



SCHEDULE OF CHARGES FOR USE IN THE STATE OF INDIANA

This schedule is for the use of issuing attorneys, title agencies and title offices issuing Stewart Title Guaranty Company's ("Stewart" or "Underwriter") Title Insurance Policies. Any other use or reproduction of this schedule is prohibited.

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

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

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

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

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SCHEDULE OF CHARGES FOR USE IN THE STATE OF INDIANA

RESIDENTIAL - STANDARD ALTA POLICY CHARGES PER THOUSAND

Amount of Coverage	OWNER'S/ LEASEHOLD POLICY	LOAN POLICY	EXPANDED COVERAGE ALTA HOMEOWNER'S POLICIES	EXPANDED COVERAGE ALTA LOAN POLICIES	ALTA RESIDENTIAL LIMITED COVERAGE JR LOAN POLICY
Up to \$50,000	\$3.50	\$2.50	\$3.85	\$2.75	\$2.00
Over \$50,000 to \$100,000, add	\$3.00	\$2.00	\$3.30	\$2.20	\$2.00
Over \$100,000 to \$2,000,000, add	\$2.00	\$1.75	\$2.20	\$1.93	\$2.00*
Over \$2,000,000 to \$5,000,000, add	\$1.75	\$1.00	\$1.93	\$1.10	N/A
Over \$5,000,000, add	\$1.25	\$1.00	\$1.38	\$1.10	N/A
Minimum Charge	\$35.00	\$25.00	\$35.00	\$25.00	\$25.00

*Limited to \$250,000 liability

NOTE: To compute any charge on a fractional thousand (except as to minimum charges), you are to round up to the next higher whole thousand. For example, if the contract price is \$33,259 and an owner's policy is being issued, multiply 34 times \$3.50.

COMMERCIAL - STANDARD ALTA OWNER'S POLICY CHARGES

Amount of Coverage	CHARGE
Up to \$250,000	\$500.00
	Per Thousand
Over \$250,000 to \$1,000,000	\$2.00
Over \$1,000,000 to \$3,000,000	\$1.30
Over \$3,000,000 to \$5,000,000	\$1.28
Over \$5,000,000 to \$7,500,000	\$1.12
Over \$7,500,000 to \$10,000,000	\$1.00
Over \$10,000,000 to \$20,000,000	\$0.95
Over \$20,000,000 to \$50,000,000	\$0.75
Over \$50,000,000	\$0.50

COMMERCIAL - STANDARD ALTA LOAN POLICY CHARGES

Amount of Coverage	CHARGE
Up to \$285,000	\$500.00
	Per Thousand
Over \$285,000 to \$1,000,000	\$1.75
Over \$1,000,000 to \$3,000,000	\$1.30
Over \$3,000,000 to \$5,000,000	\$1.28
Over \$5,000,000 to \$7,500,000	\$1.12
Over \$7,500,000 to \$10,000,000	\$1.00
Over \$10,000,000 to \$20,000,000	\$0.95
Over \$20,000,000 to \$50,000,000	\$0.75
Over \$50,000,000	\$0.50

REISSUE CREDIT

A reissue credit of 25% shall apply where a prior owner's policy was previously issued within the immediately preceding 10 years; this credit shall apply up to the amount of the prior owner's policy. Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

REFINANCE CREDIT

A refi credit of 30% shall apply on a residential loan policy where the chain of title establishes a prior existing institutional first mortgage recorded within the last 10 years affecting the same borrower(s) and affecting the same property. The credit shall be applied to the face amount of the new loan policy.

CLOSING PROTECTION LETTER

A Closing Protection Letter (CPL) is available to the parties of the transaction. CPLs shall be issued in a residential real estate transaction if (a) a title policy is issued by a title company or by a title insurance producer on behalf of the company, and (b) the company or title insurance producer also acts as the settlement or closing agent for the transaction. If the conditions are met, the CPL must be issued to the lender, borrower, buyer, and seller of the property. A fee shall be charged to each party receiving the benefit of the CPL. The fees to be charged shall be \$25 for a lender, buyer/borrower and seller. The entire amount of the CPL fee, rate, or charge shall be remitted to Underwriter for providing a CPL. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$25 per letter would be charged. A CPL may be issued in a commercial transaction (defined as non 1-4 family transaction) under the same terms, conditions and charges set forth above, if provided.

As examples:

- In a refinance transaction the CPL charges would be \$50 total (\$25 for lender and \$25 for borrower);
- In a purchase transaction with financing the CPL charges would be \$75 total (\$25 for lender, \$25 for borrower/buyer and \$25 for seller);
- In a purchase transaction without financing the CPL charges would be \$50 total (\$25 for seller and \$25 for buyer)

SIMULTANEOUS ISSUE FEE

The charge for a loan policy issued simultaneously with an owner's policy shall be \$25.00 up to the amount of the owner's policy.

RESIDENTIAL ENDORSEMENTS

Standard residential endorsements approved for issuance in Indiana are issued at no charge.

COMMERCIAL ENDORSEMENTS: Gross premium (risk rate) to be received by Stewart for commercial endorsements in Indiana is as follows:

- The greater of \$50 or \$0.05/\$1,000 for the following extra-hazardous endorsements; maximum charge of \$600.
- The greater of \$25 or \$0.0125/\$1,000 on all other commercial endorsements; maximum charge of \$300.

Extra-hazardous endorsements:

- 1) ALTA Endorsement 3-06 Zoning
- 2) ALTA Endorsement 3.1-06 Zoning-Completed Structure
- 3) ALTA Endorsement 3.2-06 Zoning-Land Under Development
- 4) ALTA Endorsement 12-06 Aggregation
- 5) ALTA Endorsement 15-06 Nonimputation – Full Equity Transfer
- 6) ALTA Endorsement 15.1-06 Nonimputation – Additional Insured
- 7) ALTA Endorsement 15.2-06 Nonimputation – Partial Equity Transfer
- 8) ALTA Endorsement 16-06 Mezzanine Financing
- 9) ALTA Endorsement 29-06 Interest Rate Swap Endorsement-Direct Obligation
- 10) ALTA Endorsement 29.1-06 Interest Rate Swap Endorsement-Additional Interest
- 11) ALTA Endorsement 29.2-06 Interest Rate Swap Endorsement-Direct Obligation-Defined Amount
- 12) ALTA Endorsement 29.3-06 Interest Rate Swap Endorsement-Additional Interest-Defined Amount

- 13) ALTA Endorsement 30-06 One To Four Family Shared Appreciation Mortgage
- 14) ALTA Endorsement 30.1-06 Commercial Participation Interest
- 15) ALTA Endorsement 32-06 Construction Loan-Loss of Priority
- 16) ALTA Endorsement 35-06 Mineral and Other Subsurface Substances-Building
- 17) ALTA Endorsement 35.1-06 Mineral and Other Subsurface Substances-Improvements
- 18) ALTA Endorsement 35.2-06 Mineral and Other Subsurface Substances-Described Improvements
- 19) ALTA Endorsement 35.3-06 Mineral and Other Subsurface Substances-Land Under Development
- 20) ALTA Endorsement 34-06 Identified Risk Coverage
- 21) ALTA Endorsement 36-0 Energy Project-Leasehold/Easement – Owner’s
- 22) ALTA Endorsement 36.1 Energy Project-Leasehold/Easement-Loan
- 23) ALTA Endorsement 36.2 Energy Project-Leasehold/Easement-Owner’s
- 24) ALTA Endorsement 36.3 Energy Project-Leasehold/Easement- Loan
- 25) ALTA Endorsement 36.4 Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Owner’s
- 26) ALTA Endorsement 36. 5 Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan
- 27) ALTA Endorsement 36.6 Energy Project – Encroachments
- 28) Indiana Going Concern Endorsement
- 29) STG Fairway Endorsement 1 (Indiana Modified)
- 30) STG Fairway Endorsement 2 (Indiana Modified)
- 31) STG Fairway Endorsement LLC (Indiana Modified)
- 32) STG Re-characterization Endorsement (Indiana Modified)
- 33) STG Option Endorsement (Indiana Modified)
- 34) STG Indiana Shopping Center Endorsement
- 35) Indiana Piggyback Endorsement

CHARGES FOR SPECIAL OR EXTRAORDINARY RISK

When extending special coverages or assuming extra hazardous risk, an additional charge, commensurate with the risk assumed thereunder may be made with Underwriter approval upon written application of Consent to Rate Filing filed with the commissioner.

Foreclosure Guarantee: \$30 remittance to Stewart for Guarantees up to \$200,000.00; \$50 remittance to Stewart for Guarantees in excess of \$200,000.00. Guarantee issued on residential policies only.

Gross Premium (risk rate): The gross premium (risk rate) to be remitted to Stewart for a title policy shall be based upon the above Schedule of Charges. The gross premium (risk rate) does **NOT** include any costs for services to be performed prior to the issuance of Stewart’s title insurance policy (e.g., title search and/or examination fees, commitment and/or final policy preparation, recordation, etc.).

TIEF FEE

After June 30, 2006, any person that purchases a title insurance policy must pay a fee of five dollars (\$5.00) for the title insurance enforcement fund at the time premium is paid for the title insurance policy. Therefore, the \$5.00 fee must be charged as a line item on the 1100 series on the HUD for any transaction closing after June 30, 2006. The Title Insurance Enforcement Fund Fee should be reflected on the HUD as the "TIEFF". If your office is not conducting the closing, an additional \$5.00 fee must be collected in addition to the premium payable for any policies to be issued. The fee applies to both commercial and residential title insurance policies. If a loan and owners policy is issued simultaneously, a \$5.00 fee must be collected for each policy. The \$5.00 fee is payable to the underwriter upon which the policy is issued and is to be remitted separately from the Policy Premium Check to the underwriter. The underwriter shall retain two dollars (\$2.00) of the fee collected as an administrative fee. The underwriter shall be responsible for remitting the remaining three dollars (\$3.00) to the Department of Insurance. Agents are advised to immediately add the following or a substantially similar requirement to their commitments:

By virtue of I.C. 27-7-3.6, a fee of \$5.00 payable to the title insurance underwriter will be collected from the purchaser of the policy for each policy issued in conjunction with a closing occurring on or after July 1, 2006. The fee should be designated in the 1100 series of the HUD form as a TIEFF (Title Insurance Enforcement Fund Fee) charge.