MANUAL OF

TITLE INSURANCE RATING BUREAU OF PENNSYLVANIA

150 Strafford Avenue, Suite 215 P.O. Box 395 Wayne, Pennsylvania 19087-0395 Phone: (610) 995-9995 E-mail: TIRBOP@titlebureaus.com

NOTICE

THIS RATE MANUAL HAS BEEN APPROVED BY THE PENNSYLVANIA INSURANCE DEPARTMENT AS AMENDED THROUGH 09/14/09

TITLE INSURANCE RATE MANUAL COMMONWEALTH OF PENNSYLVANIA

This Manual sets forth the definitions, general rules, rating systems, coverages, schedule of rates and Charges, and approved policy forms, endorsements and other forms for use by members of and subscribers to the Title Insurance Rating Bureau of Pennsylvania ("TIRBOP").

TIRBOP is licensed by the Pennsylvania Insurance Department pursuant to Section 741 of The Insurance Company Law of 1921, Act of May 17, 1921, P.L. 682, 40 P.S. § 910-41 ("The Insurance Company Law of 1921").

This Manual and its contents have been filed with and approved by the Pennsylvania Insurance Department in accordance with The Insurance Company Law of 1921. The provisions of this Manual are binding upon all members and subscribers of TIRBOP and their agents and must be used on and after the effective date hereof unless a specific deviation from this Manual has been filed by an individual member or subscriber company with, and approved by, the Pennsylvania Insurance Department.

MEMBERS OF TIRBOP AS OF THE MOST RECENT AMENDMENT DATE ARE:

American Guaranty Title Insurance Company Censtar Title Insurance Company Chicago Title Insurance Company Commerce Title Insurance Company Commonwealth Land Title Insurance Company Fidelity National Title Insurance Company First American Title Insurance Company **Investors Title Insurance Company** Lawyers Title Insurance Corporation Manito Title Insurance Company National Land Title Insurance Company New Jersey Title Insurance Company North American Title Insurance Company Old Republic National Title Insurance Company Southern Title Insurance Corporation Stewart Title Guaranty Company T. A. Title Insurance Company The Security Title Guarantee Corporation of Baltimore Ticor Title Insurance Company Ticor Title Insurance Company of Florida Title Resources Guaranty Company United General Title Insurance Company Westcor Land Title Insurance Company

10. SUPPLEMENTAL FORMS

CLOSING SERICE LETTER – TIRBOP PA CSL (09/14/09)
TIRBOP – 31 PA Code §126.1 Waiver of Owner's Title Insurance (01/01/02)

- (b) The actual cost of obtaining certain other Searches and Certifications shown below may be passed on to an Interested Party.
 - (1) Corporate Lien Searches.
 - (2) Corporate Good Standing Certificates.
 - (3) Uniform Commercial Code Searches.
 - (4) Condominium, Cooperative and Planned Community Certifications.

3.5 CLOSING SERVICE LETTER - TRANSACTION SPECIFIC

This letter, which is limited to a specific transaction, when requested provides (i) a lender secured by a mortgage of an interest in land, its assignees or a warehouse lender, (ii) a purchaser of an interest in land, or (iii) a lessee of an interest in land with certain protection against fraud, misapplication of funds or failure to follow written closing instructions by the Agent or Approved Attorney, subject to the provisions contained herein. The Charge for the issuance of the letter(s) shall be \$75.00 per transaction, regardless of the number of letters issued for a specific transaction. The Charge shall be remitted in its entirety to the Insurer (which for purposes of this Section does not include Agent or Approved Attorney). (See Supplemental Form Closing Service Letter - TIRBOP PA CSL (09/14/09))