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

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.

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Last Updated: November 14, 2016

Effective Date: January 24, 2017

TABLE OF CONTENTS		Page
A. GENERAL PROVISIONS	.....	3
B. SCHEDULE OF CHARGES FOR POLICIES		
1. Commitments to Insure	.....	4
2. Original Charge for Owner’s or Leasehold Policies	.....	4
3. ALTA Homeowner’s Policy of Title Insurance	.....	5
4. Reissue Charge for Owner’s or Leasehold Policies	.....	5
5. Original Charge for Loan Policies	.....	6
6. Refinance Charge for Loan Policies	.....	6
7. ALTA Expanded Coverage Residential Loan Policies	.....	7
8. ALTA Short Form Expanded Coverage Residential Loan Policies	.....	7
9. ALTA Short Form Residential Loan Policies	.....	7
10. Short Form Commercial Loan Policy	.....	7
11. Policies Insuring Transfers from a Decedent’s Estate	.....	7
12. Foreclosure Insurance Policy	.....	8
13. ALTA Residential Limited Coverage Junior Loan Policy	.....	8
14. ALTA Short Form Residential Limited Coverage Junior Loan Policy	.....	8
15. Simultaneous Issue Transactions		
a) Simultaneous Issuance of Owner’s and Leasehold Policies	.....	9
b) Simultaneous Issuance of Owner’s, Leasehold and Loan Policies	.....	9
16. Closing Protection Letters	.....	9
17. The Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner & Lender)	.....	9
18. Secondary Market Short Form Residential Loan Policy One-To-Four Family	.....	10
19. Stewart Master Residential Loan Policy Schedules A&B	.....	11
20. Modification Guarantee	.....	11
21. ALTA Residential Limited Coverage Mortgage Modification Policy	.....	11
C. ENDORSEMENTS	.....	12

WEST VIRGINIA TITLE INSURANCE MANUAL OF CHARGES

A. GENERAL PROVISIONS

This manual of charges contains the charges for title insurance by Stewart Title Guaranty Company (“Stewart” or “Underwriter”) for the State of West Virginia. The charges hereinafter set out are basic charges for title insurance only and do not include charges for searches, examinations, certificates regarding the record title, abstracts, attorneys’ fees, escrow or closing services including commitment/policy preparation or recordation of documents, inspections or other services charged by local attorneys, surveyors, abstractors, or abstract companies. The charges are for standard risks; additional charges shall be made when an unusual condition of title exists or when special risks are insured. In the event such charges are made, agreement thereto must be obtained in advance from the person or entity obligated to pay all or any part of such charges.

Notwithstanding the fees and/or charges in the filings by Stewart, special pricing consideration may be given by Underwriter on commercial transactions involving policies aggregating more than \$25,000,000 of liability in 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 \$.35 per thousand dollars of liability. In the event special pricing consideration is granted, Underwriter shall require that Stewart realize, net of reinsurance costs and net of that portion of the charge or charge to the public retained by Stewart’s title insurance agent, not less than \$.35 per \$1,000 of retained liability.

Underwriter reserves the right to decline any application or may at any time on notification to the applicant, cancel any application accepted as long as a binder for insurance has not been issued.

DEFINITIONS

Charge. The charge is that cost per unit of insurance which, when multiplied by the total units of liability, results in the charge to the customer for the risk assumed.

The charge is only the charge for the insurance, and does not include any abstracting or searching fee, examination fee, settlement fees, closing fees, or escrow fees, which the agent or attorney may charge for its/his/her services.

Commercial Title Insurance/Property. Title insurance for property of a business or professional nature. When applied to improved property, any property the use of which is not residential. Property which is mixed use shall be deemed to be commercial. Property which is unimproved shall be deemed to be commercial if it is zoned for other than residential use, or if it is acquired for the purpose of constructing a residence or residences for someone other than the person or entity acquiring it.

Full Principal Debt. The full principal debt is that part of the mortgage debt that is secured by land, excluding therefrom that part of the debt, if any, secured by personal property.

Full Value of Land. The full value of land is the actual purchase price or, if no sale is involved, the full reasonable value as may be agreed upon between the insurer and the proposed insured. On leasehold estates, the full value of the land is the aggregate of the rentals payable under the primary term of the lease or the full value of the land as herein defined, whichever is less.

Identical Land. The identical land is the land or any part thereof described in a policy of title insurance or other indemnity.

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

Land, Premises, or Property. Unless otherwise set forth in the policy of title insurance or other indemnity, land, premises, or property is the land described, specifically or by reference, and improvements affixed thereto which by law constitute real property.

Mortgage. A mortgage is a transfer of an interest in land, other than in trust, to secure performance of the obligation to pay back the indebtedness. The form of the mortgage may be a mortgage or other security instrument relating, at least in part, to land.

Non-Commercial Title Insurance/Residential Property. Title insurance on other than property of a business or professional nature, including, but not limited to, title insurance on residential properties when purchased by an individual buyer or by an inter vivos estate planning trust of which the individual is the beneficiary. Within this definition is any property improved by a one-to-four family residential dwelling unit, including any individual condominium or co-operative unit. Unimproved property shall be deemed residential when acquired by an individual (or the individual's inter vivos estate planning trust) with the intent of constructing the individual's residence on the property.

Simultaneous Issue. Simultaneous issue is the issuance of two or more policies on identical land out of the same transaction. The effective dates of the policies do not have to be the same in order to qualify for a simultaneous issue; however, if the effective dates are not the same, these policies must have been able to have been issued the same date and a commitment to insure each interest insured must have been issued at the time of the consummation of the transaction.

B. SCHEDULE OF CHARGES FOR POLICIES

1. Commitments to Insure

Stewart does not, and the agent may not, charge any fee for the issuance of commitments, sample policies, or pro-forma policies. Any commitment shall be effective for six (6) months from the effective date stated therein. Stewart may issue a written endorsement extending the effective period of the commitment provided that:

- a. A request for extension is received prior to expiration of the commitment.
- b. The extension is for no more than six (6) months.
- c. The effective date of the commitment remains unchanged.
- d. The commitment may not be extended for a total period of more than two (2) years, or five (5) years in the case of planned project commitments.

2. Original Charge for Owner's or Leasehold Policies

An owner's policy, insuring an estate or interest in land, will not be issued for less than full value of the land. An owner's policy insuring a leasehold estate will not be issued for less than the insurable interest of the lessee.

- a. The charge for an original owner's or leasehold owner's policy on non-commercial (*residential*) property shall be as follows:

	Per Thousand
Up to \$100,000 of liability written	\$3.90
Over \$100,000 to \$500,000, add	\$3.40
Over \$500,000 to \$5,000,000, add	\$3.00
Over \$5,000,000 to \$10,000,000, add	\$2.00
Over \$10,000,000 to \$20,000,000, add	\$1.75
Over \$20,000,000, add	\$1.00
Minimum charge	\$200.00

- b. The charge for an original owner's or leasehold owner's policy on *commercial* property shall be as follows:

	Per Thousand
Up to \$150,000 of liability written	\$4.00
Over \$150,000 to \$500,000, add	\$3.00
Over \$500,000 to \$1,000,000, add	\$2.50
Over \$1,000,000 to \$5,000,000, add	\$2.00
Over \$5,000,000 to \$10,000,000, add	\$1.50
Over \$10,000,000 to \$25,000,000, add	\$1.00
Over \$25,000,000, add	\$0.75
Minimum charge	\$150.00

3. **ALTA Homeowner's Policy of Title Insurance**

The charge for an ALTA Homeowner's Policy of Title Insurance (residential improved property only) shall be:

	Per Thousand
Up to \$100,000 of liability written	\$4.68
Over \$100,000 to \$500,000, add	\$4.08
Over \$500,000 to \$5,000,000, add	\$3.60
Over \$5,000,000 to \$10,000,000, add	\$2.40
Over \$10,000,000 to \$20,000,000, add	\$2.10
Over \$20,000,000, add	\$1.20
Minimum charge	\$200.00

4. **Reissue Charge for Owner's or Leasehold Policies**

A. Reissue charges are available for an owner's or leasehold policy when:

1. The same property has been insured by an owner's or leasehold policy issued within five (5) years prior to such application by any title insurance company authorized to conduct business in the state of West Virginia; or
2. The insured, under a loan policy issued by Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt.

B. Reissue charges shall be seventy percent (70%) of the charge for an original owner's or leasehold policy as set out above, up to the amount of insurance of the previous owner's or leasehold policy. Original title insurance charges for an owner's or leasehold policy will be charged for any amount exceeding the previous owner's or leasehold policy amount.

The Company is under no obligation to seek or make a determination of the existence of a previous policy. The minimum charge shall be \$200.00.

5. **Original Charge for Loan Policies**

A loan or mortgage policy will not be issued for an amount less than the full principal debt. A loan policy can, however, be issued for an amount up to twenty-five percent (25%) in excess of the principal debt to cover interest, foreclosure cost, etc.

The loan or mortgage insurance expires with the payment or satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability. If insured, the new transaction requires payment of the original title insurance charges for loans of mortgage, unless it falls within the classification of "Refinance Charge for Loan Policies".

- a. The charge for an original loan or mortgage insurance policy on *non-commercial (residential)* property shall be:

	Per Thousand
Up to \$100,000 of liability written	\$2.90
Over \$100,000 and up to \$500,000, add	\$2.40
Over \$500,000 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 \$20,000,000, add.....	\$1.00
Over \$20,000,000, add.....	\$0.75
Minimum charge	\$200.00

- b. The charge for an original loan or mortgage insurance policy on *commercial* property shall be:

	Per Thousand
Up to \$150,000 of liability written	\$3.00
Over \$150,000 to \$500,000, add	\$2.00
Over \$500,000 to \$1,000,000, add	\$1.50
Over \$1,000,000 to \$5,000,000, add	\$1.25
Over \$5,000,000 to \$10,000,000, add	\$1.00
Over \$10,000,000 to \$25,000,000, add	\$0.75
Over \$25,000,000, add.....	\$0.60
Minimum charge	\$150.00

- c. The charge for any Subordinated Mortgage or Loan shall be:

The charges for title insurance on second mortgages or loan transactions shall be the same as on first mortgage transactions. The minimum charge shall be \$200.

6. **Refinance Charge for Loan Policies**

A refinance charge applies for policies insuring a replacement or refinance loan on property subject to an institutional mortgage dated and recorded within the previous five years. The refinance charge shall be seventy percent (70%) 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. The minimum charge shall be \$200.

7. **ALTA Expanded Coverage Residential Loan Policy and ALTA Expanded Coverage Residential Loan Policy-Current Assessments**
8. **ALTA Short Form Expanded Coverage Residential Loan Policy and ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments**

The ALTA Expanded Coverage Residential Loan Policy - Current Assessments provides additional coverage to lenders for certain assessments imposed at Date of Policy.

The ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments is the Short Form version of the ALTA Expanded Coverage Residential Loan Policy. It incorporates the insuring provisions, exclusions and conditions of that ALTA policy. It provides additional coverage to lenders for certain assessments imposed at Date of Policy.

The charges for the ALTA Expanded Coverage Residential Loan Policies and the ALTA Short Form Expanded Coverage Residential Loan Policies will be one hundred twenty percent (120%) of the charge applicable for the Original Loan (Mortgagee's) Policy for West Virginia plus any additional charges for endorsements, if any, issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

9. **ALTA Short Form Residential Loan Policy and ALTA Short Form Residential Loan Policy – Current Violations**

The ALTA Short Form Residential Loan Policy insures the lender making a mortgage loan on a one-to four family residence or condominium unit. The Policy is an abbreviated short form version of the current ALTA Loan Policy, which is designed to be delivered to the lender at closing. The policy contains exceptions to taxes, covenants and restrictions, easements, reservations of minerals or mineral rights, and offers certain assurances with respect to those exceptions desired by lenders. The policy addendum can be used to set forth additional exceptions.

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

The charge for these policies is the same as the charges for the original loan policy set out in this manual.

10. **Short Form Commercial Loan Policy**

This policy is similar to the ALTA Short Form Residential Loan Policy which is available on residential transactions. The Short Form Commercial Loan Policy allows lenders making loans secured by commercial real estate faster access to obtaining their policy as well as experiencing savings in time and money by using this form of policy.

The charge for this policy will be the currently approved charge for the standard ALTA mortgagee's (Loan) policy as set forth above in paragraph B.5.b, plus the filed charge, as currently approved, as set forth below in Section C, for any endorsement issued in conjunction with such policy.

11. **Policies Insuring Transfers from a Decedent's Estate**

When property is transferred to a bona fide purchaser for value, or to secure a loan, and the property belonged to a decedent whose death occurred within the one year preceding the date of the transfer, Underwriter will require protection from the transferor

against the possible claims of creditors of the deceased. In order to issue a policy without exception for the rights of potential creditors, Underwriter will require:

- a) a Decedent's Debt Bond in the minimum amount of the policy to be issued, procured through a commercial bondsman, naming Stewart as loss payee; OR
- b) The proceeds from the transaction be escrowed with Stewart until the one year has passed from date of death, together with an Indemnity and Escrow Agreement executed by the transferor; OR
- c) Payment of an extra-hazardous risk charge to Stewart in the amount of 0.00200% of the sales price, or 0.00200% of the amount a refinance loan exceeds the indebtedness against the property, together with an Indemnity Agreement executed by the transferor.

The transferor has the option to choose from the above three methods. If the transferor elects to escrow the proceeds, the entire net amount should be sent to Stewart at the following address: 1802 Bayberry Court #305, Richmond, VA 23226, with the signed Indemnity and Escrow Agreement and the transferor's taxpayer identification number. Stewart will deposit the funds in a federally insured bank as Escrowee for transferor, and will return the proceeds to the transferor at the end of the one-year period, less any expenditures from the fund to pay debts of the decedent.

12. **Foreclosure Insurance Policy**

The ALTA Limited Pre-Foreclosure Policy is a policy to be issued prior to foreclosure and would be issued to a foreclosing lender, trustee (in deed of trust states), and/or lender's attorney. The policy insures as to various title matters according to the public records: (1) the ownership of the land; (2) leases, options, or contracts to purchase; (3) notices of bankruptcy; (4) notices of default or foreclosure; (5) defects or encumbrances recorded after the foreclosing mortgage; and (6) addresses and assignments of the above matters or claimants. The Policy is issued in anticipation of a foreclosure of a mortgage and provides the mortgagee with record information regarding those persons who should be joined in a foreclosure action or who should be notified of a foreclosure. Continuation of coverage could be provided by an ALTA Limited Pre-Foreclosure Policy Date Down Endorsement. The charge for the policy shall be forty percent (40%) of the Original Mortgagee Loan Policy charge with a minimum charge of \$85. A credit of fifty percent (50%) of the charge paid for the Policy and Down Date Endorsement would be provided on one Owner's Policy issued at the Foreclosure Sale or to the purchaser from the original purchaser if the new policy is issued within 24 months after the recordation of the Foreclosure Sale Deed.

13. **ALTA Residential Limited Coverage Junior Loan Policy**

14. **ALTA Short Form Residential Limited Coverage Junior Loan Policy**

Upon application, Stewart may insure the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy to an insured affording limited liability based upon a search for specific types of interest shown by the public record. The charge for this type of Limited Coverage Junior Loan Policy shall be \$2.00 per \$1,000, with a minimum charge of \$85.

The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy.

15. Simultaneous Issue Transactions

a) **Simultaneous Issuance of Owner's and Leasehold Policies**

When there is a sale and a simultaneous lease-back of the same property with an owner's policy issued by Stewart in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a charge of thirty percent (30%) of the Original Title Insurance Charge for Owner's or Leasehold Policy. If the amount of insurance requested is greater for the leasehold policy than that of the owner's policy, the excess shall be computed at the Original Charge for Owner's or Leasehold Policies under the applicable brackets. The minimum charge shall be \$100.

b) **Simultaneous Issuance of Owner's, Leasehold and Loan Policies**

When an owner's or leasehold policy and a loan or mortgage policy covering identical land are to be issued simultaneously, the charge shall be the Original Title Insurance Charges for Owner's or Leasehold Policies. The charge for the loan or mortgage policy so issued simultaneously will be \$100 up to the face amount of the Owner's Policy. If the loan or mortgage amount exceeds the owner's or leasehold policy amount, the charge will be computed at the Original Title Insurance Charges for Loan or Mortgage Policies.

16. Closing Protection Letters

WV1 / 2016 West Virginia Single Transaction CPL rev. 11-9-2016

WV3 / 2016 West Virginia Seller CPL rev. 11-9-2016

The Closing Protection Letter (CPL) forms are available as an option to the parties of real property transactions covering property located in the State of West Virginia. The CPLs filed are both designed to be issued as a single-transaction letter for specific real estate transactions. Title insurance must be purchased as a condition for a CPL to become an available option. The election for a CPL must be made prior to or at the time of closing. The protection is available to the lender, purchaser, or seller. A fee shall be charged to each party receiving the benefit of the CPL. **The fees to be charged shall be \$50 for a lender or purchaser, and \$75 for a 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 \$50 per letter would be charged.

17. The Article 9 Comprehensive Plus™ Policy of Title Insurance (M-9804 and O-9803)

The Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender's) and the Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner's) are title insurance policies that will be issued to owners of and lenders secured by liens on various types of collateral, including (if applicable) fixtures, timber, as-extracted collateral and other Collateral.

The Owner's Policy insures the owner against stated liens that may have attached to the Collateral.

The Lender's Policy insures the lender and primarily insures (1) against stated liens that may have attached to the Collateral, (2) that the Lender's lien has attached to the Collateral, and (3) that the Lender's lien has been perfected, as provided in the Policy.

The basic charges for Article 9 Comprehensive Plus™ Policy are as follows:

Up to \$100,000 of liability written	\$500.00
	Per Thousand
Over \$100,000 and up to \$300,000, add	\$3.85
Over \$300,000 and up to \$1,000,000, add	\$2.00
Over \$1,000,000 and up to \$3,000,000, add	\$1.50
Over \$3,000,000 and up to \$5,000,000, add	\$1.25
Over \$5,000,000 and up to \$10,000,000, add	\$1.00
Over \$10,000,000 and up to \$25,000,000, add	\$0.85
Over \$25,000,000 and up to \$50,000,000, add	\$0.65
Over \$50,000,000, add.....	\$0.50

All rates reflect the premium rate for the Article 9 Comprehensive Plus™ Policy, and do not include cost for reinsurance required by the insured, UCC searches, UCC preparation costs, and UCC filings charges and fees. Any order for the Article 9 Comprehensive Plus™ Policy must be placed and communications must be sent through websites or other electronic communications locations designated by Stewart for placement and receipt of order for the Article 9 Comprehensive Plus™ Policy.

Simultaneous Rate

If an Article 9 Comprehensive Plus™ Policy of Title Insurance (Owner's) is issued simultaneously with an Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender's) the rate shall be the Original Charge for the Amount of Insurance for the policy with the larger amount of insurance, plus \$500 for the additional policy.

Mixed Collateral Transactions

In transactions of any amount where both personal property and real property secure the same indebtedness, and Stewart policies are simultaneously issued on both the real property and personal property, the rate for the Article 9 Comprehensive Plus™ Policies shall be ninety percent (90%) of the applicable rate, but in no event less than \$500 for each policy.

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

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. The Policy is available for first lien refinance and first lien home equity loans as well as first lien purchase transactions. In the latter case, a full priced owner policy will be issued where applicable. The Policy does not contain all of the insuring provisions of the regular ALTA Loan Policy and does not contain specific title exceptions as to matters recorded in the public records. The policy does insure the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides of Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. 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 Internet originated loans and the pricing and cost structure has been designed for a centrally processed, Internet ordered title insurance product. In order to produce this Policy at a reduced charge, Stewart 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 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 platforms used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family will be 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 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

19. **Stewart Master Residential Loan Policy Schedules A&B**

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans 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 borrowers.

The charges for the policy will be as follows:

Range of Liability:	Fee:
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000.....	\$65
Over \$250,001 and up to \$500,000.....	\$125

20. **Modification Guarantee**

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart for placement 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 charge shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

21. **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.

C. ENDORSEMENTS

Endorsements for special or unusual risks that are requested by the insured and acceptable to Underwriter may be issued and charged for pursuant to the schedule below.

There will be no charge made for the standard residential one-to-four family ALTA Endorsements that are not listed as having specific charges.

Endorsements issued for commercial transactions that are requested by the insured and acceptable to Underwriter may be issued for a collective additional charge of ten percent (10%) of the original charge with a minimum of \$150, except for ultra-hazardous endorsements which Stewart may designate from time to time. The charge for the ultra-hazardous endorsements, if issued with all other endorsements, would be an additional ten percent (10%) charge with a minimum of \$50. If issued alone, the charge for the ultra-hazardous endorsements would be twenty percent (20%) of the original charge with a minimum of \$150. In the chart below, ultra-hazardous endorsements are designated with *.

ALTA Series	Description	Charge
1	Street Assessments	\$100
3*	Zoning	20% with \$150 minimum
3.1*	Zoning-Completed Structure	20% with \$150 minimum
3.2*	Zoning-Land Under Development	20% with \$150 minimum
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	\$25
7.1	Manufactured Housing Unit-Conversion; Loan	\$25
7.2	Manufactured Housing Unit-Conversion; Owner	\$25
8.1	Environmental Protection Lien	No Charge for residential; \$25 commercial
8.2	Commercial Environmental Protection Lien	\$50 for residential; 10% with \$125 min commercial
9	Restrictions, Encroachments, Minerals	No Charge for residential; \$250 commercial
9.1	Restrictions, Encroachments, Minerals – Unimproved Land	\$50 residential; \$250 commercial
9.2	Restrictions, Encroachments, Minerals – Improved Land	\$50 residential; \$250 commercial
9.3	Restrictions, Encroachments, Minerals	No Charge for residential; \$250 commercial
9.6	Private Rights – Loan Policy	No Charge for residential; \$250 commercial
9.6.1	Private Rights – Current Assessments – Loan Policy	No charge for residential; \$250 commercial
9.7	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	10% with \$100 minimum
9.8	Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Policy	10% with \$100 minimum
9.9	Private Right – Owner’s Policy	10% with \$100 minimum
9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	No Charge for residential; \$250 commercial
10	Assignment	\$150
10.1	Assignment & Date Down	\$150
11	Mortgage Modification	\$0.20/\$1000 (WV liability only); \$250 min.
11.1	Mortgage Modification with Subordination	\$0.20/\$1000 (WV liability only); \$250 min.
11.2	Mortgage Modification with Additional Amount of Insurance	Basic charge for a loan policy on the additional amount of insurance
12	Aggregation	\$0.10/\$1000 (WV liability only); \$100 min.

ALTA Series	Description	Charge
12.1	Aggregation – State Limits – Loan Policy	\$0.10/\$1000 (WV liability only); \$100 min.
13	Leasehold-Owner's	\$50
13.1	Leasehold-Loan	\$50
14	Future Advance-Priority (with and without MML)	10% or minimum \$125 residential; commercial min \$200
14.1	Future Advance-Knowledge (with and without MML)	10% or minimum \$125 residential; commercial min \$200
14.2	Future Advance-Letter of Credit (with and without MML)	10% or minimum \$125 residential; commercial min \$200
14.3	Future Advance-Reverse Mortgage (with and without MML)	10% or minimum \$125 residential; commercial min \$200
15	Nonimputation-Full Equity Transfer	10% or minimum \$125 residential; commercial min \$200
15.1	Nonimputation-Additional Insured	10% or minimum \$125 residential; commercial min \$200
15.2	Nonimputation-Partial Equity Transfer	10% or minimum \$125 residential; commercial min \$200
16	Mezzanine Financing	5% of the original charge for the owner policy
17	Access and Entry	\$100
17.1	Indirect Access and Entry	\$100
17.2	Utility Access	\$100
18	Single Tax Parcel	\$100
18.1	Multiple Tax Parcel	\$100
18.2	Multiple Tax Parcel	\$100
19	Contiguity-Multiple Parcels	\$100
19.1	Contiguity-Single Parcel	\$100
19.2	Contiguity – Specified Parcels	\$100
20	First Loss-Multiple Parcel Transactions	10% with \$100 minimum
22	Location	\$100
22.1	Location and Map	\$100
23	Co-Insurance	No Charge
24	Doing Business	\$100
25	Same As Survey	\$100
25.1	Same as Portion of Survey	\$100
26	Subdivision	\$50
27	Usury	10% with \$100 minimum
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% of the original charge with \$100 min. when issued with policy; \$200 min. issued after policy
29.1	Interest Rate Swap Endorsement-Additional Interest	10% of the original charge with \$100 min. when issued with policy; \$200 min. issued after policy
29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	The charge will be based on the applicable increase in liability for the additional amount of insurance set forth in the endorsement based on the basic schedule of charges
29.3	Interest Rate Swap Endorsement-Additional Interest – Defined Amount	The charge will be based on the applicable increase in liability for the additional amount of insurance set forth in the endorsement based on the basic schedule of charges

ALTA Series	Description	Charge
30	One To Four Family Shared Appreciation Mortgage	\$50
30.1	Commercial Participation Interest	10% or minimum \$100
31	Severable Improvements	10% of the original charge; \$100 minimum
32	Construction Loan – Loss of Priority	10% of the original charge; \$100 minimum
32.1	Construction Loan – Loss of Priority – Direct Payment	10% of the original charge; \$100 minimum
32.2	Construction Loan – Loss of Priority – Insured's Direct Payment	10% or minimum \$100
33	Disbursement	\$50 residential; \$100 commercial
34	Identified Risk Coverage	\$50
35	Minerals and Other Subsurface Substances – Buildings	10% or minimum \$250
35.1	Minerals and Other Subsurface Substances – Improvements	10% or minimum \$250
35.2	Minerals and Other Subsurface Substances – Described Improvements	10% or minimum \$250
35.3	Minerals and Other Subsurface Substances – Land Under Development	10% or minimum \$250
36	Energy Project – Leasehold/Easement – Owner's	10% or minimum \$250
36.1	Energy Project – Leasehold/Easement – Loan	10% or minimum \$250
36.2	Energy Project – Leasehold – Owner's	10% or minimum \$250
36.3	Energy Project – Leasehold – Loan	10% or minimum \$250
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	10% or minimum \$250
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	10% or minimum \$250
36.6	Energy Project - Encroachments	10% or minimum \$250
36.7	Energy Project – Fee Estate – Owner's Policy	10% or minimum \$250
36.8	Energy Project – Fee Estate – Loan Policy	10% or minimum \$250
37	Assignment of Rents or Leases	\$50
38	Mortgage Tax	\$50
39	Policy Authentication	\$50
40	Tax Credit – Owner's Policy	\$100
40.1	Tax Credit – Defined Amount – Owner's Policy	Amount of insurance charge; \$100 minimum
41	Water – Buildings	10%; \$100 minimum
41.1	Water – Improvements	10%; \$100 minimum
41.2	Water – Described Improvements	10%; \$100 minimum
41.3	Water – Land Under Development	10%; \$100 minimum
42	Commercial Lender Group	\$100
43	Anti-Taint	\$100
44	Insured Mortgage Recording	\$100
45	Pari Passu Mortgage – Loan Policy	\$100
46	Option	10% or minimum \$100
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	\$25
JR1	JR 1 Endorsement	\$25
JR2	JR 2 (Future Advance) Endorsement	\$25

Other Endorsements	Description	Charge
E-6404	WV Arbitration Endorsement 1	No Charge
E-6406	WV Paragraph 11 Endorsement 1	No Charge

Other Endorsements	Description	Charge
E-6407	WV Paragraph 12 Endorsement 1	No Charge
	STG Fairway	5% of charge /\$100 minimum
	Going Concern	5% of charge /\$100 minimum
	STG Last Dollar	5% of charge /\$125 minimum
	UCC Endorsement	15% of charge /\$100 minimum
	Date Down Endorsement	\$50