conveyed and concurrently a loan is placed on the entire interest an owner’s policy may be issued covering only the undivided interest so conveyed at the Basic Charge applicable thereto and separate lenders insurance issued under a separate policy on the entire interest covered by the loan at the Basic Charge applicable thereto.

4. SALE OF ONE PARCEL WITH A LOAN ON MORE THAN ONE PARCEL

Basic Charge applicable based upon the full value of the estate or interest covered and the type of insurance issued.

An Owner’s policy may be issued by separate policy on the land involved in the sale portion of the transaction at the owner’s basic charge applicable thereto and the lender’s insurance may be covered under a separate policy on all the land included in the loan at the lender’s basic charge applicable thereto. If more than two chains are involved, the appropriate charge shall be made for additional chains in excess of two.

5. PARTIAL EXTENDED COVERAGE FOR OWNER

The ALTA Standard Coverage Policy form may be expanded to provide additional coverage to an owner as to one or more of the printed matters excluded from the coverage of said policy by an endorsement thereto for the following additional charges:

CONDITION	CHARGE
Any facts, rights or claims not of record but which would be disclosed by an inspection or inquiry	33-1/3% of Basic Charge

CONDITION	CHARGE
Any easements, claims of easement or encumbrances not disclosed of record	33-1/3% of Basic Charge
Any survey matters as disclosed by a correct survey	33-1/3% of Basic Charge
Any unpatented mining claims, reservations or exceptions in patents, water rights or claims to water	15% of Basic Charge
NOTE: Maximum additional charge is 100% of the Basic Charge	

6. SALE WITH A BINDER TO INSURE RESALE

110% of the Basic Charge based upon the full value of the initial sale for a commitment to insure a subsequent resale to an ultimate purchaser through a 2006 ALTA Standard Coverage Form Policy.

This section is effective only on the following conditions and at the charges specified, otherwise the Basic Charge applicable (Section 1) will prevail on both the "Sale" and the "Resale."

- A. A binder to insure in the form as filed is issued upon recording that the initial conveyance in lieu of a policy of title insurance.
- B. If separate lender's insurance is requested concurrently with the issuance of the binder or the final policy, an additional charge thereof shall be made at the charge applicable.

If an additional lender's policy is requested by the holder of the binder, for the purpose of insuring interim or take-out financing prior to the issuance of the ultimate owner's policy, the same may be issued for a fee of 80% of the applicable Basic Charge for the type of insurance issued.
- C. The final sale to the ultimate insured is recorded within 24 months from the date of the binder and if not, the policy of title insurance will automatically be issued insuring the grantee in the initial sale.
- D. In the final policy, insurance in the excess of the original binder amount shall be charged for at the charge applicable for each additional unit of insurance above that shown in the binder.
- E. If ALTA Owner's Policy Extended Form is involved, the basic charge shall then be 150% of the Basic Charge.

NOTE: The Short Term Rate is not applicable.

7. ADDITIONAL COVERAGES AND COMBINATION POLICIES

To the ALTA Loan Rate applicable in Section 1 add the following additional charges or combinations of such additional charges for the following added coverages or reissues of the initial policy covering a construction loan:

- A. Where Standard Coverage Policy Form is the initial coverage, add the following for additional coverages:
 - 1. Reissue as Standard Coverage, add 15% of the Basic Charge.
 - 2. Reissue as Extended Coverage, add 35% of the Basic Charge.

NOTE: LP #5 consists of Standard Coverage plus additional service #1

LP #6 consists of Standard Coverage plus additional service #2.

- B. Where Extended Coverage Policy Form is the initial coverage, add the following for additional coverages:

1. LP #10 Reissue as Extended Coverage, add 35% of the Basic Charge.

NOTE 1: The charges shown in A and B above are based upon the amount of the initial loan and at the time of reissue if the take-out loan is of greater amount than the initial loan, there will be added, on an increased liability basis, the combined charge applicable for each additional unit of insurance issued in excess of the original amount.

NOTE 2: In Sections A and B above, for permanent or take-out loans, the policy being requested may be issued to the original lender or a different lender for said loans.

8. PARTIAL EXTENDED COVERAGE FOR LENDER

The ALTA Standard Coverage Loan Policy form may be expanded to provide additional coverage to a Lender as to one or more of the printed matters excluded from the coverage of said policy by an endorsement thereto for the following additional charges:

CONDITION	CHARGE
Any facts, rights or claims not of record but which would be disclosed by an inspection or inquiry	15% of Basic Charge
Any easements, claims of easement or encumbrances not disclosed of record	15% of Basic Charge
Any survey matters as disclosed by a correct survey	15% of Basic Charge
Any unpatented mining claims, reservations or exceptions in patents, water rights or claims to water	10% of Basic Charge
NOTE: If more than one of the above matters is the subject of insurance the maximum additional charge shall not exceed the charge for the ALTA Extended Policy.	

9. REFINANCE CHARGES

ZONE 1: A refinance charge applies for policies insuring a replacement or refinance loan on residential property subject to an existing institutional mortgage. The refinance charge shall be 60% of the original issue charges up to the face amount of the mortgage being refinanced. The original issue charges in the applicable 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.

ZONE 2: A refinance charge applies for policies insuring a replacement or refinance on a residential property subject to an existing institutional mortgage. The refinance charge shall be a flat fee of \$520.00 up to and including \$150,000.00 of liability; thereafter the charge shall be 60% of the original issue charges up to the face amount of the mortgage being refinanced. The original issue charges in the applicable 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.

10. CHARGES FOR SIMULTANEOUS ISSUANCE OF POLICIES

A. Simultaneous Issuance of Owner's And Loan Policies:

ZONE 1: When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the **Owner's** Policy will be the original Owner's Charge. The Charge for the Loan Policy so simultaneously issued will be 50% of the Basic Charge for the amount of insurance not in excess of the Owner's Policy. The Charge on the amount of the Loan Policy exceeding the Owner's Policy is figured at the regular original title insurance charges for "Loan Policies" in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no Owner's policy is issued.

ZONE 2: When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the **Owner's** Policy will be the original Owner's Charge. The Charge for the Loan Policy so simultaneously issued will be a flat fee of \$520.00 up to and including \$150,000.00 of liability; thereafter the charge shall be 55% of the Basic Charge for the amount of insurance not in excess of the Owner's Policy. The Charge on the amount of the Loan Policy exceeding the Owner's Policy is figured at the regular original title insurance charges for "Loan Policies" in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no Owner's policy is issued.

B. Simultaneous Issuance of Owner's And Leasehold Owner's Policies:

ZONE 1: When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be 50% of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$250. The charge on the amount of the Leasehold Owner's policy exceeding the Owner's policy is computed at the original title insurance charges for Owner's policy in the applicable bracket or brackets.

ZONE 2: When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be a flat fee of \$520.00 up to and including \$150,000.00 of liability; thereafter the charge shall be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be 50% of the charges for the Owner's policy up to the amount of the Owner's policy. The charge on the amount of the Leasehold Owner's policy exceeding the Owner's policy is computed at the original title insurance charges for Owner's policy in the applicable bracket or brackets.

C. Simultaneous Issuance of Standard Loan Policy in Connection with an Extended Loan Policy (Zone 2 only):

A Standard Coverage Loan Policy covering a second loan issued concurrently with an Extended Coverage Loan Policy is charged for on an increased liability basis, plus \$100 for the additional policy.

11. SUBDIVISION (DEVELOPMENT) CHARGE

- A.** The charges hereunder may be applicable only when 10 or more policies are to be issued insuring 10 or more different purchasers or lessees of either improved or unimproved property in qualified developments depending upon the number of units and are based upon the full value of each separate sale or unit value under a lease, in the following manner. These reduced percentages are available only when Stewart is to issue all remaining lots owned by the developer or builder in the subdivision.

NUMBER OF UNITS	CHARGE
10 to 20 Units	75% of Basic Charge
21 to 100 Units	65% of Basic Charge
101 Units or more	60% of Basic Charge

B. Subdivision or Condominium Guarantee

Guarantees for map filing are issued for the following charges:

1. Insured Owner

\$210 base charge, plus \$25 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit charge applicable under the Basic Charge on the additional amount requested.

2. Parcel Map Guarantee

\$250 base charge, plus \$25 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit charge applicable under the Basic Charge on the additional amount requested.

12. PLANNED MAJOR PROJECTS

This section may be used for pricing major commercial, industrial or other developments which involve the issuance of one or more owners, lessees and/or lenders policies of title insurance, issued together or at different times on fee or lesser interests, aggregating at least \$4,000,000. A binder may be initially issued for \$0.10 per \$1,000 up to \$10,000,000 and \$0.05 per \$1,000 over \$10,000,000.

A. Owner's/Lessee's Insurance (Original issue or increased liability)	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000	\$0.95	\$1.15
Aggregate over \$10,000,000 up to \$25,000,000	\$0.90	\$1.10
Aggregate over \$25,000,000 up to \$50,000,000	\$0.84	\$1.04
B. Lender's Insurance	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000	\$0.76	\$0.95
Aggregate over \$10,000,000 up to \$25,000,000	\$0.70	\$0.90
Aggregate over \$25,000,000 up to \$50,000,000	\$0.66	\$0.86
C. Trustee's Sale Guarantee	Per \$1,000 of Liability	
Aggregate up to \$10,000,000		\$0.76
Aggregate over \$10,000,000 up to \$25,000,000		\$0.72
Aggregate over \$25,000,000 up to \$50,000,000		\$0.70

D. **Reissue of Owner's Policies**

An Owner's Policy may be reissued where no transaction is involved, based upon the amount of the outstanding insurance, at the following charge: 50% of Basic Charge

Insurance in excess of the amount of the original policy shall be priced at the applicable charge set forth in paragraph A of this section.

E. **Refinance of Loan Policies**

Per \$1,000 of Liability

50% of Basic Charge

Insurance in excess of the amount of the original policy shall be priced at the applicable charge set forth in paragraph B of this section.

F. **Endorsements**

Endorsements to furnish special coverages will be issued and the charge therefor will be a percentage of the rate applicable to the policy upon which the endorsement is written, commensurate with the risk to be assumed by issuance of such endorsement.

NOTE I: Amounts in excess of \$50,000,000 will be charged for at a negotiated charge between Underwriter and insured.

NOTE II: In computing liabilities to arrive at the charges provided for herein, it is permissible to include transactions by another title insurer.

13. COMMERCIAL LEASEHOLD

A. Lessee's Leasehold Charge

1. ALTA Extended Coverage Policy 140% of the Basic Charge
2. Short Term Rate Applies to Insured Lessors or Assignors only and when the new order is placed within the following periods of time from the date of a prior CLTA or ALTA form of policy (Guarantees Excluded)

Time Period

Within 36 Months

Over 36 Months

Short Term Rate

80% of the Basic Charge

100% of the Basic Charge

The minimum charges may be computed on either the full value of the land and existing improvements or on a lesser amount relating to the term of the lease as follows:

1. Less than 25 years: 10 times the annual rental or the value of the property whichever is the lesser amount.
2. 25 years or more but less than 50 years: 20 times the annual rental or the value of the property whichever is the lesser amount.
3. 50 years or more: the full value of the land and existing improvements.
4. Insurance in excess of the minimum amount may be issued at the appropriate insurance charge.

If a loan is involved, the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is greater.

If the lessee's and the fee owner's estates or interests are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the Owner's charge applicable (Section 1) based upon one policy amount is charged.

If the lessee's and the fee owner's estates or interests are segregated in the same policy by an endorsement, or if concurrently with an Owner's policy, a separate leasehold policy is issued, the charge for the leasehold insurance so segregated will be on an increased liability basis at the appropriate charge per unit for the minimum amount of leasehold insurance called for under the formula shown above, plus \$100 additional policy charge.

B. Lender's Leasehold Charge

1. ALTA Extended Coverage Policy 100% of the Basic Charge
2. Short Term Rate applies to an insured lessee or assignee when the new order is placed within the following periods of time from the date of a prior policy.

<u>Time Period</u>	<u>Short Term Rate</u>
Within 36 Months	80% of the Basic Charge
Over 36 Months	100% of the Basic Charge

The minimum charge is based upon the amount of the encumbrance allocated to the property. The charges for added coverages or separate loan policy issued concurrently with other policies covering the same leasehold estate, are subject to the same formulas applicable to loan policies issued concurrently with Owner's policies on fee title.

14. SPECIAL LAND USE AND DEVELOPMENT

These reduced percentages of the Basic Charge are available only when Stewart is to insure the sales or leases of all the lots or all remaining lots owned by the developer or builder in a subdivision. If, prior to completion of the sale of all of the lots in the subdivision upon which construction loans have been insured, the developer or builder decides not to obtain title insurance from Stewart on the balance of the lots, Stewart reserves the right to recompute the policy charges using the charge as set forth in Section 1 of this manual, and the developer or builder may be billed for the difference, if any.

15. RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

\$0 - \$40,000 liability	\$75.00
\$40,000 - \$250,000 liability	\$2.00 per \$1000 of liability

The policy is not to be issued for liability in excess of \$250,000. Reissue and/or Simultaneous Issue Charges do not apply to this policy.

16. ADDITIONAL DISCOUNTS

- A. Governmental Contracts** – Title insurance purchased by governmental agencies may receive a discount up to 40% of the Basic Charge dependent on the amount of work and risk involved.
- B. Disaster Loans** – A loan policy covering the financing or refinancing required by an owner of record within 24 months of the date of proclamation of a state of disaster, in rebuilding any structure, or due to severe production losses, which was partially or totally destroyed in the disaster area, will be issued for 65% of the charge applicable based on the type and amount of insurance.
- C. Non-Profit Organizations** – Churches, charitable or like eleemosynary non-profit organizations purchasing title insurance on property dedicated to church or charitable use within the normal activities for which such entities were intended will be charged 75% of the Basic Charge.

- D. **Owner's Policy Following a Foreclosure, Trustee's Sale or Deed in Lieu** – A portion of the charge made by the agent for the Trustee Sale or Foreclosure Guarantee may be credited by the agent against the title agent portion of the charge in issuing a policy to the insured beneficiary of the sale. Provided, however, said credit, if applicable, shall not exceed 50% of the Basic Charge.
- E. **Conversion of Insured Leasehold Estates to Fee Title Estates** – Outstanding policies covering individual leasehold estates insuring a lessee or his assignee, may be reissued to cover the conversion into a fee title estate at 25% of the Basic Charge, based on the same type and amount of outstanding insurance, plus an increased liability charge, if any, based on the normal charge applicable for each additional unit of insurance in excess of the original amount. If separate lender's insurance is required and issued, the appropriate additional charge as set forth in Section 1 shall be added to the charge herein mentioned for the type of insurance to be issued.

17. ADDITIONAL CHARGES

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks.

- A. **Additional Parcel or Chain** – charge is a minimum of \$175.

For computing charges the term "Parcel or Additional Chain" is defined as:

1. Property vesting in the same ownership within the same tract, grant, subdivision, government section, swamp and overflow or tideland survey, is a single parcel.
2. Property vested in the same ownership but located in different tracts, grants, subdivisions, government sections, swamp and overflow or tideland surveys are separate parcels and an additional work charge for each separate parcel is added to the Basic Charge.
3. Property divided by a county line is construed as non-contiguous. The Basic Charge applicable in each separate county shall apply, based upon full value of the estate or interest and the type of insurance allotted to each county.
4. Property vested in different ownerships regardless of whether in the same or a different tract, grant, subdivision, government section, swamp or overflow, or tideland survey is a separate chain of title and the Basic Charge shall be applied on each separate ownership or chain of title.

- B. **Lost Policies and Replacements** – A charge of \$100 may be assessed for the reissuance of any policy which has been lost or destroyed depending on the circumstances.
- C. **Reinsurance Fees** – Any fees quoted under this schedule may be increased by the cost of any reinsurance required by the insured.
- D. **Inspection Charge** – Inspections of the property made in connection with the issuance of a report or policy shall be charged dependent upon time spent and distance traveled.
- E. **Multiple Policies or Ownerships Insured Simultaneously (Common Owner)** – The Basic Charge applicable based on the aggregate amount of insurance to be issued is applied where two or more purchasers simultaneously acquire from a common owner and are issued separate policies, an additional \$100 will be charged for each additional policy.

F. Extension or Modification of Insured Deeds of Trust – Policies covering agreements by the original or different trustors extending or modifying the terms of an insured deed of trust are issued at 35% of the Basic Charge on the unpaid balance of the encumbrance.

G. Minimum Charges – The limited title services under Section 18, subsections H, I, J, K, M, and N are limited to the subject matter stated and each guarantee provides for a standard insurance amount up to the next multiple of \$100 above the fee charged. Additional coverage is available through other forms of evidences of title, or additional insurance amounts may be issued, at additional costs in accordance with the rules of Stewart for furnishing such additional service.

H. Unusual Requirements – Title and Escrow services may be required in some cases and under conditions for which no appropriate rating structure has been provided in this schedule. In any such event, a charge or charges shall be made above the minimum quoted which, in the opinion of Underwriter, are reasonable.

Notwithstanding the fees and/or charges in the filings by Stewart, special pricing consideration may be given by Underwriter on transactions involving policies aggregating \$20,000,000 or more on a single risk based on various factors including geographic location, competitive environment, expenses, reinsurance requirements and other reasonable considerations, but in no event shall the charge be less than \$0.35 per thousand dollars of liability.

I. Revamping or Replacing of Insured Deeds of Trust – Policies covering a new loan given for the sole purpose of revamping or replacing an insured loan on the same property shall be at 50% of the Basic Charge where the borrower is an insured owner and the beneficiary (lender) or its successor by merger or acquisition is the same, as shown in the insured deed of trust, said parties being defined in the same manner as “Insured Owners” and the remaining unpaid balance of the loan is not less than 70% of the original principal amount.

J. Additional Advance (Open-End Mortgages) – Additional advances evidenced by additional notes under insured deeds of trust or mortgages may be covered by either an endorsement to an outstanding policy issued by Stewart or the issuance of a new policy. The charge to increase the line of credit is 80% of the Basic Charge.

K. Assignments of Deeds of Trust

1. Where the Assignment is for collateral purposes only of the beneficial interest under an insured deed of trust or mortgage, same may be insured at 50% of the Basic Charge.
2. Insurance by endorsement attached to a Stewart policy or copy thereof, covering the Assignment of an Insured Deed of Trust or Mortgage:
 - a. Endorsements requiring a full search of title: The charge is the same as shown in section K.1 above.
 - b. Endorsements requiring a search of the beneficial interest only:
 - i. Excluding the vesting of the ownership of the estate or interest covered in the policy, \$125, including a tax report.
 - ii. Including the vesting of the ownership of the estate or interest covered in the policy, 15% of the Basic Charge, minimum \$125, including a tax report.

- L. **Mechanic's Liens, Elimination Of (Owner's And Loan Policies)** – Upon completion of construction an appropriate endorsement for the benefit of a purchaser from an owner-builder, based on the amount of the policy, or for the benefit of a lender, based on the amount of the loan, may be attached to a Stewart policy insuring against loss by reason of any possible mechanic's liens at the charge stated in the section relating to endorsements, subject to lender's full funding of project and owner's full payment of all amounts due.
- M. **Vacated Street, Alley, Easement, Rights of Way or Reversionary Interest Covered Concurrently With the Issuance of a Policy** – The additional charge shall be commensurate with the work required with a minimum of \$100 per parcel.

18. GUARANTEES, REPORTS AND SERVICES

A. Title Information Report

Liability limited to cost: \$250.00

Charge is based upon the type of property and the type of employee required to furnish the information. Liability is limited to the amount paid for the report.

Reissue and/or Simultaneous Issue Charges do not apply to this policy.

B. Trustee's Sale Guarantee

1. 80% of the Basic Charge, based on the amount in default.
2. \$100 for each continuation guarantee, over two, issued prior to but not including the actual sale.
3. \$100 to convert a Trustee's Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a guarantee for the benefit of a substituted trustee or attorney.

C. Litigation Guarantees are for the benefit of attorneys only in connection with quiet title actions, partitions, or other matters of litigation except as to deeds of trust or mortgages.

1. 80% of the Basic Charge based upon the value of the particular estate or interest involved.
2. \$100 for each continuation guarantee over 1 issued within a period of 24 months of the original guarantee to cover the filing of the lis pendens.

D. Proceeding Guarantees

1. \$100 plus \$1.00 per thousand or fraction thereof, based upon the value of the estate to be insured. The guarantee insures only another title insurer covering:
 - a. Letters of Testamentary, Administration or Guardianship
 - b. The Appointment of Trustee or Receiver in Bankruptcy
 - c. Regularity of Probate or other final court proceedings
2. \$50 for each proceeding over one, where more than one in the same county covering the same property is examined and reported on.

E. Chain of Title Guarantee – A guaranteed chain of title issued only for specific purposes and limited to periods of time.

The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit rate applicable under the Basic Charge based on the additional amount requested.

1. Except under the limited conditions as provided for in paragraph 2 below, the charges shall be commensurate with the work required and a \$150 minimum charge for each chain of title, plus \$50 for each item reported.
2. A limited service for the benefit of a lender only, provided such is related to the issuance of a policy of title insurance based upon a full examination of title, the charge shall be:
 - a. No charge where the chain of title is to cover the period of time not to exceed 6 months prior to the date the loan is recorded.
 - b. \$100 for a chain of title covering the period of time not to exceed 45 days subsequent to the date of the issuance of the loan policy.

F. Cancellation or Report Charge – The charge for a report of title only, or if an order is canceled after the issuance of the report of title, will be due in full.

G. Credit for Reports on Subsequent Policies – Where no major change in the title has occurred since the issuance of the original report, the order may be reopened and all or a portion of the charge for the report may be credited on a subsequent policy charge within the following time from the date of the report:

Less than 36 Months	50% of the report charge may be absorbed in or credited to the final policy charge.
Over 36 Months	No credit for the report charge shall be absorbed in or credited to the final policy charge.

H. Judgment Lien Guarantee – A limited title service which is issued at the following charge:

\$100 per name, husband and wife are considered one name, plus \$5 for each lien over two reported. Insurance is the next multiple of \$100 above the fee paid.

I. Mechanic's Lien Guarantee – When Mechanic's Lien Guarantees are issued on the same project, the charge will be at the discretion of Underwriter based on the work and risk involved.

J. Bankruptcy Guarantee – A limited title service which is issued at the following charge:

\$100 per name, husband and wife are considered as one name for petitions filed under the act. Insurance is the next multiple of \$100 above the fee paid.

K. Restriction Guarantee – A minimum of \$100 per parcel for the record owners and the holders of any deeds of trust and mortgages for the purpose of creating, modifying or eliminating conditions, restrictions or reservations.

Under a general plan of restriction, such is furnished at \$50 per parcel. The liability assumed in either case shall be the next multiple of \$100 above the fee paid.

L. Property Search Guarantee – Guarantees listing those properties apparently vested in, or deeds of trust or mortgages held by certain designated parties.

1. Assessor's Tax Rolls Only.

\$50 per year, per name, husband and wife are considered one name, plus \$25 for each parcel over two reported.

2. Recorder's indices including the current year Assessor's Rolls.

\$50 per year, per name, husband and wife are considered one name. Minimum \$100 plus \$15 for each parcel over two reported on property searches, plus \$5 for each deed of trust over two reported on encumbrance searches.

3. Standard insurance is the next multiple of \$100 above the fee charged. Insurance in excess of \$100 may be issued at 50% of the Basic Charge based upon the amount of insurance requested.

NOTE: On searches involving common names or where considerable amount of work is required to produce the guarantee, an additional charge commensurate with the work done shall be made.

M. Lot Book Report – A limited title service which is issued at the following charges:

\$150 per parcel showing the apparent record owner, any deeds of trust or mortgages, if requested affecting the property, plus an additional charge of \$10 per document to include therein any of the following documents only:

Homestead	Notice of Completion
Agreement to Convey Attachments	Tax Deed
Agreement Not to Encumber	Financing Statement
Assignment of Rents	

The above charges apply on each issue, credit for said charges may be allowed on the charge for a report or policy of title insurance within a period of 6 months.

The liability assumed is limited to fee paid.

N. Plant Service Information Guarantee – The charge is an hourly rate from \$50 per hour to \$100 per hour, based upon the type of employee required to furnish the information, plus an additional charge of \$20 per hour typing time. The amount of insurance issued is the next multiple of \$100 above the fee charged.

O. Recorded Document Guarantee – The minimum charge is \$1,000 for the form of Guarantee, upon receipt of a completed application for the issuance of CLTA Recorded Document Guarantee, from the customer. Underwriter may charge additional fees, based upon the amount of work involved, with a minimum of \$100 per hour. Notwithstanding anything to the contrary, the minimum liability for said Guarantee shall not exceed \$25,000 over the total amount paid.

Upon subsequent issuance of Lender's or Owner's insurance covering the property for which a guarantee has been issued, a credit of 50% of the price of the guarantee or \$500, whichever is less, will be applied to said policy.

19. CANCELLATION FEE

There may be a withdrawal or cancellation fee on any order for title insurance where the transaction is not closed.

20. RISK RATE

An extraordinary risk charge may be requested when, at the sole discretion of Underwriter, conditions indicate said risk.

21. CLOSING PROTECTION LETTERS

A Closing Protection Letter (CPL) is available to the parties of the transaction. CPLs shall be issued in a residential real estate transaction if (a) a title policy is issued by a title company or by a title insurance producer on behalf of the company, and (b) the company or title insurance producer also acts as the settlement or closing agent for the transaction. If requested and the conditions are met, the CPL may be issued to the lender, borrower, buyer, and seller of the property. A fee shall be charged to each party receiving the benefit of the CPL. The fees to be charged shall be \$25 for a lender, buyer/borrower and seller. The entire amount of the CPL fee, rate, or charge shall be remitted to Underwriter for providing a CPL. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$25 per letter would be charged. A CPL may be issued in a commercial transaction (defined as non 1-4 family transaction) under the same terms, conditions and charges set forth above, if provided.

22. 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.

Comment [JC1]: Added by addendum submitted 3/11/16 effective 4/10/16

23. ENDORSEMENTS

Charges for standard endorsements are listed below, subject to the aggregate pricing limitation:

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, Underwriter may offer a reduced charge when issued in connection with the requested policy of title insurance.

Special risk endorsements may be issued at a risk rate commensurate with the risk on a case-by-case basis.

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the below-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart and Stewart reserves the right to refuse to issue any endorsement where, in Underwriter's opinion, the risk associated with the endorsement coverage is unacceptable. Percent charges shown relate back to the Basic Charge unless otherwise specified.

American Land Title Association Endorsements:

ALTA Series	Description	Charge
1	Street Assessments	No charge
3	Zoning	25%
3.1	Zoning-Completed Structure	25%
3.2	Zoning-Land Under Development	25%
4	Condominium	No charge
4.1	Condominium	No charge
5	Planned Unit Development	No charge
5.1	Planned Unit Development	No charge
6	Variable Rate Mortgage	No charge
6.2	Variable Rate Mortgage-Negative Amortization	No charge
7	Manufactured Housing Unit	No charge
7.1	Manufactured Housing Unit-Conversion; Loan	No charge
7.2	Manufactured Housing Unit-Conversion; Owner	No charge
8.1	Environmental Protection Lien	\$25
8.2	Commercial Environmental Protection Lien	\$100
9	Restrictions, Encroachments, Minerals – Loan	No charge
9.1	Covenants, Conditions and Restrictions – Unimproved Land	No charge ALTA extended
9.2	Covenants, Conditions and Restrictions – Improved Land	No charge ALTA extended
9.3	Covenants, Conditions and Restrictions	No charge
9.6	Private Rights - Loan Policy	No charge
9.6.1	Private Rights - Current Assessments - Loan Policy	No charge
9.7	Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	No charge
9.8	Covenants Conditions and Restrictions-Land Under Development-Owner's Policy	No charge
9.9	Private Rights - Owner's Policy	No charge
9.10	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	No charge
10	Assignment	15% of basic charge; Minimum: \$125
10.1	Assignment & Date Down	50% of basic charge
11	Mortgage Modification	30% of basic charge based on loan balance
11.1	Mortgage Modification with Subordination	30% of basic charge based on loan balance
11.2	Mortgage Modification with Additional Advance	70% of basic charge based on amount of advance
12	Aggregation	No charge
12.1	Aggregation – Loan Policy	No charge
13	Leasehold-Owner's	No charge
13.1	Leasehold-Loan	No charge
14	Future Advance-Priority (with and without MML)	0-10% depending on risk
14.1	Future Advance-Knowledge (with and without MML)	0-10% depending on risk
14.2	Future Advance-Letter of Credit (with and without MML)	0-10% depending on risk
14.3	Future Advance-Reverse Mortgage (with and without MML)	0-10% depending on risk
15	Nonimputation-Full Equity Transfer	\$250 to 20% depending on risk
15.1	Nonimputation-Additional Insured	\$250 to 20% depending on risk
15.2	Nonimputation-Partial Equity Transfer	\$250 to 20% depending on risk
16	Mezzanine Financing	\$100
17	Access and Entry	\$50 to 10% depending on risk
17.1	Indirect Access and Entry	\$50 to 10% depending on risk
17.2	Utility Access	\$100 to 10% depending on risk
18	Single Tax Parcel	No charge
18.1	Multiple Tax Parcel	\$100 to 10% depending on risk
18.2	Multiple Tax Parcel	\$50 to 10% depending on risk

ALTA Series	Description	Charge
19	Contiguity-Multiple Parcels	\$50 to 10% depending on risk
19.1	Contiguity-Single Parcel	\$50 to 10% depending on risk
19.2	Contiguity – Special Parcels	\$50 to 10% depending on risk
20	First Loss-Multiple Parcel Transactions	\$100
22	Location	N/C if attached at policy issuance; 10% if after issuance, on single policies. \$10 per issue when 3 or more issued concurrently
22.1	Location and Map	N/C if attached at policy issuance; 10% if after issuance, on single policies. \$10 per issue when 3 or more issued concurrently
23	Co-Insurance	No charge
24	Doing Business	\$100 to 10% depending on risk
25	Same As Survey	\$100 to 10% depending on risk
25.1	Same as Portion of Survey	\$100 to 10% depending on risk
26	Subdivision	\$100 to 10% depending on risk
27	Usury	\$100 to 20% depending on risk
28	Easement-Damage or Enforced Removal	\$100
28.1	Encroachments – Boundaries and Easements	\$100
28.2	Encroachments – Boundaries and Easements – Described Improvements	\$100
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	\$100
29	Interest Rate Swap Endorsement-Direct Obligation	10%
29.1	Interest Rate Swap Endorsement-Additional Interest	10%
29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	greater of 10% or basic charge for additional amount of insurance (which is included in the endorsement)
29.3	Interest Rate Swap Endorsement-Additional Interest – Defined Amount	greater of 10% or basic charge for additional amount of insurance (which is included in the endorsement)
30	One To Four Family Shared Appreciation Mortgage	No charge
30.1	Commercial Participation Interest	10%
31	Severable Improvements	10%
32	Construction Loan – Loss of Priority	10%
32.1	Construction Loan – Loss of Priority – Direct Payment	10%
32.2	Construction Loan – Loss of Priority – Insured’s Direct Payment	10%
33	Disbursement	\$100
34	Identified Risk Coverage	No charge
35	Minerals and Other Subsurface Substances – Buildings	10%
35.1	Minerals and Other Subsurface Substances – Improvements	10%
35.2	Minerals and Other Subsurface Substances – Described Improvements	10%
35.3	Minerals and Other Subsurface Substances – Land Under Development	10%
36	Energy Project – Leasehold/Easement – Owner’s	10%
36.1	Energy Project – Leasehold/Easement – Loan	10%
36.2	Energy Project – Leasehold – Owner’s	10%
36.3	Energy Project – Leasehold – Loan	10%
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	\$100
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	\$100
36.6	Energy Project – Encroachments	\$100
36.7	Energy Project – Fee Estate – Owners Policy	10% - 20% depending on risk

ALTA Series	Description	Charge
36.8	Energy Project – Fee Estate – Loan Policy	10% - 20% depending on risk
37	Assignment of Rents and Leases	No charge
38	Mortgage Tax	\$100
39	Policy Authentication	No charge
40	Tax Credit – Owners Policy	10%
40.1	Tax Credit – Defined Amount – Owners Policy	10%
41	Water – Buildings	\$100 to 10% depending on risk
41.1	Water – Improvements	\$100 to 10% depending on risk
41.2	Water – Described Improvements	\$100 to 10% depending on risk
41.3	Water – Land Under Development	\$100 to 10% depending on risk
42	Commercial Lender Group	\$100
43	Anti-Taint	\$100
44	Insured Mortgage Recording – Loan Policy	\$100
45	Pari Passu Mortgage – Loan Policy	\$100
46	Option	10%

Non-ALTA Endorsements:

Number	Description	Charge
Revolv	Revolving Credit/Variable Rate (for use with HEP)	No charge
1584	Currency Fluctuation	20%
1585	Currency Fluctuation	20%
1586	Currency Fluctuation	20%
1587	Currency Fluctuation	20%
JR1	Supplement Coverage Endorsement (for use with ALTA Residential Junior Loan Policy or ALTA Fort Form Limited Coverage Junior Loan Policy)	No charge
JR2	Revolving Credit/Variable Rate (for use with ALTA Residential Junior Loan Policy or ALTA Short Form Limited Coverage Junior Loan Policy)	No charge
E-9825	UCC Endorsement	15%
STG Fairway	Fairway	10%
STG Max Loss	Maximum Loss Endorsement	20%
STG Patent	Patent Endorsement	10%
CLTA 102.4	Foundation	10%
CLTA 102.5	Foundation	15%
CLTA 110.1	Encumbrance Deleted	10%

NOTE re CLTA Forms: With exception to the endorsements shown above, we no longer issue CLTA; however, if senior underwriter approves, all charges will be based on risk and like kind ALTA endorsement fees.

SCHEDULE A
SPECIAL PRODUCTS AVAILABLE FOR
STEWART TITLE GUARANTY COMPANY
ISSUANCE IN NEVADA

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

Comment [JC2]: Added by addendum submitted 6/30/14 effective 7/9/14

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four-Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

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

Range of Liability	Fee:
Up to \$250,000.00 of liability written	\$350
Over \$250,000.00 and up to \$500,000.00.....	\$450
Over \$500,000.00 and up to \$750,000.00.....	\$550
Over \$750,000.00 and up to \$1,000,000.00.....	\$650
Over \$1,000,000.00 and up to \$1,500,000.00.....	\$750