



## **MANUAL OF CHARGES AND FORMS FOR TITLE INSURANCE IN THE STATE OF NORTH DAKOTA**

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:

**Bob Burns**  
Vice President Regulatory Administrator  
Stewart Title Guaranty Company  
1950 Post Oak Blvd.  
Houston, Texas 77056  
bburns@stewart.com

Last Update: July 29, 2015

Effective Date: September 15, 2015

*Table of Contents*

**Section A – General Provisions** .....3

---

**Section B – Policies**

---

1. Basic Schedule of Charges .....4  
    a. Original Title Insurance for Owner's Policies .....4  
    b. Original Title Insurance for Loan Policies.....4  
    c. Title Insurance for Owner's Policies Upon Acquisition in Satisfaction of Debt.....5

2. Supplemental Charges and Rules .....6  
    a. Commercial Rate.....6  
    b. Simultaneous Issue .....6

3. Owner's Policies.....7  
    a. ALTA Owner's Policy .....7  
    b. ALTA Homeowner's Policy of Title Insurance .....7

4. Loan Policies .....8  
    a. Assignment of Mortgage and Modification of Terms .....8  
    b. ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy .....8  
    c. STG Commercial Short Form Loan Policy .....8  
    d. ALTA Expanded Coverage Residential Loan Policy and ALTA Short Form Expanded Coverage Residential Loan Policy .....8  
    e. Substitution Loans .....9  
    f. Stewart Master Residential Loan Policy.....9

5. Leasehold Policies .....10  
    a. Original Title Insurance for Leasehold Policies .....10  
    b. Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies .....10  
    c. Title Insurance for Leasehold Policies Upon Acquisition in Satisfaction of Debt.....10

6. Guarantees and Other Insurance Products .....12  
    a. CLTA Parcel Map Guarantee .....12  
    b. CLTA Preliminary Parcel Map Guarantee.....12

7. Subdivider and Multiple Parcels .....13

8. Reissue Charges, Credits and Additional Fees .....14  
    a. Reissue Title Insurance for "First Mortgages" .....14  
    b. Reissue Title Insurance for Owner's or Leasehold Policies.....14

9. List of Forms .....15  
    a. Policy Forms.....15  
    b. Guarantee Forms .....15  
    c. Commitment Forms .....15

**Section C – Endorsements**

---

1. ALTA Endorsements .....16  
2. STG Endorsements.....19  
3. CLTA Endorsements.....20

## **A. GENERAL PROVISIONS**

This manual contains the title insurance charges related to the face amount of liability assumed for each title insurance policy. It does not include other miscellaneous charges which may be made by local attorneys, abstractors, settlement agents, or other title insurance companies and agencies.

An additional charge may be made for title insurance policies and endorsements that involve an extraordinary amount of work and/or risk but the applicant shall be notified before the additional charge shall be obligatory upon him.

A policy issued insuring an amount other than an even thousand dollars of coverage shall be charged for at the applicable amount for the next highest \$1,000.00 coverage. Any calculated charge shall be rounded up to the nearest dollar amount.

**B. POLICIES**

**1. BASIC SCHEDULE OF CHARGES**

a. Original Title Insurance for Owner's Policies

Any Owner's Policy, insuring fee simple estate, will not be issued for less than the full value of the premises.

The total fees for purposes of determining original owner's insurance shall be:

Liability		Per Thousand
Up to	\$50,000 of liability written	\$3.50
Over	\$50,000 and up to \$100,000, and	\$3.00
Over	\$100,000 and up to \$500,000, add	\$2.00
Over	\$500,000 and up to \$10,000,000, add	\$1.75
Over	\$10,000,000 and up to \$15,000,000, add	\$1.50
Over	\$15,000,000, add	\$1.25
Minimum Fee		\$50.00

NOTE: To compute any rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the fee per thousand applicable, considering any fraction of \$1,000.00 as a full \$1,000.00.

b. Original Title Insurance for First Mortgage/Loan Policies

(The word "mortgage" here means any instrument used to secure a loan on real estate.)

A mortgage title policy will not be issued for less than the principal amount of the mortgage debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest, foreclosure costs, etc. Mortgage insurance expires with the payment of the 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; and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Substitution Loans" or "Extensions of Mortgage Loans." Amount of Loan is figured to each \$1,000.00 or fraction thereof.

The total fees for purposes of determining original first mortgage title insurance rates shall be:

Liability		Per Thousand
Up to	\$50,000 of liability written	\$2.50
Over	\$50,000 and up to \$100,000, and	\$2.00
Over	\$100,000 and up to \$500,000, add	\$1.75
Over	\$500,000 and up to \$10,000,000, add	\$1.50
Over	\$10,000,000 and up to \$15,000,000, add	\$1.25
Over	\$15,000,000, add	\$1.00
Minimum Fee		\$50.00

NOTE: To compute any insurance rate on a fractional thousand of insurance (except as to minimum fee), multiply such fractional thousand by the fee per thousand applicable, considering any fraction of \$1,000.00 as a full \$1,000.00.

c. Title Insurance for Owner's Policies upon Acquisition in Satisfaction Of Debt

When the insured, under a mortgage policy of Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured shall be entitled to the following Schedule of Fees to determine the rate on an owner's policy up to an amount equal to the face amount of the previous mortgage policy:

Up to \$50,000 of liability written	\$2.10 per thousand														
On amounts over \$50,000, the liability written on such amounts shall be based on the following fees:															
<table border="1"> <thead> <tr> <th>Age of Previous Mortgage Policy</th> <th>Fees</th> </tr> </thead> <tbody> <tr> <td>1 year or under .....</td> <td>20% of original fees</td> </tr> <tr> <td>1 year to 2 years .....</td> <td>25% of original fees</td> </tr> <tr> <td>2 years to 3 years.....</td> <td>30% of original fees</td> </tr> <tr> <td>3 years to 4 years.....</td> <td>35% of original fees</td> </tr> <tr> <td>Over 4 years .....</td> <td>40% of original fees</td> </tr> <tr> <td>Minimum Fee .....</td> <td>\$50.00</td> </tr> </tbody> </table>		Age of Previous Mortgage Policy	Fees	1 year or under .....	20% of original fees	1 year to 2 years .....	25% of original fees	2 years to 3 years.....	30% of original fees	3 years to 4 years.....	35% of original fees	Over 4 years .....	40% of original fees	Minimum Fee .....	\$50.00
Age of Previous Mortgage Policy	Fees														
1 year or under .....	20% of original fees														
1 year to 2 years .....	25% of original fees														
2 years to 3 years.....	30% of original fees														
3 years to 4 years.....	35% of original fees														
Over 4 years .....	40% of original fees														
Minimum Fee .....	\$50.00														

For coverage over the amount of the previous policy, apply Schedule of Fees on original insurance under the applicable bracket or brackets.

## 2. SUPPLEMENTAL CHARGES AND RULES

- a. Commercial Rate: Commercial Transactions in excess of \$1,000,000 are negotiable, but the premium shall not exceed \$2.00 per thousand of liability, nor be less than \$0.35 per thousand of liability.

- b. Simultaneous Issue

When an owner's and a mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The fee for the mortgage policy simultaneously issued may be charged by Stewart for an amount of insurance not in excess of the owner's policy. Minimum fee \$50.00.

In all cases the owner's policy shall be in an amount equal to the sale price of the property or, in the event there is no sale, for the full reasonable value of the premises. The title must be certified to a date which includes the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear the same effective date and the owner's policy must show the mortgage as an exception.

When an owner's and leasehold policy covering identical land are to be issued simultaneously, the rate for the leasehold policy, in an amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, based on a minimum fee of \$50.00.

When two owner's policies are issued simultaneously to different insureds, each covering the entire fee for identical land, the applicable owner's rate will apply to the policy in the larger amount and the fee on the other policy will be computed at 30% of the original owner's rates, based on a minimum fee of \$50.00 per policy.

When two loan policies are issued simultaneously to different insureds, each covering the same land, the applicable loan rate will apply to the policy in the larger amount and the fee on the other policy will be the difference between the charge for the aggregate liability for both policies, less the rate charged for the policy, plus the applicable simultaneous issue fee. A minimum fee of \$50.00 will be charged for each policy.

**3. OWNER'S POLICIES**

a. ALTA Owner's Policy

A standard ALTA 2006 Owner's policy is the policy to be issued unless another form of owner's policy is requested in an application for title insurance. The charge for a Standard Coverage ALTA 2006 owner's policy is 100% of the Basic Schedule of Charges.

b. ALTA Homeowner's Policy of Title Insurance

This policy shall only be issued on 1 to 4 family residences. The fee for this policy shall be 110% of the basic schedule of rates for an owner's policy. [Filed May 10, 1999; Effective August 10, 1999]

**4. LOAN POLICIES**

**a. Assignment of Mortgage or Modification of Terms**

When a mortgage supported by a title policy of Stewart is assigned or renewed by an Extension Agreement, a new title policy or an endorsement, covering the date of the assignment of Extension Agreement, will be issued for the following fee:

If issued within 1 year of the date of previous policy	\$10.00												
If issued more than 1 year but within 2 years of date of previous policy	\$10.00												
If issued more than 2 years after the date of the former policy, the following fees will apply based on the face amount of the policy:													
<table border="1"> <thead> <tr> <th style="text-align: center;">Liability</th> <th style="text-align: center;">Per Thousand</th> </tr> </thead> <tbody> <tr> <td>Up to \$50,000 of liability written.....</td> <td>\$1.00</td> </tr> <tr> <td>Over \$50,000 and up to \$100,000.....</td> <td>\$ 0.40</td> </tr> <tr> <td>Over \$100,000 and up to \$500,000, add.....</td> <td>\$ 0.25</td> </tr> <tr> <td>Over \$500,000 and up to \$10,000,000, add.....</td> <td>\$ 0.10</td> </tr> <tr> <td>Minimum Fee.....</td> <td>\$50.00</td> </tr> </tbody> </table>		Liability	Per Thousand	Up to \$50,000 of liability written.....	\$1.00	Over \$50,000 and up to \$100,000.....	\$ 0.40	Over \$100,000 and up to \$500,000, add.....	\$ 0.25	Over \$500,000 and up to \$10,000,000, add.....	\$ 0.10	Minimum Fee.....	\$50.00
Liability	Per Thousand												
Up to \$50,000 of liability written.....	\$1.00												
Over \$50,000 and up to \$100,000.....	\$ 0.40												
Over \$100,000 and up to \$500,000, add.....	\$ 0.25												
Over \$500,000 and up to \$10,000,000, add.....	\$ 0.10												
Minimum Fee.....	\$50.00												

When a new title policy is issued in connection with an assignment or extension of a loan, the policy issued in connection with the original loan should be returned for cancellation.

Normal costs of recertifying the title to cover the assignment of Extension Agreement must be paid.

**b. ALTA Residential Limited Coverage Junior Loan Policy and ALTA Short Form Residential Limited Coverage Junior Loan Policy**

Upon application, Stewart may issue these policies to an insured affording limited liability based upon a search for specific types of interests shown by the public record. The charge for these policies shall be \$2.00 per \$1,000, with a minimum charge of \$35.00 [Originally Filed Feb. 15, 2000; Effective Feb. 28, 2000]

**c. STG Commercial Short Form Loan Policy**

This policy is similar to the ALTA Short Form Residential Loan Policy which is available on residential transactions. This 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 rate for the first mortgage policy, plus the filed rate, if any as currently approved, for any endorsement as indicated for use in Schedule A of the policy. [Originally Filed Nov. 28, 2001; Effective Nov. 30, 2001]

**d. ALTA Expanded Coverage Residential Loan Policy and ALTA Short Form Expanded Coverage Residential Loan Policy**

These policies are an enhanced version of the ALTA Loan Policy (6/17/06) approved for use in North Dakota and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders. The rates for these



policies will be 110% of the rate applicable for the First Mortgage Policy, currently approved for North Dakota, plus any additional charges for endorsements, if any, issued separately or included in these policies' coverages. [Originally Filed April 15, 2002; Effective May 8, 2002]

e. Substitution Loans

When the same borrower and the same lender make a substitution loan on property, the title to which was insured by any company in connection with the original loan, the following fee schedule will be used to determine rates for issuing a policy in connection with the new loan:

Age of Original Loan	Fees
3 years or under .....	30% of original fees
From 3 years to 4 years .....	40% of original fees
From 4 years to 5 years .....	50% of original fees
From 5 years to 10 years .....	60% of original fees
Over 10 years .....	100% of original fees
Minimum fee: .....	\$50.00

At the time a substitution of the loan is made, the unpaid principal balance of the original loan will be on which is the considered amount of insurance in force on which the foregoing fees shall be calculated. To these fees shall be added the regular fees for any new insurance that is the difference between the unpaid principal balance of the original loan and the amount of the new loan.

f. Stewart Master Residential Loan Policy

When an insured or proposed insured is making a home equity loan that is not a first lien or refinance of a first lien on a primary or secondary residence of a borrower, Stewart shall issue the Stewart Master Residential Loan Policy, consisting of specific Schedules A and B unique to this program with an ALTA Loan Policy, 10-17-1992 (M-9994), or its successors, for the rate shown in the following chart:

Liability	Fees
Up to \$250,000 .....	\$45.00
Thereafter, .....	\$120.00

[Added 7/30/2004; Modification filed 7/29/2004]

**5. LEASEHOLD POLICIES**

a. Original Title Insurance for Leasehold Policies

A Leasehold Owner's Policy, insuring a leasehold estate, will not be issued for less than the value of the leasehold estate.

When requested to issue a Leasehold Owner's or Loan Policy, use the ALTA OWNER'S or LOAN POLICY in the most current form, together with the applicable ALTA Endorsement 13 and refer to Underwriting Guide for instructions.

The total fees for purposes of determining original leasehold insurance shall be:

Liability		Per Thousand
Up to	\$50,000 of liability written	\$3.50
Over	\$50,000 and up to \$100,000, and	\$3.00
Over	\$100,000 and up to \$500,000, add	\$2.00
Over	\$500,000 and up to \$10,000,000, add	\$1.75
Over	\$10,000,000 and up to \$15,000,000, add	\$1.50
Over	\$15,000,000, add	\$1.25
Minimum Fee		\$50.00

NOTE: To compute any rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the fee per thousand applicable, considering any fraction of \$1,000.00 as a full \$1,000.00.

b. Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies

If a contract purchaser, who has obtained a policy of Stewart insuring his contract and thereafter obtained a deed given pursuant to said contract, or if a lessee who has obtained a leasehold policy of Stewart insuring his lease and thereafter purchased the property, shall within 10 years from the date of such previous policy make application for an Owner's Policy and surrender such previous policy, the following Schedule of Fees shall be used to determine rates which will apply up to the face amount of the previous policy:

Liability		Per Thousand
Up to	\$50,000 of liability written	\$1.05
Over	\$50,000 and up to \$100,000, and	\$0.75
Over	\$100,000, add	\$0.40
Minimum Fee		\$50.00

c. Title Insurance for Leasehold Policies Upon Acquisition In Satisfaction of Debt

When the insured, under a mortgage policy of Stewart, acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured shall be entitled to the following Schedule of Fees to determine the rate on a leasehold policy up to an amount equal to the face amount of the previous mortgage policy:

Up to \$50,000 of liability written	\$2.10 per thousand														
<p>On amounts over \$50,000, the liability written on such amounts shall be based on the following fees:</p> <table border="1" data-bbox="386 405 1175 674"> <thead> <tr> <th data-bbox="391 411 906 474">Age of Previous Mortgage Policy</th> <th data-bbox="906 411 1170 474">Fees</th> </tr> </thead> <tbody> <tr> <td data-bbox="391 474 906 506">1 year or under.....</td> <td data-bbox="906 474 1170 506">20% of original fees</td> </tr> <tr> <td data-bbox="391 506 906 537">1 year to 2 years .....</td> <td data-bbox="906 506 1170 537">25% of original fees</td> </tr> <tr> <td data-bbox="391 537 906 569">2 years to 3 years.....</td> <td data-bbox="906 537 1170 569">30% of original fees</td> </tr> <tr> <td data-bbox="391 569 906 600">3 years to 4 years.....</td> <td data-bbox="906 569 1170 600">35% of original fees</td> </tr> <tr> <td data-bbox="391 600 906 632">Over 4 years .....</td> <td data-bbox="906 600 1170 632">40% of original fees</td> </tr> <tr> <td data-bbox="391 632 906 663">Minimum Fee .....</td> <td data-bbox="906 632 1170 663">\$50.00</td> </tr> </tbody> </table>	Age of Previous Mortgage Policy	Fees	1 year or under.....	20% of original fees	1 year to 2 years .....	25% of original fees	2 years to 3 years.....	30% of original fees	3 years to 4 years.....	35% of original fees	Over 4 years .....	40% of original fees	Minimum Fee .....	\$50.00	
Age of Previous Mortgage Policy	Fees														
1 year or under.....	20% of original fees														
1 year to 2 years .....	25% of original fees														
2 years to 3 years.....	30% of original fees														
3 years to 4 years.....	35% of original fees														
Over 4 years .....	40% of original fees														
Minimum Fee .....	\$50.00														

For coverage over the amount of the previous policy, apply Schedule of Fees on original insurance under the applicable bracket or brackets.

**6. GUARANTEES AND OTHER INSURANCE PRODUCTS**

a. CLTA Parcel Map Guarantee – Form 23

Provides assurance to a governing body that the land embraced by a subdivision plat is vested in the titled owner shown on the guarantee, subject to the Exceptions shown on the Guarantee and provides assurance that the proposed subdivision plat is sufficient to be used as a reference to future legal descriptions of parcels contained within the plat.

Charge for this Guarantee is \$50.00.

b. CLTA Preliminary Parcel Map Guarantee – Form 24

Provides assurance to City or County surveyors or engineers concerning vested title ownership of the subject property, subject to Exceptions shown on the Guarantee.

Charge for this Guarantee is \$50.00.

**7. SUBDIVIDER AND MULTIPLE PARCELS**

A special rate, known as the subdivision rate, may be used under the following circumstances:

- a. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- b. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title.

Under such circumstances, the applicable rate for Builders and/or Developers title policies shall equal the Re-issue rates determined by reference to the foregoing Schedule of Fees set forth in the applicable policy sections.

**8. REISSUE CHARGES, CREDITS, AND ADDITIONAL FEES**

**a. Reissue Title Insurance for “First Mortgages”**

This reissue charge applies for policies insuring a replacement or refinance loan on property subject to an institutional mortgage dated and recorded within the previous ten years. The reissue charge shall be as shown on the below schedule 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 total fees for purpose of determining reissue first mortgage title insurance rates shall be:

<b>Liability</b>	<b>Per Thousand</b>
Up to \$50,000 of liability written .....	\$1.75
Over \$50,000 and up to \$100,000, add .....	\$1.40
Over \$100,000 and up to \$500,000, add .....	\$1.23
Over \$500,000 and up to \$10,000,000, add.....	\$1.05
Over \$10,000,000 and up to \$15,000,000, add.....	\$0.88
Over \$15,000,000, add.....	\$0.70
Minimum Fee.....	\$50.00

If the amount of insurance desired under the mortgage policy is in excess of the original owner’s policy or mortgagee’s policy, the excess shall be computed using the original first mortgage fee schedule under the applicable bracket or brackets.

The mortgage policy cannot be issued for an amount less than the full principal debt. However, a policy can be issued for an amount up to 20% in excess of the principal debt to cover interest, foreclosure costs, etc.

**b. Reissue Title Insurance for Owner’s or Leasehold Policies**

A purchaser or lessee of real estate from one whose title as owner or mortgagor has been insured by any company within 10 years prior to the application for new policy shall be entitled to calculate the rates for owner’s or leasehold insurance by reference to the following Schedule of Fees up to the full amount of the former policy:

<b>Liability</b>	<b>Per Thousand</b>
Up to \$50,000 of liability written .....	\$2.54
Over \$50,000 and up to \$100,000, add .....	\$2.18
Over \$100,000 and up to \$500,000, add .....	\$1.45
Over \$500,000 and up to \$10,000,000, add.....	\$1.27
Over \$10,000,000 and up to \$15,000,000, add.....	\$1.09
Over \$15,000,000, add.....	\$0.91
Minimum Fee.....	\$50.00

Reissue fees apply to the face amount of the previous policy. For coverage over the amount of the previous policy, apply original insurance fees under the applicable bracket or brackets.

**9. LIST OF FORMS**

a. Policy Forms:

Form No.	Form Name
O-9401	ALTA Owner's Policy (6/17/06)
M-9402	ALTA Loan Policy (6/17/06)
U-9232	ALTA Short Form Residential Loan Policy (12/3/12)
O-9540	ALTA Homeowner's Policy of Title Insurance (02/03/10)
M-9551	ALTA Expanded Coverage Residential Loan Policy (7/26/10)
U-9552	ALTA Short Form Expanded Coverage Residential Loan Policy (7/26/10)
U-9821	Short Form Commercial Loan Policy
M-9839	Foreclosure Insurance Policy (3/95)
M-9945	Home Equity Policy (Rev. 1/94)
M-9283	ALTA Residential Limited Coverage Junior Loan Policy (8/1/12)
O-9131	ALTA U.S. Policy Form (12/03/12)

b. Guarantee Forms:

CLTA Form No.	Form Name
23	CLTA Parcel Map Guarantee
24	CLTA Preliminary Parcel Map Guarantee

c. Commitment Forms:

004-UN	ALTA Commitment with Schedules A, B1, B2 (6/17/06)
245	ALTA Plain Language Commitment with Schedules A, B1, B2 (6/17/06)

**C. ENDORSEMENTS****1. American Land Title Association (ALTA) Endorsements**

<b>ALTA Series</b>	<b>Description</b>	<b>Charge</b>
ALTA 1	Street Assessments	Res – N/C; Comm'l – Neg
ALTA 2	Truth-in-Lending	Res – N/C; Comm'l – Neg
ALTA 3	Zoning – Unimproved Land	Res - 10%; Comm'l – Neg
ALTA 3.1	Zoning - Completed Structure	Res - 10%; Comm'l – Neg
ALTA 3.2	Zoning – Land Under Development	Res - 10%; Comm'l – Neg
ALTA 4	Condominium	Res – N/C; Comm'l – Neg
ALTA 4.1	Condominium	Res – N/C; Comm'l – Neg
ALTA 5	Planned Unit Development	Res – N/C; Comm'l – Neg
ALTA 5.1	Planned Unit Development	Res – N/C; Comm'l – Neg
ALTA 6	Variable Rate Mortgage	Res – N/C; Comm'l – Neg
ALTA 6.2	Variable Rate Mortgage-Negative Amortization	Res – N/C; Comm'l – Neg
ALTA 7	Manufactured Housing Unit	Res – \$50; Comm'l – Neg
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	Res – \$50; Comm'l – Neg
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	Res – \$50; Comm'l – Neg
ALTA 8.1	Environmental Protection Lien	Res – N/C; Comm'l – Neg
ALTA 8.2	Commercial Environmental Protection Lien	Res – N/A; Comm'l – Neg
ALTA 9	Restrictions, Encroachments, Minerals	Res – N/C; Comm'l – Neg
ALTA 9.1	Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy (Same as CLTA 100.9)	Res – \$50; Comm'l – Neg
ALTA 9.2	Covenants, Conditions, and Restrictions – Improved Land – Owner's Policy (Same as CLTA 100.10)	Res – \$50; Comm'l – Neg
ALTA 9.3	Covenants, Conditions and Restrictions – Loan Policy	Res – \$50; Comm'l – Neg
ALTA 9.6	Private Rights – Loan Policy	Res – N/A; Comm'l – Neg
ALTA 9.7	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	Res – N/A; Comm'l – Neg
ALTA 9.8	Covenants, Conditions, and Restrictions – Land Under Development – Owner's Policy	Res – N/A; Comm'l – Neg
ALTA 9.9	Private Right – Owner's Policy	Res – N/A; Comm'l – Neg
ALTA 9.10	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	Res – N/A; Comm'l – Neg
ALTA 10	Assignment	Res – \$50; Comm'l – Neg
ALTA 10.1	Assignment & Date Down	Res – \$100; Comm'l – Neg
ALTA 11	Mortgage Modification (w and w/o Date-Down)	Res – \$100; Comm'l – Neg
ALTA 11.1	Mortgage Modification with Subordination	Res – \$150; Comm'l – Neg
ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	Res – \$100 plus add'l Liability amount; Comm'l – Neg
ALTA 12	Aggregation	Res – N/A; Comm'l – Neg
ALTA 12.1	Aggregation – State Limits – Loan Policy	Res – N/A; Comm'l – Neg
ALTA 13	Leasehold-Owner's	Res – N/C; Comm'l – Neg
ALTA 13.1	Leasehold-Loan	Res – N/C; Comm'l – Neg
ALTA 14	Future Advance-Priority with MML	Res – \$50; Comm'l – Neg
ALTA 14	Future Advance-Priority without MML	Res – N/C; Comm'l – Neg
ALTA 14.1	Future Advance-Knowledge with MML	Res – \$100; Comm'l – Neg
ALTA 14.1	Future Advance-Knowledge without MML	Res – N/C; Comm'l – Neg
ALTA 14.2	Future Advance-Letter of Credit with MML	Res – N/A; Comm'l – Neg
ALTA 14.2	Future Advance-Letter of Credit without MML	Res – N/A; Comm'l – Neg
ALTA 14.3	Future Advance-Reverse Mortgage without MML	Res – \$100; Comm'l – Neg
ALTA 14.3	Future Advance-Reverse Mortgage without MML	Res – \$50; Comm'l – Neg
ALTA 15	Nonimputation-Full Equity Transfer	Res - 10%; Comm'l – Neg
ALTA 15.1	Nonimputation-Additional Insured	Res - 10%; Comm'l – Neg
ALTA 15.2	Nonimputation-Partial Equity Transfer	Res - 10%; Comm'l – Neg
ALTA 16	Mezzanine Financing	Res – N/A; Comm'l – Neg
ALTA 17	Access and Entry	Res – N/C; Comm'l – Neg
ALTA 17.1	Indirect Access and Entry	Res – N/C; Comm'l – Neg



Stewart Title Guaranty Company – North Dakota 7/29/15 (effective 9/15/15)

ALTA Series	Description	Charge
ALTA 17.2	Utility Access	Res - 10%; Comm'l - Neg
ALTA 18	Single Tax Parcel	Res - N/C; Comm'l - Neg
ALTA 18.1	Multiple Tax Parcel	Res - N/C; Comm'l - Neg
ALTA 19	Contiguity-Multiple Parcels	Res - N/C; Comm'l - Neg
ALTA 19.1	Contiguity-Single Parcel	Res - N/C; Comm'l - Neg
ALTA 20	First Loss-Multiple Parcel Transactions	Res - N/A; Comm'l - Neg
ALTA 22	Location	Res - N/C; Comm'l - Neg
ALTA 22.1	Location and Map	Res - N/C; Comm'l - Neg
ALTA 23	Co-Insurance	Res - N/A; Comm'l - Neg
ALTA 24	Doing Business	Res - N/A; Comm'l - Neg
ALTA 25	Same As Survey	Res - N/C; Comm'l - Neg
ALTA 25.1	Same as Portion of Survey	Res - N/C; Comm'l - Neg
ALTA 26	Subdivision	Res - N/C; Comm'l - Neg
ALTA 27	Usury	Res - N/A; Comm'l - Neg
ALTA 28	Easement-Damage or Enforced Removal	Res - N/C; Comm'l - Neg
ALTA 28.1	Encroachments - Boundaries and Easements	Res - N/C; Comm'l - Neg
ALTA 28.2	Encroachments - Boundaries and Easements - Described Improvements	Res - N/C; Comm'l - Neg
ALTA 29	Interest Rate Swap Endorsement - Direct Obligation	Res - N/A; Comm'l - Neg
ALTA 29.1	Interest Rate Swap Endorsement - Additional Interest	Res - N/A; Comm'l - Neg
ALTA 29.2	Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	Res - N/A; Comm'l - Neg
ALTA 29.3	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	Res - N/A; Comm'l - Neg
ALTA 30	Shared Appreciation Mortgage	Res - N/A; Comm'l - Neg
ALTA 30.1	Commercial Participation Interest	Res - N/A; Comm'l - Neg
ALTA 31	Severable Improvements	Res - \$100; Comm'l - Neg
ALTA 32	Construction Loan Pending Disbursement	Res - N/A; Comm'l - Neg
ALTA 32.1	Construction Loan - Loss of Priority - Direct Payment	Res - 10%; Comm'l - Neg
ALTA 32.2	Construction Loan - Loss of Priority - Insured's Direct Payment	Res - 10%; Comm'l - Neg
ALTA 33	Disbursement	Res - \$50; Comm'l - Neg
ALTA 34	Identified Risk Coverage	Res - 10%; Comm'l - Neg
ALTA 35	Mineral and Other Subsurface Substances - Building	Res - 10%; Comm'l - Neg
ALTA 35.1	Mineral and Other Subsurface Substances - Improvements	Res - 10%; Comm'l - Neg
ALTA 35.2	Mineral and Other Subsurface Substances - Described Improvements	Res - 10%; Comm'l - Neg
ALTA 35.3	Mineral and Other Subsurface Substances - Land under Development	Res - N/A; Comm'l - Neg
ALTA 36	Energy Project - Leasehold/Easement - Owner's	Res - N/A; Comm'l - Neg
ALTA 36.1	Energy Project - Leasehold/Easement - Loan	Res - N/A; Comm'l - Neg
ALTA 36.2	Energy Project - Leasehold - Owner's	Res - N/A; Comm'l - Neg
ALTA 36.3	Energy Project - Leasehold - Loan	Res - N/A; Comm'l - Neg
ALTA 36.4	Energy Project - CC&R's - Land under Development - Owner's	Res - N/A; Comm'l - Neg
ALTA 36.5	Energy Project - CC&R's - Land under Development - Loan	Res - N/A; Comm'l - Neg
ALTA 36.6	Energy Project - Encroachments	Res - N/A; Comm'l - Neg
ALTA 37	Assignment of Rents or Leases	Res - \$50; Comm'l - Neg
ALTA 38	Mortgage Tax	Res - N/A; Comm'l - Neg
ALTA 39	Policy Authentication	Res - N/C; Comm'l - Neg
ALTA 41	Water - Buildings	Res - N/A; Comm'l - Neg
ALTA 41.1	Water - Improvements	Res - N/A; Comm'l - Neg
ALTA 41.2	Water - Described Improvements	Res - N/A; Comm'l - Neg
ALTA 41.3	Water - Land Under Development	Res - N/A; Comm'l - Neg
ALTA 42	Commercial Lender Group	Res - N/A; Comm'l - Neg
ALTA 43	Anti-Taint	Res - \$100; Comm'l - Neg

Stewart Title Guaranty Company – North Dakota 7/29/15 (effective 9/15/15)

ALTA Series	Description	Charge
ALTA 44	Insured Mortgage Recording	Res – \$100; Comm'l – Neg
	ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	N/A
JR1	JR 1 Endorsement	N/C when used in connection w ALTA Resid Ltd Cov Junior LP
JR2	JR 2 (Future Advance) Endorsement	N/C when used in connection w ALTA Resid Ltd Cov Junior LP
JR2	JR 2 – Revolving Credit/Variable Rate	N/C when used in connection w ALTA Resid Ltd Cov Junior LP

2. STG Form Endorsements

Description	Charge
Commercial Comprehensive Endorsement for Owner's Policy 6	\$100 if extended coverage provided for owner's policy, otherwise charge is 10% of Basic Charge.
Commercial Environmental Endorsement 1	20% of basic charges where policy issuing agent is required to make a separate search of public records. This charge is waived, excepting \$100 if the policy issuing agent does not have to make such search. Min charge is \$100 in any event.
Commercial Environmental Endorsement 2	20% of basic charges where policy issuing agent is required to make a separate search of public records. This charge is waived, excepting \$100 if the policy issuing agent does not have to make such search. Min charge is \$100 in any event.
Contiguity Endorsement 1	\$25
Down Date Endorsement 1	N/C when contemplated by parties at time of issuance of commitment/policy within 6 mos. following effective date, or 10% of basic charges; Min \$120. If endorsement is requested in connection with a construction disbursing arrangement in which mechanic lien coverage is being provided, 20% of basic charges; Min \$120
Encroachment Endorsement 4	\$50
Fairway Endorsement 1	10% of Basic Charge.
Fairway Endorsement 2	10% of Basic Charge.
First Loss Endorsement 1	N/C
Gap Endorsement 1	\$20
HEP Continuation Endorsement (Rev. 1/94)	N/C
Last Dollar Endorsement (E-5901)	N/C
Non-Imputation Endorsement 1	When no contemplated change in use of the land is present or contemplated, 10% of basic charges; Min \$100. Where a contemplated change in use is present or contemplated, charge is 30% of basic charges; Min \$250.
Non-Imputation Endorsement 3	When no contemplated change in use of the land is present or contemplated, 10% of basic charges; Min \$100. Where a contemplated change in use is present or contemplated, charge is 30% of basic charges; Min \$250.
Non-Imputation Endorsement 4	When no contemplated change in use of the land is present or contemplated, 10% of basic charges; Min \$100. Where a contemplated change in use is present or contemplated, charge is 30% of basic charges; Min \$250.
Patent Endorsement 1	10% of Basic Charge.
Reverse Mortgage Endorsement 1	\$50
Revolving Line of Credit 1	\$50
Revolving Line of Credit 2	\$50
Revolving Line of Credit 3	\$50
Revolving Line of Credit 4	N/C
RC (HEP) Revolving Credit/Variable Rate Endorsement (E-9946)	N/C
Secondary Market Endorsement Form (E-9843)	N/C
Subdivision Map Endorsement 1	10% of basic charge, Min \$50, Max \$1,000
Tax Parcel Endorsement 1	\$50 residential, \$100 commercial land
Tie-In Endorsement	N/C
UCC Endorsement	\$15% of Basic Charge
Utilities Available Endorsement 1	\$500
ND Impairment of Lien by Use Agreement for Multifamily Projects (HUD) Endorsement 1	\$25

**3. CLTA Form Endorsements**

CLTA Series	Description	Charge
100	Lenders Comprehensive (E-1520)	2% of Basic Charge, \$20 min.
100.1	Lenders Comprehensive	2% of Basic Charge, \$20 min.
100.4	Enforcement of Covenants Based Upon Prior Violation	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial.
100.5	Enforcement of Covenants Based Upon Prior Violation	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial.
100.6	Present or Future Violation Covenants {Rev. 9-10-93}	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial.
100.7	Prior Violation Specific Covenant {Rev. 9-10-93}	20% of Basic Charge, \$20 min for Residential, \$100 min for Commercial.
100.8	Present or Future Violation of Specific Covenant {Rev. 9-10-93}	30% of Basic Charge, \$20 min for Residential, \$100 min for Commercial.
100.12	Insures Re-Entry or Reverter Not Enforceable (E-1542)	10% of Basic Charge, \$40 min for Residential, \$100 min for Commercial, \$1,500 max
100.13	Lien of Assessment Subordinate to Mortgage (E-1543)	10% of Basic Charge, \$40 min for Residential, \$100 min for Commercial, \$1,500 max
100.16	Requirement of Membership in Association	5% of Basic Charge, \$20 min for Residential, \$100 min for Commercial, \$1,500 max
100.17	Proper Modification of CC&R's	10% of Basic Charge, \$50 min for Residential, \$100 min for Commercial, \$1,500 max
100.18	Exercise of Re-Entry and Unmarketability of Title (E-1544)	10% of Basic Charge, \$50 min for Residential, \$100 min for Commercial, \$1,500 max
100.19	No Present Violations of CC&R's	10% of Basic Charge, \$50 min for Residential, \$100 min for Commercial, \$1,500 max
100.20	Attempted Enforcement of Prior Violations of CC&R's	10% of Basic Charge, \$50 min for Residential, \$100 min for Commercial, \$1,500 max
100.21	Planned Improvements Approved as Required	10% of Basic Charge, \$50 min for Residential, \$100 min for Commercial, \$1,500 max.
100.23	Exercise of Surface Rights Endorsement [Rev.9-10-93]	30% of Basic Charge, \$50 min for Residential, \$100 min for Commercial, \$1,500 max.
100.27	Loss of Title from Violation of CC&R's	10% of Basic Charge, \$50 min for residential and \$100 for commercial lands, \$1,500 max.
100.28	Loss of Title from Present or Future Violation Specific CC&R's	10% of Basic Charge, \$50 min for residential and \$100 for commercial lands, \$1,500 max.
100.29	Damage to Improvements by Mineral Estate Holder	30% of Basic Charge, \$50 min for Residential, \$100 min for Commercial, \$1,500 max.
102.4	Foundations Within Land Described Do Not Violate Covenants (E-1551)	\$30 residential, \$100 commercial
102.5	Foundations Within Land Described Do Not Violate Covenants and Do Not Encroach on Easements (E-1552)	\$30 residential, \$100 commercial
102.6	Failure of Foundation to Be Within Land	\$30 residential, \$100 commercial
102.7	Failure of Foundation to Be Within Land No Encroachment Onto Easements	\$30 residential, \$100 commercial
103.1	Exercise of Right of Use of Easement (E-1553)	10% of basic charge, min of \$50
103.2	None of Improvements Encroach Upon Easement	10% of basic charge, min of \$50 for commercial in other states
103.3	Exercise of Right of Use of Specific Easement (E-1554)	10% of basic charge, min of \$50 for commercial in other states
103.4	A Named Easement Provides Access to Land (E-1555)	10% of basic charge, min of \$50 for commercial in other states
103.6	None of Improvements Encroach Upon Easement	10% of basic charge, min of \$50 for commercial in other states
103.7	Land Abuts Physically Open Street	\$50
103.9	Maintenance of Street Access	20% of basic charge.
104	Assignment Endorsement for Institutional Lender with Partial Datedown	No charge if issued within 6 months following date of policy, otherwise \$50 thereafter.

Stewart Title Guaranty Company – North Dakota 7/29/15 (effective 9/15/15)

CLTA Series	Description	Charge
104.1	Assignment Endorsement for Institutional Lender	No charge if issued within 6 months following date of policy, otherwise \$50 thereafter.
104.4	Collateral Assignment Endorsement	No charge if issued within 6 months following date of policy, otherwise \$50 thereafter
104.6	No Prior Assignment of Lessor's Interest	10% of basic charge on standard coverage policies, otherwise on extended coverage policies; \$50 residential, \$100 commercial on standard policy and \$50 on extended policy
104.7	No Prior Assignment of Rents	10% of basic charge on standard coverage policies, otherwise on extended coverage policies; \$50 residential, \$100 commercial on standard policy and \$50 on extended policy
104.8	Assignment Endorsement for Non-Institutional Lender with Partial Datedown	N/C if issued within 6 months following date of policy, otherwise \$50 thereafter.
104.9	Assignment Endorsement for Non-Institutional Lender	N/C if issued within 6 months following date of policy, otherwise \$50 thereafter
105	Insuring Multiple Mortgages [Rev. 9/10/93]	N/C
107.1	Segregation of Liability	N/C
107.2	Increase of Amount of Insurance	\$25 plus any increase in liability between the applicable charges.
107.5	Inclusion of Improvements as Part of Loss not Included within Lease	10% of Basic Charge with a min of \$75 for commercial
107.9	Additional Insured without Datedown Provisions	10% of Basic Charge
107.10	Additional Insured without Datedown Provisions	10% of Basic Charge
107.11	Difference in Vesting	10% of Basic Charge.
108.8	Additional Advance (E-1559)	\$25 plus any increase in liability between the applicable charges.
108.10	Revolving Credit, Increased Credit Limit Endorsement	\$40 plus any increase in liability between the applicable charges.
110.1	Deletion of Exceptions or Provisions [Rev. 9/10/93]	N/C unless there is add'l risk being assumed by Stewart, then applicable rate is charged as shown elsewhere in Manual
110.3	Conveyance of Surface Rights	30% of Basic Charge; \$50 min for Residential and \$100 min for Commercial, \$1,500 max
110.4	Modification of Insured Mortgage	10% of Basic Charge, \$30 min
110.5	Modification of Insured Mortgage	20% of Basic Charge, \$50 min
110.6	Modification Endorsement	20% of Basic Charge, \$50 min
110.7	Affirmative Protection Against Encumbrance	\$50
110.10	Modification and Additional Advance Agreement Endorsement	10% of Basic Charge, plus the applicable increased liability taken from basic charges from previous amount of insurance in other states.
111	Partial Release	N/C if endorsement is contemplated at time a mortgage is executed, i.e., parties contemplate a subordination in reasonably near future, if not, 10% charge of Basic Charge; Min \$50.
111.1	Non-Waiver Gratuitous Release [Rev. 9/10/93]	N/C is made for the endorsement when issued with the policy and 10% of Basic Charge if issued subsequently
111.2	Impairment of Mortgage Upon Subordination	N/C if endorsement is contemplated at time a mortgage is executed, i.e., parties contemplate a subordination in reasonably near future, if not, 10% charge of Basic Charge; Min \$50.
111.3	Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments	N/C if endorsement is contemplated at time a mortgage is executed, i.e., parties contemplate a subordination in reasonably near future, if not, 20% charge of Basic Charge; Min \$50.
111.4	Non-Impairment of Lien by reason of transfer of title	10% of Basic Charge, \$50 min
111.9	Conditional Right to Refinance and Balloon Payment Provisions	N/C

Stewart Title Guaranty Company – North Dakota 7/29/15 (effective 9/15/15)

CLTA Series	Description	Charge
111.10	Optional Advance Endorsement	\$50, plus the applicable increased liability taken from basic charges from previous amount of insurance
111.11	Obligatory Advance Endorsement	\$25
114	Co-Insurance Endorsement [Rev. 11-22-97]	N/C when Underwriter determines that the risk is <i>de minimus</i> or Stewart already retains liability for the matter.
114.1	Co-Insurance Endorsement [Rev. 11-22-97]	N/C when Underwriter determines that the risk is <i>de minimus</i> or Stewart already retains liability for the matter.
114.2	Co-Insurance Endorsement [Rev. 11-22-97]	N/C when Underwriter determines that the risk is <i>de minimus</i> or Stewart already retains liability for the matter.
116	Improvements Upon Land (E-1541)	\$50
116.1	Land Same as Shown by Survey (E-1561)	\$50
116.2	Condominium Map correctly shows Improvements Upon Land (E-1566)	\$10 if not issued simultaneously with a loan policy, otherwise N/C.
116.3	Change of Description of Land	\$50
116.4	Contiguity of Parcels	10% of Basic Charge with standard coverage policy, otherwise on extended policies charge is \$20 residential, \$50 commercial
123.1	Zoning Endorsement (10/19/98)	If no zoning change in preceding 2 years – 5% of the basic charge to a max of \$500. If a zoning change in preceding 2 years or the land use is based upon a conditional use permit, 10% of basic charge to a max of \$2,000. If policy is being rewritten from a prior sale or loan where this same coverage has been granted, the lower charge shall be applicable. In the event that add'l expenses are incurred by reason of the need to obtain an attorney's opinion or a reinsurer requires a charge to extend this coverage as part of their agreement to undertake this coverage, such surcharge shall be added to the foregoing amounts where applicable.
123.2	Zoning – Completed Structure Endorsement	If no zoning change in preceding 2 years – 10% of the basic charge to a max of \$1,500. If a zoning change in preceding 2 years or the land use is based upon a conditional use permit, 20% of basic charge to a max of \$3,000. If the policy is being rewritten from a prior sale or loan where this same coverage or that of the CLTA 123.1 or ALTA 3 coverage has been granted, the lower charge shall be applicable. In the event that add'l expenses are incurred by reason of the need to obtain an attorney's opinion or a reinsurer requires a charge to extend this coverage as part of their agreement to undertake this coverage, such surcharge shall be added to the foregoing amounts where applicable.
124.1	Assurances Concerning Covenants Endorsement	10% of Basic Charge, \$100 min on Commercial
124.2	Assurances Concerning Covenants in Lease Endorsement	10% of Basic Charge, \$100 min on Commercial
124.3	Assurances Concerning Negative Covenants in a Lease Endorsement	10% of Basic Charge, \$100 min on Commercial
126.1	Comprehensive Endorsement for Homeowner, 1-4 Residential	\$35 where endorsement is issued where a simultaneously issued ALTA Loan Policy is issued or where an extended coverage owners policy is issued, in all other circumstances charge is 10% of Basic Charge.

Stewart Title Guaranty Company – North Dakota 7/29/15 (effective 9/15/15)

CLTA Series	Description	Charge
126.2	Comprehensive Endorsement for Homeowner, Condominium	\$35 where endorsement is issued where a simultaneously issued ALTA Loan Policy is issued or where an extended coverage owners policy is issued, in all other circumstances charge is 10% of Basic Charge.
126.3	Residential Structure – No Limitation Endorsement	\$35 where endorsement is issued where a simultaneously issued ALTA Loan Policy is issued or where an extended coverage owners policy is issued, in all other circumstances charge is 10% of Basic Charge.