



SCHEDULE OF CHARGES AND FORMS FOR USE IN THE STATE OF UTAH

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

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A. GENERAL PROVISIONS

This manual establishes the appropriate charges and rules pertaining to title insurance policies and endorsements issued by Stewart Title Guaranty Company ("Stewart" or "Underwriter"). The terms and provisions of this manual supersede all previous rate manuals filed by Stewart. The charges provided herein are assessed based solely on the issue of the title insurance policy and do not include any additional charge for surveys, escrow closing services, recording fees, or other escrow related fees. Moreover, this manual does not provide all underwriting requirements pertaining to the policies and endorsements addressed herein.

DEFINITIONS

Basic Schedule of Charges. The Basic Schedule of Charges refers to the standard charge for a title insurance policy.

Charge. The term charge refers to the charge for a title insurance policy or endorsement. A charge also includes the abstracting, searching and examination fee. Any calculated charge shall be rounded up to the nearest dollar amount. As used herein, a charge does not include any settlement fee, trustee fee, attorney fee, surveying fee, inspection fee, document fee, closing fee, escrow fee or any other fee associated with escrow. A charge for an endorsement may be reduced based on any permitted reduction to a policy as stated within this manual.

Extended Coverage. Extended Coverage refers to the deletion of part or all of the standard exceptions from coverage. Extended Coverage may also be created by issuing certain endorsements. An endorsement creating Extended Coverage that also, by its nature, provides additional affirmative assurances requires an added charge for both the Extended Coverage as well as the charge for the endorsement.

Full Principal Debt. This term means the amount of an Insured Mortgage that is secured by land less any of the debt secured by personal property or uninsured real property interests.

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

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

Land, Premises, or Property. Land, Premises, or Property is the property described in Schedule A of a title insurance policy or commitment including any improvements affixed thereto which by operation of law constitute real property. The property described in Schedule A may be limited by exception as set out in Schedule B of the title insurance policy or commitment.

Material Risk Factors. This term refers to a determination based on whether a minimal risk or no risk is involved in the issuance of a title insurance policy or endorsement to a policy. The determination of No Material Risk Factors is based on the evaluation of the following factors:

- (1) whether a notice has been filed on the State Construction Registry indicating construction has commenced prior to the recording of the insured security;
- (2) whether any mechanics' liens have been recorded within one (1) year of the commitment;
- (3) whether a recent survey meeting the minimum detail standards of the ALTA/ACSM has been conducted showing no encroachment, boundary conflict, overlap and the ease of finding a government monument;

- (4) whether the land has been recently subdivided into a platted subdivision or regularly surveyed tract.

Mortgage. A mortgage is a mortgage, deed of trust, trust deed, or other security instrument relating, at least in part, to land.

Policy Form. A Policy Form is any title insurance policy or guarantee form filed by Stewart with the Commissioner of Insurance of the State of Utah.

Residential and Commercial. The term residential means a structure or land developed for use as a one to four family dwelling. The term commercial means a structure or land developed for any use other than residential.

Simultaneous Issue. This term refers to issuing two or more policies on identical land out of the same transaction whenever the policies are issued at the time the Insured acquired its interest in the property.

Standard Coverage. This term refers to a title insurance policy that excepts from coverage the standard exceptions listed in B.12.

Surcharge. This term means a charge in addition to the Basic Schedule of Charges for any policy or endorsement.

B. SCHEDULE OF CHARGES FOR POLICIES

1. BASIC SCHEDULE OF CHARGES

Liability Amount	Per Thousand
\$0 to \$10,000.....	\$220.00
Over \$10,000 to \$100,000, add.....	\$5.50
Over \$100,000 to \$200,000, add.....	\$5.00
Over \$200,000 to \$500,000, add.....	\$4.00
Over \$500,000 to \$2,000,000, add.....	\$2.00
Over \$2,000,000 to \$5,000,000, add.....	\$1.75
Over \$5,000,000 to \$10,000,000, add.....	\$1.50
Over \$10,000,000 to \$50,000,000, add.....	\$1.25
Over \$50,000,000 to \$75,000,000, add.....	\$0.95
Over \$75,000,000, add.....	\$0.75
Minimum	\$220.00

The charges identified above equal the Basic Schedule of Charges for each \$1,000.00 of liability assumed in the policy except for a policy in the amount of \$10,000.00 or less which is charged \$220. The total charge for a policy is based on the aggregate charge per thousand dollars plus the charge of \$220 and is not assessed by multiplying a single charge per thousand by the face amount of the policy.

The Basic Schedule of Charges is the charge to be applied for any policy when no other rate may be applied.

2. EXTENDED COVERAGE CHARGES

The Deletion of the Standard Exceptions from coverage from an owner's or lender's policy provides Extended Coverage.

A. Deletion of Standard Exceptions from Coverage

1) Extended Lender's Coverage

The charge for extended lender's coverage policy is 100% of the Basic Schedule of Charges plus any additional charges assessed based upon risk factors pertaining to the deletion of the mechanics' lien exception.

2) Extended Owner's Coverage

The Surcharge for extended owner's coverage is 50% of the Basic Schedule of Charges.

B. Deletion of Standard Exception 6 for Mechanics' Liens

1) Owner's Policy

To delete the standard exception for mechanics' liens on an owner's policy, the issuing title agent must verify whether there are any Material Risk Factors that increase Stewart's exposure to liability. If any Material Risk Factor is present, the surcharge to delete the mechanics' lien exception ranges from 20% to 40% of the Basic Schedule of Charges as determined by underwriting on a case by case basis. If no Material Risk Factor is present, the charge to delete the mechanics' lien exception is 15% of the Basic Schedule of Charges.

2) Lender's Policy

a. Construction Loan

Approval from underwriting must be obtained before the mechanics' lien exception may be deleted from a lender's policy issued in connection with a construction loan. The charge to delete the mechanics' lien exception ranges from 0% up to 40% of the Basic Schedule of Charges as determined by Underwriter.

b. Permanent Financing

There is no charge to delete the mechanics' lien exception from a lender's policy that is issued in connection with permanent financing or for a loan not issued in connection with construction.

C. Individual Surcharges for Deletion of the Standard Exceptions in Owner's policies:

1) Deletion of Standard Exception 1 Relating to Taxes and Assessments:

There is no surcharge to delete this exception.

2) Deletion of Standard Exception 2 Relating to Persons in Possession:

The surcharge to delete this exception is 5% of the Basic Schedule of Charges.

3) Deletion of Standard Exception 3 Relating to Easements:

The surcharge to delete this exception is 10% of the Basic Schedule of Charges.

4) Deletion of Standard Exception 4 Relating to Survey Matters:

The surcharge to delete this exception is 10% of the Basic Schedule of Charges.

5) Deletion of Standard Exception 5(a) Relating to Unpatented Minerals:

There is no surcharge to delete this exception.

Deletion of Standard Exception 5(b) Relating to Patent:

All title policies should contain this standard exception if no specific exception has been provided in the policy. There is no additional surcharge to convert the standard patent exception into a specific patent exception.

Standard Exception 5(c) Relating to Water Rights May Not be deleted.

3. U.S. POLICY FORM AND DATEDOWN ENDORSEMENT

The charge for a U.S. Policy Form is 100% of the Basic Schedule of Charges. There is no charge for the first datedown endorsement to a U.S. Policy provided that the endorsement is issued within six (6) months of the original policy and there is no increase in the amount of insurance. The charge for the endorsement issued in connection with an increase in the amount of insurance is the applicable Basic Schedule of Charges based on the increased liability assumed in the endorsement. There is a \$75.00 charge for a datedown endorsement that is issued after six (6) months from the date of the original policy or for each additional datedown endorsement issued subsequent to the first datedown endorsement.

4. GUIDELINES TO DETERMINE CHARGES

A. Amount of Insurance

1) Owner's Policy

An owner's policy insuring a fee is issued for not less than (a) the amount of the current sales price of the land and any existing improvements affixed thereto, or (b) the full value of the land and any existing improvements appurtenant thereto at the time of the issuance of the policy if the policy is not being issued in connection with a sale. The Full Value of the Land may be ascertained by an appraiser not affiliated with the Insured.

2) Lender's Policy

A lender's policy is issued for not less than (a) the Full Principal Debt secured by the Insured Mortgage and may include up to 30% in excess thereof to cover interest, including capitalized interest, foreclosure costs or other costs associated with the Mortgage or loan, or (b) the value of the insured parcel if the indebtedness is also secured by other collateral.

3) Leasehold Policy

A leasehold policy covering leasehold estates with an unexpired term of fifty (50) years or more is issued for the full value of the land and existing improvements. A leasehold policy that is issued in connection with a leasehold estate less than fifty (50) years is issued in an amount, at the option of the Insured, based upon either (a) the total amount of the rentals payable for the primary term, but shall not be issued for less than five (5) years of the total amount of rents payable or (b) the Full value of the Land and any existing improvements together with any improvements immediately contemplated to be erected thereon.

4) Contract Purchase

A policy insuring a contract purchaser is issued in an amount not less than the full value of the principal payments under the contract.

5) Estate Less Than Fee

A policy insuring something less than fee is issued in the amount of the value of the estate at the time the policy is issued.

B. Additional Chains of Title

A charge of \$125.00 applies whenever a policy insures an extra chain of title which covers property in a different block, section or county or when parcels are not under common ownership. If the property to be insured under an extra chain of title has been insured previously, the charge for the additional chain of title is \$75.00.

There is no additional charge when insuring two or more lots in a single tract and in common ownership. If, however, the parcels were in different ownership within the last five (5) years, the charge for an additional chain of title applies.

A charge for additional chain of title is issued only once and is not made upon a reissue of a policy. The Insured may have the charge for additional chain of title waived once the proposed Insured provides proof of a prior title policy or other evidence showing the charge for additional chain of title was assessed.

C. Commitments and Binders

A commitment or binder for title insurance is issued only upon application for a policy of title insurance. Stewart does not authorize or allow the use of any preliminary report, letter report, foreclosure report and certificate of title or opinion of title, and any such reports must not be issued on Stewart paper or letterhead. Stewart is not obligated to provide any insurance or policy regardless of any agreement between a seller and buyer, borrower and lender, or any other party to a transaction that contemplates the issuance of a title insurance Policy Form until all underwriting requirements have been satisfied.

D. Charges for Forms and Services Not Scheduled Herein

The charge for Stewart forms not provided in this manual may be requested by the Insured. Whenever a charge not provided for in this manual is assessed, that charge will be made in a manner that appears to be consistent with the general pattern of pricing provided within this manual.

All requests for financing or development of major projects or nationwide accounts that may require Stewart or an issuing agent to enter into agreements or contracts for various services must be submitted in full detail to Underwriter.

E. Multiple Policies with a Tie-In Endorsement

The charge for transactions involving multiple parcels covered by multiple policies that include a Tie-In Endorsement is the applicable Basic Schedule of Charges based upon the pro-rata portion of the total liability allocated to the particular insured parcel plus the charge for additional chain of title.

A single policy may be issued in connection with a transaction covering all lands included in the transaction regardless of the properties' locale. In lieu of a single policy being issued to cover several parcels, multiple policies may be issued with the premium and charge being allocated among the several parcels provided that all policies contain a Tie-In Endorsement tying all policies together into one greater policy.

5. OWNER'S POLICIES

A. Standard Coverage Owner's Policy

A standard ALTA 2006 owner's policy is the policy to be issued unless another form of owner's policy is requested in an application for title insurance. The charge for a Standard Coverage ALTA 2006 owner's policy is 90% of the Basic Schedule of Charges.

B. Double Sale/Flip Transaction

No single application for title insurance or order may be used when there is a double sale or flip of property. There must be two separate title commitments and orders with two separate escrows, each independently funded, whenever a buyer of a property immediately turns and sells the property to another buyer. Each order is charged independently.

C. 1031 Reverse Exchange

The charge for an owner's policy issued to a qualified intermediary in connection with a 1031 reverse exchange is 90% of the Basic Schedule of Charges. The charge for the owner's policy issued to the exchanger is 30% of the Basic Schedule of Charges provided that title to the property is conveyed to the exchanger within 180 days from the date of the original policy.

In lieu of two separate policies, one single policy and commitment may be issued in connection with a reverse exchange at 100% of the Basic Schedule of Charges provided that within 180 days from the commitment the insured property is conveyed to the exchanger. Any increase in the amount of liability will be charged the applicable Basic Schedule of Charges.

D. Multiple Owner's Policies

Multiple owner's policies may be written as a single risk. The Insureds, however, receive separate policies. The charge for the issuance of a standard owner's policy insuring a single risk covering more than one Insured is 90% of the Basic Schedule of Charges for the single risk insured plus a Surcharge of 30% of the Basic Schedule of Charges for each additional interest insured under the individual and separate policy.

E. Re-write of Installment Purchase Contract

An Insured under an owner's policy who acquired less than fee through an installment purchase contract may obtain an updated title policy provided that the purchase contract has been fully satisfied including the recorded deed conveying title to the purchaser. The charge for an updated owner's policy upon satisfaction of a purchase contract is 30% of the Basic Schedule of Charges if the policy is rewritten prior to the expiration of ten (10) years from the original policy. The charge for an updated standard owner's policy issued after the expiration of ten (10) years from the original policy is 90% of the Basic Schedule of Charges.

F. Relocation Owner's Policy

A standard owner's policy may be issued to a relocation company in connection with a relocation transaction for a charge of \$100 on residential property or \$1,000 on commercial property provided that the relocation company is on title for less than

five (5) days and there is a simultaneously issued owner's policy which is charged the applicable Basic Schedule of Charges.

G. ALTA Homeowner's Policy of Title Insurance for One-to-Four Family Residence

The charge for an ALTA Homeowner's Policy is 110% of the charge for a standard owner's policy (see B.5.A). This particular policy is issued on a one to four family residential property located in a subdivided development.

H. Extended Coverage Owner's Policies

The charge for an ALTA Extended Coverage owner's policy is 150% of the Basic Schedule of Charges.

6. LENDER'S POLICIES

A. General

The charge for a Standard Coverage ALTA lender's policy is 80% of the Basic Schedule of Charges. The charge for an Extended Coverage ALTA lender's policy is 100% of the Basic Schedule of Charges.

A lender's policy must be issued in an amount not less than the Insured Mortgage except in circumstances where the property is only one part of the collateral secured by the Insured Mortgage. In that particular instance, the amount of insurance must be proportionate to the full value of the property.

B. Simultaneous Coverage Loan Policies

The charge for simultaneous coverage lender's policies when no owner's policy is issued is calculated as follows:

1) Multiple ALTA Standard Coverage Lender's Policies:

The charge is 80% of the Basic Schedule of Charges based on the aggregate liability plus a Surcharge of 20% of the Basic Schedule of Charges for each simultaneous coverage standard lender's policy.

2) One ALTA Extended Coverage Lender's Policy and a Simultaneous Standard Coverage Lender's Policy:

The charge is 100% of the Basic Schedule of Charges based on the aggregate liability plus a Surcharge of 20% of the Basic Schedule of Charges for each simultaneous Standard Coverage lender's policy plus any Surcharge as detailed in section B-2 if any material risk factor pertaining to the deletion of mechanics' liens is present.

3) Multiple ALTA Extended Coverage Lender's Policies:

The charge is 100% of the Basic Schedule of Charges based on the aggregate liability plus a Surcharge of 60% of the Basic Schedule of Charges for each simultaneous coverage extended lender's policy plus any Surcharge as detailed in section B-2 if any material risk factor pertaining to the deletion of mechanics' liens is present.

4) Standard Coverage Owner's and Standard Coverage Lender's Policies:

The charge for an ALTA Standard Coverage owner's policy is 90% of the Basic Schedule of Charges and simultaneous ALTA Standard lender's policy is 20% of the Basic Schedule of Charges.

- 5) Standard Coverage Owner's and Extended Coverage Lender's Policies:
The charge for an ALTA Standard Coverage owner's policy is 90% of the Basic Schedule of Charges and a simultaneous ALTA Extended Coverage lender policy is 60% of the Basic Schedule of Charges.
- 6) Extended Coverage Owner's and Extended Coverage Lender's Policies:
The charge for an ALTA Extended Coverage owner's policy is 150% of the Basic Schedule of Charges and a simultaneous ALTA Extended Coverage lender's policy is 60% of the Basic Schedule of Charges.

C. ALTA Junior Loan Policy

The charge for an ALTA Residential Limited Coverage Junior Loan policy is as follows:

Liability Amount	
\$0 to \$100,000	\$115.00
Over \$100,000 to \$130,000	\$165.00
Over \$130,000 to \$160,000	\$200.00
Over \$160,000 to \$200,000	\$220.00
Over \$200,000 to \$250,000	\$275.00
Over \$250,000.....	\$1.00 per thousand

There is an additional charge of \$25 to issue the ALTA Residential Junior Loan policy Supplemental coverage Endorsement - JR1 and Revolving Credit/Variable Rate Endorsement to Residential Limited coverage Junior Loan policy - JR2, if issued within six (6) months from date of policy. If issued after six (6) months, the charge is \$50. No other form of endorsement may be attached to an ALTA Junior Loan policy. The Junior Loan Policy may not be used when insuring a first priority deed of trust.

D. ALTA Expanded Coverage Residential Loan Policy

This policy is issued only on one to four family residential property. The charge for the ALTA Expanded Coverage Residential Loan Policy is 100% of the Basic Schedule of Charges plus the charge for any endorsements incorporated in the policy. If issued simultaneously with an ALTA Homeowner's Policy of Title Insurance, the charge for this policy is 70% of the Basic Schedule of Charges plus the charge for any endorsements incorporated in the policy.

E. Mortgage Refinance

The charge for a lender's policy issued in connection with the refinance of an existing Mortgage is 55% of the Basic Schedule of Charges.

7. LEASEHOLD POLICIES

The leasehold owner's and lender's policy form is the ALTA 2006 Owner's and Lender's Policy with the ALTA 13 endorsement attached. The Charge for the leasehold policy shall be the applicable owner's or lender's charge.

8. GUARANTEES

Guarantees are written with the standard exceptions included. The standard exceptions may be deleted upon payment of the charge for Extended Coverage on an owner's policy. Notwithstanding, the exception relating to mechanics' liens will either not be

deleted or will be added as a specific exception. Underwriter approval must be obtained prior to issuing a guarantee that deletes the standard exception relating to mechanics' liens. The surcharge for a guarantee with the mechanics' liens exception deleted will range from 0% to 40% of the Basic Schedule of Charges as determined by Underwriter.

At the request of the assured, a guarantee, which at the time it is issued, contemplates a sale may be converted to an owner's policy. The charge paid for the guarantee may be credited towards the charge for the policy. A conversion from a guarantee to a policy may not be exercised after the expiration of one (1) year from the date of the guarantee.

A. Trustee's Sale Guarantee

The charge for a trustee's sale guarantee is 80% of the Basic Schedule of Charges based on the total amount of indebtedness remaining secured under the deed of trust. The minimum charge for a trustee's sale guarantee is \$300. A trustee's sale guarantee includes two (2) updates at no additional charge provided that the updates are requested within one (1) year from the issuance of the guarantee. The charge for additional updates or for updates requested after the expiration of one (1) year from the guarantee is \$50.

A trustee's sale guarantee may be converted to a policy.

1) Charge for Standard Owner's Policy to Assured

The charge for a standard owner's policy issued in favor of the assured when the assured acquires title from the trustee's deed is 20% of the Basic Schedule of Charges.

2) Charge for Extended Owner's Policy to Assured

The charge for an extended owner's policy issued in favor of the assured when the assured acquires title from the trustee's deed is 45% of the Basic Schedule of Charges.

3) Charge for Standard Owner's Policy to Buyer

The charge for a standard owner's policy issued to a buyer from a trustee's deed or deed in lieu of foreclosure under a trustee's sale guarantee is 60% of the Basic Schedule of Charges with a minimum charge of \$200.

4) Charge for Standard Owner's Policy from a Government or Mortgage Insurance Sale

The charge for a standard owner's policy issued to a buyer from a trustee's deed or deed in lieu of foreclosure under a governmental or private Mortgage insurance foreclosure is 60% of the Basic Schedule of Charges with a minimum charge of \$300. The owner's policy must be issued within twelve (12) months from the trustee's deed of deed in lieu of foreclosure in order to qualify for this discounted rate.

B. Litigation Guarantee

The charge for a litigation guarantee is 100% of the Basic Schedule of Charges with a minimum charge of \$200.

C. Environmental Recorded Document Guarantee

The charge for the Environmental Recorded Document Guarantee is \$500 for each aggregate \$10,000 coverage plus a charge of \$60 per hour per person for all

searching and related work performed in connection with a request for this guarantee.

D. Other Guarantees

There is a charge of no less than \$75 for limited searches when a previous policy was provided for guarantees utilizing the Stewart Guarantee form G-1578 which includes Chain of Title Guarantee, Mechanic Lien Guarantee, Judgment and Tax Lien Guarantee, Personal Property Encumbrance Guarantee, Lot Book Guarantee, Property Search Guarantee, Subdivision Guarantee, Combination Guarantee, Plant Information Guarantee, Mining Claim Guarantee, Recorder's Index Guarantee, Planning Commission Notice Guarantee and Patent Mineral Reservation Guarantee. The charge for the above mentioned guarantees is \$120 for any search of sectional lands and mining claims. There is an added charge for additional parcel searching of \$35. The charge for guarantees referenced within this paragraph includes coverage in the amount of \$1,000. The charge for coverage above \$1,000 is 50% of the Basic Schedule of Charges.

E. Reissue Rate on a Guarantee

A reissue rate from a prior guarantee may be issued at 60% of the Basic Schedule of Charges if the new policy is issued within two (2) years from the previous guarantee.

A reissue rate may be provided regardless of whether the previous policy was charged the reduced reissue rate or the full rate. Stewart is under no obligation to seek or make a determination of the existence of a previous policy.

9. HUD RESALE BINDER

A Department of Housing and Urban Development (HUD) resale binder may be provided when the Secretary of Housing requests a binder or endorsement to a commitment to issue an owner's policy to the Secretary or the Secretary's designee (buyer, purchaser or grantee) within two (2) years from the binder. The charge for the HUD binder or endorsement is 70% of the Basic Schedule of Charges. The charge for the subsequent owner's policy to the Secretary of Housing's designee is 70% of the Basic Schedule of Charges. The charge for any increase in coverage from the binder to the policy is the applicable Basic Schedule of Charges.

The charge for a HUD resale binder may be reduced by 50% if it is issued in connection with a trustee's sale guarantee and issued within two years from the guarantee.

The resale binder is available to all lenders under the same circumstances and for the same charge as provided to HUD.

10. CONSTRUCTION AND MULTIPLE TRACT CHARGE

An ALTA lender's policy may be issued for a construction loan at a charge of 60% of the Basic Schedule of Charges if there are no preliminary notice filings on the State Construction Registry at the time the Insured Mortgage is recorded in the county records and underwriter approval is obtained.

An owner of three (3) or more tracts within the same development or subdivision may be charged 60% of the Basic Schedule of Charges. This reduced rate applies to policies issued within twenty-four (24) months of the transaction creating the development or subdivision. The charge, however, may not be applied towards a transaction occurring

more than eighteen (18) months from the completion of the development or subdivision. The purchaser of a developed, subdivided or constructed property does not qualify for the reduced charge.

11. LIST OF FORMS

The following list details those policies and guarantees available for Stewart approved issuing offices, agents and approved attorneys. Any form not listed herein or listed as withdrawn must be approved by Underwriter prior to issuing any commitment, policy or guarantee.

A. Policy Forms:

	Date	Form Number	Electronic
LENDER'S POLICIES			
ALTA Loan Policy	6/17/06	M-9402	9302
ALTA Short Form Residential Loan Policy	6/17/06	U-9404	9304
ALTA Short Form Residential Loan Policy	6/17/07	U-9475	9375
ALTA Expanded Coverage Residential Loan Policy	1/01/08	M-9478	9378
ALTA Short Form Expanded Coverage Residential Loan Policy	1/01/08	U-9479	9379
ALTA Expanded Coverage Residential Loan Policy	10/13/01	M-9811	9829
STG Article 9 Comprehensive Plus Policy of Title Insurance		M-9804	9555
Secondary Market Short Form Residential Loan Policy— One-to-Four Family		M-9802	
Stewart Master Residential Loan Policy Schedule A&B			
OWNER'S POLICIES			
ALTA Owner's Policy	6/17/06	O-9401	9301
ALTA Homeowner's Policy of Title Insurance	2/3/10	O-9540	9240
ALTA US Policy	9/28/91	O-9998	9743
STG Article 9 Comprehensive Plus Policy of Title Insurance		O-9803	9554
LIMITED LIABILITY POLICIES			
ALTA Short Form Residential Limited Coverage Junior Loan Policy	10/29/96	M-9876	9790
ALTA Residential Limited Coverage Junior Loan	10/29/96	M-9873	9739

B. Guarantee Forms:

Form Name	Date	Form Number
CLTA Guarantee	6/6/92	G-1578 (electronic 222)
Modification Guarantee and Schedules A & B	Eff. 10/19/09	G-9496
Litigation Guarantee		
Trustee Sale Guarantee		electronic prefix 222

12. STANDARD EXCEPTIONS FROM COVERAGE

The following exceptions are the standard exceptions from coverage that are to be included in all commitments for title insurance.

- 1) Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records. Proceedings by a public agency which may result in taxes or assessments,

or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.

- 2) Any facts, rights, interests, or claims which are not shown by the Public Records, but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
- 3) Easements, liens, or encumbrances, or claims thereof, which are not shown by the Public Records.
- 4) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
- 5) (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims, or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
- 6) Any lien or right to a lien for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
- 7) MINERAL EXCEPTION. In addition to the above 6 exceptions, the following mineral exception shall be included in all commitments and policies unless Underwriter approval to delete the same is obtained.

"Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed."

13. CLOSING PROTECTION LETTERS

A Closing Protection Letter (CPL) is available as an option to the parties of the transaction. This protection is apart and separate from the coverage provided under the title insurance policy; however, title insurance must be purchased as a condition for a CPL to become an available option. The election for a CPL must be made prior to or at the time of closing. The protection is available to the purchaser, lender and seller if it involves a sale/purchase transaction, or the borrower/lender in a refinance transaction. 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 \$50 for a seller. CPL fee is payable in full to Stewart at closing for the additional risk it assumes when providing a CPL. In the event of a second mortgage by a lender other than the primary lender, an additional fee of \$25 would be payable.

C. ENDORSEMENTS

1. American Land Title Association (ALTA) ENDORSEMENTS

ALTA Series	Description	Charge
ALTA 1	Street Assessments	10% of Basic Charge; \$25 min; \$125 max
ALTA 2	Truth-in-Lending	10% of Basic Charge; \$35 min; \$300 max
ALTA 3	Zoning	5% of Basic Charge, \$750 max if no zoning change has occurred within the preceding 2 years. 10% of Basic Charge with a \$2,000 max if there has been a zoning change within the preceding 2 years or if the land use is based on a conditional use permit. If the policy is being rewritten from a prior sale or loan where this endorsement or similar coverage was provided to the Insured, the charge is 5% of Basic Charge.
ALTA 3.1	Zoning-Completed Structure	10% of Basic Charge, \$1,750 max if no zoning change has occurred within the preceding 2 years. 20% of Basic Charge with a \$3,000 max if there has been a zoning change within the preceding 2 years or if the land use is based on a conditional use permit. If the policy is being rewritten from a prior sale or loan where this endorsement or similar coverage was provided to the Insured, is 5% of Basic Charge.
ALTA 4	Condominium	\$20 residential; 10% of Basic Charge for commercial with \$50 min commercial
ALTA 4.1	Condominium	\$20 residential; 10% of Basic Charge for commercial with \$50 min
ALTA 5	Planned Unit Development	\$20 residential; 10% of Basic Charge for commercial with \$50 min
ALTA 5.1	Planned Unit Development	\$20 residential; 10% of Basic Charge for commercial with \$50 min
ALTA 6	Variable Rate Mortgage	\$30
ALTA 6.2	Variable Rate Mortgage-Negative Amortization	\$30
ALTA 7	Manufactured Housing Unit	\$30 if manufactured home is already affixed as real property or \$250 if manufactured home is being affixed as real property in connection with the transaction
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	\$30 if manufactured home is already affixed as real property or \$250 if manufactured home is being affixed as real property in connection with the transaction
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	\$30 if manufactured home is already affixed as real property or \$250 if manufactured home is being affixed as real property in connection with the transaction
ALTA 8.1	Environmental Protection Lien	\$30 for one to four family residential structures; \$100 for other residential structures
ALTA 8.2	Commercial Environmental Protection Lien	\$55
ALTA 9	Restrictions, Encroachments, Minerals	\$30 residential; 10% of Basic Charge, \$55 min commercial
ALTA 9.1	Restrictions, Encroachments, Minerals – Unimproved Land	\$30 residential; 10% of Basic Charge, \$55 min commercial
ALTA 9.2	Restrictions, Encroachments, Minerals – Improved Land	\$30 residential; 10% of Basic Charge, \$55 min commercial

ALTA Series	Description	Charge
ALTA 9.3	Restrictions, Encroachments, Minerals	\$30 residential; 10% of Basic Charge, \$55 min commercial
ALTA 10	Assignment	15% of Basic Charge, \$50 min
ALTA 10.1	Assignment & Date Down	20% of Basic Charge, \$50 min
ALTA 11	Mortgage Modification	10% of Basic Charge, \$50 min
ALTA 12	Aggregation	\$50
ALTA 13	Leasehold-Owner's	No charge
ALTA 13.1	Leasehold-Loan	No charge
ALTA 14	Future Advance-Priority (with and without MML)	\$30
ALTA 14.1	Future Advance-Knowledge (with and without MML)	\$30
ALTA 14.2	Future Advance-Letter of Credit (with and without MML)	\$30
ALTA 14.3	Future Advance-Reverse Mortgage (with and without MML)	\$30
ALTA 15	Nonimputation-Full Equity Transfer	10% of Basic Charge, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land
ALTA 15.1	Nonimputation-Additional Insured	10% of Basic Charge, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land
ALTA 15.2	Nonimputation-Partial Equity Transfer	10% of Basic Charge, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land
ALTA 16	Mezzanine Financing	20% of Basic Charge
ALTA 17	Access and Entry	10% of Basic Charge when issued on a standard policy; \$75 on extended policy or on improved property with existing curb cuts
ALTA 17.1	Indirect Access and Entry	10% of Basic Charge when issued on a standard policy; \$75 on extended policy or on improved property with existing curb cuts
ALTA 17.2	Utility Access	\$100
ALTA 18	Single Tax Parcel	\$55 residential; \$110 commercial
ALTA 18.1	Multiple Tax Parcel	\$55 residential; \$110 commercial
ALTA 19	Contiguity-Multiple Parcels	10% of Basic Charge, \$225 max when a standard policy is issued or \$25 for residential property and \$55 for commercial property when issued on an extended policy or when Stewart or its issuing agent has an acceptable survey.
ALTA 19.1	Contiguity-Single Parcel	10% of Basic Charge, \$225 max when a standard policy is issued or \$25 for residential property and \$55 for commercial property when issued on an extended policy or when Stewart or its issuing agent has an acceptable survey.
ALTA 20	First Loss-Multiple Parcel Transactions	\$30 residential; \$110 commercial
ALTA 22	Location	\$15
ALTA 22.1	Location and Map	10% of Basic Charge when issued on a Standard Coverage policy or \$25 for residential property and \$60 for commercial property when issued on an extended policy.
ALTA 23	Co-Insurance	No Charge

ALTA Series	Description	Charge
ALTA 24	Doing Business	\$55
ALTA 25	Same As Survey	\$55
ALTA 25.1	Same as Portion of Survey	\$55
ALTA 26	Subdivision	\$55 residential, \$100 commercial
ALTA 27	Usury	\$100
ALTA 28	Easement-Damage or Enforced Removal	10% of Basic Charge, \$125 min for commercial
ALTA	US Policy Datedown 1963 and 1991	No charge for the first provided that the endorsement is issued within 6 months from the original policy and there is no increase in the amount of insurance. The charge for an increase in the amount of insurance is the applicable Basic Charge based on the increase of insurance. \$75 for a datedown endorsement issued after 6 months from the date of the original policy or for an additional datedown endorsement that is issued subsequent to the first U.S. Policy Datedown endorsement.
JR1	JR 1 ALTA Residential Limited Coverage Jr Loan Policy	\$25 if issued within 6 months; \$50 thereafter
JR2	JR 2 ALTA Residential Limited Coverage Junior Loan Policy Revolving Credit/Variable Rate	\$25 if issued within 6 months; \$50 thereafter

2. STG Form Endorsements

Description	Charge
Additional Insured End for ALTA Homeowner's Policy	\$25
Commercial Environmental Endorsement 1	\$100
Commercial Environmental Endorsement 2	\$100
Doing Business Endorsement	\$50 residential; \$100 commercial
Down Date Endorsement 1	\$50 if requested at the date of the policy and issued within six (6) months from the effective date of the policy or commitment. 10% of Basic Charge with a \$120 min if issued after the expiration of six (6) months from the effective date of the policy. 20% of Basic Charge with a \$120 min if issued on a policy insuring over mechanics' liens that is issued in connection with construction.
Fairway Endorsement 1	10% of Basic Charge
Fairway Endorsement 2	10% of Basic Charge
First Loss Endorsement 1	\$50 residential; \$120 commercial
Interest Rate Swap Endorsement 1	\$50
Interest Rate Swap Endorsement 3	\$50
Additional Interest Swap Endorsement 2	\$50
Last Dollar Endorsement	\$50
Non-Imputation Endorsement 1	10% of Basic Charge, \$100 min when there is no present or contemplated change in the use of the land. 30% of Basic Charge, \$250 min if there is a present or contemplated change in the use of the land.
Non-Imputation Endorsement 3	10% of Basic Charge, \$125 min when there is no present or contemplated change in the use of the land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land.

Description	Charge
Non-Imputation Endorsement 3	10% of Basic Charge, \$125 min when there is no present or contemplated change in the use of the land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land.
Patent Endorsement 1	10% of Basic Charge
Option Endorsement 1	No charge
Rate Reduction Endorsement 1	No charge
Revolving Credit 1	\$30
Revolving Credit 2	\$30
Revolving Credit 3	\$30
Revolving Credit 4	\$30
Revolving Credit/Variable Rate Endorsement	\$30
Subdivision Map Act Endorsement 1	\$55 residential; \$100 commercial
Subordination Endorsement 1	10% of Basic Charge
Tax Deed Endorsement 1	5% of Basic Charge
Tax Parcel Endorsement 1	\$50 residential; \$100 commercial
Tie-In Endorsement	No charge
Usury Endorsement	\$100
Utah Construction Registry – Lender Endorsement	5% of Basic Charge, \$250 max
UCC Endorsement	15% of Basic Charge
UT Utilities Available Endorsement 1	\$100
UT Impairment of Lien by Use Agreement for Multifamily Projects (HUD) Endorsement 1	\$30

3. CLTA Form Endorsements

CLTA Series	Description	Charge
100	Lenders Comprehensive	\$30 residential; 10% of Basic Charge, \$55 min for commercial
100.1	Lenders Comprehensive	\$30 residential; 10% of Basic Charge, \$55 min for commercial
100.4	Present Violation of CC&R	5% of Basic Charge, \$20 min residential, \$100 min commercial; \$1,500 max either
100.5	Present Violation of CC&R	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.6	Present & Future Violation of CC&R	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.7	Enforcement of Covenants Based Upon Prior Violation of Specific Covenant	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.8	Present & Future Violation of CC&R	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.11	Violation of Liquor Revert Rights in CC&R	5% of Basic Charge, \$20 min residential, \$100 min commercial; \$1,500 max either
100.12	Enforceability of Reverter Rights in CC&R	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.13	Priority of Lien over Assessments	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.16	Homeowners Association Lien	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.17	Modification of CC&R	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.18	Exercise of Reverter Rights in CC&R and Unmarketability of Title	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.19	No Present Violation of Covenants, Conditions and Restrictions	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.20	Present Violation of CC&R	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either

CLTA Series	Description	Charge
100.21	Approval of Construction Plans and Specifications	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.23	Exercise of Surface Rights	20% of Basic Charge, \$1,500 max
100.27	Violation of CC&R	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.28	Violation of CC&R by Future Construction	5% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.29	Development of Minerals	20% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.30	Physical Damage by Mineral Estate Holder	10% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
100.31	Physical Damage by Mineral Estate Holder	10% of Basic Charge, \$30 min residential, \$100 min commercial; \$1,500 max either
101	Mechanics' Lien Gaining Priority over Insured Mortgage	No charge for this endorsement on a lender's policy not issued in connection with a construction loan. No charge for this endorsement on a lender's policy issued in connection with a construction loan provided that the Insured Mortgage is recorded prior to the Commencement of Construction. The charge for this endorsement is 0% - 40%, as determined by underwriting, for a lender's policy issued in connection with a construction loan if the lien is recorded after the Commencement of Construction.
102.4	Foundations – No Violation, No Encroachment by Improvements	\$40 residential; \$115 commercial
102.5	Foundations – No Violation, No Encroachments onto Easements or Adjoining Land	\$40 residential; \$115 commercial
102.6	Foundations – Portion of Land Described in Policy	\$40 residential; \$100 commercial
102.7	Foundations – Portion of Land Described in Policy	\$40 residential; \$100 commercial
103.1	Damage to Easement	10% of Basic Charge, \$125 min for commercial
103.2	Enforced Removal of Improvements	10% of Basic Charge, \$125 min for commercial
103.3	Enforced Removal of Improvements	10% of Basic Charge, \$125 min for commercial
103.4	Easement Providing Ingress and Egress	10% of Basic Charge
103.5	Exercise of Surface Rights for Extraction of Water	10% of Basic Charge, \$1,500 max
103.6	Easement Encroachment	10% of Basic Charge, \$50 min for commercial
103.7	Land Abuts Physically Open Street	10% of Basic Charge on a Standard Coverage policy issued on vacant land; \$75 on an Extended Coverage Policy or on an existing building
103.11	Access and Entry	10% of Basic Charge on a Standard Coverage policy issued on vacant land; \$75 on an Extended Coverage Policy or on an existing building
104	Assignment	No charge if issued within 6 months from date of the policy; \$50 if issued after 6 months from date of policy
104.1	Assignment – Institutional Lender	No charge if issued within 6 months from date of the policy; \$50 if issued after 6 months from date of policy

CLTA Series	Description	Charge
104.4	Collateral Assignment	20% of Basic Charge if issued at date of policy; 30% of Basic Charge if issued any time after date of policy
104.6	Assignment – Lessor’s Interest	10% of Basic Charge on a Standard Coverage policy or \$35 residential and \$75 commercial when issued on an Extended Coverage Policy
104.7	Assignment of Rents	10% of Basic Charge on a Standard Coverage policy or \$35 residential and \$75 commercial when issued on an Extended Coverage Policy
104.8	Assignment – Non-Institutional Lender	No charge if issued within 6 months from date of the policy; \$40 if issued after 6 months from date of policy
104.9	Assignment – Non-Institutional Lender	No charge if issued within 6 months from date of the policy; \$40 if issued after 6 months from date of policy
105	Modification of Policy to Insure Two Liens on One Policy	No charge
107.1	Allocation of Liability	No charge
107.2	Increase of Coverage	\$25 plus the applicable per thousand charge for the increased coverage amount
107.5	Value of Lessee’s Interest	10% of Basic Charge
107.9	Additional Insured	10% of Basic Charge
107.10	Additional Insured	10% of Basic Charge
107.11	Non-Merger	10% of Basic Charge
108.8	Additional Advance	\$30 plus applicable Basic Charges for the increased amount of liability above the original policy
108.10	Revolving Credit, Increased Credit Limit	\$30 plus applicable Basic Charges for the increased amount of liability above the original policy
110.1	Deletion of Exception	Applicable charge for the type of insurance or assurance provided by using the CLTA 110.1. No charge if no additional insurance or assurance is created by the issue of the CLTA 110.1
110.2	Affirmative Protection over an Exception	No charge
110.3	Relinquishment of Surface Rights	20% of Basic Charge, \$40 min for residential or \$100 min for commercial
110.4	Modification	10% of Basic Charge, \$50 min
110.5	Modification	20% of Basic Charge, \$70 min
110.6	Modification	20% of Basic Charge, \$70 min
110.9	Environmental Protection Lien (same as ALTA 8.1)	\$30 for one to four family residential structures; 20% of Basic Charge, \$50 min for other residential structures
110.10	Modification and Additional Advance Agreement	10% of Basic Charge plus applicable Basic Charges for the increased liability above the original policy
111	Loss of Priority by Partial Reconveyance	10% of Basic Charge, \$50 min
111.1	Partial Reconveyance	No charge if issued at time of policy; 10% of Basic Charge, \$70 min, if issued any time after original policy
111.2	Impairment of Lien by Subordination Agreement	No charge if issued at time of policy; 10% of Basic Charge, \$70 min, if issued any time after original policy
111.3	Impairment of Lien by Partial Reconveyance and Assurances Concerning Encroachments	20% of Basic Charge, \$70 min
111.4	Trustor’s Conveyance	10% of Basic Charge, \$70 min

CLTA Series	Description	Charge
111.5	Variable Rate Mortgage (same as ALTA 6)	\$30
111.7	Variable Rate Mortgage	\$30
111.8	Variable Rate Mortgage – Negative Amortization	\$30
111.9	FNMA Balloon Mortgage	\$30
111.10	Optional Advance	\$70 plus applicable Basic Charges for the increased liability above the original policy
111.11	Obligatory Advance	\$30
111.14	Future Advance – Priority (same as ALTA 14)	\$30
111.14.1	Future Advance – Knowledge (same as ALTA 14.1)	\$30
111.14.2	Future Advance – Letter of Credit (same as ALTA 14.2)	\$30
114	Co-Insurance	No charge
114.1	Co-Insurance	No charge
114.2	Co-Insurance	No charge
115.1	Condominium (same as ALTA 4)	\$20 residential; 10% of Basic Charge for commercial with \$50 min
115.2	Planned Unit Development (same as ALTA 5)	\$20 residential; 10% of Basic Charge for commercial with \$50 min
116	Location of Land, Designation of Improvements	\$15
116.1	Property Description Same as Survey	\$55
116.2	Exterior Boundary of Condominium	\$15
116.3	Description Changed by Recording of New Map	\$55
116.4	Contiguity	10% of Basic Charge, \$225 max when a standard policy is issued or \$25 for residential property and \$55 for commercial property when issued on an extended policy or when Stewart or its issuing agent has an acceptable survey.
116.5	Manufactured Housing Unit (same as ALTA 7)	\$30 if manufactured home is already affixed as real property or \$250 if manufactured home is being affixed as real property in connection with the transaction
122	Obligatory Advance	\$50 if requested at the date of the policy and issued within six (6) months from the effective date of the policy or commitment. 10% of Basic Charge with a \$120 min if issued after the expiration of six (6) months from the effective date of the policy. 20% of Basic Charge with a \$120 min if issued on a policy insuring over mechanics' liens that is issued in connection with construction.
123.1	Zoning (same as ALTA 3)	5% of Basic Charge, \$750 max if no zoning change has occurred within the preceding 2 years. 10% of Basic Charge with a \$2,000 max if there has been a zoning change within the preceding 2 years or if the land use is based on a conditional use permit. If the policy is being rewritten from a prior sale or loan where this endorsement or similar coverage was provided to the Insured, the charge is 5% of Basic Schedule of Charges.

CLTA Series	Description	Charge
123.2	Zoning-Completed Structure (same as ALTA 3.1)	10% of Basic Charge, \$1,750 max if no zoning change has occurred within the preceding 2 years. 20% of Basic Charge with a \$3,000 max if there has been a zoning change within the preceding 2 years or if the land use is based on a conditional use permit. If the policy is being rewritten from a prior sale or loan where this endorsement or similar coverage was provided to the Insured, the charge is 5% of Basic Schedule of Charges.
124.1	Assurances Concerning Covenants	10% of Basic Charge, \$150 min on commercial
124.2	Assurances Concerning Covenants in a Lease	10% of Basic Charge, \$150 min on commercial
124.3	Assurances Concerning Negative Covenants in a Lease	10% of Basic Charge, \$150 min on commercial
125	Truth-in-Lending (same as ALTA 2)	10% of Basic Charge, \$35 min, \$300 max
126	Comprehensive Coverage for Homeowner	10% of Basic Charge if issued on a standard owner's policy; \$35 if issued on an extended owner's policy
126.1	Comprehensive Coverage for Homeowner	10% of Basic Charge if issued on a standard owner's policy; \$35 if issued on an extended owner's policy
126.2	Comprehensive Coverage for Condominium Homeowner	10% of Basic Charge if issued on a standard owner's policy; \$35 if issued on an extended owner's policy
126.3	Residential Structure – No Limitation	10% of Basic Charge if issued on a standard owner's policy; \$35 if issued on an extended owner's policy
127	Non-imputation – Full Equity Transfer (same as ALTA 15)	10% of Basic Charge, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land.
127.1	Nonimputation-Additional Insured (same as ALTA 15.1)	10% of Basic Charge, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land.
127.2	Nonimputation-Partial Equity Transfer (same as ALTA 15.2)	10% of Basic Charge, \$125 min when there is no present or contemplated change in the use of land. 30% of Basic Charge, \$275 min if there is a present or contemplated change in the use of the land.
129	Single Tax Parcel (same as ALTA 18)	\$55 residential; \$110 commercial
129.1	Multiple Tax Parcel (same as ALTA 18.1)	\$55 residential; \$110 commercial