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

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

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I. ORIGINAL ISSUE CHARGES FOR OWNER'S OR LOAN POLICIES:

- **State Charges (Zone 1):** The State Charge applies to all Nevada counties except the following: Washoe, Carson, Churchill, Douglas, Lyon and Storey.

Value of Insurance			Standard Owner's/ Extended Loan	Standard Loan/Short Term Rate (3 years or less)	Simultaneous Loan Policy w/Owner's at Full Value
\$1	to	\$50,000	\$400	\$320	\$200.00
\$50,001	to	\$100,000	\$625	\$500	\$312.50
\$100,001	to	\$150,000	\$775	\$620	\$387.50
\$150,001	to	\$200,000	\$950	\$760	\$475.00
\$200,001	to	\$250,000	\$1,100	\$880	\$550.00
\$250,001	to	\$300,000	\$1,250	\$1,000	\$625.00
\$300,001	to	\$350,000	\$1,400	\$1,120	\$700.00
\$350,001	to	\$400,000	\$1,550	\$1,240	\$775.00
\$400,001	to	\$450,000	\$1,700	\$1,360	\$850.00
\$450,001	to	\$500,000	\$1,850	\$1,480	\$925.00
\$500,001	to	\$550,000	\$2,000	\$1,600	\$1,000.00
\$550,001	to	\$600,000	\$2,150	\$1,720	\$1,075.00
\$600,001	to	\$650,000	\$2,300	\$1,840	\$1,150.00
\$650,001	to	\$700,000	\$2,450	\$1,960	\$1,225.00
\$700,001	to	\$750,000	\$2,600	\$2,080	\$1,300.00
\$750,001	to	\$800,000	\$2,750	\$2,200	\$1,375.00
\$800,001	to	\$850,000	\$2,900	\$2,320	\$1,450.00
\$850,001	to	\$900,000	\$3,050	\$2,440	\$1,525.00
\$900,001	to	\$950,000	\$3,200	\$2,560	\$1,600.00
\$950,001	to	\$1,000,000	\$3,350	\$2,680	\$1,675.00
\$1,000,001	to	\$1,050,000	\$3,475	\$2,780	\$1,737.50
\$1,050,001	to	\$1,100,000	\$3,600	\$2,880	\$1,800.00
\$1,100,001	to	\$1,150,000	\$3,725	\$2,980	\$1,862.50
\$1,150,001	to	\$1,200,000	\$3,850	\$3,080	\$1,925.00
\$1,200,001	to	\$1,250,000	\$3,975	\$3,180	\$1,987.50
\$1,250,001	to	\$1,300,000	\$4,100	\$3,280	\$2,050.00
\$1,300,001	to	\$1,350,000	\$4,225	\$3,380	\$2,112.50
\$1,350,001	to	\$1,400,000	\$4,350	\$3,480	\$2,175.00
\$1,400,001	to	\$1,450,000	\$4,475	\$3,580	\$2,237.50
\$1,450,001	to	\$1,500,000	\$4,600	\$3,680	\$2,300.00
\$1,500,001	to	\$1,550,000	\$4,725	\$3,780	\$2,362.50
\$1,550,001	to	\$1,600,000	\$4,850	\$3,880	\$2,425.00
\$1,600,001	to	\$1,650,000	\$4,975	\$3,980	\$2,487.50
\$1,650,001	to	\$1,700,000	\$5,100	\$4,080	\$2,550.00
\$1,700,001	to	\$1,750,000	\$5,225	\$4,180	\$2,612.50
\$1,750,001	to	\$1,800,000	\$5,350	\$4,280	\$2,675.00
\$1,800,001	to	\$1,850,000	\$5,475	\$4,380	\$2,737.50
\$1,850,001	to	\$1,900,000	\$5,600	\$4,480	\$2,800.00
\$1,900,001	to	\$1,950,000	\$5,725	\$4,580	\$2,862.50
\$1,950,001	to	\$2,000,000	\$5,850	\$4,680	\$2,925.00
Additional pricing: \$2,000,001 to \$5,000,000 add \$2.00 per thousand For policy amounts over \$5,000,000 contact Stewart Title underwriting					

- **Carson, Churchill, Douglas, Lyon and Storey County Charge (Zone 2):**

The charge for standard owner’s or leasehold owner’s and extended loan insurance shall be as follows:

Up to \$20,000.00 of liability written.....	\$310.00
	Per Thousand
Over \$20,000 and up to \$80,000, add	\$3.50
Over \$80,000 and up to \$261,000, add	\$3.00
Over \$261,000 and up to \$1,000,000, add.....	\$2.00
Over \$1,000,000 and up to \$4,000,000, add.....	\$1.85
Minimum charge	\$310.00

Amounts over \$4,000,000 contact Stewart Title underwriting.

Other charges:

Short term	80% of base charge
Concurrent (simultaneous) Loan policy.....	50% of base charge

- **Washoe County Charges (Zone 3):**

The charge for standard owner’s or leasehold owner’s and extended loan insurance shall be as follows:

Up to \$20,000.00 of liability written.....	\$362.00
	Per Thousand
Over \$20,000 and up to \$100,000, add	\$4.20
Over \$100,000 and up to \$200,000, add.....	\$3.15
Over \$200,000 and up to \$300,000, add.....	\$2.90
Over \$300,000 and up to \$1,000,000, add.....	\$2.10
Over \$1,000,000 and up to \$4,000,000, add.....	\$1.85
Minimum charge	\$362.00

Amounts over \$4,000,000 contact Stewart Title underwriting.

Other charges:

Short term	80% of base charge
Concurrent (simultaneous) Loan policy.....	50% of base charge
Extended Owner’s Policy	140% of base charge
Standard Loan Policy	80% of base charge

If the policy to be issued is a Homeowner’s Policy of Title Insurance for a One-To-Four Family Residence or ALTA Expanded Coverage Residential Loan Policies (“Enhanced”):

The charge for the Enhanced policies is the applicable charge for which the regular policy would ordinarily be issued, plus an additional 10%.

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

II. REISSUE OF OWNER’S INSURANCE:

Reissued where no transaction is involved (no time limit).

Owner's coverage may be increased for the greater of \$400 (\$450 if extended coverage) or 25% of the Basic Charge for the amount of outstanding insurance, plus charge applicable for insurance issued in excess of the original amount.

III. CHARGES FOR SIMULTANEOUS ISSUANCE OF POLICIES:

Simultaneous Issuance of Owner's And Loan Policies:

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the Owner's Policy will be the original Owner's Charge. The Charge for the Loan Policy so simultaneously issued will be: Zone 1 - 50%; Zone 2 - 50%; Zone 3 - 50% of the base charge for the amount of insurance not in excess of the Owner's Policy. The Charge on the amount of the Loan Policy exceeding the Owner's Policy is figured at the regular original title insurance charges for "Loan Policies" in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

Simultaneous Issuance of Owner's and Leasehold Owner's Policies:

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$125. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original title insurance charges for Owner's policy in the applicable bracket or brackets.

IV. SUBDIVISION (DEVELOPMENT) RATE:

The Basic Subdivision Charge shall be as follows:

Up to \$20,000 of liability written.....	\$200.00
	Per Thousand
Over \$20,000 and up to \$30,000, add	\$5.00
Over \$30,000 and up to \$40,000, add	\$3.50
Over \$40,000 and up to \$60,000, add	\$3.00
Over \$60,000 and up to \$100,000, add	\$2.75
Over \$100,000 and up to \$300,000, add.....	\$2.50
Over \$300,000 and up to \$1,000,000, add.....	\$2.00
Over \$1,000,000 and up to \$5,000,000, add.....	\$1.75
Over \$5,000,000 and up to \$10,000,000, add.....	\$1.50
Over \$10,000,000 and up to \$20,000,000, add.....	\$1.25
Over \$20,000,000, add.....	\$1.00
Minimum charge	\$200.00

A. DEVELOPMENT CHARGE

The charges hereunder may be applicable only when ten (10) or more policies are to be issued insuring ten (10) or more different purchasers or lessees of either improved or unimproved property in qualified developments depending upon the number of units and are based upon the full value of each separate sale or unit value under a lease, in the following manner. These reduced percentages are available only when the

Company is to issue all remaining lots owned by the developer or builder in the subdivision.

10 to 20 Units	70% of Basic Subdivision Charge
21 to 100 Units	60% of Basic Subdivision Charge
101 Units or more	55% of Basic Subdivision Charge

B. SUBDIVISION OR CONDOMINIUM GUARANTEE

Guarantees for map filing are issued for the following charges:

1. **Insured Owner**
 \$210 base charge, plus \$25 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit charge applicable under the Basic Charge on the additional amount requested.
2. **Parcel Map Guarantee**
 \$210 base charge, plus \$25 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit charge applicable under the Basic Charge on the additional amount requested.

C. CONSTRUCTION OR LAND DEVELOPMENT LOAN BINDER CHARGES AND CREDITS:

The charge shall be ten percent (10%) per year, for any construction policy or binder issued for a term not to exceed five (5) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

V. PLANNED MAJOR PROJECTS

This section may be used for pricing major commercial, industrial or other developments which involve the issuance of one or more owners, lessees and/or loan policies of title insurance, issued together or at different times on fee or lesser interests, aggregating at least \$4,000,000. A binder may be initially issued for \$0.10 per \$1,000 up to \$10,000,000 and \$0.05 per \$1,000 over \$10,000,000.

A. Owners/Lessees Insurance

(Original issue or increased liability)

	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000	\$0.95	\$1.15
Aggregate over \$10,000,000 up to \$25,000,000	\$0.90	\$1.10
Aggregate over \$25,000,000 up to \$50,000,000	\$0.84	\$1.04

B. Lenders Insurance	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000	\$0.76	\$0.95
Aggregate over \$10,000,000 up to \$25,000,000	\$0.70	\$0.90
Aggregate over \$25,000,000 up to \$50,000,000	\$0.66	\$0.86

C. Trustee's Sale Guarantee	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000		\$0.76
Aggregate over \$10,000,000 up to \$25,000,000		\$0.72
Aggregate over \$25,000,000 up to \$50,000,000		\$0.70

D. Owners Policy Following Foreclosure or Deed in Lieu of Foreclosure	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000	\$0.28	\$0.36
Aggregate over \$10,000,000 up to \$25,000,000	\$0.27	\$0.33
Aggregate over \$25,000,000 up to \$50,000,000	\$0.26	\$0.32
The Company must have issued its Trustee's Sale Guarantee in connection with the foreclosure or prior to the deed in lieu of foreclosure, and the deed of trust foreclosed upon or for which the deed in lieu of foreclosure is given must have been insured.		

E. Combined Package of Services Related to REO Property	Per \$1,000 of Liability	
	Where Owners Policy issued under sub-section D is standard coverage	Where Owners Policy issued under sub- section D is extended coverage
A Combination of the services provided for under sub-sections E and F may be provided with a Binder at the following combined charges, payable at the time the Trustee's Sale Guarantee is issued:		
Aggregate up to \$10,000,000	\$0.95	\$1.15
Aggregate over \$10,000,000 up to \$25,000,000	\$0.90	\$1.10
Aggregate over \$25,000,000 up to \$50,000,000	\$0.88	\$1.05

F. Reissue of Owners Policies	
An Owner's Policy may be reissued where no transaction is involved, based upon the amount of the outstanding insurance, at the following charges:	
Where the original policy and the reissued policy are both Standard Coverage:	\$400.00
Where the original policy and the reissued policy are both Extended Coverage:	\$450.00
Where the original policy is Standard Coverage and the reissued policy is Extended Coverage:	
Aggregate up to \$10,000,000 - \$0.60 per \$1,000 of Liability, plus \$450	
Aggregate over \$10,000,000 - \$0.50 per \$1,000 of Liability, plus \$450	
Insurance in excess of the amount of the original policy shall be priced at the applicable charge set forth in paragraph A of this section.	

G. Reissue of Loan Policies	Per \$1,000 of Liability
Where the original policy and the reissued policy are both Standard Coverage:	\$0.20
Where the original policy and the reissued policy are both Extended Coverage:	\$0.35
Where the original policy is Standard Coverage and the reissued policy is Extended Coverage:	\$0.40
Insurance in excess of the amount of the original policy shall be priced at the applicable charge set forth in paragraph E of this section.	

H. Endorsements	
The fee for each endorsement issued in connection with policies priced under the provisions of this section are obtained by multiplying the percentage listed in the endorsement section by:	
\$1.00 per \$1,000 for aggregate liability up to \$10,000,000	
\$0.90 per \$1,000 for aggregate liability over \$10,000,000	

NOTE I: Amounts in excess of \$50,000,000 will be charged for at a negotiated charge between the Company and the owner.

NOTE II: In computing liabilities to arrive at the charges provided for herein, it is permissible to include transactions by another title insurer.

VI. COMMERCIAL LEASEHOLD

A. Lessee's Leasehold Charge

- | | |
|---------------------------------------|--|
| 1. ALTA Extended Coverage Policy Form | 140% of the Basic Charge |
| 2. Short Term Rate | Applies to Insured Lessors or Assignors only and when the new order is placed within the following periods of time from the date of a prior CLTA or ALTA form of policy. (Guarantees Excluded) |
| <u>Time Period</u> | <u>Short Term Rate</u> |
| Within 36 Months | 80% of the Applicable Charge |
| Over 36 Months | 100% of the Applicable Charge |

The minimum charges may be computed on either the full value of the land and existing improvements or on a lesser amount relating to the term of the lease as follows:

1. Less than twenty-five (25) years: 10 times the annual rental or the value of the property whichever is the lesser amount.
2. Twenty-Five (25) years or more but less than fifty (50) years: 20 times the annual rental or the value of the property whichever is the lesser amount.
3. Fifty (50) years or more: the full value of the land and existing improvements.
4. Insurance in excess of the minimum amount may be issued at the appropriate insurance charge.

If a loan is involved the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is greater.

If the lessees and the fee owners estates or interests are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the Owners charge applicable (Section I) based upon one policy amount is charged.

If the lessees and the fee owners estates or interests are segregated in the same policy by an endorsement, or if concurrently with an owner's policy a separate leasehold policy is issued, the charge for the leasehold insurance so segregated will be on an increased liability basis at the appropriate charge per unit for the minimum amount of leasehold insurance called for under the formula shown above, plus \$30 additional policy charge.

B. Lender's Leasehold Charge

1. ALTA Extended Coverage Policy Form 100% of the Basic Charge
2. Short Term Rate applies to an insured lessee or assignee when the new order is placed within the following periods of time from the date of a prior policy.

<u>Time Period</u>	<u>Short Term Rate</u>
Within 36 Months	80% of the Applicable Charge
Over 36 Months	100% of the Applicable Charge

The minimum charge is based upon the amount of the encumbrance allocated to the property. The charges for added coverages or separate lenders insurance issued concurrently with other policies covering the same leasehold estate, are subject to the same formulas applicable to lenders insurance issued concurrently with owners insurance on fee title.

VII. SPECIAL LAND USE AND DEVELOPMENT

These reduced percentages of the Basic Subdivision Charge are available only when the Company is to insure the sales or leases of all the lots or all remaining lots owned by the developer or builder in a 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 the Company on the balance of the lots, the Company reserves the right to recompute the policy charges using the charge as set forth in Section I of this manual, and the developer or builder may be billed for the difference, if any.

VIII. RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

\$0 - \$40,000 liability \$75.00
\$40,000 - \$250,000 liability \$2.00 per \$1000 of liability

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

IX. ADDITIONAL DISCOUNTS

- A. GOVERNMENTAL CONTRACTS** – Title insurance purchased by governmental agencies may receive a discount up to 40% of the basic charge dependent on the amount of work and risk involved.
- B. DISASTER LOANS** – Lender’s insurance covering the financing or refinancing required by an owner of record within twenty-four months of the date of proclamation of a state of disaster, in rebuilding any structure, or due to severe production losses, which was partially or totally destroyed in the disaster area, will be issued for 65% of the charge applicable based on the type and amount of insurance.
- C. NON-PROFIT ORGANIZATIONS** – Churches, charitable or like eleemosynary non-profit organizations purchasing title insurance on property dedicated to church or charitable use within the normal activities for which such entities were intended will be charged 75% of the basic charge.
- D. OWNER’S POLICY FOLLOWING A FORECLOSURE, TRUSTEE’S SALE OR DEED IN LIEU** – A portion of the charge for the Trustee Sale or Foreclosure Guarantee made by the agent may be credited by the agent against the title agent portion of the charge in issuing a policy to the insured beneficiary of the sale. Provided, however, said credit, if applicable, shall not exceed 50% of the basic insurance charge.
- E. CONVERSION OF INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES** – Outstanding policies covering individual leasehold estates insuring a lessee or his assignee, may be reissued to cover the conversion into a fee title estate at 25% of the Basic Charge.
- F. INVESTOR RATE** - This rate is available to a person who in the ordinary course of their business invests money in real estate so that the real estate may produce a revenue, income, or profit from its employment. This rate applies to the sale by the investor purchaser of the property from a non-judicial foreclosure sale and is only applicable to those premiums that are being paid for by the investor. This rate is not available on premiums charged for endorsements nor can it be applied to any portion of a premium that is calculated at less than the full applicable basic rate as reflected in Section I under Zones 1, 2 and 3 on pages 3-4 hereof. This rate applies to the sale by the investor purchaser of the property from a non-judicial foreclosure sale, to a bona fide purchaser, where the investor is obligated by local custom and practice to provide and pay for an owner’s policy of title insurance.. This rate is calculated at 70% of the basic rates as reflected in Section I under Zones 1, 2 and 3 on pages 3-4 hereof.

In order to qualify for the Investor Rate, investor must purchase more than one property during a calendar year in the same county in the State of Nevada and must request the rate and must execute a verification of status as an investor to the company in order to qualify for the rate. Combining Discounts Not Permitted – Where more than one discount applies to a particular transaction, only the discount providing the largest discount shall apply.

X. ADDITIONAL CHARGES

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

- A. **ADDITIONAL PARCEL OR CHAIN** – charge is \$175
- B. **LOST POLICIES AND REPLACEMENTS** – A charge of \$100 may be assessed for the reissuance of any policy which has been lost or destroyed depending on the circumstances.
- C. **REINSURANCE FEES** – Any fees quoted under this schedule may be increased by the cost of any reinsurance required by the insured.
- D. **INSPECTION CHARGE** – Inspections of the property made in connection with the issuance of a report or policy shall be at a minimum charge of 33-1/3% of the basic charge and dependent upon time spent and distance traveled.
- E. **MULTIPLE POLICIES OR OWNERSHIPS INSURED SIMULTANEOUSLY (Common Owner)** – The Basic Charge applicable based on the aggregate amount of insurance to be issued is applied where two or more purchasers simultaneously acquire from a common owner and are issued separate policies, an additional \$50 will be charged for each additional policy.
- F. **EXTENSION OR MODIFICATION OF INSURED DEEDS OF TRUST** – Policies covering agreements by the original or different trustors extending or modifying the terms of an insured deed of trust are issued at 35% of the Basic Charge on the unpaid balance of the encumbrance.
- G. **MINIMUM CHARGES** – The limited title services under Section XI, subsections H, I, J, K, M.2, N, O and P are limited to the subject matter stated and each guarantee provides for a standard insurance amount up to the next multiple of \$100 above the fee charged. Additional coverage is available through other forms of evidences of title, or additional insurance amounts may be issued, at additional costs in accordance with the rules of the Company for furnishing such additional service.
- H. **UNUSUAL REQUIREMENTS** – Title and Escrow services may be required in some cases and under conditions for which no appropriate rating structure has been provided in this schedule. In any such event, a charge or charges shall be made above the minimum quoted which, in the opinion of the Company, are reasonable.

Notwithstanding the fees and/or charges in the filings by the Company, special pricing consideration may be given by the Company on transactions involving policies aggregating \$20,000,000 or more on a single risk based on various factors including geographic location, competitive environment, expenses, reinsurance requirements and other reasonable considerations, but in no event shall the charge be less than \$.35 per thousand dollars of liability.
- I. **REVAMPING OR REPLACING OF INSURED DEEDS OF TRUST** – Policies covering a new loan given for the sole purpose of revamping or replacing an insured loan on the same property shall be at 50% of the Basic Charge where the borrower is an insured owner and the beneficiary (lender) or its successor by merger or acquisition is the

same, as shown in the insured deed of trust, said parties being defined in the same manner as "Insured Owners" and the remaining unpaid balance of the loan is not less than 70% of the original principal amount.

- J. REFINANCE CHARGE FOR LOAN POLICIES** – A refinance charge applies for policies insuring a replacement or refinance loan on residential property subject to an existing institutional mortgage. The refinance charge shall be fifty percent (50%) of the Basic Charge up to the face amount of the mortgage being refinanced. The Basic Charges in the applicable bracket will apply to coverage in excess of the previous mortgage amount. This rate does not apply to construction loans. No additional discounts may be applied to this rate. This rate includes ALTA endorsements 4-06, 5-06 or 5.1-06, 6-06 or 6.2-06, and 8.1-06 when requested by the insured. Stewart is under no obligation to seek or make a determination of the existence of a previous policy.
- K. ADDITIONAL ADVANCE (Open-End Mortgages)** – Additional advances evidenced by additional notes under insured deeds of trust or mortgages may be covered by either an endorsement to an outstanding policy issued by Company or the issuance of a new policy. The charge to increase the line of credit is 80% of the Basic Charge.
- L. ASSIGNMENTS OF DEEDS OF TRUST**
1. Where the Assignment is for collateral purposes only of the beneficial interest under an insured deed of trust or mortgage, same may be insured at 50% of the Basic Charge.
 2. Insurance by endorsement attached to a Company policy or copy thereof, covering the Assignment of an Insured Deed of Trust or Mortgage:
 - a. Endorsements requiring a full search of title: The charge is the same as shown in section K.1 above.
 - b. Endorsements requiring a search of the beneficial interest only:
 - i. Excluding the vesting of the ownership of the estate or interest covered in the policy, \$75 including a tax report.
 - ii. Including the vesting of the ownership of the estate or interest covered in the policy, 15% of the Basic Charge, minimum \$75, including a tax report.
- M. MECHANIC'S LIENS, ELIMINATION OF (Owners and Loan Policies)** – Upon completion of construction an appropriate endorsement for the benefit of a purchaser from an owner-builder, based on the amount of the policy, or for the benefit of a lender, based on the amount of the loan may be attached to a Company policy insuring against loss by reason of any possible mechanic's liens at the charge stated in the section relating to endorsements, subject to lender's full funding of project and owner's full payment of all amounts due.
- N. VACATED STREET, ALLEY, EASEMENT, RIGHTS OF WAY OR REVERSIONARY INTEREST COVERED CONCURRENTLY WITH THE ISSUANCE OF A POLICY** – The additional charge shall be commensurate with the work required with a minimum of \$100.00 per parcel.

XI. GUARANTEES, REPORTS AND SERVICES

A. Title Information Guarantee

Liability limited to cost: \$250.00

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

B. TRUSTEE'S SALE GUARANTEE

1. 80% of the Basic Charge, based on the amount in default.
2. \$80 for each continuation guarantee, over two, issued prior to but not including the actual sale.
3. \$100 to convert a Trustee's Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a guarantee for the benefit of a substituted trustee or attorney.

C. LITIGATION GUARANTEES are for the benefit of attorneys only in connection with quiet title actions, partitions, or other matters of litigation except as to deeds of trust or mortgages.

1. 100% of the Basic Charge based upon the value of the particular estate or interest involved.
2. \$75 for each continuation guarantee over one issued within a period of twenty-four (24) months of the original guarantee to cover the filing of the lis pendens.

D. PROCEEDING GUARANTEES

1. \$50 plus \$1.00 per thousand or fraction thereof; based upon the value of the estate to be insured. The guarantee insures only another title insurer covering:
 - a. Letters of Testamentary, Administration or Guardianship.
 - b. The Appointment of Trustee or Receiver in Bankruptcy.
 - c. Regularity of Probate or other final court proceedings.
2. \$35 for each proceeding over one, where more than one in the same county covering the same property is examined and reported on.

E. CHAIN OF TITLE GUARANTEE – A guaranteed chain of title issued only for specific purposes and limited to periods of time.

The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit rate applicable under the Basic Charge based on the additional amount requested.

1. Except under the limited conditions as provided for in paragraph 2 below, the charges shall be:

\$150.00 minimum charge for each chain of title, plus \$50.00 for each item reported.
2. A limited service for the benefit of a lender only, provided such is related to the issuance of a policy of title insurance based upon a full examination of title, the charge shall be:

- a. No charge where the chain of title is to cover the period of time not to exceed six (6) months prior to the date the loan is recorded.
- b. \$50.00 for a chain of title covering the period of time not to exceed forty-five (45) days subsequent to the date of the issuance of the Loan Policy.

F. CANCELLATION OR REPORT CHARGE – The charge for a report of title only, or if an order is canceled after the issuance of the report of title, will be due in full.

G. CREDIT FOR REPORTS ON SUBSEQUENT POLICIES - Where no major change in the title has occurred since the issuance of the original report, the order may be reopened and all or a portion of the charge for the report may be credited on a subsequent policy charge within the following time from the date of the report:

Within 24 Months	100% of the report charge may be absorbed in or credited to the final policy charge.
Over 24 Months but Less than 36 Months	50% of the report charge may be absorbed in or credited to the final policy charge.
Over 36 Months	No credit for the report charge shall be absorbed in or credited to the final policy charge.

H. JUDGMENT LIEN GUARANTEE – A limited title service which is issued at the following charge:

\$50.00 per name, husband and wife are considered one name, plus \$5.00 for each lien over two reported. Insurance is the next multiple of \$100.00 above the fee paid.

I. MECHANIC'S LIEN GUARANTEE – When Mechanic's Lien Guarantees are issued on the same project, the charge will be at the discretion of the Company based on the work and risk involved.

J. BANKRUPTCY GUARANTEE – A limited title service which is issued at the following charge:

\$50.00 per name, husband and wife are considered as one name for petitions filed under the act. Insurance is the next multiple of \$100.00 above the fee paid.

K. RESTRICTION GUARANTEE – \$50.00 per parcel for the record owners and the holders of any deeds of trust and mortgages for the purpose of creating, modifying or eliminating conditions, restrictions or reservations.

Under a general plan of restriction, such is furnished at \$25.00 per parcel. The liability assumed in either case shall be the next multiple of \$100.00 above the fee paid.

L. PROPERTY SEARCH GUARANTEE – Guarantees listing those properties apparently vested in, or deeds of trust or mortgages held by certain designated parties.

- 1. **Assessor's Tax Rolls Only.**

\$25.00 per year, per name, husband and wife are considered one name, plus \$15.00 for each parcel over two reported.

2. Recorder's indices including the current year Assessor's Rolls.

\$25.00 per year, per name, husband and wife are considered one name. Minimum \$75.00 plus \$15.00 for each parcel over two reported on property searches, plus \$5.00 for each deed of trust over two reported on encumbrance searches.

3. Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Charge based upon the amount of insurance requested.

NOTE: On searches involving common names or where considerable amount of work is required to produce the guarantee, an additional charge commensurate with the work done shall be made.

- M. CROP AND PERSONAL PROPERTY ENCUMBRANCE GUARANTEE** – Guarantees showing the name of the apparent record owner, plus any liens or charges filed or recorded against those certain crops situated on, or personal property standing in the name of certain designated persons and located on certain designated property.

1. **Basic Charge**

\$50.00 per year, per name covered, husband and wife are considered one name, minimum \$150.00 plus \$50.00 for each additional parcel vested in the same record owner, plus \$75.00 for each additional parcel vested in different record owners, plus, \$50.00 for a continuation guarantee to cover the recordation of documents.

2. **Insurance**

Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Charge, based upon the amount requested.

- N. PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (Chattels)** – Guarantees showing the required data regarding any liens or charges filed or recorded against property standing in the name of certain designated persons and located on certain designated property.

1. **Basic Charge**

\$50.00 per name, per year, husband and wife are considered one name.

\$50.00 for a continuation guarantee covering the recordation of documents.

2. **Insurance**

Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Charge, based upon the amount requested.

O. **LOT BOOK GUARANTEE** – A limited title service which is issued at the following charges:

1. **Long Form**

\$150.00 per parcel showing the apparent record owner, any deeds of trust or mortgages, if requested affecting the property, plus an additional charge of \$5.00 per document to include therein any of the following documents only:

Homestead	Notice of Completion
Agreement to Convey Attachments	Tax Deed
Agreement Not to Encumber	Financing Statement
Assignment of Rents	

The above charges apply on each issue, credit for said charges may be allowed on the charge for a report or policy of title insurance within a period of six months.

The liability assumed is limited to the next multiple of \$100.00 above the fee paid.

2. **Short Form**

\$75.00 per parcel showing the apparent record owner, the record description, D.T.S. and the recording reference only.

P. **PLANT SERVICE INFORMATION GUARANTEE** – The charge is an hourly rate from \$50.00 per hour to \$100.00 per hour, based upon the type of employee required to furnish the information, plus an additional charge of \$20.00 per hour typing time. The amount of insurance issued is the next multiple of \$100.00 above the fee charged.

Q. **RECORDED DOCUMENT GUARANTEE** – The minimum charge is \$1,000.00 for the form of Guarantee, upon receipt of a completed application for the issuance of CLTA Recorded Document Guarantee, from the customer. The Company may charge additional fees, based upon the amount of work involved, with a minimum of \$100.00 per hour. Notwithstanding anything to the contrary, the minimum liability for said Guarantee shall not exceed \$25,000 over the total amount paid.

Upon subsequent issuance of lender's or owner's insurance covering the property for which a guarantee has been issued, a credit of 50% of the price of the guarantee or \$500.00, whichever is less, will be applied to said policy.

XII. **CANCELLATION FEE**

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

XIII. **RISK RATE**

An extraordinary risk charge may be requested when, at the sole discretion of the Company, conditions indicate said risk.

XIV. **MODIFICATION GUARANTEE**

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable

legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The charge for the Modification Guarantee shall be \$150.00. The charge for each continuation or down date shall be \$25.00. The charges shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

XV. CLOSING PROTECTION LETTERS

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 requested and the conditions are met, the CPL may 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.

XVI. SECONDARY MARKET SHORT FORM RESIDENTIAL LOAN POLICY – ONE-TO-FOUR FAMILY

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four-Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Fee:
Up to \$250,000.00 of liability written	\$350
Over \$250,000.00 and up to \$500,000.00.....	\$450
Over \$500,000.00 and up to \$750,000.00.....	\$550
Over \$750,000.00 and up to \$1,000,000.00.....	\$650
Over \$1,000,000.00 and up to \$1,500,000.00.....	\$750

XVII. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

XVIII. ENDORSEMENTS

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

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, Underwriter may offer a reduced charge when issued in connection with the requested policy of title insurance.

Special risk endorsements may be issued at a risk rate commensurate with the risk on a case-by-case basis.

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the below-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by Stewart and Stewart reserves the right to refuse to issue any endorsement where, in Underwriter’s opinion, the risk associated with the endorsement coverage is unacceptable.

American Land Title Association Endorsements:

ALTA Series	CLTA equiv	Description	Charge
1		Street Assessments	No charge
3	123.1	Zoning, Unimproved Land	25%
3.1	123.2	Zoning-Completed Structure	25%
3.2		Zoning-Land Under Development	25%
4		Condominium	No charge
4.1		Condominium	No charge
5		Planned Unit Development	No charge
5.1		Planned Unit Development	No charge
6	111.5	Variable Rate Mortgage	No charge
6.2		Variable Rate Mortgage-Negative Amortization	No charge
7		Manufactured Housing Unit	No charge
7.1		Manufactured Housing Unit-Conversion; Loan	No charge
7.2		Manufactured Housing Unit-Conversion; Owner	No charge
8.1		Residential Environmental Protection Lien	\$25
8.2		Commercial Environmental Protection Lien	\$100
9	100.2	Restrictions, Encroachments, Minerals – Loan	No charge
9.1		Covenants, Conditions and Restrictions – Unimproved Land	No charge ALTA extended
9.2		Covenants, Conditions and Restrictions – Improved Land	No charge ALTA extended
9.3		Covenants, Conditions and Restrictions	No charge
9.4		Restrictions, Encroachments, and Minerals – Owner’s – Unimproved Land	No charge
9.5		Restrictions, Encroachments, and Minerals – Owner’s – Improved Land	No charge
9.6		Private Rights - Loan Policy	No charge
9.6.1		Private Rights - Current Assessments - Loan Policy	No charge

ALTA Series	CLTA equiv	Description	Charge
9.7		Restrictions, Encroachments, Minerals-Land Under Development-Loan Policy	No charge
9.8		Covenants Conditions and Restrictions-Land Under Development-Owner's Policy	No charge
9.9		Private Rights - Owner's Policy	No charge
9.10		Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	No charge
10		Assignment	15% of basic charge; Min \$125
10.1		Assignment & Date Down	50% of basic charge
11		Mortgage Modification	30% of basic charge based on loan balance
11.1		Mortgage Modification with Subordination	30% of basic charge based on loan balance
11.2		Mortgage Modification with Additional Amounts of Insurance	30% of basic charge based on loan balance plus basic charge for a loan policy on the additional amounts of insurance
12		Aggregation	No charge
12.1		Aggregation- State Limits	No charge
13		Leasehold-Owner's	No charge
13.1		Leasehold-Loan	No charge
14		Future Advance-Priority (with and without MML)	0-10% depending on risk
14.1		Future Advance-Knowledge (with and without MML)	0-10% depending on risk
14.2		Future Advance-Letter of Credit (with and without MML)	0-10% depending on risk
14.3		Future Advance-Reverse Mortgage (with and without MML)	0-10% depending on risk
15		Nonimputation-Full Equity Transfer	\$250 to 20% depending on risk
15.1		Nonimputation-Additional Insured	\$250 to 20% depending on risk
15.2		Nonimputation-Partial Equity Transfer	\$250 to 20% depending on risk
16		Mezzanine Financing	\$100
17		Access and Entry	\$50 to 10% depending on risk
17.1		Indirect Access and Entry	\$50 to 10% depending on risk
17.2		Utility Access	\$100 to 10% depending on risk
18		Single Tax Parcel	No charge
18.1		Multiple Tax Parcel	\$100 to 10% depending on risk
18.2		Multiple Tax Parcel	\$100 to 10% depending on risk
19		Contiguity-Multiple Parcels	\$50 to 10% depending on risk
19.1	116.4	Contiguity-Single Parcel	No charge if the parcels are fully searched and insured as part of said policy or the charge will be 20% for Owner and 10% for Loan
19.2		Contiguity- Specified Parcels	\$50 to 10% depending on risk
20		First Loss-Multiple Parcel Transactions	\$100
22	116.0 1	Location	N/C if attached at policy issuance; 10% if after issuance, on single policies. \$10 per issue when 3 or more issued concurrently
22.1		Location and Map	N/C if attached at policy issuance; 10% if after issuance, on single policies. \$10 per issue when 3 or more issued concurrently
23		Co-Insurance- Single Policy	No charge
24		Doing Business	\$100 to 10% depending on risk
25		Same As Survey	\$100 to 10% depending on risk
25.1		Same as Portion of Survey	\$100 to 10% depending on risk
26		Subdivision	\$100 to 10% depending on risk
27		Usury	\$100 to 20% depending on risk

ALTA Series	CLTA equiv	Description	Charge
28	103.1	Easement-Damage or Enforced Removal	\$100
28.1		Encroachments – Boundaries and Easements	\$100
28.2		Encroachments – Boundaries and Easements – Described Improvements	\$100
28.3		Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	\$100
29		Interest Rate Swap Endorsement-Direct Obligation	10%
29.1		Interest Rate Swap Endorsement-Additional Interest	10%
29.2		Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	Greater of 10% or basic charge for additional amount of insurance (which is included in the endorsement)
29.3		Interest Rate Swap Endorsement-Additional Interest – Defined Amount	Greater of 10% or basic charge for additional amount of insurance (which is included in the endorsement)
30		One To Four Family Shared Appreciation Mortgage	No charge
30.1		Commercial Participation Interest	10%
31		Severable Improvements	10%
32		Construction Loan – Loss of Priority	10%
32.1		Construction Loan – Loss of Priority – Direct Payment	10%
32.2		Construction Loan – Loss of Priority – Insured's Direct Payment	10%
33		Disbursement	\$100
34		Identified Risk Coverage	No charge
35		Minerals and Other Subsurface Substances – Buildings	10%
35.1		Minerals and Other Subsurface Substances – Improvements	10%
35.2		Minerals and Other Subsurface Substances – Described Improvements	10%
35.3		Minerals and Other Subsurface Substances – Land Under Development	10%
36		Energy Project – Leasehold/Easement – Owner's	10%
36.1		Energy Project – Leasehold/Easement – Loan	10%
36.2		Energy Project – Leasehold – Owner's	10%
36.3		Energy Project – Leasehold – Loan	10%
36.4		Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	\$100
36.5		Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	\$100
36.6		Energy Project – Encroachments	\$100
36.7		Energy Project - Fee Estate - Owner's Policy	\$100
36.8		Energy Project - Fee Estate - Loan Policy	\$100
37		Assignment of Rents and Leases	No charge
38		Mortgage Tax	\$100
39		Policy Authentication	No charge
40		Tax Credit - Owner's Policy	\$100
40.1		Tax Credit - Defined Amount - Owner's Policy	\$100
41		Water – Buildings	\$100 to 10% depending on risk
41.1		Water – Improvements	\$100 to 10% depending on risk
41.2		Water – Described Improvements	\$100 to 10% depending on risk
41.3		Water – Land Under Development	\$100 to 10% depending on risk
42		Commercial Lender Group	\$100
43		Anti-Taint	\$100
44		Insured Mortgage Recording - Loan	\$100
45		Pari Passu Mortgage - Loan Policy	\$100
46		Option	10%

CLTA Endorsements:

CLTA Series	ALTA equiv	Description	Charge
100		Restrictions, encroachments, minerals	No charge; Issued only at date of policy
100.1		Restrictions, encroachments, minerals	20%
		For Any specific portion of Endorsement 100.1	ALTA No charge; CLTA 10%
100.2	9	Restrictions, encroachments, minerals	No charge
100.4		Present Violation of Particular Restrictions	No charge ALTA; CLTA 10%
100.5		Present Violation of Particular Restrictions	No charge ALTA; CLTA 20%
100.6		Present and Future Violation of Particular Restrictions	No charge ALTA; CLTA 20%
100.7		Present Violation of Particular Restrictions	No charge ALTA; CLTA 20%
100.8		Present and Future Violation of Restrictions	No charge ALTA; CLTA 20%
100.9		Present and Future Violations of Restrictions	No charge ALTA; CLTA 20%
100.10		Violations of Restrictions, Encroachments, Minerals Endorsement	No charge ALTA; CLTA 20%
100.12		Right of Enforcement under CC&R is Ineffective	\$25 per issue ALTA; CLTA \$15 per issue on tract deals where 3 or more are issued concurrently
100.13		Upkeep Assessments Subordinate	Same as 100.12
100.16		By-Law Race Restrictions	10%
100.17		Modification of Restrictions	Owner: 20%; Loan: 10%
100.18		Right of Re-Entry Ineffective and Marketability of Title Because of Right of Entry	\$25
100.19		No Present Violation of CC&R	ALTA Owner/Loan: \$0; CLTA Owner 20%, Loan 10%
100.20		Present Violations	ALTA Owner/Loan \$0; CLTA Owner 20%; Loan 10%
102.4		Foundations – No Violation, No Encroachment by Improvements	10%, max. \$2,000
102.5		Foundations – No Violation, No encroachment onto Easements of Adjoining Land	15%, max. \$2,000
103.1	28	Easements, Damages from Use or Maintenance	\$100
103.3		Easements, Removal of Improvements	ALTA Owner No charge; Loan 20%; CLTA Owner 10%; Loan 20%
103.4		Easements, Providing Ingress and Egress	All Owner 20%; Loan 10%
103.5		Surface Rights to Extract Water	All Owner 20%; Loan 10%
103.7		Land Abuts on Existing Streets	\$50 to 10% depending on risk
107.1		Allocation of Liability	No charge
107.2		Increased Liability	Basic charge for each additional \$1000 of liability assumed in excess of amount of existing policy
107.9		Additional Insured	\$25
108.8		Additional Advance	70% (based on amount of advance)
108.9		Additional Advance by lender Dept. of Veterans Affairs	70% (based on amount of advance)
110.1		Encumbrance Deleted	ALTA 10%, max. \$100; CLTA 20%, max. \$250
110.4		Modification of Deed of Trust	10% (based on loan balance)
110.5		Modification of Deed of Trust	30% (based on loan balance)
110.6		Modification of Deed of Trust	20% (based on loan balance)
110.10		Modification and Additional Advance Agreement	70%; min. \$150
111		Partial Reconveyance, No Impairments	10% (based on unpaid balance of loan)
111.5	6	Change of Rate of Interest	No charge
114		Co-Insurance	No charge; Division of Fees Between Title Co. by agreement.
114.1		Co-Insurance Joint and Several Liability	No charge; Division of Fees Between Title Co. by agreement.

CLTA Series	ALTA equiv	Description	Charge
115		Condominium	\$25
115.1	4, 4.1	Condominium	No charge
115.2	5, 5.1	PUD	No charge
116		Designation of Improvements	No charge with original policy; 10% if subsequently issued on single policy; \$10.00 per issue when 3 or more issued concurrently
116.01	22	Location	N/C if attached at policy issuance; 10% if after issuance, on single policies. \$10 per issue when 3 or more issued concurrently
116.1		Property Description Same as Survey	ALTA no charge; CLTA Owner 20%, Loan 10%
116.4	19.1	Contiguous Parcels	No charge if the parcels are fully searched and insured as part of said policy or the charge will be 20% for Owner and 10% for Loan
116.7		Subdivision Map Act	No charge
117		Aggregation	No charge
122		Priority of Advance over Intervening Matters	If base policy is for amount of loan, 10% based on the amount of advance. If policy liability increases, see 108 series.
123.1	3	Compliance with Zoning	Owner 25%; Loan 25%
123.2	3.1	Compliance with Zoning – Completed Structure	Owner 25%; Loan 25%

Non-ALTA/CLTA Endorsements:

Number	Description	Charge
Revolv	Revolving Credit/Variable Rate (for use with HEP)	No charge
1584	Currency Fluctuation	20%
1585	Currency Fluctuation	20%
1586	Currency Fluctuation	20%
1587	Currency Fluctuation	20%
JR1	Supplement Coverage Endorsement (for use with ALTA Residential Junior Loan Policy or ALTA Fort Form Limited Coverage Junior Loan Policy)	No charge
JR2	Revolving Credit/Variable Rate (for use with ALTA Residential Junior Loan Policy or ALTA Short Form Limited Coverage Junior Loan Policy)	No charge
E-9825	UCC Endorsement	15%