



SCHEDULE OF CHARGES AND FORMS FOR TITLE INSURANCE IN THE STATE OF TENNESSEE

This manual is for the use of Stewart Title Guaranty Company's ("Stewart" or "Underwriter") Title Insurance Policy Issuing Attorneys, Agents, and Offices. Any other use or reproduction of this manual is prohibited.

All inquiries concerning the charges for title insurance and forms in this manual should be directed to the following:

John L. Killea
General Counsel
Stewart Title Guaranty Company
1980 Post Oak Blvd.
Houston, Texas 77056
jkillea@stewart.com

All inquiries concerning the filing of this manual should be directed to the following:

Robert Burns
Vice President, Regulatory Administrator
Stewart Title Guaranty Company
1980 Post Oak Blvd., Suite 710
Houston, Texas 77056
rburns@stewart.com

Last Updated: March 24, 2016

Effective: March 24, 2016

TABLE OF CONTENTS

Page

SCHEDULE A DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES, TENNESSEE

1.	Original Charge for ALTA Owner’s or Loan Policies	4
2.	Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy	4
3.	Reissue Charge for Owner’s Policies.....	4
4.	Refinance Charge for Loan Policies.....	4
5.	Simultaneous Issue Transactions	5
6.	Construction or Land Development Loan Binder Charges and Credits	5
7.	ALTA Short Form Residential Limited Coverage Junior Loan Policy	5
8.	Title Information Guarantee	5
9.	All-Inclusive Charge	5
10.	Additional Charges	6
11.	Endorsements	6
12.	Cancellation Fee	6
13.	Risk Rate.....	7
14.	Closing Protection Letters.....	7

SCHEDULE B HAMILTON COUNTY, TENNESSEE

1.	Original Charge for ALTA Owner’s or Loan Policies	8
2.	Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy	8
3.	Reissue Charge for Owner’s Policies.....	8
4.	Refinance Charge for Loan Policies.....	8
5.	Simultaneous Issue Transactions	9
6.	Construction or Land Development Loan Binder Charges and Credits	9
7.	ALTA Short Form Residential Limited Coverage Junior Loan Policy	9
8.	Title Information Guarantee	9
9.	All-Inclusive Charge	9
10.	Additional Charges	10
11.	Endorsements	10
12.	Cancellation Fee	10
13.	Risk Rate.....	11
14.	Closing Protection Letters.....	11

SCHEDULE C KNOX COUNTY, TENNESSEE

1.	Original Charge for ALTA Owner’s or Loan Policies	12
2.	Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy	12
3.	Reissue Charge for Owner’s Policies.....	12
4.	Refinance Charge for Loan Policies.....	12
5.	Simultaneous Issue Transactions	13
6.	Construction or Land Development Loan Binder Charges and Credits	13
7.	ALTA Short Form Residential Limited Coverage Junior Loan Policy	13
8.	Title Information Guarantee	13
9.	All-Inclusive Charge	13
10.	Additional Charges	14
11.	Endorsements	14
12.	Cancellation Fee	14
13.	Risk Rate.....	15
14.	Closing Protection Letters.....	15

TABLE OF CONTENTS (continued)		Page
SCHEDULE D SHELBY COUNTY, TENNESSEE		
1.	Original Charge for ALTA Owner’s or Loan Policies	16
2.	Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy	16
3.	Reissue Charge for Owner’s Policies.....	16
4.	Refinance Charge for Loan Policies.....	16
5.	Simultaneous Issue Transactions	17
6.	Construction or Land Development Loan Binder Charges and Credits	17
7.	ALTA Short Form Residential Limited Coverage Junior Loan Policy	17
8.	Title Information Guarantee	17
9.	Modified All-Inclusive Charge	17
10.	Additional Charges	18
11.	Endorsements	18
12.	Endorsements to Loan Policies.....	19
13.	Title Search	19
14.	Cancellation Fee	19
15.	Risk Rate.....	19
16.	Closing Protection Letters.....	19
SCHEDULE D-1 SHELBY COUNTY SEARCH FEES.....		20
SCHEDULE E ALL COUNTIES IN TENNESSEE EXCEPT DAVIDSON, HAMILTON, KNOX, RUTHERFORD, SHELBY AND WILLIAMSON		
1.	Original Charge for ALTA Owner’s or Loan Policies	21
2.	Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy	21
3.	Reissue Charge for Owner’s Policies.....	21
4.	Refinance Charge for Loan Policies.....	21
5.	Simultaneous Issue Transactions	22
6.	Construction or Land Development Loan Binder Charges and Credits	22
7.	ALTA Short Form Residential Limited Coverage Junior Loan Policy	22
8.	Title Information Guarantee	22
9.	Additional Charges	23
10.	Endorsements	23
11.	Cancellation Fee	24
12.	Risk Rate.....	24
13.	Closing Protection Letters.....	24
SCHEDULE F SPECIAL PRODUCTS AVAILABLE FOR STEWART TITLE GUARANTY COMPANY ISSUANCE IN TENNESSEE		
1.	Stewart Master Residential Loan Policy Schedule A and B.....	25
2.	Secondary Market Short Form Residential Loan Policy-One-To-Four Family.....	25
3.	Modification Guarantee.....	26

SCHEDULE A

DAVIDSON, RUTHERFORD AND WILLIAMSON COUNTIES, TENNESSEE

1. Original Charge for ALTA Owner's or Loan Policies

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof)	\$200.00
Over \$1,000 and up to \$100,000, add.....	\$6.00
Over \$100,000 and up to \$500,000, add.....	\$4.50
Over \$500,000 and up to \$1,000,000, add.....	\$3.00
Over \$1,000,000 and up to \$5,000,000, add.....	\$2.00
Over \$5,000,000 and up to \$10,000,000, add.....	\$1.50
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.25
Minimum Charge.....	\$200.00

Amounts over \$15,000,000 contact Underwriter

2. Original Charge for ALTA Homeowner's Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy

The ALTA Homeowner's Policy or the ALTA Expanded Coverage Residential Loan Policy will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner's or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. Reissue Charge for Owner's Policies

The Reissue charge for a new policy or endorsement to an existing policy issued less than 10 years ago is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

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

4. Refinance Charge for Loan Policies

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property covered by a previous loan policy on an existing mortgage or an Owner's Policy issued to the borrower on the subject property issued within the last ten (10) years. The Refinance Charge shall be seventy percent (70%) of the Original Issue Charges up to the coverage amount of the previous policy. The Original Issue Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

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

5. **Simultaneous Issue Transactions**

a) **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 Charge. The charge for the Loan Policy so simultaneously issued will be \$50 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 Original Charge 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**

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 thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement	\$50.00
JR2 Endorsement	\$50.00

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

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

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

9. **All-Inclusive Charge**

The foregoing charges include the cost for the title search or abstract, title examination and title insurance.

10. **Additional Charges**

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

11. **Endorsements**

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

- A. Usury Endorsement10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1).....10% of original charges
- C. Truth in Lending Endorsement (ALTA 2)10% of original charges
- D. Revolving Credit Endorsement (commercial only)10% of original charges
- E. Non-imputation Endorsement10% of original charges
- F. Commercial Environmental Protection Lien Endorsement10% of original charges
- G. Commercial Comprehensive (or equivalent)10% of original charges
- H. Aggregation (Tie-In) (ALTA 12).....10% of original charges
- I. Fairway Endorsement10% of original charges
- J. First Loss Endorsement10% of original charges
- K. Going Concern Endorsement.....10% of original charges
- L. Last Dollar Endorsement.....10% of original charges
- M. Minimum charge for any commercial endorsement\$100.00
- N. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

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, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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 above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter's opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Cancellation Fee**

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

13. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

14. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

SCHEDULE B
HAMILTON COUNTY, TENNESSEE

1. **Original Charge for ALTA Owner's or Loan Policies**

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof)	\$200.00
Over \$1,000 and up to \$100,000, add.....	\$6.00
Over \$100,000 and up to \$1,000,000, add.....	\$3.00
Over \$1,000,000 and up to \$5,000,000, add.....	\$2.00
Over \$5,000,000 and up to \$10,000,000, add.....	\$1.50
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.25
Minimum Charge.....	\$200.00

Amounts over \$15,000,000 contact Underwriter

2. **Original Charge for ALTA Homeowner's Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy**

The ALTA Homeowner's Policy or the ALTA Expanded Coverage Residential Loan Policy will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner's or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. **Reissue Charge for Owner's Policies**

The Reissue charge for a new policy or endorsement to an existing policy issued less than 10 years ago is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

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

4. **Refinance Charge for Loan Policies**

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property covered by a previous loan policy on an existing mortgage or an Owner's Policy issued to the borrower on the subject property issued within the last ten (10) years. The Refinance Charge shall be seventy percent (70%) of the Original Issue Charges up to the coverage amount of the previous policy. The Original Issue Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

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

5. **Simultaneous Issue Transactions**

a) **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 Charge. The charge for the Loan Policy so simultaneously issued will be \$50 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 Original Charge 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**

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 thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement	\$50.00
JR2 Endorsement	\$50.00

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

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

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

9. **All-Inclusive Charge**

The foregoing charges include the cost for the title search or abstract, title examination and title insurance.

10. **Additional Charges**

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

11. **Endorsements**

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

- A. Usury Endorsement10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1).....10% of original charges
- C. Truth in Lending Endorsement (ALTA 2)10% of original charges
- D. Revolving Credit Endorsement (commercial only)10% of original charges
- E. Non-imputation Endorsement10% of original charges
- F. Commercial Environmental Protection Lien Endorsement10% of original charges
- G. Commercial Comprehensive (or equivalent)10% of original charges
- H. Aggregation (Tie-In) (ALTA 12).....10% of original charges
- I. Fairway Endorsement10% of original charges
- J. First Loss Endorsement10% of original charges
- K. Going Concern Endorsement.....10% of original charges
- L. Last Dollar Endorsement.....10% of original charges
- M. Minimum charge for any commercial endorsement\$100.00
- N. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

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, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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 above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter’s opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Cancellation Fee**

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

13. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

14. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

SCHEDULE C
KNOX COUNTY, TENNESSEE

1. **Original Charge for ALTA Owner's or Loan Policies**

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof)	\$200.00
Over \$1,000 and up to \$100,000, add.....	\$6.00
Over \$100,000 and up to \$1,000,000, add.....	\$3.00
Over \$1,000,000 and up to \$5,000,000, add.....	\$2.00
Over \$5,000,000 and up to \$10,000,000, add.....	\$1.50
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.25
Minimum Charge.....	\$200.00

Amounts over \$15,000,000 contact Underwriter

2. **Original Charge for ALTA Homeowner's Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy**

The ALTA Homeowner's Policy or the ALTA Expanded Coverage Residential Loan Policy will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner's or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. **Reissue Charge for Owner's Policies**

The Reissue charge for a new policy or endorsement to an existing policy issued less than 10 years ago is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

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

4. **Refinance Charge for Loan Policies**

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property covered by a previous loan policy on an existing mortgage or an Owner's Policy issued to the borrower on the subject property issued within the last ten (10) years. The Refinance Charge shall be seventy percent (70%) of the Original Issue Charges up to the coverage amount of the previous policy. The Original Issue Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

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

5. **Simultaneous Issue Transactions**

a) **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 Charge. The charge for the Loan Policy so simultaneously issued will be \$50 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 Original Charge 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**

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 thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement	\$50.00
JR2 Endorsement	\$50.00

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

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

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

9. **All-Inclusive Charge**

The foregoing charges include the cost for the title search or abstract, title examination and title insurance.

10. **Additional Charges**

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

11. **Endorsements**

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

- A. Usury Endorsement10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1).....10% of original charges
- C. Truth in Lending Endorsement (ALTA 2)10% of original charges
- D. Revolving Credit Endorsement (commercial only)10% of original charges
- E. Non-imputation Endorsement10% of original charges
- F. Commercial Environmental Protection Lien Endorsement10% of original charges
- G. Commercial Comprehensive (or equivalent)10% of original charges
- H. Aggregation (Tie-In) (ALTA 12).....10% of original charges
- I. Fairway Endorsement10% of original charges
- J. First Loss Endorsement10% of original charges
- K. Going Concern Endorsement.....10% of original charges
- L. Last Dollar Endorsement.....10% of original charges
- M. Minimum charge for any commercial endorsement\$100.00
- N. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

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, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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 above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by the company and the company reserves the right to refuse to issue any endorsement where, in the Company’s opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Cancellation Fee**

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

13. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

14. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

SCHEDULE D
SHELBY COUNTY, TENNESSEE

1. **Original Charge for ALTA Owner’s or Loan Policies**

Liability Amount	Per Thousand
Up to \$1,000 (or fraction thereof)	\$200.00
Over \$1,000 and up to \$100,000, add.....	\$4.00
Over \$100,000 and up to \$1,000,000, add.....	\$3.00
Over \$1,000,000, add	\$1.00
Minimum Charge.....	\$200.00

2. **Original Charge for ALTA Homeowner’s Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy**

The ALTA Homeowner’s Policy or the ALTA Expanded Coverage Residential Loan Policy will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner’s or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. **Reissue Charge for Owner’s Policies**

The Reissue charge for a new policy or endorsement to an existing policy issued less than 10 years ago is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

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

4. **Refinance Charge for Loan Policies**

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property covered by a previous loan policy on an existing mortgage or an Owner’s Policy issued to the borrower on the subject property issued within the last ten (10) years. The Refinance Charge shall be seventy percent (70%) of the Original Issue Charges up to the coverage amount of the previous policy. The Original Issue Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$200.00

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

5. **Simultaneous Issue Transactions**

a) **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 Loan Policy will be the Original Charge. The charge applicable for the Owner's Policy so simultaneously issued will be the Original Charge for Owner's Policies in the applicable bracket or brackets, less the Original Charge for the Loan Policy, plus \$50.

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**

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 thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$200. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement	\$50.00
JR2 Endorsement	\$50.00

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

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

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

9. **Modified All-Inclusive Charge**

The foregoing charges include the cost for the title examination and title insurance.

10. **Additional Charges**

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

11. **Endorsements**

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

- A. Usury Endorsement10% of original charges
- B. Zoning Endorsement
 - ALTA 3.010% of original charges
 - ALTA 3.115% of original charges
- C. Truth in Lending Endorsement (ALTA 2)10% of original charges
- D. Revolving Credit Endorsement (commercial only)10% of original charges
- E. Non-imputation Endorsement10% of original charges
- F. Commercial Environmental Protection Lien Endorsement10% of original charges
- G. Commercial Comprehensive (or equivalent)10% of original charges
- H. Aggregation (Tie-In) (ALTA 12)10% of original charges
- I. Fairway Endorsement10% of original charges
- J. First Loss Endorsement10% of original charges
- K. Going Concern Endorsement.....10% of original charges
- L. Last Dollar Endorsement.....10% of original charges
- M. Minimum charge for any commercial endorsement.....\$100.00
- N. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

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, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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 above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter’s opinion, the risk associated with the endorsement coverage is unacceptable.

12. **Endorsements to Loan Policies**

- a) To reflect any changes in the title policy, except an assignment of security instrument without change in effective date of policy \$50
- b) To reflect a change of effective date of policy:
 - Up to \$10,000\$1.00 per \$1,000
 - Over \$10,000\$0.50 per \$1,000
 - Minimum charge..... \$100
- c) To reflect a change in status of title:
 - Up to \$10,000\$1.00 per \$1,000
 - Over \$10,000\$0.50 per \$1,000
 - Minimum charge..... \$100
- d) To reflect a Modification and/or Extension of policy:
 - Up to \$10,000\$1.00 per \$1,000
 - Over \$10,000\$0.50 per \$1,000
 - Minimum charge..... \$100
- e) To facilitate a disbursement pursuant to the Pending Disbursement clause of policy..... \$25

13. **Title Search**

Please see Schedule D-1.

14. **Cancellation Fee**

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

15. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

16. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

Schedule D-1

[For information only: list of currently available]

Shelby County Search Fees

Title Search Original charges:

Residential 1-4 (includes one update).....	\$200.00
Residential Refinance (flat fee).....	\$200.00
Commercial	\$250.00 + \$5.00 per recorded instrument
Commercial update or more than one residential update	\$50.00
Court search	\$50.00
Extra chain of title.....	\$75.00
Last Owner Search	\$85.00
Foreclosure Search	\$85.00
Builders Search.....	\$50.00
Tax sale	\$90.00

Additional charges may be made for searches involving complex or time-consuming matters, more than one chain of title or extraordinary risks, copies of documents, etc.

SCHEDULE E
FOR ALL COUNTIES IN TENNESSEE
EXCEPT DAVIDSON, HAMILTON, KNOX, RUTHERFORD, SHELBY,
AND WILLIAMSON

1. **Original Charge for ALTA Owner's or Loan Policies**

Liability Amount	Per Thousand
Up to \$50,000 (or fraction thereof)	\$4.25
Over \$50,000 and up to \$100,000, add	\$3.50
Over \$100,000 and up to \$5,000,000, add	\$2.50
Over \$5,000,000 and up to \$10,000,000, add	\$1.50
Over \$10,000,000 and up to \$15,000,000, add	\$1.25
Minimum Charge	\$150.00

Amounts over \$15,000,000 contact Underwriter

2. **Original Charge for ALTA Homeowner's Policy of Title Insurance or ALTA Expanded Coverage Residential Loan Policy**

The ALTA Homeowner's Policy or the ALTA Expanded Coverage Residential Loan Policy will be available only to purchasers or lenders of one-to-four family residential properties, and the charge is one hundred twenty percent (120%) of the Original Charge for Owner's or Loan Policies shown above.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges), consider any fraction of \$1,000 as a full \$1,000.

3. **Reissue Charge for Owner's Policies**

The Reissue charge for a new policy or endorsement to an existing policy issued less than 10 years ago is available to a new purchaser or lessor. The Reissue Charge shall be seventy percent (70%) of the Original Charges up to the coverage amount of the previous policy. The Original Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$150.00

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

4. **Refinance Charge for Loan Policies**

A Refinance charge is available to a borrower obtaining a replacement or refinance loan on property covered by a previous loan policy on an existing mortgage or an Owner's Policy issued to the borrower on the subject property issued within the last ten (10) years. The Refinance Charge shall be seventy percent (70%) of the Original Issue Charges up to the coverage amount of the previous policy. The Original Issue Charge in the applicable bracket/brackets will apply to coverage in excess of the amount of the previous policy.

Minimum Charge: \$150.00

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

5. **Simultaneous Issue Transactions**

a) **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 Charge. The charge for the Loan Policy so simultaneously issued will be \$50 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 Original Charge 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**

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 thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$150. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original charges for Owner's policy in the applicable bracket or brackets.

6. **Construction or Land Development Loan Binder Charges and Credits**

The charge shall be one-half of the charge for a loan policy or \$150, whichever is greater, for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

7. **Residential Limited Coverage Junior Loan Policy**

Policy	\$100.00
JR1 Endorsement	\$50.00
JR2 Endorsement	\$50.00

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

8. **Title Information Guarantee**

For the first \$250,000 of liability	\$150.00
Over \$250,000, add (per thousand or fraction thereof)	\$0.50

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

9. **Additional Charges**

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

10. **Endorsements**

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

- A. Usury Endorsement10% of original charges
- B. Zoning Endorsement (ALTA 3.0 or 3.1).....10% of original charges
- C. Truth in Lending Endorsement (ALTA 2)10% of original charges
- D. Revolving Credit Endorsement (commercial only)10% of original charges
- E. Non-imputation Endorsement10% of original charges
- F. Commercial Environmental Protection Lien Endorsement10% of original charges
- G. Commercial Comprehensive (or equivalent)10% of original charges
- H. Aggregation (Tie-In) (ALTA 12).....10% of original charges
- I. Fairway Endorsement10% of original charges
- J. First Loss Endorsement10% of original charges
- K. Going Concern Endorsement.....10% of original charges
- L. Last Dollar Endorsement.....10% of original charges
- M. Minimum charge for any commercial endorsement\$100.00
- N. There will be no additional charge in residential 1 to 4 family transactions for issuance of customary ALTA endorsements, i.e. ALTA 4 or 4.1, ALTA 5 or 5.1, ALTA 6, ALTA 7, ALTA 8.1, and ALTA 9 (or equivalent). There is no charge for the ALTA 13 or 13.1 (Leasehold endorsements). There will be a \$25 charge for each residential endorsement other than those set out herein.

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, there will be no charge made for endorsements when issued in connection with the requested policy of title insurance.

Aggregate Pricing Limitation: In no event will the aggregate charges of all endorsement fees exceed 130% of the original charges for the policy issued, plus the applicable minimum charge for each endorsement issued in excess of three endorsements.

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 above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart, and Underwriter reserves the right to refuse to issue any endorsement where, in Underwriter's opinion, the risk associated with the endorsement coverage is unacceptable.

Some endorsement fees may be waived only by Underwriter approval in certain transactions.

11. **Cancellation Fee**

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

12. **Risk Rate**

The risk rate for all counties, which is in accordance with Rule 0780-1-12.04, is filed to serve as the only basis for the calculation of premium and retaliatory taxes and the establishment of reserves as that rate is set forth in Schedule E.

13. **Closing Protection Letters**

A Closing Protection Letter is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a closing protection letter to become an available option. The election for a closing protection letter must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. A fee of \$50 per letter is payable in full to the Underwriter at closing for the additional risk it assumes when providing a closing protection letter. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 would be payable.

SCHEDULE F
SPECIAL PRODUCTS AVAILABLE FOR
STEWART TITLE GUARANTY COMPANY
ISSUANCE IN TENNESSEE

1. Stewart Master Residential Loan Policy Schedule A and B

Stewart Title Guaranty Company (“Company”) directly insures equity loans only on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrower.

The minimum to be charged for and remitted to Company for this policy are as follows:

Range of Liability	Fee
Up to \$25,000 of liability written	\$25
Over \$25,000 and up to \$250,000.....	\$65
Over \$250,000 and up to \$500,000.....	\$125

2. Secondary Market Short Form Residential Loan Policy-One-To-Four Family

The Secondary Market Short Form Residential Loan Policy One-to-Four Family was designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. This policy insures the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides as set out for this program by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). This form has been approved by Fannie Mae and Freddie Mac, so that its coverage is acceptable to the lending community. When issued, the policy can refer to either the American Land Title Association Loan Policy (10/17/92) or the American Land Title Association Loan Policy (06/17/06).

The policy has been specifically designed for Internet originated loans and 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 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	Charge
Up to \$250,000 of liability written:	\$350
Over \$250,000 and up to \$500,000	\$450
Over \$500,000 and up to \$750,000	\$550
Over \$750,000 and up to \$1,000,000	\$650
Over \$1,000,000 and up to \$1,500,000	\$750

3. **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 Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The charge for the Modification Guarantee shall be \$150. The charge for each continuation or down date shall be \$25. The charges shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.