



**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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I. ORIGINAL ISSUE CHARGES FOR OWNER’S OR LOAN POLICIES (Basic Charge)

State Charges: These charges apply to all Nevada counties.

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.

II. REISSUE OF OWNER’S INSURANCE

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

III. REFINANCE CHARGES

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 sixty percent (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.

IV. CHARGES FOR SIMULTANEOUS ISSUANCE OF POLICIES

Simultaneous Issuance of Owner’s And Loan Policies:

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 fifty percent (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.

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

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 fifty percent (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.

V. SUBDIVISION (DEVELOPMENT) CHARGE

A. The charges hereunder may be applicable only when ten (10) or more policies are to be issued insuring ten (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.

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.

VI. 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.

VII. COMMERCIAL LEASEHOLD

A. Lessee's Leasehold Charge

1. ALTA Extended Coverage Policy Form 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)

<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 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 twenty-five (25) years: 10 times the annual rental or the value of the property whichever is the lesser amount.
2. Twenty-five (25) years or more but less than fifty (50) years: 20 times the annual rental or the value of the property whichever is the lesser amount.
3. Fifty (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 I) 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 Form 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.

VIII. 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 I of this manual, and the developer or builder may be billed for the difference, if any.

IX. 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.

X. ADDITIONAL DISCOUNTS

- A. **Governmental Contracts** – Title insurance purchased by governmental agencies may receive a discount up to forty percent (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 twenty-four (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 sixty-five percent (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 seventy-five percent (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 fifty percent (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 twenty-five percent (25%) of the Basic Charge.

XI. 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.
- 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 thirty-five percent (35%) of the Basic Charge on the unpaid balance of the encumbrance.
- G. **Minimum Charges** – The limited title services under Section XII, 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 fifty percent (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 seventy percent (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 eighty percent (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 fifty percent (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.

XII. GUARANTEES, REPORTS AND SERVICES

A. Title Information Guarantee

Liability limited to cost: \$250.00

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

B. Trustee's Sale Guarantee

1. Eighty percent (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. Eighty percent (80%) of the Basic Charge based upon the value of the particular estate or interest involved.
2. \$100 for each continuation guarantee over one (1) issued within a period of twenty-four (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 six (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 forty-five (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.
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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 fifty percent (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 Guarantee** – A limited title service which is issued at the following charges:

1. Long Form

\$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
Agreement to Convey Attachments
Agreement Not to Encumber
Assignment of Rents

Notice of Completion
Tax Deed
Financing Statement

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 six (6) months.

The liability assumed is limited to the next multiple of \$100 above the fee paid.

2. Short Form

\$75 per parcel showing the apparent record owner, the record description, D.T.S. and the recording reference only.

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 fifty percent (50%) of the price of the guarantee or \$500, whichever is less, will be applied to said policy.

XIII. CANCELLATION FEE

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

XIV. RISK RATE

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

XV. 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.

American Land Title Association Endorsements:

ALTA Series	Description	Charge
ALTA 1	Street Assessments	No charge
ALTA 2	Truth-in-Lending	10%
ALTA 3	Zoning	25%
ALTA 3.1	Zoning-Completed Structure	25%
ALTA 3.2	Zoning-Land Under Development	25%
ALTA 4	Condominium	No charge
ALTA 4.1	Condominium	No charge
ALTA 5	Planned Unit Development	No charge
ALTA 5.1	Planned Unit Development	No charge
ALTA 6	Variable Rate Mortgage	No charge
ALTA 6.2	Variable Rate Mortgage-Negative Amortization	No charge
ALTA 7	Manufactured Housing Unit	No charge
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	No charge
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	No charge
ALTA 8.1	Environmental Protection Lien	\$25
ALTA 8.2	Commercial Environmental Protection Lien	\$100
ALTA 9	Restrictions, Encroachments, Minerals – Loan	No charge
ALTA 9.1	Covenants, Conditions and Restrictions – Unimproved Land	No charge ALTA extended
ALTA 9.2	Covenants, Conditions and Restrictions – Improved Land	No charge ALTA extended
ALTA 9.3	Covenants, Conditions and Restrictions	No charge
ALTA 9.4	Restrictions, Encroachments, and Minerals – Owner's – Unimproved Land	No charge
ALTA 9.5	Restrictions, Encroachments, and Minerals – Owner's – Improved Land	No charge
ALTA 9.6	Private Rights - Loan Policy	No charge
ALTA 9.7	Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	No charge
ALTA 9.8	Covenants Conditions and Restrictions-Land Under Development-Owner's Policy	No charge
ALTA 9.9	Private Rights - Owner's Policy	No charge
ALTA 9.10	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	No charge
ALTA 10	Assignment	15% of basic charge; Minimum: \$125
ALTA 10.1	Assignment & Date Down	50% of basic charge
ALTA 11	Mortgage Modification	30% of basic charge based on loan balance
ALTA 11.1	Mortgage Modification with Subordination	30% of basic charge based on loan balance
ALTA 12	Aggregation	No charge
ALTA 13	Leasehold-Owner's	No charge
ALTA 13.1	Leasehold-Loan	No charge
ALTA 14	Future Advance-Priority (with and without MML)	0-10% depending on risk
ALTA 14.1	Future Advance-Knowledge (with and without MML)	0-10% depending on risk
ALTA 14.2	Future Advance-Letter of Credit (with and without MML)	0-10% depending on risk
ALTA 14.3	Future Advance-Reverse Mortgage (with and without MML)	0-10% depending on risk
ALTA 15	Nonimputation-Full Equity Transfer	\$250 to 20% depending on risk
ALTA 15.1	Nonimputation-Additional Insured	\$250 to 20% depending on risk

ALTA Series	Description	Charge
ALTA 15.2	Nonimputation-Partial Equity Transfer	\$250 to 20% depending on risk
ALTA 16	Mezzanine Financing	\$100
ALTA 17	Access and Entry	\$50 to 10% depending on risk
ALTA 17.1	Indirect Access and Entry	\$50 to 10% depending on risk
ALTA 17.2	Utility Access	\$100 to 10% depending on risk
ALTA 18	Single Tax Parcel	No charge
ALTA 18.1	Multiple Tax Parcel	\$100 to 10% depending on risk
ALTA 19	Contiguity-Multiple Parcels	\$50 to 10% depending on risk
ALTA 19.1	Contiguity-Single Parcel	\$50 to 10% depending on risk
ALTA 20	First Loss-Multiple Parcel Transactions	\$100
ALTA 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
ALTA 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
ALTA 23	Co-Insurance	No charge
ALTA 24	Doing Business	\$100 to 10% depending on risk
ALTA 25	Same As Survey	\$100 to 10% depending on risk
ALTA 25.1	Same as Portion of Survey	\$100 to 10% depending on risk
ALTA 26	Subdivision	\$100 to 10% depending on risk
ALTA 27	Usury	\$100 to 20% depending on risk
ALTA 28	Easement-Damage or Enforced Removal	\$100
ALTA 28.1	Encroachments – Boundaries and Easements	\$100
ALTA 28.2	Encroachments – Boundaries and Easements – Described Improvements	\$100
ALTA 29	Interest Rate Swap Endorsement-Direct Obligation	10%
ALTA 29.1	Interest Rate Swap Endorsement-Additional Interest	10%
ALTA 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)
ALTA 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)
ALTA 30	One To Four Family Shared Appreciation Mortgage	No charge
ALTA 30.1	Commercial Participation Interest	10%
ALTA 31	Severable Improvements	10%
ALTA 32	Construction Loan – Loss of Priority	10%
ALTA 32.1	Construction Loan – Loss of Priority – Direct Payment	10%
ALTA 32.2	Construction Loan – Loss of Priority – Insured's Direct Payment	10%
ALTA 33	Disbursement	\$100
ALTA 34	Identified Risk Coverage	No charge
ALTA 35	Minerals and Other Subsurface Substances – Buildings	10%
ALTA 35.1	Minerals and Other Subsurface Substances – Improvements	10%
ALTA 35.2	Minerals and Other Subsurface Substances – Described Improvements	10%
ALTA 35.3	Minerals and Other Subsurface Substances – Land Under Development	10%
ALTA 36	Energy Project – Leasehold/Easement – Owner's	10%
ALTA 36.1	Energy Project – Leasehold/Easement – Loan	10%
ALTA 36.2	Energy Project – Leasehold – Owner's	10%
ALTA 36.3	Energy Project – Leasehold – Loan	10%
ALTA 36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	\$100

ALTA Series	Description	Charge
ALTA 36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	\$100
ALTA 36.6	Energy Project – Encroachments	\$100
ALTA 37	Assignment of Rents and Leases	No charge
ALTA 38	Mortgage Tax	\$100
ALTA 39	Policy Authentication	No charge

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%

NOTE re CLTA Forms: We no longer issue CLTA; however, if senior underwriter approves, all charges will be based on risk and like kind ALTA endorsement fees