

STEWART TITLE GUARANTY COMPANY  
SCHEDULE OF CHARGES  
AND FORMS  
FOR TITLE INSURANCE  
IN THE STATE OF CALIFORNIA

Effective: ~~August-15, 2016~~ November-15, 2017 (includes all revisions)  
Stewart Title Guaranty Company

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

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## SECTION 1 - GENERAL RULES

### 1.1 INSURED OWNER

For computing charges, the term “insured owner” is defined as any of the following:

- A. The named insured, the vestee, or the parties as defined in a policy of title insurance.
- B. Stockholders in transfers between insured stockholders of a corporation, or between an insured corporation and its stockholders, or between an insured corporation and a subsidiary corporation and the parent corporation.
- C. Partnerships in transfers between insured partnerships and the partners, or between insured partnerships and newly created partners, or between insured partners and the partnership.
- D. Distributees of an estate where the deceased was an insured owner, except a purchaser for value from an heir or devisee.
- E. Grantees by gift from an insured owner.
- F. Principals or nominees in transfers between insured principals and nominees or insured nominees and principals.
- G. Insured owners conveying to establish a trust or insured trustees conveying to beneficiaries to terminate or change a trust.
- H. Insured purchasers acquiring title under a contract of sale or option.
- I. Department of Veterans Affairs of the state of California acquiring title from or conveying to an insured veteran.

### 1.2 ADDITIONAL PARCEL OR CHAIN

There may be additional charges for separate chains of title or separate parcels based upon increased production and/or search costs.

### 1.3 COMPUTATION OF FEES AND ROUNDING

The charges shall always be applied on a per-unit of insurance basis in multiples of \$5,000, including any fraction thereof, in accordance with the division of such units as set forth in the Applicable Rate. All charges and fees are rounded up to the nearest dollar increment. If calculating the rate involves multiple stages, round up at each stages of the computation process.

### 1.4 EMPLOYEE CHARGE

No charge shall be made to employees of Stewart Title Guaranty Company and its affiliates for title insurance premiums for policies issued in connection with the financing, refinancing, sale or purchase of the employee’s bona-fide home property, i.e., the employee’s owner-occupied, primary residence. Waiver of such charges is authorized only in connection with those costs, which the employee would be obligated to pay, by established custom, as a party to the transaction.

## 1.5 CORRECTIONS

A policy may be re-written where required to correct an error for a charge commensurate with the work necessary and the circumstances involved.

## 1.6 GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental, state or municipal agencies for the furnishing of guarantees or policies of title insurance based on a variety of factors, including the nature and types of transactions being contemplated, market conditions, and volume of business. In such situations, the minimum charge will be 40% of the Applicable Rate, along with additional work charges, which may be imposed in order to respond to any unusual requirements made by the agency.

## 1.7 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

## 1.8 DELETED ~~AS OF~~

~~THE EFFECTIVE DATE HEREIN~~

## 1.9 DELETED ~~AS OF~~

~~THE EFFECTIVE DATE HEREIN~~

## 1.10 TITLE INSURANCE PAYMENT

All title insurance premiums and charges are due immediately upon recording.

## 1.11 MINIMUM CHARGES

The charges set forth in this schedule of charges are minimum charges. The minimum charge for any policy will be \$400 unless a lesser charge is specifically noted in any of the sections herein.

Additional charges will be made when unusual conditions or requirements are encountered, or when additional search and/or related production costs are incurred, or when special risks are insured against, or when special services are requested. These charges shall be documented and agreed to in writing by contract, agreement, or instruction which clearly defines the work to be done and the charge for such work.

Minimum charges do not apply to the miscellaneous title services under Section 9; such charges are as stated.

## 1.12 DISASTER

In the event of a proclamation of a state or federal disaster by reason of a natural disaster such as an earthquake, flood, or fire, title insurance policies obtained for loans (the proceeds of which are used for rebuilding destroyed or damaged structures) shall be priced at 50% of the Applicable Rate. Endorsements remain at rates set forth herein.

## 1.13 LOST POLICIES AND REPLACEMENTS

A charge of \$50 will be assessed for the re-issuance of any policy, which has been lost or destroyed.

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**1.14 REINSURANCE FEES**

Any fees quoted under this schedule of charges may be increased by the cost of any reinsurance required by the insured.

**1.15 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~**

**1.16 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~**

**1.17 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~**

**1.18 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~ VOLUME PRICING**

~~VOLUME PRICING IS OFFERED IN CONNECTION WITH THE RESIDENTIAL SALE OR LOAN TRANSACTIONS WHERE, AS A RESULT OF HIGH VOLUME INTERACTIONS BETWEEN THE COMPANY AND THE SPECIFIC PROPERTY SELLER, THE MORTGAGOR, OR CONSUMERS GROUPED BY A COMMON EMPLOYER, INTEREST OR COMMUNITY ORGANIZATION, THE COMPANY OBTAINS SCALE ECONOMICS IN MARKETING, SALES, PROCESSING OR PRODUCT/SERVICE DELIVERY. THIS SECTION APPLIES TO SELLERS, MORTGAGORS OR GROUPS WHO OPEN A MINIMUM OF 100 ORDERS PER MONTH.~~

~~PURSUANT TO THIS SECTION, THE PRICE OF AN OWNER'S POLICY OR A LOAN POLICY OF TITLE INSURANCE SHALL BE SET BY CONTRACT, BASED UPON SAVINGS TO THE COMPANY. THE RATE SHALL NOT BE LESS THAN 50% OF THE RESIDENTIAL RATE FOR AN OWNER'S POLICY, 55% OF THE RESIDENTIAL RATE FOR A HOMEOWNER'S POLICY, OR 50% OF THE RESIDENTIAL RATE FOR A LOAN POLICY.~~

**1.19 RESIDENTIAL RATE**

The Residential Rate is the title insurance rate that is applicable to those transactions covering residential one-to-four unit properties.  
Please see Residential Rates pricing table in Section 11.2.

**1.20 BASIC RATE**

The Basic Rate is the title insurance rate applicable to those transactions not covered by the Residential Rate, or other rates, as set forth in this manual.  
Please see Basic Rates pricing table in Section 11.3.

**1.21 APPLICABLE RATE**

The term "Applicable Rate" as used in this schedule of charges refers to the Residential Rate or the Basic Rate as defined in sections 1.19 and 1.20 and their respective pricing tables as set forth in sections 11.2 and 11.3.

**1.22 COMBINING DISCOUNTS NOT PERMITTED**

Where more than one discount applies to a particular transaction, only one discount may be applied; the discount providing the largest discount may be selected and applied.

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### 1.23 CHARGES FOR INCREASED LIABILITY

Where the schedule of charges provides for an “increased liability charge”, this amount shall be determined by calculating the difference between the charge at the Applicable Rate for the increased amount less the charge at the Applicable Rate for the original amount, and not the charge at the Applicable Rate based upon the calculated actual amount of increase.

### 1.24 REFERENCES TO STEWART TITLE GUARANTY COMPANY

Throughout this schedule of charges, Stewart Title Guaranty Company may be referred to as “Company”, “STG” or Stewart Title Guaranty Company.

### 1.25 NON-RESIDENTIAL REFINANCE TRANSACTIONS OF \$15,000,000 OR MORE

Notwithstanding the rates set forth in this schedule of charges, the charges for policies, endorsements and/or guarantees where the aggregate amount of insurance or liability for non-residential refinance transactions is \$15,000,000.00 or more may be subject to negotiation and agreement between the issuing policy agent and the customer.

## SECTION 2 — OWNER'S INSURANCE

Provisions contained in this section are applicable to title insurance issued for the benefit of an owner or the owner of a lesser estate or interest combined.

### 2.1 OWNER'S TITLE INSURANCE RATE

- A. CLTA Standard Coverage Owner's Policy and ALTA Owner's Policy (with Western Regional Exceptions) also known as ALTA Standard Owner's Policy: 100% of the Applicable Rate.
- B. ALTA Owner's Policy (without Western Regional Exceptions) also known as ALTA Extended Owner's Policy: 120% of the Applicable Rate.
- C. CLTA/ALTA Homeowner's Policy: 110% of the Applicable Rate.

### 2.2 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

### 2.3 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

### 2.4 DELETED

### ~~AS OF THE EFFECTIVE DATE HEREIN~~

### 2.5 REISSUE OF OWNER'S INSURANCE (OF A STG INSURED POLICY)

- A. Reissued where no transaction is involved (no time limit).  
25% of the Applicable Rate, based upon issuing the same type and amount of outstanding insurance plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.
- B. Reissued to include a loan (time limit of 24 months from date of policy).  
25% of the Applicable Rate, based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

*NOTE: If the original policy is a CLTA Standard Coverage Policy or ALTA Owner's Policy (with Regional Exceptions) and the reissue policy is to be an ALTA Owner's Policy (without Regional Exceptions) the reissue charge is 25% of the Applicable Rate, plus, an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount, plus 40% of the Applicable Rate for the total liability amount for the increased policy coverage.*

*If the original policy is a CLTA Standard Coverage Policy or ALTA Owner's Policy (with Regional Exceptions) and the reissue policy is to be a CLTA/ALTA Homeowner's Policy, the reissue charge is 25% of the Applicable Rate, plus 10% of the Applicable Rate for the total liability amount for the increased policy coverage.*

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## 2.6 CHURCHES OR NONPROFIT ORGANIZATIONS

50% of the Applicable Rate for CLTA Standard Coverage Owner's Insurance for churches, charitable or like eleemosynary nonprofit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended and when such entities pay for the policy in compliance with local custom and practice.

## 2.7 DEPARTMENT OF VETERAN AFFAIRS (DVA)

### A. Acquisition by the DVA

80% of the Applicable Rate if the veteran is the record owner at the time the order is placed based upon the DVA contract.

100% of the Applicable Rate if the veteran is acquiring the property simultaneously with the transfer to the DVA.

### B. Conveyance by the DVA to Current Owner

STG Insured Owner - 25% of the Applicable Rate plus, the increased liability, if any, at 100% of the Applicable Rate.

Non-STG Insured and Non-Insured Owner - 100% of the Applicable Rate.

*NOTE: CLTA/ALTA Homeowner's Policy is available for Section 2.7(B); the charge shall be an additional 10% of the Applicable Rate.*

## 2.8 VENDEE'S POLICY

A. Original Policy: 100% of the Applicable Rate.

B. Reissue Policy (of a STG Insured policy): 25% of the Applicable Rate based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

## 2.9 OPTIONEE'S POLICIES

A. Optionee's Policy: 100% of the Applicable Rate based upon the option amount.

B. Final Policy: 100% of the Applicable Rate based upon the purchase price.

C. Reissue Optionee's Policy (of a STG Insured policy): 25% of the Applicable Rate based upon issuing the same type and amount of outstanding insurance, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

## 2.10 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

## 2.11 TRANSFER OF UNDIVIDED INTEREST

A. The grantee acquiring a specified undivided interest may purchase an owner's policy at 100% of the Applicable Rate for that undivided interest.

B. When the grantee acquiring the specified undivided interest and the insured owner(s) of the remaining interest request a policy covering the entire interest, then the charge shall be the charge above in "A" plus 25% of the Applicable Rate based

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upon the remaining interest, plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

2.12 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

2.13 OWNER'S POLICY FOLLOWING A FORECLOSURE, TRUSTEE'S SALE OR DEED IN LIEU (REAL ESTATE OWNED - REO)

Within one (1) year following a non-judicial or judicial foreclosure of an insured deed of trust, or a deed in lieu of foreclosure of an insured deed of trust, where the beneficiary takes ownership of the property and is conveying the property to a bona fide third party purchaser, the charge for an owner's policy of title insurance shall be 50% of the Applicable Rate for a CLTA Standard Coverage Owner's Policy or an ALTA Owner's Policy (with Regional Exceptions), 55% of the Applicable Rate for a CLTA/ALTA Homeowner's Policy, or 65% of the Applicable Rate for an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Policy.

2.14 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

2.15 EXPANDING STANDARD OWNER'S INSURANCE COVERAGE

The coverage provided in the CLTA Standard Coverage Policy and the ALTA Owner's (with Western Regional Exceptions) may be expanded through removal of exceptions by endorsement as follows:

- |    |   |                             |
|----|---|-----------------------------|
| A. | Any tax or assessment matters not of record.  | 10% of the Applicable Rate  |
| B. | Any facts, rights, or claims not of record but which would be disclosed by inspection or inquiry.     | 33⅓% of the Applicable Rate |
| C. | Any easements, claims of easements, or encumbrances not of record.                                    | 33⅓% of the Applicable Rate |
| D. | Any survey matters as disclosed by a correct survey.  | 33⅓% of the Applicable Rate |
| E. | Any unpatented mining claims, reservations or exceptions in patents, water rights or claims to water. | 15% of the Applicable Rate  |

*NOTE: The maximum charge for any combination of A-E above shall not exceed 100% of the Applicable Rate.*

2.16 REMOVING TIDELAND, SWAMP, AND OVERFLOW EXCEPTIONS

Tideland, swamp, and overflow land exceptions relating to accretions and erosions may be eliminated from an owner's policy of title insurance for a minimum charge of 33⅓% of the Applicable Rate.

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## 2.17 BINDERS

The charge for an interim binder under Section A. and B. below shall be an additional 10% above the calculated policy amount. The calculated policy amount is 100% of the Applicable Rate ~~, or 110% of the Applicable Rate if the final title policy is a Homeowner's policy~~ and 120% of the Applicable Rate if the final title policy is an Extended Coverage policy. There shall be a \$50 ~~no~~ charge for the issuance of the final title policy plus any charge, when applicable, for unless there is the ~~a~~ change in policy type or ~~the~~ increase in the liability amount and any; other applicable additional charges ~~shall then apply.~~

Section 2.17 does not apply to policies issued or priced under Section 2.20 – Major Transactions; Section 3.9 – Multiple Loans; or Section 5 – Subdivision/Builder and Timeshare Rates.

### A. Sale Committing to Insure a Resale

This section is effective only on the following conditions and at the charges specified:

1. An Interim Binder is issued upon recording the initial conveyance in lieu of a policy of title insurance.
2. The STG Interim Binder holder's ~~final~~ sale to ~~the~~ a final purchaser is recorded within three years (1095 days) from the date of the STG Interim Binder and, if not, upon request, the policy of title insurance will be issued insuring the original purchaser in the initial sale.
3. ~~3.~~ In the final title policy, there shall be a charge for any increased liability with or without a change in policy type, . The charge for increased liability shall be calculated based upon if any, at 100% of the Applicable Rate at the full amount of the new coverage less the amount previously paid for the policy premium only (not including the 10% binder charge) at the same level of policy type coverage.
- 3-4. ~~4.~~ In the final title policy, there shall also be a charge for an expansion of coverage, e.g., Also, if the type of policy coverage increases from standard coverage to a homeowners' policy. The charge for the expansion of coverage shall be calculated based upon the calculated policy amount (described above) less the amount previously paid for the policy premium only (not including the 10% binder charge). ~~is expanded, the charge for this additional coverage shall be based upon the full amount of the purchase price at the Applicable Rate.~~
- 4-5. ~~5.~~ Provided a binder ~~n~~ extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of one year (365 days) for an additional charge of 10% of the Applicable Rate based upon the initial purchase price (not including the 10% binder charge). The STG Interim Binder may be extended for another term of one year (365 days) for an additional charge of 10% of the Applicable Rate based upon the initial purchase price (not including the 10% binder charge) provided said extension is purchased prior to the expiration of the previous extension.

~~NOTE: This section does not apply to policies issued and/or priced under Section 2.20.B—Major Transactions, Construction Loan or Lender's Insurance; Section 3.9—Multiple Loans; or Section 5—Subdivision/Builder and Timeshare Rates.~~

B. Sale Committing to Insure a Deed of Trust following an Interim Financing Deed of Trust

This section is effective only on the following conditions and at the charges specified:

1. A STG Interim Binder ~~providing~~ is issued to insure a future loan which replaces an interim financing loan recorded concurrently with the initial conveyance.
2. The replacement loan is recorded within 6 months (180 days) from the date of the issuance of the STG Interim Binder.

~~3.3. In the final title policy, there shall be a charge for any increased liability with or without a change in policy type. The charge for increased liability shall be calculated based upon 100% of the Applicable Rate at the full amount of the new coverage less the amount previously paid for the policy premium only (not including the 10% binder charge) at the same level of policy type coverage.~~

~~In the final title policy, there shall be a charge for an increased liability, if any, at 100% of the Applicable Rate. Also, if the type of coverage is expanded, the charge for this additional coverage shall be based upon the full amount of the purchase price at the Applicable Rate~~

~~4. 4.—In the final title policy, there shall also be a charge for an expansion of coverage, e.g., the type of policy coverage increases from standard coverage to an extended coverage policy. The charge for the expansion of coverage shall be calculated based upon the calculated policy amount (described above) less the amount previously paid for the policy premium only (not including the 10% binder charge).~~

5. Provided an extension is purchased prior to the expiration of the STG Interim Binder, it may be extended for a term of 6 months (180 days) for an additional charge of 10% of the Applicable Rate based upon the initial loan amount. The STG Interim Binder may be extended for another term of 6 months (180 days) for an additional charge of 10% of the Applicable Rate based upon the initial loan amount provided said extension is purchased prior to the expiration of the previous extension.

~~NOTE: Section 2.17(B) is not applicable to improved one to four family residential properties.~~

## 2.18 CONVERSION OF STG INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES

Outstanding STG policies covering individual leasehold estates insuring a lessee or lessee's assignee may be reissued to cover the conversion into a fee title estate shall be charged 25% of the Applicable Rate based upon the same type and amount of outstanding insurance plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability amount.

## 2.19 SUBMERGED LANDS OR TIDELANDS

100% of the Applicable Rate based upon the amount of the estate or interest covered when such estate or interest has been previously insured by STG. If not, the charge is double the Applicable Rate.

## 2.20 MAJOR TRANSACTIONS

This section shall be used for pricing for any transaction or transactions involving one or more commercial, industrial, agricultural, apartment, or land developments which involve issuance of multiple owners, lessees, and/or lender's policies of title insurance issued together or at different times on fee or lesser interests, aggregating at least \$1,000,000. For purposes of achieving the aggregate rate steps provided for herein, liability may be aggregated for policies issued under Paragraphs A, B, C, D and E. Pricing under this section is not calculated on a tiered basis. Calculate the charge by aggregating the amount of all policies to be issued, find the bracket in which the aggregated amount falls and price the transaction at the rate per thousand shown for the type of coverage requested. The charges set forth herein are in lieu of those in other sections of this schedule of charges. For pricing purposes, CLTA shall include CLTA Standard Coverage Policy and ALTA Owner's Policy (with Western Regional Exceptions) and ALTA shall include ALTA Owner's or Loan Policies (without Western Regional Exceptions) also known as ALTA Extended Owner's or Loan Policies.

Requests for a service or coverage not specifically provided for herein shall be submitted to the appropriate underwriting office for determination of affording such service or coverage and the charges thereof.

The time within which the required policies or services may be priced for any qualifying project may be limited by the Company.

Notwithstanding the pricing and charges set forth in this Section 2.20, pricing considerations may be given to transactions aggregating \$5,000,000 or more, and may be more or less than the pricing and charges set forth herein, based upon various factors such as the geographic location, the number of parcels involved, risks, additional labor or research expenses and other reasonable competitive considerations. Any pricing pursuant to this paragraph must be approved by senior management and in accordance with Stewart's pricing guidelines.

### A. Owner's/Lessee's Insurance (original issued or increased liability)

Liability	CLTA cost per \$1000	ALTA cost per \$1000
Aggregate up to and including \$10,000,000	\$0.65	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate over \$50,000,000	\$0.50	\$0.55



B. Construction Loan or Lender's Insurance

1. Construction Loan or Lender's Insurance issued concurrently with a CLTA Owner's/Lessee's Policy

- a. CLTA Loan Policy - \$110 but there is no charge up to the liability of the CLTA Owner's/Lessee's policy.
- b. CLTA Loan Policy – charge is per \$1,000 of insurance in excess of the CLTA Owner's/Lessee's policy:

Up to and including aggregate of \$10,000,000	\$0.65
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55
Aggregate over \$50,000,000	\$0.50

- c. ALTA Loan Policy – charge per \$1,000 of insurance up to the liability of the Owner's/Lessee's policy:

Up to and including aggregate of \$10,000,000	\$0.15
Aggregate over \$10,000,000	\$0.10

- d. ALTA Loan Policy – charge per \$1,000 of insurance in excess of CLTA Owner's/Lessee's policy.

Up to and including aggregate of \$10,000,000	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.60
Aggregate over \$50,000,000	\$0.55

2. Construction Loan or Lender's Insurance issued concurrently with an ALTA Owner's/Lessee's Policy

- a. ALTA Loan Policy – \$110 but there is no charge up to the liability of the ALTA Owner's/Lessee's policy.
- b. ALTA Loan Policy – charge per \$1,000 of insurance in excess of ALTA Owner's/Lessee's policy.

Up to and including aggregate of \$10,000,000	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.60
Aggregate over \$50,000,000	\$0.55

3. Reissuance and Final Policy Rates:

The charge for reissuance of a construction loan policy after completion, or for issuing a final policy from an interim loan binder shall be as follows:

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Original	Reissue	Cost per \$1000
CLTA	CLTA	\$0.20, maximum \$300
CLTA	ALTA	\$0.40, maximum \$500
ALTA	ALTA	\$0.35, maximum \$550

*Note: Any increased liability above the original policy amount shall be charged as set forth in B-1(b) above.*

C. Binders

The charge for an Interim Binder shall be \$0.10 per \$1,000 up to an aggregate of \$10,000,000 and \$0.05 per \$1,000 for an aggregate in excess of \$10,000,000.

D. Lender's Insurance (not concurrent with an Owner's/Lessee's policy)

Liability	CLTA cost per \$1000	ALTA cost per \$1000
Up to and including aggregate of \$10,000,000	\$0.65	\$0.75
Aggregate over \$10,000,000 up to and including \$20,000,000	\$0.60	\$0.65
Aggregate over \$20,000,000 up to and including \$50,000,000	\$0.55	\$0.60
Aggregate over \$50,000,000	\$0.50	\$0.55

*Note: Any increased liability above the original policy amount shall be charged as set forth in B-4 above.*

E. Reissuance of Owner's/Lessee's Policy

- When no transaction is involved, an Owner's/Lessee's policy may be re-issued for the same type of coverage based upon the amount of outstanding insurance. The charge for CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) shall be \$0.25 per \$1,000 (maximum of \$400); the charge for an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Policy shall be \$0.35 per \$1,000 (maximum of \$500).
- When the reissuance of an Owner's/Lessee's policy includes a loan transaction, the following charges shall apply:

Liability	CLTA Cost per \$1000	ALTA Cost per \$1000
Up to and including \$10,000,000	\$0.25	\$0.35
Excess over \$10,000,000	\$0.22	\$0.30

*Note: Any increased liability above the original policy amount shall be charged as set forth in A above.*

When the reissuance of an Owner's/Lessee's policy includes an expansion of coverage from a CLTA Standard Owner's Coverage or ALTA Owner's Policy (with Western Regional Exceptions) to an ALTA Owner's Policy (without Western Regional Exceptions) also known as an ALTA Extended Owner's Policy, there shall be an additional charge of \$0.35 per \$1,000 up to an aggregate of \$10,000,000 and \$0.25 per \$1,000 for an aggregate in excess of \$10,000,000.

F. Endorsements

The charge for each endorsement attached to a policy issued under this section is set forth in Section 10 Endorsements; liability in excess of \$10,000,000 shall be charged at 80% of the rate set forth in Section 10 Endorsements.

G. Submerged Lands or Tidelands

The charge shall be double the charge calculated for Owner's/Lessee's Insurance and Lender's Insurance unless waived or reduced by STG underwriting.

H. Policies In Excess of \$100,000,000

When aggregate liability exceeds \$100,000,000 under this section, the rates per \$1,000 for liability in excess of \$100,000,000 shall be reduced by \$0.05 per \$1,000. In aggregating liability, transactions insured by another title insurer may be considered.

## SECTION 3 – LENDER’S INSURANCE

Provisions contained in this section are applicable to title insurance issued for the benefit of a lender or an assignee.

### 3.1 LENDER’S TITLE INSURANCE RATES

- A. CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions)
1. If no owner’s insurance is issued 80% of the Applicable Rate; Minimum \$320
  2. If concurrently with owner’s insurance issued for the full value of the land and improvements \$110
  3. If concurrently with owner’s insurance issued for only the value of the unimproved land \$110 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance.
- B. ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy
1. If no owner’s insurance is issued 100% of the Applicable Rate
  2. If concurrently with CLTA Standard Coverage Owner’s Policy, ALTA Owner’s Policy (with Western Regional Exceptions), and CLTA/ALTA Homeowner’s Policy Insurance issued for the full value of the land and improvements \$110 plus 40% of the Applicable Rate; Minimum \$270
  3. If concurrently with ALTA Owner’s Policy (without Western Regional Exceptions) issued for the full value of the land and improvements \$110
  4. If concurrently with owner’s insurance issued for only the value of the unimproved land \$110 plus an increased liability charge, if any, at 100% of the Applicable Rate for the increased liability above the owner’s insurance; Minimum \$270.

### 3.2 EXPANDED LENDER'S INSURANCE COVERAGE

The charges set forth below are based upon the initial loan amount at the time additional coverage is purchased. If reissuing a policy, there is also a charge for the increased liability, if any, at 100% of the Applicable Rate.

- A. Where CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) is the initial coverage, the following charges apply:
1. Priority Insurance Mechanics' Lien Endorsement (CLTA 101) – charge an additional 10% of the Applicable Rate. *(LP #4)*
  2. Reissue as same as initial coverage – charge an additional 15% of the Applicable Rate. *(LP #5)*
  3. Reissue as ALTA Loan Policy (without Western Regional Exceptions) or ALTA Extended Loan Policy – charge an additional 30% of the Applicable Rate. *(LP #6)*

NOTE: *LP #8 consists of same as initial coverage plus #1 and #2.  
LP #9 consists of same as initial coverage plus #1 and #3.*

- B. Where ALTA Loan Policy (without Western Regional Exceptions) is the initial coverage, the following charges apply:

Reissue as ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy Coverage – charge an additional 30% of the Applicable Rate. *(LP #10)*

### 3.3 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

### 3.4 EXTENDING OR MODIFYING INSURED DEEDS OF TRUST

When the original lender and borrower extend or modify the terms of a deed of trust insured by this Company, loan policies are issued at the following charges based upon the unpaid balance of the encumbrance:

- A. 25% of the Applicable Rate, if original and new coverage are CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions); minimum \$100.
- B. 35% of the Applicable Rate, if original and new coverage are ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$140.
- C. 45% of the Applicable Rate, if original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$180.

### 3.5 REVAMPING OR REPLACING INSURED DEEDS OF TRUST

When the original lender and borrower revamp or replace the terms of a deed of trust insured by this Company, loan policies are issued at the following charges based upon the amount of the new loan:

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- A. 60% of the Applicable Rate, if original and new coverage are CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. 70% of the Applicable Rate, if original and new coverage are ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
- C. 80% of the Applicable Rate, if original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.

### 3.6 REFINANCE RATE

Policies issued for new loan for the purpose of refinancing an existing secured debt are issued at the following charges:

- A. Residential
  - (1) The charge is as shown in Section 11.4 - ALTA Refinance Rate of this schedule of charges if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
  - (2) The charge is as shown in Section 11.5 - CLTA Refinance Rate of this schedule of charges if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).
- B. Basic
  - (1) 80% of the charge shown in Section 11.3 if the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.
  - (2) 70% of the charge shown in Section 11.3 if the new coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions).

### 3.7 ADDITIONAL ADVANCES OR INCREASES IN LINES OF CREDIT

Additional advances evidenced by additional notes for deeds of trust insured by STG may be insured by either an endorsement to the existing policy (See Section 10 – Endorsements) or by the issuance of a new policy based solely upon the amount of the advance at the following charges:

- 1. 60% of the Applicable Rate, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or the ALTA Loan Policy (with Western Regional Exceptions) policies; minimum \$240.
- 2. 70% of the Applicable Rate, if the original and the new coverage are both the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$280.

### 3.8 ASSIGNMENTS OF DEEDS OF TRUST

Assignments of the beneficial interest under a deed of trust insured by STG may be insured by endorsement or by a new policy based upon the unpaid balance of the encumbrance or

upon the collateral amount if the assignment is for collateral purposes only, at the following charges:

A. Insurance by Policy

1. 20% of the Applicable Rate, if the original and the new coverage are the CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) policies; minimum \$120.
2. 30% of the Applicable Rate, if the original and the new coverage are the ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$120.
3. 40% of the Applicable Rate, if the original coverage is CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) and the new coverage is ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy; minimum \$150.

B. Insurance by Endorsement

1. "Assignment and Date Down" for new Assignee (CLTA Endorsement 104.13-06): the charge for this endorsement is the same as in Section A above but with a minimum of \$175.
2. "Assignment and Date Down" Endorsement (CLTA Endorsements 104-06, 104.8-06, and 104.12-06; CLTA Endorsements 104.A, 104.9 and 104.13-06): the charge for these endorsements is the same as in Section A above.
3. "Assignment" Endorsements:
  - a. Basic Assignment: \$75 charge for the CLTA Endorsement 104.1-06 and the CLTA Endorsement 104.10-06.
  - b. Basic Assignment for new Assignee: \$100 charge for the CLTA Endorsement 104.12-06.

### 3.9 MULTIPLE LOAN POLICIES

This section applies when multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the Applicable Rate, based on the aggregate amount of the loans plus \$110 for each additional policy plus any additional parcel or chain of title charges or any other applicable charges.

### 3.10 BONDHOLDER POLICIES

The charge for any Bondholder Policy shall be 100% of the Applicable Rate based upon the amount and type of insurance. The minimum charge shall be based upon an amount not less than that portion of such bonds allocated to the insured property.

### 3.11 CHURCHES OR NONPROFIT ORGANIZATIONS

This section applies only to churches, charitable or like eleemosynary nonprofit organizations on properties dedicated to church or charitable use within the scope of the normal activities for which such entities were intended. The charge for any policy issued



under this section is 50% of the Applicable Rate based upon the amount and type of insurance.

3.12 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~

3.13 EXPANDING LENDER'S INSURANCE COVERAGE

The coverage provided in the CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions) may be expanded through removal of exceptions by endorsement as follows:

- A. Any tax or assessment not of record. 10% of the Applicable Rate
- B. Any facts, rights or claims not of record but which would be disclosed by inspection or inquiry. 15% of the Applicable Rate
- C. Any easements, claims of easements or encumbrances not of record. 15% of the Applicable Rate
- D. Any survey matters as disclosed by a correct survey 15% of the Applicable Rate
- E. Any unpatented mining claims reservations or exceptions in patents, water rights, or claims to water. 10% of the Applicable Rate

*NOTE: The maximum charge for any combination of A-E above shall not exceed 100% of the Applicable Rate for an ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Policy.*

3.14 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~

3.15 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

This section applies to junior loans issued by institutional lenders. The charge for policies issued under this section shall be as follows:

Liability up to and including \$75,000	\$100
Liability over \$75,000 up to and including \$500,000	\$125
Liability over \$500,000 up to and including \$750,000	\$150

*Note: The initial JR1 Endorsement and, if applicable, the initial JR2 Endorsement shall be issued at no additional charge. Any further JR1 or JR2 Endorsements shall be charged at the amount of \$25 each.*

3.16 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~

3.17 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~

3.18 ~~DELETED AS OF THE EFFECTIVE DATE HEREIN~~

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~~STEWART MASTER RESIDENTIAL LOAN POLICY SCHEDULES A & B (HOME OFFICE ISSUE ONLY)~~

~~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 OWNERS. THE CHARGES FOR THE POLICY WILL BE AS FOLLOWS:~~

<del>RANGE OF LIABILITY</del>	<del>FEE</del>
<del>UP TO AND INCLUDING \$25,000</del>	<del>\$25</del>
<del>OVER \$25,001 AND UP TO AND INCLUDING \$250,000</del>	<del>\$65</del>
<del>OVER \$250,001 AND UP TO \$500,000</del>	<del>\$125</del>

**3.19 SPECIAL POLICY AND PRICING FOR STEWART TITLE GUARANTY COMPANY'S HOME OFFICE ISSUANCE ONLY - SECONDARY MARKET SHORT FORM RESIDENTIAL LOAN POLICY -- ONE TO FOUR FAMILY(HOME OFFICE ISSUE ONLY)**

The special policy and pricing is available only for issuance by Stewart Title Guaranty Company's home office. To qualify for this special policy and pricing Stewart Title Guaranty Company must issue the title products directly, and only when the transaction is an internet-originated loan transaction with all communications regarding the order and delivery of all title products transmitted electronically. The Secondary Market Short Form Residential Loan Policy – One-to-Four Family provides limited title insurance that satisfies the title insurance requirements of the Guides of Fannie Mae and Freddie Mac; this policy form has been approved by Fannie Mae and Freddie Mac.

The charge for the Stewart Title Guaranty Company's home office issuance of the Secondary Market Short Form Residential loan policy is as follows:

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$100,000	\$350
Over \$100,001 and up to and including \$250,000	\$350

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Over \$250,001 and up to and including \$500,000	\$425
Over \$500,001 and up to and including \$750,000	\$580
Over \$750,001 and up to and including \$1,000,000	\$660
Over \$1,000,001 and up to and including \$1,250,000	\$945
Over \$1,250,001 and up to \$1,500,000	\$945

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3.20 DELETED AS OF THE EFFECTIVE DATE HEREIN

~~ARTICLE 9 COMPREHENSIVE PLUS® POLICY OF TITLE INSURANCE LENDER.  
ARTICLE 9 COMPREHENSIVE PLUS® POLICY OF TITLE INSURANCE OWNERS. (HOME  
OFFICE ISSUE ONLY).~~

~~THE CHARGES FOR THE ARTICLE 9 POLICIES ARE AS FOLLOWS:~~

<del>AMOUNT OF INSURANCE</del>	<del>BASIC RATES</del>
<del>\$0 UP TO AND INCLUDING \$100,000</del>	<del>\$500</del>
<del>\$100,001 TO \$300,000</del>	<del>\$3.85/\$1,000 OF ADDITIONAL INSURANCE OR ANY PORTION THEREOF</del>
<del>\$300,001 TO \$1,000,000</del>	<del>\$2.00/\$1,000 OF ADDITIONAL INSURANCE OR ANY PORTION THEREOF</del>
<del>\$1,000,001 TO \$3,000,000</del>	<del>\$1.50/\$1,000 OF ADDITIONAL INSURANCE OR ANY PORTION THEREOF</del>
<del>\$3,000,001 TO \$5,000,000</del>	<del>\$1.25/\$1,000 OF ADDITIONAL INSURANCE OR ANY PORTION THEREOF</del>
<del>\$5,000,001 TO \$10,000,000</del>	<del>\$1.00/\$1,000 OF ADDITIONAL INSURANCE OR ANY PORTION THEREOF</del>
<del>\$10,000,001 TO \$25,000,000</del>	<del>\$.85/\$1,000 OF ADDITIONAL INSURANCE OR ANY PORTION THEREOF</del>
<del>\$25,000,001 TO \$50,000,000</del>	<del>\$.65/\$1,000 OF ADDITIONAL</del>

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	<del>INSURANCE OR ANY PORTION THEREOF</del>
<del>\$50,000,001 AND ABOVE</del>	<del>\$.50/\$1,000 OF ADDITIONAL INSURANCE OR ANY PORTION THEREOF</del>

~~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 TITLE GUARANTY COMPANY FOR PLACEMENT AND RECEIPT OF ORDER FOR THE ARTICLE 9 COMPREHENSIVE PLUS® POLICY.~~

### 3.20.1 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 Basic Rate for the Amount of Insurance for the policy with the larger amount of insurance, plus \$500 for the additional policy.

### 3.20.2 MIXED COLLATERAL TRANSACTIONS

In transactions of any amount where both personal property and real property secured the same indebtedness, and Stewart Title Guaranty Company policies are simultaneously issued on both the real property and the personal property, the rate for the Article 9 Comprehensive Plus® Policies shall be 90% of the Applicable Rate, but in no event less than \$500 for each policy.

### 3.21 STEWART TITLE ABSOLUTE RATE (S.T.A.R.)

The S.T.A.R. is the fee charged for an ALTA Loan Policy (without Western Regional Exceptions) also known as the ALTA Extended Policy on improved one-to-four family residential property for loan transactions refinancing existing debt. To advertise a single combined title and escrow rate, the S.T.A.R. may also be used in conjunction with a properly filed escrow rate filed by a policy issuing agent of Stewart Title Guaranty Company.

The S.T.A.R applies only when all of the following conditions are met:

1. The order is opened electronically;
2. The preliminary report is delivered electronically;
3. The preliminary report uses generic exceptions for such matters as Covenants Conditions & Restrictions and Easements of record; and
4. The policy is delivered electronically.

The charge for a S.T.A.R is as follows:

Liability Amount	S.T.A.R.
0-\$50,000	<del>\$350</del> <u>355</u>
\$50,001-\$100,000	<del>\$400</del> <u>355</u>
\$100,001-\$150,000	<del>\$400</del> <u>355</u>
\$150,001-\$200,000	<del>\$450</del> <u>355</u>
\$200,001-\$250,000	<del>\$525</del> <u>355</u>
\$250,001-\$300,000	<del>\$625</del> <u>480</u>
\$300,001-\$350,000	<del>\$625</del> <u>480</u>
\$350,001-\$400,000	<del>\$675</del> <u>480</u>
\$400,001-\$450,000	<del>\$675</del> <u>480</u>
\$450,001-\$500,000	<del>\$850</del> <u>480</u>
\$500,001-\$550,000	<del>\$850</del> <u>610</u>
\$550,001-\$600,000	<del>\$900</del> <u>610</u>
\$600,001-\$650,000	<del>\$900</del> <u>610</u>
\$650,001-\$700,000	<del>\$1100</del> <u>610</u>
\$700,001-\$750,000	<del>\$1100</del> <u>610</u>

Liability Amount	S.T.A.R.
\$750,001-\$800,000	<del>\$1175</del> <u>695</u>
\$800,001-\$850,000	<del>\$1175</del> <u>695</u>
\$850,001-\$900,000	<del>\$1250</del> <u>695</u>
\$900,001-\$950,000	<del>\$1250</del> <u>695</u>
\$950,001-\$1,000,000	<del>\$1300</del> <u>695</u>
\$1,000,001-\$1,250,000	<del>\$1500</del> <u>980</u>
\$1,250,001-\$1,500,000	<del>\$1700</del> <u>980</u>
\$1,500,001-\$1,750,000	<del>\$1900</del> <u>1270</u>
\$1,750,001-\$2,000,000	<del>\$2100</del> <u>1270</u>
\$2,000,001-\$3,000,000	<del>\$2700</del> <u>1850</u>
\$3,000,001-\$4,000,000	\$3300
\$4,000,001-\$5,000,000	\$3900
\$5,000,001-\$6,000,000	\$4500
\$6,000,001-\$7,000,000	\$5100
\$7,000,001-\$8,000,000	\$5700

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\$8,000,001-\$9,000,000	\$6300
\$9,000,001-\$10,000,000	\$6900

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## SECTION 4 – COMMERCIAL LEASEHOLD INSURANCE

### A. Lessee's Leasehold Rate

1. 100% of the Applicable Rate for a CLTA Standard Coverage Owner's Policy and ALTA Owner's Policy (with Western Regional Exceptions).
2. 120% of the Applicable Rate for an ALTA Owner's Policy (without Western Regional Exceptions).

*NOTE: The Applicable Rates above are double for submerged lands or tidelands that were not previously insured by STG. The charge for a Lessee's policy may be calculated based upon either the full value of the land and existing improvements or, on a lesser amount relating to the term of the lease as follows:*

- a. Less than 25 years: Ten (10) times the annual rental or the value of the property, whichever is the lesser amount.
- b. 25 years or more, but less than 50 years: Twenty (20) times the annual rental or the value of the property, whichever is the lesser amount.
- c. 50 years or more: The full value of the land and existing improvements.

For calculating the charge for a concurrent loan policy, if any, the charge shall be based upon the loan amount or the amount produced by the above formulas, whichever is the greater.

If the Lessee's and the Fee Owner's estates or interest are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the charge for the Lessee's policy shall be based upon the full value of the land and existing improvements at the Owner's Title Insurance rate as set forth in Section 2.1 of this schedule of charges.

If the Lessee's and the Fee Owner's estates or interests are segregated in the same policy by an endorsement, or if concurrently with the owner's policy a separate leasehold policy is issued, the charge for the policy shall be based upon the increased liability above the owner's policy amount, calculated under the above formulas, plus \$100 for the additional policy.

### B. Lender's Leasehold Rate

1. 80% of the Applicable Rate for a CLTA Standard Coverage Loan Policy or the ALTA Loan Policy (with Western Regional Exceptions).
2. 100% of the Applicable Rate for an ALTA Loan Policy (without Western Regional Exceptions) also known as ALTA Extended Loan Policy.

*NOTE: The Applicable Rates above are double for submerged lands or tidelands that were not previously insured by STG.*

The charge for a Lender's Leasehold policy shall be calculated based upon the amount of the encumbrance allocated to the property.



The charges for additional coverages or separate lender's insurance issued concurrently with other policies covering the same leasehold estate shall be as set forth in Section 3.1 of this schedule of charges.

## SECTION 5 – SUBDIVISION/BUILDER AND TIMESHARE RATES

### 5.1 SUBDIVISION RATE AND BUILDERS BULK RATE (BBR)

The charges in this section apply to developers, contractors, or subdividers of two (2) or more separate lots, building sites, or units of occupancy, all of which are being developed for sale or lease as separate individual units. This section also applies to the purchasers of the out-sale units when two (2) or more policies are to be issued insuring two (2) or more different purchasers or lessees on either improved or unimproved property in developments that were STG Insured. The charges contained herein are in addition to the charges for the policy insuring the developer’s or subdivider’s acquisition of the estate or interest in the land.

A. Purchase Transactions:

The charge shall be based upon the number of units contained in a given project and the full value of each separate sale or unit value under a lease as follows:

- |    |                   |                            |
|----|-------------------|----------------------------|
| 1. | 2 to 25 units     | 65% of the Applicable Rate |
| 2. | 26 to 100 units   | 55% of the Applicable Rate |
| 3. | 101 or more units | 50% of the Applicable Rate |

*NOTE: CLTA/ALTA Homeowner’s Policy may be issued for an additional 10% of the above calculated rate.*

B. Developer On-Site Construction Loan Transactions Concurrent with Developer Purchase of Land:

The charge for the specified coverage on blanket loans, individual construction loans, permanent loans or take-out loans concurrent with the Developers insuring the purchase of the land shall be as follows:

Loan Policy Charges:

- |    |  |   |
|----|--|---|
| 1. | CLTA Standard Coverage on Construction Loan without Priority Insurance   | Add 10% of Applicable Rate                |
| 2. | CLTA Standard Coverage on Construction Loan with Priority Insurance  | Add 15% of Applicable Rate                |
| 3. | ALTA Loan Policy (without Western Regional Exceptions) Coverage on Construction Loan   | Add 20% of Applicable Rate                |
| 4. | Reissue as CLTA Standard Coverage Loan Policy on the original STG Insured loan or on a STG Insured take-out loan                               | Add 10% of Applicable Rate                |
| 5. | Reissue as ALTA Loan Policy (without Western Regional Exceptions) also known as the ALTA Extended Loan Policy on the STG Insured original loan | Add 15% of Applicable Rate; maximum \$500 |

- |    |   |  |
|----|---|--|
| 6. | ALTA Lender's policy on purchaser's take-out loan | Add 15% of Applicable Rate, plus \$65; minimum \$100 |
|----|---|--|

*NOTE: A custom has been developed to refer to combinations of the above policies by the following designations:*

- LP #2 Owner's ~~of or~~ Lessees CLTA Policy plus service #3.*
- LP #4 Owner's ~~of or~~ Lessees CLTA Policy plus service #2.*
- LP #5 Owner's ~~of or~~ Lessees CLTA Policy plus services #1 and #4.*
- LP #6 Owner's ~~of or~~ Lessees CLTA Policy plus services #1 and #5.*
- LP #8 Owner's ~~of or~~ Lessees CLTA Policy plus services #2 and #4.*
- LP #9 Owner's ~~of or~~ Lessees CLTA Policy plus services #2 and #5.*
- LP #10 Owner's ~~of or~~ Lessees CLTA Policy plus services #3 and #5.*

Endorsements

The charge for endorsements to the loan policy shall be computed by multiplying the applicable percentage above by the Applicable Rate for that endorsement as set forth in Section 10 Endorsements of this schedule of charges.

**5.2 MERGED INTO 5.1**

**5.3 TIMESHARE DEVELOPMENTS**

The charges in this section apply to timeshare developments.

**5.3.1 TIMESHARE DEVELOPMENTS – FIRST TIME SALE**

When a transaction involves the first time deed out of a timeshare interest from the timeshare developer to the purchaser, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0 – \$50,000	\$125
\$50,001 - \$75,000	\$150

- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25
For liability amounts in excess of \$100,000	Use charges in 5.3.4

**5.3.2 TIMESHARE DEVELOPMENTS - RESALE**

When a transaction involves the resale of timeshare interest, the rate shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0-\$2500	\$150
\$2501-\$50,000	\$300

*Note: For liability amounts exceeding \$50,000, the charge shall be 60% of the Basic Rate (Section 11.3); minimum \$325.*

- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25

### 5.3.3 TIMESHARE DEVELOPMENTS - ASSOCIATION RESALE

When a transaction involves the resale of owner's association timeshare interest, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions):

Liability Amount	Rate
\$0 - \$50,000	\$200

- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions):

Liability Amount	Rate
Equal to or less than the liability of the amount of the owner's policy	\$25

### 5.3.4 FRACTIONAL/PRIVATE RESIDENCE CLUBS

When a transaction involves the sale of an interest in a fractional/private residence club, the charge shall be:

- a. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy (with Western Regional Exceptions) shall be 50% of the Basic Rate (Schedule 11.3); minimum \$250.
- b. Concurrent CLTA Standard Coverage Loan Policy or ALTA Loan Policy (with Western Regional Exceptions): 25% of the Basic Rate (Schedule 11.3) based upon the loan amount of the fractional interest

### 5.4 APPLICATION OF SUBDIVISION RATES FOR LENDER'S INSURANCE ON LOANS OTHER THAN ON-SITE CONSTRUCTION LOANS

The charge for an off-site construction loan recorded concurrently with or as a portion of the on-site construction loan shall be either, the applicable percentage based on the number of lots/units (as stated in the Subdivision and Builders Bulk Rate (BRR) in Section

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5.1) or the Loan Rates in Section 3.1, etc., whichever is the lesser charge, plus any additional charge, as applicable, for expanded coverage.

**5.5 MOVED TO SECTION 9**

**5.6 REASSESSMENT OF DEVELOPER SUBDIVISION/BUILDER BULK RATE**

These reduced percentages of the Subdivision/Builder Bulk Rate in Section 5.1 are available only when STG is to insure the sales or leases of all the lots or all remaining lots owned by the developer or builder in the subdivision. If, prior to completion of the sale of all of the lots in the subdivision upon which construction loans have been insured, the developer or builder decides not to obtain title insurance from STG on the balance of the lots, the Company reserves the right to re-compute the policy charges to the developer using the charges set forth in Sections 2 and 3 of this schedule of charges and the developer or builder will be billed for the difference, if any.

**5.7 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~**

**SECTION 6 - TRUSTEE'S SALE GUARANTEE**

**6.1 TRUSTEE'S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22) AND DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 22.1)**

A. The rates for the Trustee's Sale Guarantee (TSG) are as follows:

TSG FEES		
Liability	To	TSG Rate
0	55,000	290
55,001	60,000	300
60,001	65,000	315
65,001	70,000	330
70,001	75,000	345
75,001	100,000	360
100,001	125,000	390
125,001	150,000	420
150,001	175,000	450
175,001	200,000	480
200,001	225,000	510
225,001	250,000	540
250,001	275,000	570
275,001	300,000	600
300,001	325,000	625
325,001	350,000	650
350,001	375,000	675
375,001	400,000	700
400,001	425,000	725
425,001	450,000	745
450,001	475,000	765
475,001	500,000	785
500,001	525,000	805
525,001	550,000	825
550,001	575,000	845
575,001	600,000	863
600,001	625,000	881
625,001	650,000	899
650,001	675,000	917
675,001	700,000	935
700,001	725,000	953
725,001	750,000	971
750,001	775,000	989
775,001	800,000	1,007
800,001	825,000	1,025

TSG FEES		
Liability	To	TSG Rate
825,001	850,000	1,043
850,001	875,000	1,061
875,001	900,000	1,079
900,001	925,000	1,097
925,001	950,000	1,115
950,001	975,000	1,133
975,001	1,000,000	1,151
1,000,001	1,025,000	1,169
1,025,001	1,050,000	1,187
1,050,001	1,075,000	1,205
1,075,001	1,100,000	1,223
1,100,001	1,125,000	1,241
1,125,001	1,150,000	1,259
1,150,001	1,175,000	1,277
1,175,001	1,200,000	1,295
1,200,001	1,225,000	1,313
1,225,001	1,250,000	1,331
1,250,001	1,275,000	1,349
1,275,001	1,300,000	1,367
1,300,001	1,325,000	1,385
1,325,001	1,350,000	1,403
1,350,001	1,375,000	1,421
1,375,001	1,400,000	1,439
1,400,001	1,425,000	1,457
1,425,001	1,450,000	1,475
1,450,001	1,475,000	1,493
1,475,001	1,500,000	1,511
1,500,001	1,525,000	1,529
1,525,001	1,550,000	1,547
1,550,001	1,575,000	1,565
1,575,001	1,600,000	1,583
1,600,001	1,625,000	1,601
1,625,001	1,650,000	1,619
1,650,001	1,675,000	1,637
1,675,001	1,700,000	1,655

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TSG FEES		
Liability	To	TSG Rate
1,700,001	1,725,000	1,673
1,725,001	1,750,000	1,691
1,750,001	1,775,000	1,709
1,775,001	1,800,000	1,727
1,800,001	1,825,000	1,745
1,825,001	1,850,000	1,763
1,850,001	1,875,000	1,781
1,875,001	1,900,000	1,799

TSG FEES		
Liability	To	TSG Rate
1,900,001	1,925,000	1,817
1,925,001	1,950,000	1,835
1,950,001	1,975,000	1,853
1,975,001	2,000,000	1,871

*For amounts above \$2,000,000, add \$15 for each additional \$25,000 of liability*

- B. \$50 charge for each TSG Date-Down Endorsement over two (CLTA Guarantee Form No. 22.1 Endorsement).
- C. \$100 charge to convert a Trustee's Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a Trustee's Sale Guarantee for the benefit of a substituted trustee.

- 6.2 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~
- 6.3 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~
- 6.4 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~
- 6.5 DELETED ~~AS OF THE EFFECTIVE DATE HEREIN~~

SECTION 7 – DELETED AND/OR MOVED ~~AS OF THE EFFECTIVE DATE HEREIN~~

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## SECTION 8 - CANCELLATION OR PRELIMINARY REPORT CHARGE

### 8.1 CANCELLATION AND/OR PRELIMINARY REPORT CHARGE

The charge for a preliminary report only, or if title insurance is declined or an order is cancelled after the issuance of the preliminary report, will be that amount which, in the opinion of the Company, is proper compensation for the services rendered, but in no event shall said charge be less than \$400.

### 8.2 CREDIT FOR PRELIMINARY REPORTS ON SUBSEQUENT POLICIES

Where no major change in the title has occurred since the issuance of the original preliminary report, the order may be reopened and all or a portion of the charge for the preliminary report may be credited towards the subsequent policy charge within the following time from the date of the preliminary report.

Within 12 months	100% of the preliminary report charge may be credited towards the final policy charge.
Over 12 months, but less than 24 months	50% of the preliminary report charge may be credited towards the final policy charge.
Over 24 months, but less than 36 months	25% of the preliminary report charge may be credited towards the final policy charge.

## SECTION 9 – CLTA GUARANTEES

### 9.1 LITIGATION GUARANTEE (CLTA GUARANTEE FORM NO. 1) AND LITIGATION GUARANTEE ENDORSEMENT

Litigation Guarantees are for the benefit of attorneys only and are issued in connection with quiet title actions, partition actions, or other litigation matters.

- A. 100% of the Applicable Rate based upon the value of the particular estate or interest involved; the liability amount is limited to that same value.
- B. \$75 charge for each date-down over one issued within a period of 24 months of the issuance of the original Litigation Guarantee (CLTA Litigation Guarantee Endorsement).

### 9.2 CHAIN OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 6)

The liability is limited to \$1,000.

- A. Except as set forth in B, the charge shall be \$400 plus \$5 for each item reported.
- B. In connection with a lender's policy of title insurance with a full title search examination, the charge shall be:
  - 1. No charge where the chain of title covers no more than six (6) months prior to the date the insured loan is recorded.
  - 2. A \$75 charge where the chain of title covers the period from the recording of the insured loan through 45 days after recording.

### 9.3 MECHANICS' LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 9)

\$100 charge per parcel (includes two liens), plus \$5 charge for each lien over two reported; the amount of liability is limited to the next multiple of \$100 above the fee charged.

### 9.4 JUDGEMENT AND TAX LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 10)

\$100 charge per name (includes two liens and husband and wife are considered one name), plus \$5 charge for each lien over two reported; the amount of liability is limited to the next multiple of \$100 above the fee charged.

### 9.5 PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (CLTA GUARANTEE FORM NO. 11)

The charge shall be 35% of the Applicable Rate; the amount of liability is limited to the next multiple of \$100 above the fee charged.

### 9.6 LOT BOOK GUARANTEE (CLTA GUARANTEE FORM NO. 12)

\$75 charge per parcel plus an additional charge of \$5 per document copies requested. The amount of liability is limited to the next multiple of \$100 above the fee charged.

**9.7 SUBDIVISION GUARANTEE (CLTA GUARANTEE FORM NO. 14)**

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600

**9.8 RECORD OWNER GUARANTEE (CLTA GUARANTEE FORM NO. 15)**

\$75 charge per parcel; the liability is limited to \$1,000.

**9.9 COMBINATION GUARANTEE (CLTA GUARANTEE FORM NO. 16)**

Combination Guarantee provides the ability to combine two separate Guarantees into one. The charge shall be 80% of the combined amount of charges for both Guarantees; liability shall be limited for each Guarantee to its respective liability limitation set forth above.

**9.10 PLANT INFORMATION GUARANTEE (CLTA GUARANTEE FORM NO. 17)**

The charge is an hourly rate from \$50 to \$100 per hour, based upon the information requested, plus an additional charge of \$20 per hour for typing; the liability is limited to the next multiple of \$100 above the fee charged.

**9.11 TRUSTEE'S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22) AND DATE DOWN ENDORSEMENT (CLTA GUARANTEE FORM NO. 22.1)**

See Section 6.1 of this schedule of charges.

**9.12 PARCEL MAP GUARANTEE (CLTA GUARANTEE FORM NO. 23)**

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600

**9.13 PROPERTY OWNER'S NOTICE GUARANTEE (CLTA GUARANTEE FORM NO. 25)**

A minimum charge of \$25 based upon the work performed; maximum \$200.

**9.14 RECORDED DOCUMENT GUARANTEE (CLTA GUARANTEE FORM NO. 27)**

The minimum charge shall be \$1,000 upon receipt of a completed Application for the Issuance of CLTA Recorded Document Guarantee; the liability shall be limited to \$25,000.

Upon subsequent issuance of lender's or owner's insurance covering property for which a Recorded Document Guarantee has been issued, a credit of 50% of the price paid, or \$500, whichever is less, will be credited to the policy charge.

9.15 CONDITION OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 28)

The charge shall be:

Liability Amount	Rate
\$1,000	\$400
\$3,000	\$500
\$5,000	\$600

Up to five matters discovered on the General Index may be shown on the Condition of Title Guarantee without additional charge; additional discovered matters exceeding five shall be charged another \$100 plus a \$5 charge for each matter over five.

When a Condition of Title is requested based upon an extra-hazardous risk and requires additional work and/or search charges the charge shall be a flat \$600; liability on these matters will be limited to \$600.

SECTION 10 - ENDORSEMENTS

ENDORSEMENTS				
CLTA	Type	**Insured		*Charge
adoption date				% of Applicable Rate
100-06 02/16/15	Restrictions, Encroachments & Minerals	Lender	<u>ALTAExtended</u>	No Charge. Issued only at date of policy.
100.1 02/16/15	Restrictions, Encroachments & Minerals	Lender	<u>ALTAStandard</u>	20%
	For Any Specific Portion of Endorsement 100.1	Lender	<u>ALTAStandard</u>	10%
100.2-06 <del>04/02/12</del> <del>08/01/16</del>	Restrictions, Encroachments, Minerals ALTA Form 9-06	Lender	<u>ALTAExtended</u>	No Charge. Issued only at date of policy.
100.2.1-06 04/02/12	Covenants, Conditions and Restrictions ALTA Form 9.3-06	Lender	<u>ExtendedALTA</u>	No Charge. Issued only at date of policy.
100.2.6-06 04/02/13	Private Rights ALTA Form 9.6-06	Lender	<u>ExtendedALTA</u>	10%
100.2.7-06 <del>04/02/12</del> <del>08/01/16</del>	Restrictions, Encroachments & Minerals - Land Under Development ALTA Form 9.7-06	Lender	<u>ExtendedALTA</u>	10%
100.2.8-06 04/02/12	Covenants, Conditions and Restrictions - Land Under Development ALTA Form 9.8-06	Owner	<u>ExtendedALTA</u>	20%
100.2.9-06 04/02/13	Private Rights ALTA Form 9.9-06	Owner	<u>ExtendedALTA</u>	20%

\*All charges in Section 10 Endorsements shall be rounded to the next dollar and zero cents.

\*\*Standard refers to pricing for policies issued under Section 2.1 A. or 3.1 A.; Extended refers to pricing for policies issued under Sections 2.1B., 2.1C. or 3.1B or, in either case, their equivalents.

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
100.2.10-06 <del>04/02/2013</del> 8/01/16	Restrictions, Encroachments, Minerals – Current Violations ALTA Form 9.10-06	Lender	<u>Extended</u> ALTA	No Charge
100.4-06 03/09/07	CC&R's, Violations	Lender	<u>Extended</u> ALTA <u>GLTA</u> Standard	No Charge 10%
100.5-06 03/09/07	CC&R's, Violations	Owner	<u>Extended</u> StandardALTA GLTA	No Charge 20%
100.6-06 02/06/15	CC&R's, Including Future Violations	Owner	<u>Extended</u> StandardALTA GLTA	No Charge 20%
100.7-06 03/09/07	CC&R's, Violations	Owner	<u>Extended</u> StandardALTA GLTA	No Charge 20%
100.8-06 03/09/07	CC&R's, Violations	Owner	<u>Extended</u> StandardALTA GLTA	No Charge 20%
100.09-06 04/02/12	Covenants, Conditions and Restrictions - Unimproved Land ALTA Form 9.1-06	Owner	All Policies	No Charge 10% - Minimum \$100; Maximum \$500
100.10-06 04/02/12	Covenants, Conditions and Restrictions – Improved Land ALTA Form 9.2-06	Owner	All Policies	No Charge 10% - Minimum \$100; Maximum \$500

\*All charges in Section 10 Endorsements shall be rounded to the next dollar and zero cents.

\*\*Standard refers to pricing for policies issued under Section 2.1 A. or 3.1 A.; Extended refers to pricing for policies issued under Sections 2.1B., 2.1C. or 3.1B or, in either case, their equivalents.

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
100.12-06 03/09/07	CC&R's, Right of Reversion	Owner Lender	All Policies All Policies	20% \$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved.
100.13-06 02/06/15	CC&R's, Assessment Liens	Lender	<del>Extended</del> ALTA	\$25 or, \$10 per endorsement on tract deals where three or more are issued concurrently.
100.17-06 03/09/07	CC&R's, Proper Modification	Owner Lender	All Policies All Policies	20% 10%
100.18-06 3/09/07	CC&R's, Right of Reversion	Owner Lender	All Policies All Policies	20% \$25
100.19-06 3/09/07	CC&R's, Violations	Owner Lender	<del>ALTA</del> Extended StandardGLTA <del>ALTA</del> Extended GLTA-Standard	No Charge 20% No Charge 10%
100.20-06 03/09/07	CC&R's, Violations	Owner Lender	<del>ALTA</del> Extended GLTAStandard <del>ALTA</del> Extended GLTA-Standard	No Charge 20% No Charge 10%
100.21-06 03/09/07	CC&R's, Plans and Specifications	Lender	<del>ALTA</del> Extended GLTAStandard	No Charge 10%

\*All charges in Section 10 Endorsements shall be rounded to the next dollar and zero cents.

\*\*~~Standard~~ refers to pricing for policies issued under Section 2.1 A. or 3.1 A.; ~~Extended~~ refers to pricing for policies issued under Sections 2.1B., 2.1C. or 3.1B or, in either case, their equivalents.

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
100.23-06 09/08/13	Minerals, Surface Damage	Lender	<del>ALTA</del> Extended	10%
100.24-06 09/08/13	Minerals, Surface Entry by Lessee	Lender	<del>ALTA</del> Extended	10%
100.25-06 3/09/07	Minerals, Surface Use	Lender	<del>ALTA</del> Extended	20%
100.26-06 09/08/13	Minerals, Present-Future Improvements	Lender	<del>ALTA</del> Extended	10%
100.27-06 03/09/07	CC&R's, Violations	Lender	<del>ALTA</del> Extended	No Charge
100.28-06 (03/09/07)	CC&R's, Violation Future Improvements	Owner Lender	All Policies All Policies	20% 10%
100.29-06 09/08/13	Minerals, Surface Damage	Owner Lender	All Policies All Policies	20% 10%
101 06/03/05	Mechanics' Liens (Priority Insurance; Commencement Prior to Recordation)	Lender	<del>CLTA</del> Standard	10%
101.1-06 03/09/07	Mechanics' Liens (Notice of Completion No Priority)	Owner	<del>ALTA</del> Extended	20% (DVA-10%)
101.2-06 03/09/07	Mechanics' Liens - Notice of Completion (Priority Insurance)	Lender	<del>ALTA</del> Extended	10%

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				% of Applicable Rate
101.3-06 03/09/07	Mechanics' Liens - No Notice of Completion (Priority Insurance)	Lender	<del>ALTA</del> Extended	10%
101.4 05/06/15	Mechanics' Liens – No Notice of Completion (No Priority)	Owner	<del>GLTA</del> Standard	20%
101.5-06 03/09/07	Mechanics' Liens - Notice of Completion (Contains dollar amount of liability)	Lender	<del>ALTA</del> Extended	10% Plus \$25 per parcel or, \$10 per parcel on tract deals where three or more parcels are involved. Plus \$10 for each Mechanics' Liens over two.
101.6-06 03/09/07	Mechanics' Liens - Notice of Completion (No Priority)	Lender	<del>ALTA</del> Extended	No Charge for one endorsement; \$25 for each additional endorsement. Plus \$10 per Mechanics' Liens over two.
101.8 06/03/05	Mechanics' Liens (Priority Insurance)	Lender	<del>GLTA</del> Standard	10%

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				% of Applicable Rate
101.9-06 03/09/07	Mechanics' Liens – Notice of Completion (Contains Dollar Amount of Liability)	Owner	<del>ALTA</del> Extended	20%
101.10-06 03/09/07	Mechanics' Liens, Notice of Completion (Priority Insurance and Contains Dollar Amount of Liability)	Lender	All Policies	10%
101.11-06 03/09/07	Mechanics' Liens - No Notice of Completion (Priority Insurance and Contains Dollar Amount of Liability)	Lender	All Policies	10%
101.12-06 03/09/07	Mechanics' Liens – No Notice of Completion (Contains Dollar Amount of Liability)	Owner	All Policies	20%
101.13-06 03/09/07	Mechanic's Liens - Notice of Completion (Limitations in Coverage)	Lender	All Policies	10%
102.4-06 03/09/07	Foundation	Lender	All Policies	10% - Minimum \$100; Maximum \$750
102.5-06 03/09/07	Foundation	Lender	All Policies	15% - Maximum \$750
102.6-06 03/09/07	Foundation, Portion of Premises	Lender	All Policies	10% - Minimum \$100; Maximum \$750

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				% of Applicable Rate
102.7-06 03/09/07	Foundation, Portion of Premises	Lender	All Policies	15% - Minimum \$100; Maximum \$750
103.1-06 03/09/07	Easement, Damage-Use or Maintenance ALTA Form 28-06	Owner Lender	All Policies All Policies	10% \$25
103.2-06 11/14/08	Easement, Damage – Use or Maintenance	Owner Lender	All Policies All Policies	30% 20%
103.3-06 03/09/07	Easement, Existing Encroachment, Enforced Removal	Owner Lender	All Policies All Policies	10% \$25
103.4-06 09/10/15	Easement, Access to Public Street	Owner Lender	All Policies All Policies	20% 10%

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CLTA adoption date	Type	<u>**Insured</u>		*Charge
				% of Applicable Rate
103.5-06 03/09/07	Water Rights, Surface Damage	<u>Owner</u>	<u>Extended</u>	<del>120%</del>
			<u>Standard</u>	<u>20%</u>
			ALTA	
		<u>Lender</u>	<u>Extended</u>	
		<u>Owner w/ Western Regional Exceptions or a Specific Exception or Reservation</u>	<u>Standard</u>	<u>\$100</u>
				<del>10%</del> <u>10%</u>
			ALTA	
		<u>Lender w/ Western Regional Exceptions or a Specific Exception or Reservation</u>		<u>10%</u>
			ALTA	
		<u>Owner w/o Western Regional Exceptions</u>		<u>\$100</u>
			ALTA	
		<u>Lender w/o Western Regional Exceptions</u>		
103.6-06 03/09/07	Encroachments, Non Exist	Lender	<del>ALTA</del> <u>Extended</u>	10%

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CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
103.7-06 09/10/15	Land Abuts Street	Owner Lender	<a href="#">ALTAExtended</a> <a href="#">ALTAExtended</a>	\$100 No Charge if issued at policy date; otherwise 10% - Maximum \$100.
103.08-06 03/09/07	Water Rights, Future Improvements	Lender	<a href="#">ALTAExtended</a>	10%
103.9-06 03/09/07	Encroachments, Future Improvements	Lender	<a href="#">ALTAExtended</a>	10%
103.10-06 03/09/07	Surface Use, Horizontal Subdivision	Owner or Lender	All Policies	20%
103.11-06 06/17/06	Access and Entry ALTA Form 17-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.12-06 06/17/06	Indirect Access and Entry ALTA Form 17.1-06	Owner or Lender	All Policies	\$50 if issued at policy date; otherwise, \$250
103.13-06 10/16/08	Utility Access ALTA Form 17.2-06	Owner  Lender	<a href="#">ALTAExtended</a> <a href="#">GLTAStandard</a>  <a href="#">ALTAExtended</a> <a href="#">GLTAStandard</a>	10% 20%  \$100 10%

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CLTA adoption date	Type	<u>**Insured</u>		*Charge
				% of Applicable Rate
103.14-06 04/02/12	Encroachments – Boundaries and Easements  ALTA Form 28.1-06	Owner	All Policies	10%
		Lender	All Policies	\$25
103.15-06 04/02/13	Encroachments – Boundaries and Easements – Described Improvements  ALTA Form 28.2-06	Owner	All Policies	10%
		Lender	<u>—</u> All Policies	\$25
103.16-06 04/02/15	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development ALTA Form 28.3-06	Owner	ALTA	10%
			CLTA	20%
		Lender	ALTA	\$100
			CLTA	10%
104-06 09/10/10	Assignment of Mortgage	Lender	<u>ALTAExtended</u>	See Section 3.8 B.2.
104.A 09/10/10	Assignment of Mortgage	Lender	<u>CLTAStandard</u>	See Section 3.8 B.2.
104.1-06 09/10/10	Assignment of Mortgage	Lender	All Policies	See Section 3.8 B.3.a.
104.4-06 09/10/10	Collateral Assignment of Mortgage	Lender	All Policies	\$150

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
104.6-06 12/03/12	Assignments of Rents or Leases ALTA Form 37-06	Lender	<del>ALTA</del> Extended	\$25
104.7-06 03/09/07	Assignment of Rents/Leases	Lender	All Policies	\$25
104.8-06 09/10/10	Assignment of Mortgage	Lender	<del>ALTA</del> Extended	See Section 3.8 B.2.
104.9 09/10/10	Assignment of Mortgage	Lender	<del>CLTA</del> Standard	See Section 3.8 B.2.
104.10-06 09/10/10	Assignment of Mortgage	Lender	All Policies	See Section 3.8 B.3.a.
104.11-06 09/10/10	Collateral Assignment of Mortgage	Lender	All Policies	\$150
104.12-06 02/03/10	Assignment ALTA Form 10-06	Lender	All Policies	See Section 3.8 B.3.b.
104.13-06 <del>02/03/10</del> 08/01/16	Assignment and Date Down ALTA Form 10.1-06	Lender	All Policies	See Section 3.8 B.1.
105-06 02/08/13	Multiple Mortgages in One Policy	Lender	<del>ALTA</del> Extended	No Charge
105.1 06/03/05	Multiple Mortgages in One Policy (Insuring Two or More Deeds of Trust)	Lender	<del>CLTA</del> Standard	No Charge

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				% of Applicable Rate
106-06 03/09/07	State of California	Owner	All Policies	\$25
106.C-06 03/09/07	State of California	Owner	All Policies	\$25
106.1-06 03/09/07	State of California	Owner	All Policies	No Charge
106.1C-06 03/09/07	State of California	Owner	All Policies	No Charge
106.2-06 03/09/07	State of California	Owner	All Policies	\$25
106.2C-06 03/09/07	State of California	Owner	All Policies	\$25
107.1-06 03/09/07	Allocation of Liability of Parcels	Owner or Lender	All Policies	No Charge
107.2-06 03/09/07	Amount of Insurance, Increase	Owner	All Policies	\$50 Plus the Applicable Rate for increased liability.
		Lender	All Policies	\$50 Plus the Applicable Rate for increased liability.
107.5-06 3/09/07	Leasehold Improvement	Lessee	All Policies	No Charge
		Lender	All Policies	No Charge

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ENDORSEMENTS				
CLTA adoption date	Type	<u>**Insured</u>		*Charge
				% of Applicable Rate
107.9-06 03/09/07	Additional Insured	Owner	All Policies	\$25 when issued on date of policy; otherwise \$50.
		Lender	All Policies	\$25 when issued on date of policy; otherwise \$50.
107.10-06 03/09/07	Additional Insured	Owner	All Policies	No Charge if issued on date of policy; otherwise \$10.
		Lender	All Policies	No Charge if issued on date of policy; otherwise \$10.
107.11-06 03/09/07	Non-Merger After Lender Acquires Title	Lender	<del>ALTA</del> Extended	10% - Maximum \$500
108.7 09/10/10	Additional Advance	Lender	<del>CLTA</del> Standard	See Section 3.7.
108.8-06 09/10/10	Additional Advance	Lender	<del>ALTA</del> Extended	See Section 3.7.
108.9 06/03/05	Additional Advance, DVA (Department of Veterans Affairs)	Owner	<del>CLTA</del> Standard	See Section 3.7.
108.10-06 09/10/10	Revolving Credit Loan, Increase	Lender	All Policies	See Section 3.7.

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ENDORSEMENTS				
CLTA adoption date	Type	<u>**Insured</u>		*Charge
				% of Applicable Rate
109 06/03/05	Oil and Gas Lease, No Assignments	Owner or Lender	<del>CLTA</del> Standard	20%
110.1-06 03/09/07	Deletion of Item from Policy	Owner or Lender	All Policies	10% - Maximum \$100
110.3-06 03/09/07	Minerals, Conveyance of Surface Rights	Owner or Lender	All Policies	No Charge
110.4-06 09/10/10	Modification of Mortgage	Lender	<del>ALTA</del> Extended	10% - Minimum \$100
110.5-06 09/10/10	Modification of Mortgage	Lender	<del>ALTA</del> Extended	35% - Minimum \$100 For extension – Maximum \$500
110.6 09/10/10	Modification of Mortgage	Lender	<del>CLTA</del> Standard	20% - Minimum \$100
110.7-06 03/09/07	Insurance Against Enforceability of Item	Owner or Lender	All Policies	No Charge
110.9-06 06/17/06	Environmental Protection Lien ALTA Form 8.1-06	Lender	All Policies	\$25 No Charge if issued pursuant to Section 3.21 (S.T.A.R.)
110.9.1-06 10/16/08	Environmental Protection Lien ALTA Form 8.2-06	Owner Lender	All Policies All Policies	\$100 \$25

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				% of Applicable Rate
110.10-06 03/09/07	Modification and Additional Advance	Lender	<del>ALTA</del> Extended	70% based on amount of advance.
110.11-06 06/17/06	Mortgage Modification ALTA Form 11-06	Lender	<del>ALTA</del> Extended	35% - Minimum \$100
110.11.1-06 10/22/09	Mortgage Modification with Subordination ALTA Form 11.1-06	Lender	All Policies	35%
110.11.2-06 12/02/13	Mortgage Modification with Additional Amount of Insurance ALTA Form 11.2-06	Lender	All Policies	35% Plus 70% based on amount of advance
111-06 03/09/17	Mortgage Priority, Partial Reconveyance	Lender	All Policies	10% based on unpaid balance of encumbrance - Minimum \$25; Maximum \$150
111.1-06 03/09/07	Mortgage Priority, Partial Reconveyance	Lender	All Policies	10% based on unpaid balance of encumbrance - Minimum \$25; Maximum \$150
111.2-06 03/09/07	Mortgage Priority, Subordination	Lender	All Policies	10% if issued on date of policy; otherwise 30%
111.3-06 03/09/07	Mortgage Priority, Encroachment, Address	Lender	All Policies	20%

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111.4-06 03/09/07	Mortgage Impairment After Conveyance	Lender	<del>ALTA</del> Extended	10% based on the unpaid balance of the loan - Minimum \$25; Maximum \$250
111.5-06 10/16/08	Variable Rate ALTA Form 6-06	Lender	All Policies	No Charge
111.7-06 03/09/07	Variable Rate, Renewal	Lender	<del>ALTA</del> Extended	No Charge
111.8-06 10/16/08	Variable Rate, Negative Amortization ALTA Form 6.2-06	Lender	All Policies	No Charge
111.9-06 03/09/07	Variable Rate, FNMA 7 Year Balloon	Lender	All Policies	No Charge
111.10-06 09/10/10	Revolving Credit Loan, Optional Advance	Lender	All Policies	No Charge
111.11-06 09/10/10	Revolving Credit Loan Obligatory Advance	Lender	All Policies	No Charge
111.14-06 02-03-11	Future Advance – Priority ALTA Form 14-06	Lender	<del>ALTA</del> Extended	\$50
111.14.1-06 02/03/11	Future Advance Knowledge ALTA Form 14.1-06	Lender	<del>ALTA</del> Extended	\$50

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111.14.2-06 02/03/11	Future Advance – Letter of Credit ALTA Form 14.2-06	Lender	<del>ALTA</del> Extended	\$50
111.14.3-06 02/03/11	Future Advance – Reverse Mortgage ALTA Form 14.3-06	Lender	<del>ALTA</del> Extended	\$50
112 06/03/05	Bondholder	Lender	<del>ALTA</del> Standard	No Charge
112.1-06 03/09/07	Bondholder	Bondholder or Lender	<del>ALTA</del> Extended	No Charge
112.2 06/03/05	Bondholder, Joint Powers Transaction	Bondholder or Lender	<del>ALTA</del> Standard	No Charge
114-06 03/09/07	Co-Insurance	Lender	All Policies	No Charge
114.1-06 03/09/07	Co-Insurance, Joint and Several Liability	Lender	All Policies	No Charge
114.2-06 03/09/07	Co-Insurance Joint and Several Liability	Lender	All Policies	No Charge
114.3-06 10/16/08	Co-Insurance, Single Policy ALTA Form 23-06	Owner or Lender	<del>Extended</del> ALTA	No Charge
114.4-06 08/01/16	Co-Insurance, Multiple Policies ALTA Form 23.1-06	Owner or Lender	<del>ALTA</del> Extended	No Charge

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CLTA adoption date	Type	<u>**Insured</u>		*Charge
				% of Applicable Rate
115-06 03/09/07	Condominium	Owner or Lender	All Policies	<del>\$25</del> <u>No Charge</u>
115.1-06 02/03/10	Condominium ALTA Form 4-06	Lender	<u>ALTA All Policies</u>	No Charge
115.2-06 02/03/10	Planned Unit Development (PUD) ALTA Form 5-06	Lender	<u>ALTA All Policies</u>	No Charge
115.3-06 10/16/08	Condominium ALTA Form 4.1-06	Owner or Lender	<u>ALTA All Policies</u>	No Charge
115.4-06 10/16/08	Planned Unit Development (PUD) ALTA Form 5.1-06	Owner or Lender	<u>ALTA All Policies</u>	No Charge
116-06 03/09/07	Designation of Improvements, Address	Lender	<u>ALTA Extended</u>	No Charge if issued on date of policy; otherwise, 10%
116.01-06 06/17/06	Location ALTA Form 22-06	Owner Lender	All Policies All Policies	10% No Charge
116.02-06 06/17/06	Location and Map ALTA Form 22.1-06	Owner Lender	All Policies All Policies	10% No Charge
116.1-06 10/16/08	Same as Survey ALTA Form 25-06	Owner or Lender	All Policies	No Charge if issued on date of policy; otherwise 15%

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CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
116.1.2-06 10/16/08	Same as Portion of Survey ALTA Form 25.1-06	Owner	<del>ALTA</del> Extended	20%
		Lender	<del>ALTA</del> Extended	No Charge
116.2-06 03/09/07	Designation of Improvements, Condominium (Modification of 116 to Cover Condominiums)	Owner	All Policies	20%
		Lender	All Policies	No Charge if issued on date of policy; otherwise 10%
116.3-06 03/09/07	Legal Description, New Subdivision	Owner or Lender	All Policies	10%
116.4-06 06/17/06	Contiguity, Single Parcel ALTA Form 19.1-06	Owner	<del>CLTA</del> Extended	<del>20%</del> No Charge if all parcels are searched for policy; otherwise 20%.
		Lender	<del>ALTA</del> Standard	<del>20%</del>
			Extended	<del>10%</del> No Charge if all parcels are searched for policy; otherwise 10%
			Standard	<del>10%</del>
		<del>CLTA</del> <del>ALTA</del>	<del>10%</del>	

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CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
116.4.1-06 06/17/06	Continuity – Multiple Parcels ALTA Form 19-06	Owner	<u>Extended</u>	<del>20%</del> No Charge if all parcels are searched for policy; otherwise 20%.
		Lender	<u>Standard</u>	<del>20%</del>
			<u>Extended</u>	<del>10%</del> No Charge if all parcels are searched for policy; otherwise 10%
			<u>Standard</u> GLTA ALTA	<u>10%</u>
			GLTA ALTA	
116.5-06 06/17/06	Manufactured Housing Unit ALTA Form 7-06	Owner or Lender	All Policies	No Charge
116.5.1-06 06/17/06	Manufactured Housing – Conversion; Loan ALTA Form 7.1-06	Lender	All Policies	No Charge
116.5.2-06 06/17/06	Manufactured Housing- Conversion; Owner’s	Owner	All Policies	No Charge

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				% of Applicable Rate
116.6-06 03/09/07	Manufactured Housing Unit	Owner or Lender	All Policies	No Charge
116.7-06 03/09/07	Subdivision Map Act Compliance	Owner or Lender	All Policies	10%
116.8-06 10/16/08	Subdivision (Lawful Parcel) ALTA Form 26-06	Owner or Lender	<del>ALTA</del> Extended	10%
116.9-06 04/02/15	Contiguity – Specified Parcels ALTA Form 19.2-06	Owner	Extended	<del>20%</del> No Charge if all parcels are searched for policy; otherwise 20%.
		Lender	Standard	<del>20%</del>
			Extended	<del>10%</del>
			Standard GLTA ALTA	10%
		GLTA ALTA		

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
117-06 04/02/13	Aggregation - Loan ALTA Form 12-06	Lender	<del>Extended</del> ALTA	No Charge
117.1-06 04/02/13	Aggregation – State Limits - Loan ALTA Form 12.1-06	Lender	ALTA <del>Extended</del>	No Charge
119-06 03/09/07	Validity of Lease in Schedule B	Lender	All Policies	20%
119.2-06 03/09/07	Validity and Priority of Lease	Lender	ALTA <del>Extended</del>	20%
119.3-06 03/09/07	Priority of Lease	Lender	ALTA <del>Extended</del>	10%
119.4 11/04/10	Validity of Sublease, Joint Powers (Bondholder’s Policy)	Bondholder	<del>CLTA</del> Standard	No Charge
119.5-06 04/02/12	Leasehold, Owners ALTA Form 13-06	Owner	ALTA <del>Extended</del>	No Charge
119.6.06 04/02/12	Leasehold, Loan ALTA Form 13.1-06	Lender	ALTA <del>Extended</del>	No Charge
120.2 06/03/05	Subordination of Prior Mortgage to Lease	Owner or Lender	All Policies	20%
122-06 11/04/11	Construction Loan Advance	Lender	ALTA <del>Extended</del>	10% - Minimum \$50  If policy liability increases, see 108 series.

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Stewart Title Guaranty Company

ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
122.1A-06 11/04/11	Construction Loan Advance-Initial Advance, 2006 ALTA Loan Policy	Lender	<del>ALTA</del> Extended	No Charge
122.1B-06 11/04/11	Construction Loan Advance-Subsequent Disbursement, 2006 ALTA Loan Policy	Lender	<del>ALTA</del> Extended	10% - Minimum \$50
122.2-06 03/09/07	Construction Loan Advance	Lender	<del>ALTA</del> Extended	10% - Minimum \$50 If policy liability increases, see 108 series.
123.1-06 06/17/06	Zoning, Unimproved Land ALTA Form 3-06	Owner or Lender	<del>ALTA</del> Extended	25% - Minimum \$300
123.2-06 10/22/09	Zoning, Completed Structure ALTA Form 3.1-06	Owner or Lender	<del>ALTA</del> Extended	25% - Minimum \$300
123.3-06 04/02/12	Zoning – Land Under Development ALTA Form 3.2-06	Owner or Lender	<del>ALTA</del> Extended	25% - Minimum \$300
124.1-06 09/10/15	Covenants are Binding	Owner Lender	All Policies All Policies	20% 10%
124.2-06 03/09/07	Covenants in Lease are Binding	Owner Lender	All Policies All Policies	20% 10%
124.3-06 03/09/07	Covenants in Lease are Binding	Owner Lender	All Policies All Policies	20% 10%

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ENDORSEMENTS				
CLTA adoption date	Type	<u>**Insured</u>		*Charge
				% of Applicable Rate
127-06 08/01/2015	Nonimputation, Full Equity Transfer ALTA Form 15-06	Owner	All Policies	10%
127.1-06 06/17/06	Nonimputation, Additional Insured ALTA Form 15.1-06	Owner	All Policies	10% based on percentage interest acquired by additional insured.
127.2-06 06/17/06	Nonimputation – Partial Equity Transfer ALTA Form 15.2-06	Owner	All Policies	10%
128-06 06/17/06	Mezzanine Financing ALTA Form 16-06	Owner	<del>ALTA</del> Extended	20% based on amount of Mezzanine Loan
129-06 06/17/06	Single Tax Parcel ALTA Form 18-06	Owner or Lender	All Policies	\$100
129.2-06 08/01/16	Multiple Tax Parcel ALTA Form 18.2-06	Owner or Lender	All Policies	\$100
129.1-06 06/17/06	Multiple Tax Parcel ALTA Form 18.1-06	Owner or Lender	All Policies	\$100
130-06 06/17/06	First Loss, Multiple Parcel Transactions ALTA Form 20-06	Lender	<del>ALTA</del> Extended	10%
132 06/08/06	Usury	Lender	All Policies	10%

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
132-06 10/16/08	Usury ALTA Form 27-06	Lender	<del>ALTA</del> Extended	10%
133-06 10/16/08	Doing Business ALTA Form 24-06	Lender	<del>ALTA</del> Extended	5% - Minimum \$100
134-06 <del>02/03/10</del> 08/01/16	Interest Rate Swap - Direct Obligation ALTA Form 29-06	Lender	<del>ALTA</del> Extended	15% - Minimum \$200
134.1-06 <del>02/03/10</del> 08/01/16	Interest Rate Swap – Additional Interest ALTA Form 29.1-06	Lender	<del>ALTA</del> Extended	15% - Minimum \$200
134.2-06 <del>08/01/11</del> 08/01/16	Interest Rate Swap – Direct Obligation – Defined Amount ALTA Form 29.2-06	Lender	<del>ALTA</del> Extended	15% - Minimum \$200
134.3-06 <del>08/01/11</del> 08/01/16	Interest Rate Swap – Additional Interest – Defined Amount ALTA Form 29.3-06	Lender	<del>ALTA</del> Extended	15% - Minimum \$200
135-06 07/26/10	One to Four Family Shared Appreciation ALTA Form 30-06	Lender	ALTA	10% - Minimum \$200
135.1-06 08/01/12	Commercial Participation Interest ALTA Form 30.1-06	Lender	<del>ALTA</del> Extended	10% - Minimum \$200
136-06 02/03/11	Severable improvements ALTA Form 31-06	Lender	<del>ALTA</del> Extended	10% - Minimum \$500

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
137-06 02/03/11	Construction Loan – Loss of Priority (Pending Disbursement) ALTA Form 32-06	Lender	<a href="#">ALTAExtended</a>	5% - Minimum \$250
137.1-06 04/02/13	Construction Loan – Loss of Priority – Direct Payment (Pending Disbursement) ALTA Form 32.1-06	Lender	<a href="#">ALTAExtended</a>	5% - Minimum \$250
137.2-06 04/02/13	Construction Loan – Loss of Priority – Insured’s Direct Payment ALTA Form 32.2-06	Lender	<a href="#">ALTAExtended</a>	5% - Minimum \$250
138-06 02/03/11	Disbursement ALTA Form 33-06	Lender	<a href="#">ALTAExtended</a>	10% - Minimum \$200
139-06 08/01/11	Identified Risk Coverage ALTA Form 34-06	Lender	<a href="#">ALTAExtended</a>	10%
140-06 <a href="#">04/02/1208/01/16</a>	Minerals and Other Subsurface Substances – Buildings ALTA Form 35-06	Owner Lender	All Policies All Policies	20% 10%
140.1-06 <a href="#">04/02/1208/01/16</a>	Minerals and Other Subsurface Substances – Improvements ALTA Form 35.1-06	Owner Lender	All Policies All Policies	20% 10%

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ENDORSEMENTS				
CLTA adoption date	Type	<u>**Insured</u>		*Charge
				% of Applicable Rate
140.2-06 <u>04/02/12</u> <u>08/01/16</u>	Minerals and Other Subsurface Substances – Described Improvements ALTA Form 35.2-06	Owner Lender	All Policies All Policies	20% 10%
140.3-6 <u>04/02/12</u> <u>08/01/16</u>	Minerals and Other Subsurface Substances – Land Under Development ALTA Form 35.3-06	Owner Lender	<u>ALTAExtended</u> <u>ALTAExtended</u>	20% 10%
141-06 04/02/12	Energy Project – Leasehold/Easement ALTA Form 36-06	Owner	<u>ExtendedALTA</u>	\$500
141.1-06 04/02/12	Energy Project – Leasehold/Easement ALTA Form 36.1-06	Lender	<u>ALTAExtended</u>	\$500
141.2-06 04/02/12	Energy Project – Leasehold ALTA Form 36.2-06	Owner	<u>ALTAExtended</u>	\$500
141.3-06 04/02/12	Energy Project – Leasehold ALTA Form 36.3-06	Lender	<u>ALTAExtended</u>	\$500
141.4-06 04/02/12	Energy Project – Covenants, Conditions and Restrictions- Land Under Development ALTA Form 36.4-06	Owner	<u>ALTAExtended</u>	10% - Minimum \$500

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
141.5-06 04/02/12	Energy Project – Covenants, Conditions and Restrictions – Land Under Development ALTA Form 36.5-06	Lender	<del>ALTA</del> Extended	10% - Minimum \$500
141.6-06 <del>04/02/12</del> 08/01/16	Energy Project – Encroachments ALTA Form 36.6-06	Owner or Lender	<del>ALTA</del> Extended	10% - Minimum \$500
141.7-06 12/01/14	Energy Project – Fee Estate ALTA Form 36.7-06	Owner	<del>ALTA</del> Extended	\$500
141.8-06 12/01/14	Energy Project – Fee Estate ALTA Form 36.8-06	Lender	<del>ALTA</del> Extended	\$500
142-06 04/02/13	Policy Authentication ALTA Form 39-06	Owner or Lender	All Policies	No Charge
143-06 12/02/13	Water – Buildings ALTA Form 41-06	Owner Lender	All Policies All Policies	15% 10%
143.1-06 12/02/13	Water – Improvements ALTA Form 41.1-06	Owner Lender	All Policies All Policies	20% 10%
143.2-06 12/02/13	Water – Described Improvements ALTA Form 41.2-06	Owner Lender	All Policies All Policies	20% 10%

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ENDORSEMENTS				
CLTA adoption date	Type	**Insured		*Charge
				% of Applicable Rate
143.3-06 12/02/13	Water – Land Under Development ALTA Form 41.3-06	Owner	<del>ALTA</del> Extended	20%
		Lender	<del>ALTA</del> Extended	10%
144-06 12/02/13	Commercial Lender Group ALTA Form 42-06	Lender	<del>ALTA</del> Extended	\$100
145-06 12/02/13	Anti-Taint ALTA Form 43-06	Lender	<del>ALTA</del> Extended	\$500
146-06 12/02/13	Insured Mortgage Recording ALTA Form 44-06	Lender	All Policies	No Charge
147-06 04/02/14	Tax Credit ALTA Form 40-06	Owner	<del>ALTA</del> Extended	\$100
147.1-06 04/02/14	Tax Credit – Defined Amount ALTA Form 40.1-06	Owner	<del>ALTA</del> Extended	\$100 Plus increased liability at the Applicable Rate
148-06 04/02/14	Pari Passu Mortgage ALTA Form 45-06	Lender	<del>ALTA</del> Extended	\$500
149-06 08/01/15	Option ALTA Form 46-06	Owner	<del>ALTA</del> Extended	10%

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<b>STG ENDORSEMENTS</b>				
<u>STG</u> <u>adoption date</u>	<u>Type</u>	<u>Insured</u>		<u>*Charge</u>
				<u>% of Applicable Rate</u>
<u>122 Modified</u>				<u>10% - Minimum \$50</u>
<u>STG 110.1-06 Modified</u>	<u>Arbitration Deletion</u>	<u>Lender</u>	<u>Extended</u>	<u>\$25</u>
<u>STG Additional Insured</u>	<u>Additional Insured</u>	<u>Lender</u>	<u>Extended</u>	<u>\$25</u>
<u>STG Extension Modification</u>	<u>Extension Modification</u>	<u>Lender</u>	<u>Extended</u>	<u>\$25</u>
<u>STG Non-Vested Spouse</u>	<u>Non-Vested Spouse</u>	<u>Lender</u>	<u>Extended</u>	<u>No Charge</u>
<u>STG Solar</u>	<u>Solar</u>	<u>Lender</u>	<u>Extended</u>	<u>\$75</u>

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Stewart Title Guaranty Company

SECTION 11 - STEWART TITLE GUARANTY COMPANY RATES

11. 1 RATES FOR USE IN THE FOLLOWING COUNTIES: BUTTE, COLUSA, DEL NORTE, GLENN, HUMBOLDT, LAKE, LASSEN, PLUMAS, SIERRA, SISKIYOU AND TEHAMA.

The rates below are applicable to transactions under \$50,000.

Amount of Insurance	*Charge
0 - \$25,000	\$300
\$25,001 - \$30,000	\$315
\$30,001 - \$35,000	\$325
\$35,001 - \$40,000	\$350
\$40,001 - \$45,000	\$375
\$45,001 - \$50,000	\$400
\$50,001 - and up	**

\* All amounts are rounded to the next dollar and zero cents.

\*\* See Applicable Rate in this schedule of charges.

## 11.2 RESIDENTIAL RATES

Amount of Insurance		Residential Rate
0	50,000	400
50,001	55,000	400
55,001	60,000	400
60,001	65,000	400
65,001	70,000	400
70,001	75,000	400
75,001	80,000	438
80,001	85,000	454
85,001	90,000	470
90,001	95,000	485
95,001	100,000	501
100,001	105,000	513
105,001	110,000	525
110,001	115,000	537
115,001	120,000	550
120,001	125,000	562
125,001	130,000	575
130,001	135,000	587
135,001	140,000	600
140,001	145,000	612
145,001	150,000	625
150,001	155,000	637
155,001	160,000	649
160,001	165,000	661
165,001	170,000	674
170,001	175,000	686
175,001	180,000	699
180,001	185,000	711
185,001	190,000	724
190,001	195,000	738
195,001	200,000	750
200,001	205,000	763
205,001	210,000	775
210,001	215,000	788
215,001	220,000	802
220,001	225,000	814
225,001	230,000	827
230,001	235,000	839
235,001	240,000	852
240,001	245,000	863
245,001	250,000	875

Amount of Insurance		Residential Rate
250,001	255,000	888
255,001	260,000	900
260,001	265,000	913
265,001	270,000	925
270,001	275,000	938
275,001	280,000	950
280,001	285,000	963
285,001	290,000	975
290,001	295,000	988
295,001	300,000	998
300,001	305,000	1008
305,001	310,000	1017
310,001	315,000	1027
315,001	320,000	1036
320,001	325,000	1045
325,001	330,000	1055
330,001	335,000	1064
335,001	340,000	1073
340,001	345,000	1083
345,001	350,000	1092
350,001	355,000	1101
355,001	360,000	1111
360,001	365,000	1120
365,001	370,000	1129
370,001	375,000	1139
375,001	380,000	1148
380,001	385,000	1158
385,001	390,000	1167
390,001	395,000	1176
395,001	400,000	1186
400,001	405,000	1195
405,001	410,000	1204
410,001	415,000	1214
415,001	420,000	1223
420,001	425,000	1232
425,001	430,000	1242
430,001	435,000	1251
435,001	440,000	1261
440,001	445,000	1270
445,001	450,000	1279
450,001	455,000	1289

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Amount of Insurance		Residential Rate
455,001	460,000	1298
460,001	465,000	1307
465,001	470,000	1317
470,001	475,000	1326
475,001	480,000	1335
480,001	485,000	1345
485,001	490,000	1354
490,001	495,000	1363
495,001	500,000	1371
500,001	505,000	1381
505,001	510,000	1386
510,001	515,000	1391
515,001	520,000	1396
520,001	525,000	1401
525,001	530,000	1406
530,001	535,000	1411
535,001	540,000	1416
540,001	545,000	1421
545,001	550,000	1426
550,001	555,000	1432
555,001	560,000	1440
560,001	565,000	1447
565,001	570,000	1455
570,001	575,000	1463
575,001	580,000	1471
580,001	585,000	1479
585,001	590,000	1486
590,001	595,000	1494
595,001	600,000	1502
600,001	605,000	1510
605,001	610,000	1518
610,001	615,000	1525
615,001	620,000	1533
620,001	625,000	1541
625,001	630,000	1549
630,001	635,000	1557
635,001	640,000	1564
640,001	645,000	1572
645,001	650,000	1580
650,001	655,000	1588
655,001	660,000	1596
660,001	665,000	1603
665,001	670,000	1611

Amount of Insurance		Residential Rate
670,001	675,000	1619
675,001	680,000	1627
680,001	685,000	1635
685,001	690,000	1642
690,001	695,000	1650
695,001	700,000	1658
700,001	705,000	1666
705,001	710,000	1674
710,001	715,000	1681
715,001	720,000	1689
720,001	725,000	1697
725,001	730,000	1705
730,001	735,000	1713
735,001	740,000	1720
740,001	745,000	1728
745,001	750,000	1736
750,001	755,000	1744
755,001	760,000	1752
760,001	765,000	1759
765,001	770,000	1767
770,001	775,000	1775
775,001	780,000	1783
780,001	785,000	1791
785,001	790,000	1798
790,001	795,000	1806
795,001	800,000	1814
800,001	805,000	1822
805,001	810,000	1830
810,001	815,000	1837
815,001	820,000	1845
820,001	825,000	1853
825,001	830,000	1861
830,001	835,000	1869
835,001	840,000	1876
840,001	845,000	1884
845,001	850,000	1892
850,001	855,000	1900
855,001	860,000	1908
860,001	865,000	1915
865,001	870,000	1923
870,001	875,000	1931
875,001	880,000	1939
880,001	885,000	1947

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Amount of Insurance		Residential Rate
885,001	890,000	1954
890,001	895,000	1962
895,001	900,000	1970
900,001	905,000	1978
905,001	910,000	1986
910,001	915,000	1993
915,001	920,000	2001
920,001	925,000	2009
925,001	930,000	2017
930,001	935,000	2025
935,001	940,000	2032
940,001	945,000	2040
945,001	950,000	2048
950,001	955,000	2056
955,001	960,000	2064

Amount of Insurance		Residential Rate
960,001	965,000	2071
965,001	970,000	2079
970,001	975,000	2087
975,001	980,000	2095
980,001	985,000	2103
985,001	990,000	2110
990,001	995,000	2118
995,001	1,000,000	2126

**For each \$5,000 or fraction thereof above \$1,000,000:**

Add \$5.00 per \$5,000 up to and including \$2,000,000

Add \$3.00 per \$5,000 over \$2,000,000

### 11.3 BASIC RATES

Amount of Insurance		Basic Rate
0	50,000	400
50,001	55,000	400
55,001	60,000	400
60,001	65,000	400
65,001	70,000	410
70,001	75,000	423
75,001	80,000	436
80,001	85,000	449
85,001	90,000	462
90,001	95,000	475
95,001	100,000	488
100,001	105,000	501
105,001	110,000	514
110,001	115,000	526
115,001	120,000	539
120,001	125,000	553
125,001	130,000	565
130,001	135,000	578
135,001	140,000	590
140,001	145,000	604
145,001	150,000	616
150,001	155,000	629
155,001	160,000	641
160,001	165,000	655
165,001	170,000	668
170,001	175,000	680
175,001	180,000	693
180,001	185,000	705
185,001	190,000	719
190,001	195,000	731
195,001	200,000	744
200,001	205,000	756
205,001	210,000	770
210,001	215,000	783
215,001	220,000	795
220,001	225,000	808
225,001	230,000	821
230,001	235,000	834
235,001	240,000	846
240,001	245,000	859
245,001	250,000	873
250,001	255,000	885

Amount of Insurance		Basic Rate
255,001	260,000	898
260,001	265,000	910
265,001	270,000	924
270,001	275,000	936
275,001	280,000	949
280,001	285,000	961
285,001	290,000	975
290,001	295,000	988
295,001	300,000	996
300,001	305,000	1006
305,001	310,000	1016
310,001	315,000	1025
315,001	320,000	1035
320,001	325,000	1045
325,001	330,000	1055
330,001	335,000	1064
335,001	340,000	1074
340,001	345,000	1084
345,001	350,000	1093
350,001	355,000	1103
355,001	360,000	1113
360,001	365,000	1121
365,001	370,000	1131
370,001	375,000	1141
375,001	380,000	1150
380,001	385,000	1160
385,001	390,000	1170
390,001	395,000	1179
395,001	400,000	1189
400,001	405,000	1199
405,001	410,000	1208
410,001	415,000	1218
415,001	420,000	1228
420,001	425,000	1236
425,001	430,000	1246
430,001	435,000	1256
435,001	440,000	1265
440,001	445,000	1275
445,001	450,000	1285
450,001	455,000	1295
455,001	460,000	1304
460,001	465,000	1314
465,001	470,000	1324

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Amount of Insurance		Basic Rate
470,001	475,000	1333
475,001	480,000	1343
480,001	485,000	1353
485,001	490,000	1361
490,001	495,000	1371
495,001	500,000	1381
500,001	505,000	1389
505,001	510,000	1396
510,001	515,000	1405
515,001	520,000	1413
520,001	525,000	1421
525,001	530,000	1429
530,001	535,000	1436
535,001	540,000	1445
540,001	545,000	1453
545,001	550,000	1461
550,001	555,000	1469
555,001	560,000	1476
560,001	565,000	1485
565,001	570,000	1493
570,001	575,000	1501
575,001	580,000	1509
580,001	585,000	1516
585,001	590,000	1525
590,001	595,000	1533
595,001	600,000	1541
600,001	605,000	1549
605,001	610,000	1556
610,001	615,000	1565
615,001	620,000	1573
620,001	625,000	1581
625,001	630,000	1589
630,001	635,000	1596
635,001	640,000	1605
640,001	645,000	1613
645,001	650,000	1621
650,001	655,000	1629
655,001	660,000	1636
660,001	665,000	1645
665,001	670,000	1653
670,001	675,000	1661
675,001	680,000	1669
680,001	685,000	1676

Amount of Insurance		Basic Rate
685,001	690,000	1685
690,001	695,000	1693
695,001	700,000	1701
700,001	705,000	1709
705,001	710,000	1716
710,001	715,000	1725
715,001	720,000	1733
720,001	725,000	1741
725,001	730,000	1749
730,001	735,000	1756
735,001	740,000	1765
740,001	745,000	1773
745,001	750,000	1781
750,001	755,000	1789
755,001	760,000	1796
760,001	765,000	1805
765,001	770,000	1813
770,001	775,000	1821
775,001	780,000	1829
780,001	785,000	1836
785,001	790,000	1845
790,001	795,000	1853
795,001	800,000	1861
800,001	805,000	1869
805,001	810,000	1876
810,001	815,000	1885
815,001	820,000	1893
820,001	825,000	1901
825,001	830,000	1909
830,001	835,000	1916
835,001	840,000	1925
840,001	845,000	1933
845,001	850,000	1941
850,001	855,000	1949
855,001	860,000	1956
860,001	865,000	1965
865,001	870,000	1973
870,001	875,000	1981
875,001	880,000	1989
880,001	885,000	1996
885,001	890,000	2005
890,001	895,000	2013
895,001	900,000	2021

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Stewart Title Guaranty Company



Amount of Insurance		Basic Rate
900,001	905,000	2029
905,001	910,000	2036
910,001	915,000	2045
915,001	920,000	2053
920,001	925,000	2061
925,001	930,000	2069
930,001	935,000	2076
935,001	940,000	2085
940,001	945,000	2093
945,001	950,000	2101
950,001	955,000	2109
955,001	960,000	2116
960,001	965,000	2125
965,001	970,000	2133
970,001	975,000	2141
975,001	980,000	2149
980,001	985,000	2156
985,001	990,000	2165
990,001	995,000	2173
995,001	1,000,000	2181
1,000,001	1,005,000	2188
1,005,001	1,010,000	2196
1,010,001	1,015,000	2204
1,015,001	1,020,000	2211
1,020,001	1,025,000	2219
1,025,001	1,030,000	2226
1,030,001	1,035,000	2234
1,035,001	1,040,000	2242
1,040,001	1,045,000	2249
1,045,001	1,050,000	2257
1,050,001	1,055,000	2264
1,055,001	1,060,000	2272
1,060,001	1,065,000	2280
1,065,001	1,070,000	2287
1,070,001	1,075,000	2295
1,075,001	1,080,000	2302
1,080,001	1,085,000	2310
1,085,001	1,090,000	2318
1,090,001	1,095,000	2325
1,095,001	1,100,000	2333
1,100,001	1,105,000	2340
1,105,001	1,110,000	2348
1,110,001	1,115,000	2356

Amount of Insurance		Basic Rate
1,115,001	1,120,000	2363
1,120,001	1,125,000	2371
1,125,001	1,130,000	2378
1,130,001	1,135,000	2386
1,135,001	1,140,000	2394
1,140,001	1,145,000	2401
1,145,001	1,150,000	2409
1,150,001	1,155,000	2416
1,155,001	1,160,000	2424
1,160,001	1,165,000	2432
1,165,001	1,170,000	2439
1,170,001	1,175,000	2447
1,175,001	1,180,000	2454
1,180,001	1,185,000	2462
1,185,001	1,190,000	2470
1,190,001	1,195,000	2477
1,195,001	1,200,000	2485
1,200,001	1,205,000	2492
1,205,001	1,210,000	2500
1,210,001	1,215,000	2508
1,215,001	1,220,000	2515
1,220,001	1,225,000	2523
1,225,001	1,230,000	2530
1,230,001	1,235,000	2538
1,235,001	1,240,000	2546
1,240,001	1,245,000	2553
1,245,001	1,250,000	2561
1,250,001	1,255,000	2568
1,255,001	1,260,000	2576
1,260,001	1,265,000	2584
1,265,001	1,270,000	2591
1,270,001	1,275,000	2599
1,275,001	1,280,000	2606
1,280,001	1,285,000	2614
1,285,001	1,290,000	2622
1,290,001	1,295,000	2629
1,295,001	1,300,000	2637
1,300,001	1,305,000	2644
1,305,001	1,310,000	2652
1,310,001	1,315,000	2660
1,315,001	1,320,000	2667
1,320,001	1,325,000	2675
1,325,001	1,330,000	2682

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Amount of Insurance		Basic Rate
1,330,001	1,335,000	2690
1,335,001	1,340,000	2698
1,340,001	1,345,000	2705
1,345,001	1,350,000	2713
1,350,001	1,355,000	2720
1,355,001	1,360,000	2728
1,360,001	1,365,000	2736
1,365,001	1,370,000	2743
1,370,001	1,375,000	2751
1,375,001	1,380,000	2758
1,380,001	1,385,000	2766
1,385,001	1,390,000	2774
1,390,001	1,395,000	2781
1,395,001	1,400,000	2789
1,400,001	1,405,000	2796
1,405,001	1,410,000	2804
1,410,001	1,415,000	2812
1,415,001	1,420,000	2819
1,420,001	1,425,000	2827
1,425,001	1,430,000	2834
1,430,001	1,435,000	2842
1,435,001	1,440,000	2850
1,440,001	1,445,000	2857
1,445,001	1,450,000	2865
1,450,001	1,455,000	2872
1,455,001	1,460,000	2880
1,460,001	1,465,000	2888
1,465,001	1,470,000	2895
1,470,001	1,475,000	2903
1,475,001	1,480,000	2910
1,480,001	1,485,000	2918
1,485,001	1,490,000	2926
1,490,001	1,495,000	2933
1,495,001	1,500,000	2941
1,500,001	1,505,000	2948
1,505,001	1,510,000	2956
1,510,001	1,515,000	2964
1,515,001	1,520,000	2971
1,520,001	1,525,000	2979
1,525,001	1,530,000	2986
1,530,001	1,535,000	2994
1,535,001	1,540,000	3002
1,540,001	1,545,000	3009

Amount of Insurance		Basic Rate
1,545,001	1,550,000	3017
1,550,001	1,555,000	3024
1,555,001	1,560,000	3032
1,560,001	1,565,000	3040
1,565,001	1,570,000	3047
1,570,001	1,575,000	3055
1,575,001	1,580,000	3062
1,580,001	1,585,000	3070
1,585,001	1,590,000	3078
1,590,001	1,595,000	3085
1,595,001	1,600,000	3093
1,600,001	1,605,000	3100
1,605,001	1,610,000	3108
1,610,001	1,615,000	3116
1,615,001	1,620,000	3123
1,620,001	1,625,000	3131
1,625,001	1,630,000	3138
1,630,001	1,635,000	3146
1,635,001	1,640,000	3154
1,640,001	1,645,000	3161
1,645,001	1,650,000	3169
1,650,001	1,655,000	3176
1,655,001	1,660,000	3184
1,660,001	1,665,000	3192
1,665,001	1,670,000	3199
1,670,001	1,675,000	3207
1,675,001	1,680,000	3214
1,680,001	1,685,000	3222
1,685,001	1,690,000	3230
1,690,001	1,695,000	3237
1,695,001	1,700,000	3245
1,700,001	1,705,000	3252
1,705,001	1,710,000	3260
1,710,001	1,715,000	3268
1,715,001	1,720,000	3275
1,720,001	1,725,000	3283
1,725,001	1,730,000	3290
1,730,001	1,735,000	3298
1,735,001	1,740,000	3306
1,740,001	1,745,000	3313
1,745,001	1,750,000	3321
1,750,001	1,755,000	3328
1,755,001	1,760,000	3336

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Amount of Insurance		Basic Rate
1,760,001	1,765,000	3344
1,765,001	1,770,000	3351
1,770,001	1,775,000	3359
1,775,001	1,780,000	3366
1,780,001	1,785,000	3374
1,785,001	1,790,000	3382
1,790,001	1,795,000	3389
1,795,001	1,800,000	3397
1,800,001	1,805,000	3404
1,805,001	1,810,000	3412
1,810,001	1,815,000	3420
1,815,001	1,820,000	3427
1,820,001	1,825,000	3435
1,825,001	1,830,000	3442
1,830,001	1,835,000	3450
1,835,001	1,840,000	3458
1,840,001	1,845,000	3465
1,845,001	1,850,000	3473
1,850,001	1,855,000	3480
1,855,001	1,860,000	3488
1,860,001	1,865,000	3496
1,865,001	1,870,000	3503
1,870,001	1,875,000	3511
1,875,001	1,880,000	3518
1,880,001	1,885,000	3526
1,885,001	1,890,000	3534
1,890,001	1,895,000	3541
1,895,001	1,900,000	3549
1,900,001	1,905,000	3556
1,905,001	1,910,000	3564
1,910,001	1,915,000	3572
1,915,001	1,920,000	3579
1,920,001	1,925,000	3587
1,925,001	1,930,000	3594
1,930,001	1,935,000	3602
1,935,001	1,940,000	3610
1,940,001	1,945,000	3617
1,945,001	1,950,000	3625
1,950,001	1,955,000	3632
1,955,001	1,960,000	3640
1,960,001	1,965,000	3648
1,965,001	1,970,000	3655
1,970,001	1,975,000	3663

Amount of Insurance		Basic Rate
1,975,001	1,980,000	3670
1,980,001	1,985,000	3678
1,985,001	1,990,000	3686
1,990,001	1,995,000	3693
1,995,001	2,000,000	3701
2,000,001	2,005,000	3708
2,005,001	2,010,000	3716
2,010,001	2,015,000	3724
2,015,001	2,020,000	3731
2,020,001	2,025,000	3739
2,025,001	2,030,000	3746
2,030,001	2,035,000	3754
2,035,001	2,040,000	3762
2,040,001	2,045,000	3769
2,045,001	2,050,000	3777
2,050,001	2,055,000	3784
2,055,001	2,060,000	3792
2,060,001	2,065,000	3800
2,065,001	2,070,000	3807
2,070,001	2,075,000	3815
2,075,001	2,080,000	3822
2,080,001	2,085,000	3830
2,085,001	2,090,000	3838
2,090,001	2,095,000	3845
2,095,001	2,100,000	3853
2,100,001	2,105,000	3860
2,105,001	2,110,000	3868
2,110,001	2,115,000	3876
2,115,001	2,120,000	3883
2,120,001	2,125,000	3891
2,125,001	2,130,000	3898
2,130,001	2,135,000	3906
2,135,001	2,140,000	3914
2,140,001	2,145,000	3921
2,145,001	2,150,000	3929
2,150,001	2,155,000	3936
2,155,001	2,160,000	3944
2,160,001	2,165,000	3952
2,165,001	2,170,000	3959
2,170,001	2,175,000	3967
2,175,001	2,180,000	3974
2,180,001	2,185,000	3982
2,185,001	2,190,000	3990

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Amount of Insurance		Basic Rate
2,190,001	2,195,000	3997
2,195,001	2,200,000	4005
2,200,001	2,205,000	4012
2,205,001	2,210,000	4020
2,210,001	2,215,000	4028
2,215,001	2,220,000	4035
2,220,001	2,225,000	4043
2,225,001	2,230,000	4050
2,230,001	2,235,000	4058
2,235,001	2,240,000	4066
2,240,001	2,245,000	4073
2,245,001	2,250,000	4081
2,250,001	2,255,000	4088
2,255,001	2,260,000	4096
2,260,001	2,265,000	4104
2,265,001	2,270,000	4111
2,270,001	2,275,000	4119
2,275,001	2,280,000	4126
2,280,001	2,285,000	4134
2,285,001	2,290,000	4142
2,290,001	2,295,000	4149
2,295,001	2,300,000	4157
2,300,001	2,305,000	4164
2,305,001	2,310,000	4172
2,310,001	2,315,000	4180
2,315,001	2,320,000	4187
2,320,001	2,325,000	4195
2,325,001	2,330,000	4202
2,330,001	2,335,000	4210
2,335,001	2,340,000	4218
2,340,001	2,345,000	4225
2,345,001	2,350,000	4233
2,350,001	2,355,000	4240
2,355,001	2,360,000	4248
2,360,001	2,365,000	4256
2,365,001	2,370,000	4263
2,370,001	2,375,000	4271
2,375,001	2,380,000	4278
2,380,001	2,385,000	4286
2,385,001	2,390,000	4294
2,390,001	2,395,000	4301
2,395,001	2,400,000	4309
2,400,001	2,405,000	4316

Amount of Insurance		Basic Rate
2,405,001	2,410,000	4324
2,410,001	2,415,000	4332
2,415,001	2,420,000	4339
2,420,001	2,425,000	4347
2,425,001	2,430,000	4354
2,430,001	2,435,000	4362
2,435,001	2,440,000	4370
2,440,001	2,445,000	4377
2,445,001	2,450,000	4385
2,450,001	2,455,000	4392
2,455,001	2,460,000	4400
2,460,001	2,465,000	4408
2,465,001	2,470,000	4415
2,470,001	2,475,000	4423
2,475,001	2,480,000	4430
2,480,001	2,485,000	4438
2,485,001	2,490,000	4446
2,490,001	2,495,000	4453
2,495,001	2,500,000	4461
2,500,001	2,505,000	4468
2,505,001	2,510,000	4476
2,510,001	2,515,000	4484
2,515,001	2,520,000	4491
2,520,001	2,525,000	4499
2,525,001	2,530,000	4506
2,530,001	2,535,000	4514
2,535,001	2,540,000	4522
2,540,001	2,545,000	4529
2,545,001	2,550,000	4537
2,550,001	2,555,000	4544
2,555,001	2,560,000	4552
2,560,001	2,565,000	4560
2,565,001	2,570,000	4567
2,570,001	2,575,000	4575
2,575,001	2,580,000	4582
2,580,001	2,585,000	4590
2,585,001	2,590,000	4598
2,590,001	2,595,000	4605
2,595,001	2,600,000	4613
2,600,001	2,605,000	4620
2,605,001	2,610,000	4628
2,610,001	2,615,000	4636
2,615,001	2,620,000	4643

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Amount of Insurance		Basic Rate
2,620,001	2,625,000	4651
2,625,001	2,630,000	4658
2,630,001	2,635,000	4666
2,635,001	2,640,000	4674
2,640,001	2,645,000	4681
2,645,001	2,650,000	4689
2,650,001	2,655,000	4696
2,655,001	2,660,000	4704
2,660,001	2,665,000	4712
2,665,001	2,670,000	4719
2,670,001	2,675,000	4727
2,675,001	2,680,000	4734
2,680,001	2,685,000	4742
2,685,001	2,690,000	4750
2,690,001	2,695,000	4757
2,695,001	2,700,000	4765
2,700,001	2,705,000	4772
2,705,001	2,710,000	4780
2,710,001	2,715,000	4788
2,715,001	2,720,000	4795
2,720,001	2,725,000	4803
2,725,001	2,730,000	4810
2,730,001	2,735,000	4818
2,735,001	2,740,000	4826
2,740,001	2,745,000	4833
2,745,001	2,750,000	4841
2,750,001	2,755,000	4848
2,755,001	2,760,000	4856
2,760,001	2,765,000	4864
2,765,001	2,770,000	4871
2,770,001	2,775,000	4879
2,775,001	2,780,000	4886
2,780,001	2,785,000	4894
2,785,001	2,790,000	4902
2,790,001	2,795,000	4909
2,795,001	2,800,000	4917
2,800,001	2,805,000	4924
2,805,001	2,810,000	4932
2,810,001	2,815,000	4940
2,815,001	2,820,000	4947
2,820,001	2,825,000	4955
2,825,001	2,830,000	4962
2,830,001	2,835,000	4970

Amount of Insurance		Basic Rate
2,835,001	2,840,000	4978
2,840,001	2,845,000	4985
2,845,001	2,850,000	4993
2,850,001	2,855,000	5000
2,855,001	2,860,000	5008
2,860,001	2,865,000	5016
2,865,001	2,870,000	5023
2,870,001	2,875,000	5031
2,875,001	2,880,000	5038
2,880,001	2,885,000	5046
2,885,001	2,890,000	5054
2,890,001	2,895,000	5061
2,895,001	2,900,000	5069
2,900,001	2,905,000	5076
2,905,001	2,910,000	5084
2,910,001	2,915,000	5092
2,915,001	2,920,000	5099
2,920,001	2,925,000	5107
2,925,001	2,930,000	5114
2,930,001	2,935,000	5122
2,935,001	2,940,000	5130
2,940,001	2,945,000	5137
2,945,001	2,950,000	5145
2,950,001	2,955,000	5152
2,955,001	2,960,000	5160
2,960,001	2,965,000	5168
2,965,001	2,970,000	5175
2,970,001	2,975,000	5183
2,975,001	2,980,000	5190
2,980,001	2,985,000	5198
2,985,001	2,990,000	5206
2,990,001	2,995,000	5213
2,995,001	3,000,000	5221
3,000,001	3,005,000	5228
3,005,001	3,010,000	5236
3,010,001	3,015,000	5244
3,015,001	3,020,000	5251
3,020,001	3,025,000	5259
3,025,001	3,030,000	5266
3,030,001	3,035,000	5274
3,035,001	3,040,000	5282
3,040,001	3,045,000	5289
3,045,001	3,050,000	5297

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Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
3,050,001	3,055,000	5304
3,055,001	3,060,000	5312
3,060,001	3,065,000	5320
3,065,001	3,070,000	5327
3,070,001	3,075,000	5335
3,075,001	3,080,000	5342
3,080,001	3,085,000	5350
3,085,001	3,090,000	5358
3,090,001	3,095,000	5365
3,095,001	3,100,000	5373
3,100,001	3,105,000	5380
3,105,001	3,110,000	5388
3,110,001	3,115,000	5396
3,115,001	3,120,000	5403
3,120,001	3,125,000	5411
3,125,001	3,130,000	5418
3,130,001	3,135,000	5426
3,135,001	3,140,000	5434
3,140,001	3,145,000	5441
3,145,001	3,150,000	5449
3,150,001	3,155,000	5456
3,155,001	3,160,000	5464
3,160,001	3,165,000	5472
3,165,001	3,170,000	5479
3,170,001	3,175,000	5487
3,175,001	3,180,000	5494
3,180,001	3,185,000	5502
3,185,001	3,190,000	5510
3,190,001	3,195,000	5517
3,195,001	3,200,000	5525
3,200,001	3,205,000	5532
3,205,001	3,210,000	5540
3,210,001	3,215,000	5548
3,215,001	3,220,000	5555
3,220,001	3,225,000	5563
3,225,001	3,230,000	5570
3,230,001	3,235,000	5578
3,235,001	3,240,000	5586
3,240,001	3,245,000	5593
3,245,001	3,250,000	5601
3,250,001	3,255,000	5608
3,255,001	3,260,000	5616
3,260,001	3,265,000	5624

Amount of Insurance		Basic Rate
3,265,001	3,270,000	5631
3,270,001	3,275,000	5639
3,275,001	3,280,000	5646
3,280,001	3,285,000	5654
3,285,001	3,290,000	5662
3,290,001	3,295,000	5669
3,295,001	3,300,000	5677
3,300,001	3,305,000	5684
3,305,001	3,310,000	5692
3,310,001	3,315,000	5700
3,315,001	3,320,000	5707
3,320,001	3,325,000	5715
3,325,001	3,330,000	5722
3,330,001	3,335,000	5730
3,335,001	3,340,000	5738
3,340,001	3,345,000	5745
3,345,001	3,350,000	5753
3,350,001	3,355,000	5760
3,355,001	3,360,000	5768
3,360,001	3,365,000	5776
3,365,001	3,370,000	5783
3,370,001	3,375,000	5791
3,375,001	3,380,000	5798
3,380,001	3,385,000	5806
3,385,001	3,390,000	5814
3,390,001	3,395,000	5821
3,395,001	3,400,000	5829
3,400,001	3,405,000	5836
3,405,001	3,410,000	5844
3,410,001	3,415,000	5852
3,415,001	3,420,000	5859
3,420,001	3,425,000	5867
3,425,001	3,430,000	5874
3,430,001	3,435,000	5882
3,435,001	3,440,000	5890
3,440,001	3,445,000	5897
3,445,001	3,450,000	5905
3,450,001	3,455,000	5912
3,455,001	3,460,000	5920
3,460,001	3,465,000	5928
3,465,001	3,470,000	5935
3,470,001	3,475,000	5943
3,475,001	3,480,000	5950

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Amount of Insurance		Basic Rate
3,480,001	3,485,000	5958
3,485,001	3,490,000	5966
3,490,001	3,495,000	5973
3,495,001	3,500,000	5981
3,500,001	3,505,000	5988
3,505,001	3,510,000	5996
3,510,001	3,515,000	6004
3,515,001	3,520,000	6011
3,520,001	3,525,000	6019
3,525,001	3,530,000	6026
3,530,001	3,535,000	6034
3,535,001	3,540,000	6042
3,540,001	3,545,000	6049
3,545,001	3,550,000	6057
3,550,001	3,555,000	6064
3,555,001	3,560,000	6072
3,560,001	3,565,000	6080
3,565,001	3,570,000	6087
3,570,001	3,575,000	6095
3,575,001	3,580,000	6102
3,580,001	3,585,000	6110
3,585,001	3,590,000	6118
3,590,001	3,595,000	6125
3,595,001	3,600,000	6133
3,600,001	3,605,000	6140
3,605,001	3,610,000	6148
3,610,001	3,615,000	6156
3,615,001	3,620,000	6163
3,620,001	3,625,000	6171
3,625,001	3,630,000	6178
3,630,001	3,635,000	6186
3,635,001	3,640,000	6194
3,640,001	3,645,000	6201
3,645,001	3,650,000	6209
3,650,001	3,655,000	6216
3,655,001	3,660,000	6224
3,660,001	3,665,000	6232
3,665,001	3,670,000	6239
3,670,001	3,675,000	6247
3,675,001	3,680,000	6254
3,680,001	3,685,000	6262
3,685,001	3,690,000	6270
3,690,001	3,695,000	6277

Amount of Insurance		Basic Rate
3,695,001	3,700,000	6285
3,700,001	3,705,000	6292
3,705,001	3,710,000	6300
3,710,001	3,715,000	6308
3,715,001	3,720,000	6315
3,720,001	3,725,000	6323
3,725,001	3,730,000	6330
3,730,001	3,735,000	6338
3,735,001	3,740,000	6346
3,740,001	3,745,000	6353
3,745,001	3,750,000	6361
3,750,001	3,755,000	6368
3,755,001	3,760,000	6376
3,760,001	3,765,000	6384
3,765,001	3,770,000	6391
3,770,001	3,775,000	6399
3,775,001	3,780,000	6406
3,780,001	3,785,000	6414
3,785,001	3,790,000	6422
3,790,001	3,795,000	6429
3,795,001	3,800,000	6437
3,800,001	3,805,000	6444
3,805,001	3,810,000	6452
3,810,001	3,815,000	6460
3,815,001	3,820,000	6467
3,820,001	3,825,000	6475
3,825,001	3,830,000	6482
3,830,001	3,835,000	6490
3,835,001	3,840,000	6498
3,840,001	3,845,000	6505
3,845,001	3,850,000	6513
3,850,001	3,855,000	6520
3,855,001	3,860,000	6528
3,860,001	3,865,000	6536
3,865,001	3,870,000	6543
3,870,001	3,875,000	6551
3,875,001	3,880,000	6558
3,880,001	3,885,000	6566
3,885,001	3,890,000	6574
3,890,001	3,895,000	6581
3,895,001	3,900,000	6589
3,900,001	3,905,000	6596
3,905,001	3,910,000	6604

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Stewart Title Guaranty Company

Amount of Insurance		Basic Rate
3,910,001	3,915,000	6612
3,915,001	3,920,000	6619
3,920,001	3,925,000	6627
3,925,001	3,930,000	6634
3,930,001	3,935,000	6642
3,935,001	3,940,000	6650
3,940,001	3,945,000	6657
3,945,001	3,950,000	6665
3,950,001	3,955,000	6672
3,955,001	3,960,000	6680
3,960,001	3,965,000	6688
3,965,001	3,970,000	6695
3,970,001	3,975,000	6703

Amount of Insurance		Basic Rate
3,975,001	3,980,000	6710
3,980,001	3,985,000	6718
3,985,001	3,990,000	6726
3,990,001	3,995,000	6733
3,995,001	4,000,000	6741
4,000,001	5,000,000	7741
5,000,001	6,000,000	8741
6,000,001	7,000,000	9741
7,000,001	8,000,000	10741
8,000,001	9,000,000	11741
9,000,001	10,000,000	12741

For each \$5,000 or fraction thereof above \$10,000,000 add \$4.38



#### 11.4 ALTA REFINANCE RATE

Amount of Insurance		ALTA Refi Rate
0	50,000	400
50,001	55,000	400
55,001	60,000	400
60,001	65,000	400
65,001	70,000	400
70,001	75,000	400
75,001	80,000	400
80,001	85,000	400
85,001	90,000	400
90,001	95,000	400
95,001	100,000	400
100,001	105,000	400
105,001	110,000	400
110,001	115,000	410
115,001	120,000	420
120,001	125,000	430
125,001	130,000	440
130,001	135,000	450
135,001	140,000	460
140,001	145,000	470
145,001	150,000	480
150,001	155,000	490
155,001	160,000	499
160,001	165,000	509
165,001	170,000	519
170,001	175,000	529
175,001	180,000	539
180,001	185,000	549
185,001	190,000	559
190,001	195,000	570
195,001	200,000	580
200,001	205,000	590
205,001	210,000	600
210,001	215,000	610
215,001	220,000	622
220,001	225,000	631
225,001	230,000	642
230,001	235,000	651
235,001	240,000	662
240,001	245,000	670
245,001	250,000	680
250,001	255,000	690

Amount of Insurance		ALTA Refi Rate
255,001	260,000	700
260,001	265,000	710
265,001	270,000	720
270,001	275,000	730
275,001	280,000	740
280,001	285,000	750
285,001	290,000	760
290,001	295,000	770
295,001	300,000	778
300,001	305,000	786
305,001	310,000	794
310,001	315,000	802
315,001	320,000	809
320,001	325,000	816
325,001	330,000	824
330,001	335,000	831
335,001	340,000	838
340,001	345,000	846
345,001	350,000	854
350,001	355,000	861
355,001	360,000	869
360,001	365,000	876
365,001	370,000	883
370,001	375,000	891
375,001	380,000	898
380,001	385,000	906
385,001	390,000	914
390,001	395,000	921
395,001	400,000	929
400,001	405,000	936
405,001	410,000	943
410,001	415,000	951
415,001	420,000	958
420,001	425,000	966
425,001	430,000	974
430,001	435,000	981
435,001	440,000	989
440,001	445,000	996
445,001	450,000	1,003
450,001	455,000	1,011
455,001	460,000	1,018
460,001	465,000	1,026

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Amount of Insurance		ALTA Refi Rate
465,001	470,000	1,034
470,001	475,000	1,041
475,001	480,000	1,048
480,001	485,000	1,056
485,001	490,000	1,063
490,001	495,000	1,070
495,001	500,000	1,077
500,001	505,000	1,083
505,001	510,000	1,089
510,001	515,000	1,096
515,001	520,000	1,102
520,001	525,000	1,108
525,001	530,000	1,114
530,001	535,000	1,120
535,001	540,000	1,127
540,001	545,000	1,133
545,001	550,000	1,139
550,001	555,000	1,145
555,001	560,000	1,152
560,001	565,000	1,158
565,001	570,000	1,164
570,001	575,000	1,170
575,001	580,000	1,177
580,001	585,000	1,183
585,001	590,000	1,189
590,001	595,000	1,195
595,001	600,000	1,202
600,001	605,000	1,208
605,001	610,000	1,214
610,001	615,000	1,220
615,001	620,000	1,227
620,001	625,000	1,233
625,001	630,000	1,239
630,001	635,000	1,245
635,001	640,000	1,252
640,001	645,000	1,258
645,001	650,000	1,264
650,001	655,000	1,270
655,001	660,000	1,276
660,001	665,000	1,283
665,001	670,000	1,289
670,001	675,000	1,295
675,001	680,000	1,301

Amount of Insurance		ALTA Refi Rate
680,001	685,000	1,308
685,001	690,000	1,314
690,001	695,000	1,320
695,001	700,000	1,326
700,001	705,000	1,333
705,001	710,000	1,339
710,001	715,000	1,345
715,001	720,000	1,351
720,001	725,000	1,358
725,001	730,000	1,364
730,001	735,000	1,370
735,001	740,000	1,376
740,001	745,000	1,383
745,001	750,000	1,389
750,001	755,000	1,395
755,001	760,000	1,401
760,001	765,000	1,408
765,001	770,000	1,414
770,001	775,000	1,420
775,001	780,000	1,426
780,001	785,000	1,432
785,001	790,000	1,439
790,001	795,000	1,445
795,001	800,000	1,451
800,001	805,000	1,457
805,001	810,000	1,464
810,001	815,000	1,470
815,001	820,000	1,476
820,001	825,000	1,482
825,001	830,000	1,489
830,001	835,000	1,495
835,001	840,000	1,501
840,001	845,000	1,507
845,001	850,000	1,514
850,001	855,000	1,520
855,001	860,000	1,526
860,001	865,000	1,532
865,001	870,000	1,539
870,001	875,000	1,545
875,001	880,000	1,551
880,001	885,000	1,557
885,001	890,000	1,564
890,001	895,000	1,570

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Stewart Title Guaranty Company

Amount of Insurance		ALTA Refi Rate
895,001	900,000	1,576
900,001	905,000	1,582
905,001	910,000	1,588
910,001	915,000	1,595
915,001	920,000	1,601
920,001	925,000	1,607
925,001	930,000	1,613
930,001	935,000	1,620
935,001	940,000	1,626
940,001	945,000	1,632
945,001	950,000	1,638
950,001	955,000	1,645
955,001	960,000	1,651
960,001	965,000	1,657
965,001	970,000	1,663
970,001	975,000	1,670
975,001	980,000	1,676
980,001	985,000	1,682
985,001	990,000	1,688
990,001	995,000	1,695
995,001	1,000,000	1,701

The charge for an ALTA Refinance Policy above \$1,000,000 is 80% of the charge in Section 11.2.

11.5 CLTA REFINANCE RATES

Amount of Insurance		CLTA Refi Rate
0	50,000	400
50,001	55,000	400
55,001	60,000	400
60,001	65,000	400
65,001	70,000	400
70,001	75,000	400
75,001	80,000	400
80,001	85,000	400
85,001	90,000	400
90,001	95,000	400
95,001	100,000	400
100,001	105,000	400
105,001	110,000	400
110,001	115,000	400
115,001	120,000	400
120,001	125,000	400
125,001	130,000	400
130,001	135,000	400
135,001	140,000	403
140,001	145,000	411
145,001	150,000	420
150,001	155,000	428
155,001	160,000	437
160,001	165,000	445
165,001	170,000	454
170,001	175,000	463
175,001	180,000	472
180,001	185,000	480
185,001	190,000	489
190,001	195,000	499
195,001	200,000	508
200,001	205,000	517
205,001	210,000	525
210,001	215,000	534
215,001	220,000	544
220,001	225,000	552
225,001	230,000	561
230,001	235,000	570
235,001	240,000	579
240,001	245,000	587
245,001	250,000	595
250,001	255,000	604

Amount of Insurance		CLTA Refi Rate
255,001	260,000	613
260,001	265,000	622
265,001	270,000	630
270,001	275,000	639
275,001	280,000	648
280,001	285,000	657
285,001	290,000	665
290,001	295,000	674
295,001	300,000	681
300,001	305,000	688
305,001	310,000	694
310,001	315,000	701
315,001	320,000	708
320,001	325,000	714
325,001	330,000	721
330,001	335,000	727
335,001	340,000	734
340,001	345,000	741
345,001	350,000	747
350,001	355,000	753
355,001	360,000	760
360,001	365,000	767
365,001	370,000	773
370,001	375,000	780
375,001	380,000	786
380,001	385,000	793
385,001	390,000	799
390,001	395,000	806
395,001	400,000	813
400,001	405,000	819
405,001	410,000	825
410,001	415,000	832
415,001	420,000	839
420,001	425,000	845
425,001	430,000	852
430,001	435,000	858
435,001	440,000	865
440,001	445,000	872
445,001	450,000	878
450,001	455,000	885
455,001	460,000	891
460,001	465,000	897
465,001	470,000	904

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Amount of Insurance		CLTA Refi Rate
470,001	475,000	911
475,001	480,000	917
480,001	485,000	924
485,001	490,000	930
490,001	495,000	937
495,001	500,000	942
500,001	505,000	948
505,001	510,000	953
510,001	515,000	958
515,001	520,000	964
520,001	525,000	970
525,001	530,000	975
530,001	535,000	981
535,001	540,000	986
540,001	545,000	991
545,001	550,000	997
550,001	555,000	1002
555,001	560,000	1008
560,001	565,000	1013
565,001	570,000	1019
570,001	575,000	1024
575,001	580,000	1030
580,001	585,000	1035
585,001	590,000	1040
590,001	595,000	1046
595,001	600,000	1051
600,001	605,000	1057
605,001	610,000	1063
610,001	615,000	1068
615,001	620,000	1073
620,001	625,000	1079
625,001	630,000	1084
630,001	635,000	1090
635,001	640,000	1095
640,001	645,000	1100
645,001	650,000	1106
650,001	655,000	1112
655,001	660,000	1117
660,001	665,000	1122
665,001	670,000	1128
670,001	675,000	1133
675,001	680,000	1139
680,001	685,000	1145

Amount of Insurance		CLTA Refi Rate
685,001	690,000	1149
690,001	695,000	1155
695,001	700,000	1161
700,001	705,000	1166
705,001	710,000	1172
710,001	715,000	1177
715,001	720,000	1182
720,001	725,000	1188
725,001	730,000	1194
730,001	735,000	1199
735,001	740,000	1204
740,001	745,000	1210
745,001	750,000	1215
750,001	755,000	1221
755,001	760,000	1226
760,001	765,000	1231
765,001	770,000	1237
770,001	775,000	1243
775,001	780,000	1248
780,001	785,000	1254
785,001	790,000	1259
790,001	795,000	1264
795,001	800,000	1270
800,001	805,000	1275
805,001	810,000	1281
810,001	815,000	1286
815,001	820,000	1292
820,001	825,000	1297
825,001	830,000	1303
830,001	835,000	1308
835,001	840,000	1313
840,001	845,000	1319
845,001	850,000	1324
850,001	855,000	1330
855,001	860,000	1336
860,001	865,000	1341
865,001	870,000	1346
870,001	875,000	1352
875,001	880,000	1357
880,001	885,000	1363
885,001	890,000	1368
890,001	895,000	1373
895,001	900,000	1379

Effective: ~~August~~ ~~November~~ 15, ~~2016-2017~~ (includes all revisions)  
Stewart Title Guaranty Company

Amount of Insurance		CLTA Refi Rate
900,001	905,000	1385
905,001	910,000	1390
910,001	915,000	1395
915,001	920,000	1401
920,001	925,000	1406
925,001	930,000	1412
930,001	935,000	1418
935,001	940,000	1422
940,001	945,000	1428
945,001	950,000	1434
950,001	955,000	1439
955,001	960,000	1445
960,001	965,000	1450
965,001	970,000	1455
970,001	975,000	1461
975,001	980,000	1467
980,001	985,000	1472
985,001	990,000	1477
990,001	995,000	1483
995,001	1,000,000	1488

The charge for a CLTA Refinance Policy above \$1,000,000 is 70% of the charge in Section 11.2.