



## **SCHEDULE OF CHARGES FOR TITLE INSURANCE IN THE STATE OF WISCONSIN**

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

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# WISCONSIN TITLE INSURANCE SCHEDULE OF CHARGES

## A. GENERAL RULES AND DEFINITIONS

### 1. Amount of Insurance and Additional Insurance

- a. An owner's policy insuring a fee simple estate or a land contract interest will not be issued for less than the full value of the real property. An owner's policy insuring a lesser estate in real property, such as an easement, will not be issued for less than the full value of the interest.
- b. An owner's leasehold policy will not be issued for less than the aggregate of the rentals payable under the lease or the appraised value of the property or leasehold estate, whichever is less.
- c. A loan policy will not be issued for any amount less than the full principal amount of the mortgage debt allocated to the insured property.
- d. Additional insurance--original date: The amount of insurance on an owner's policy or owner's leasehold policy may be increased by the Underwriter that issued the policy, as of its original date, by endorsement or rider to the policy to reflect a subsequent increase in the value of the property if the title remains insurable and there has been no change in the ownership. The additional insurance coverage takes the applicable customer charge in dollars per thousand which is in force at the date of increase, computed, however, according to the cost-bracket to which the policy has advanced.

### 2. Commitment

Commitments generally precede the issuance of the policy. Policy charges anticipate the preparation of one commitment insuring the insured and only the insured for which policy application has been made. The form used is the American Land Title Association (ALTA) commitment form currently on file with and approved by the Office of the Commissioner of Insurance.

### 3. Maximum Charges by Title Agencies

The maximum charges by title agencies as specified herein are made in connection with the issuance or endorsement of a policy or commitment to issue a policy.

Scheduled charges do NOT include any pass through billings or costs incidental to title insurance.

Notwithstanding the fees and/or charges in the filings by STG, special pricing considerations may be given by STG 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.

Notwithstanding the fees and/or charges in the filings by STG, this paragraph may be used for pricing major commercial, industrial or apartment transactions aggregating at least \$5,000,000 which are processed, coordinated or underwritten by a National Title Services Group. The transactions to which this paragraph applies may be single site, multi-site, multi-county and/or multi-state transactions. In aggregating liabilities for the purpose of achieving a national charge, STG shall take into account the totality of the transaction, including the amount to be earned by the agent and the risk rate to be retained by the underwriter, and the business of the national account. Therefore the actual charge on a specific parcel would depend upon the total transaction to be issued.

Anything hereinabove to the contrary notwithstanding, in no event shall the gross premium (risk rate) to be received by STG be less than \$.45 per thousand dollars of owner's liability (\$.35 per thousand of loan liability).

**4. Insurer, Insured**

- a. Insurer: Stewart Title Guaranty Company ("STG")
- b. Insured: That party so named in a policy or endorsement or to whom coverage is extended by the terms thereof. See policy conditions and stipulations for precise definitions of those terms.

**5. Policy Types**

- a. Owner's policy: Insures the title of an owner of an interest in real property (includes Short Form Owner's policy, the Home Owners Title (HOT) policy and the ALTA Homeowners Title Policy).
- b. Loan policy: Insures the owner of indebtedness secured by a mortgage or deed of trust on real estate (includes Short Form Loan policy and Short Form Commercial Loan policy). Loan policies are also referred to as mortgagee's policies.
- c. ALTA Expanded Coverage Residential Loan Policy and ALTA Short Form Expanded Coverage Residential Loan Policy: Insures the owner of indebtedness secured by a mortgage or deed of trust on real estate with expanded coverages.
- d. ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy: Insures junior loans with limitations on coverage.
- e. Leasehold owner's policy: Insures the interest of a lessee of real property.
- f. Leasehold loan policy: Insures the lien of a mortgage on a leasehold interest in real property.
- g. Owner's master policy: An owner's policy insuring land divided or intended to be divided into two or more parcels of land and subject to the eligibility requirements of this manual.
- h. Mortgagee's master policy: Houston National Legal Department sends the master policy to the lenders.
- i. Construction loan policy

**B. MAXIMUM CHARGES**

**1. General:**

Except as otherwise provided in this document, the maximum charges for the policy types listed are as follows:

Amount of Coverage	OWNER'S OR LEASEHOLD
<i>Minimum</i> policy charge: Up to \$15,000	\$350
Over \$15,000 to \$100,000, add:	\$7.00/\$1,000
Over \$100,000 to \$500,000, add:	\$6.00/\$1,000
Over \$500,000 to \$1,000,000, add:	\$5.00/\$1,000
Over \$1,000,000 to \$2,000,000, add:	\$3.00/\$1,000
Over \$2,000,000, add:	\$2.00/\$1,000

<b>Amount of Coverage</b>	<b>LOAN POLICY</b>
<b>Minimum</b> policy charge: Up to \$250,000	\$225
Over \$250,000 to \$300,000	\$400
Over \$300,000	\$500 + \$2 for each additional \$1,000 (or fraction thereof) over \$300,000

2. **Payment Required Prior To Policy Issuance**

No policy or endorsement thereto shall be issued unless the applicable charge for the policy or endorsement has been paid.

3. **ALTA Homeowner's Policy of Title Insurance**

The maximum charge for issuance of the ALTA Homeowner's Policy of Title Insurance shall be 110% of the charge as set forth in B.1. above.

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

The ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy may be issued to an insured affording limited liability based upon a search for specific types of interest shown by the public record. The maximum charge shall not exceed 80% as set forth in B.1. above.

5. **ALTA Expanded Coverage Residential Loan Policy  
ALTA Short Form Expanded Coverage Residential Loan Policy**

These policies supplement the policies already approved for use in Wisconsin by expanding the coverage currently offered and providing a choice to the potential insured. The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy (10/17/92) approved for use in Wisconsin and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The maximum charge for issuance of the ALTA Expanded Coverage Residential Loan Policy shall be 110% as set forth in B.1. above.

6. **Special Charges Applicable to Some Loan Policies**

a. **Additional Junior Loan Policies**

When two or more loan policies are issued at the same time on the same property, and when the cumulative total of loan policies does not exceed a simultaneously issued owner's policy, the maximum charge shall be \$300.00 for each junior loan policy issued.

b. **Simultaneous Issue of Loan Policy That Includes Additional Real Estate**

When a loan policy and an owner's policy are issued at the same time and the loan policy includes other real estate in addition to that insured by the owner's policy, there shall be a maximum additional parcel charge of \$150 per parcel, plus a charge for insurance, if any, in excess of the amount of the owner's policy at the maximum charge for the applicable cumulative bracket of insurance.

## **C. MISCELLANEOUS CHARGES**

### **1. Amended Commitments**

Additional commitments or designated amended commitments bearing the same or different effective dates may be issued but only in furtherance of the transaction contemplated by the applicant at the time of the original application. Once the policy has been issued pursuant to a commitment or once the transaction for which a commitment was issued has been consummated, the commitment may not be amended.

In the event that the transaction contemplated by the applicant will not be consummated, the commitment may be amended to insure another transaction. In addition to the applicable charges, the amount to be remitted to STG for an amended residential commitment is \$25. The amount to be remitted to STG for an amended commercial commitment is \$100.

### **2. Reimbursement for Cash or Credit Advances**

Customer charges do not include certain searches and investigations, which are purchased by the insurer from third party providers on behalf of the applicant or insured. Funds advanced by the insurer on behalf of the applicant shall be separately charged to the applicant.

### **3. Duplicate Original Policy**

When the insured, or his representative, requests a duplicate original of a policy, the fee for such duplicate original shall be \$100 to be charged by the Underwriter or Title Agency furnishing the duplicate policy.

### **4. Cancellation Charges**

In the event a title insurance application is cancelled after the title insurance commitment has been issued, a cancellation charge may be imposed by the title agent based upon the services rendered in the preparation of the commitment and fees advanced.

If the transaction has been completed or if there has been any reliance on the commitment, the charge for such policy is payable and no cancellation charge is available.

### **5. Additional Charges**

Additional charges may be made by the Underwriter or Title Agency when unusual conditions are encountered, special risks insured against or special services required.

## **D. MASTER POLICIES AND TAKE-OFF POLICIES**

### **1. Master Residential Loan Policy**

One ALTA master residential loan policy shall be issued to each lender. In order that STG may track each master policy and prevent duplication, all master policies shall be issued by the Houston National Legal Department. If a lender requests the issuance of a master policy, contact Houston National Legal Department at 1-800-729-1902 to request the issuance of a policy. A Houston associate will access the master file to determine whether or not a policy has previously been issued. If none has been issued, then the Legal Department shall send the master policy directly to the lender and copy to the agent. At the agent's request, the original policy can be sent to the agent for personal delivery to the customer. The master list of master policyholders shall be continuously

updated, and agents are always welcome to telephone to determine if any lender has received a policy.

## 2. **Owner's Master Policy**

### a. **Area**

An owner's policy may be issued when application is made to cover an area divided or intended to be divided into two or more contiguous parcels of real estate for subdivision, construction, or resale by the same individual, corporation, corporation controlled by the same individuals, or other legal entity. Two or more noncontiguous lots in one platted subdivision also qualify for owner's master policy coverage. The charge to be made is computed in the same manner as for owner's policies.

### b. **Amount**

An owner's master policy shall not be issued for less than the full value of the real estate at the time of the original application for the policy.

### c. **The Policy**

The owner's master policy must be issued prior to any take-off policies or commitments on any portion of the real estate, and the master policy must contain the following wording:

"It is stipulated that owner's, loan, leasehold owner's and leasehold loan take-off policies or commitments therefor may issue from this policy and that the amount of all policies or commitments so issued shall be deducted from the amount of this policy. Liability under this policy will be reduced by the cumulative amount of the take-off policies."

### d. **Increased Insurance**

The amount of insurance on an owner's master policy may be increased, as of its original date, by endorsement if the title remains insurable.

Additional insurance applied for shall take the standard customer charge per thousand in force at the time and at the customer charge bracket applicable to the cumulative total of insurance purchased for the owner's master policy.

## 3. **Owner's, Loan, Leasehold Owner's, and Leasehold Loan Take-Off Policies**

### a. **Eligibility**

At the request of the insured under the owner's master policy, the insuring company will issue from its previously issued owner's master policy individual owner's, loan, leasehold owner's, or leasehold loan take-off policies covering various lots or parcels originally covered by the owner's master policy with a minimum charge of \$50.00. The insurance under the owner's master policy is reduced by the amount of the aggregate amount of the take-off policies. Take-off policies cannot at any time exceed the amount of the insurance purchased for the owner's master policy.

b. **Additional Insurance**

If only a portion of the insurance on a take-off policy is deducted from the owner's master policy, the cost of coverage not constituting insurance taken from an owner's master policy is at the customer charge bracket applicable to the cumulative total of insurance on the take-off policy.

**E. LEASEHOLD POLICIES**

1. **Maximum Customer Charge**

The same charges apply for leasehold policies as for owner's and loan policies, except as set forth below.

2. **Leasehold Owner's - Leasehold Loan (Issued Simultaneously with Owner's Policy or Loan Policy)**

When an owner's policy and a leasehold policy are issued at the same time on the same property, the owner's policy is charged at the applicable owner's charge. The charge for the leasehold policy so simultaneously issued is \$60 plus 20% of the charge for the owner's policy up to the amount of the owner's policy.

Insurance in excess of the owner's policy is at the original charge in the bracket applicable to the cumulative total of insurance on the owner's policy.

3. **Conversion of Insured Leasehold Estate to Fee Title Estates**

Outstanding policies of title insurance covering individual leasehold estates insuring a lessee may be reissued to cover the conversion into a fee title estate when the terms of the lease contain an option to purchase or it is agreed upon by the parties for a maximum charge as set forth in B.1. above.

**F. WISCONSIN MORTGAGE FORECLOSURE GUARANTEE & COMMITMENT**

1. **Amount of Insurance**

A Wisconsin Mortgage Foreclosure Guarantee & Commitment shall be written in the amount equal to the face amount of the mortgage to be foreclosed, unless one of the following applies:

- A. The face amount of the mortgage to be foreclosed exceeds the fair market value of the property, in which case the Guarantee & Commitment may be written in an amount that is representative of the fair market value of the property.
- B. The mortgage to be foreclosed covers multiple parcels, in which case the Guarantee & Commitment may be written in an amount as allocated by the Insured.

2. **Charge**

For the first \$200,000.00 of liability .....	\$325.00
	<b>Per Thousand</b>
Over \$200,000.00 and up to \$300,000.00, add.....	\$1.00
Over \$300,000.00 and up to \$400,000.00, add.....	\$0.80
Over \$400,000.00 and up to \$1,000,000.00, add.....	\$0.50
Over \$1,000,000.00, add .....	\$0.40



**G. ENDORSEMENTS**

<b>Endorsement</b>	<b>Maximum Charge – Residential</b>	<b>Maximum Charge – Commercial</b>
ALTA Endorsement 1-06 Street Assessments	\$50 plus cost of special assessment letter	\$50 plus cost of special assessment letter
ALTA Endorsement 2-06 Truth In Lending	\$500	\$500
ALTA Endorsement 3-06 Zoning	Maximum charge of \$.50 per thousand, with a minimum charge of \$200, plus a reasonable work charge, the latter to be ascertained and quoted for approval of the applicant before any liability for payment is incurred.	Maximum charge of \$.50 per thousand, with a minimum charge of \$500, plus a reasonable work charge, the latter to be ascertained and quoted for approval of the applicant before any liability for payment is incurred.
ALTA Endorsement 3.1-06 Zoning-Completed Structure		
ALTA Endorsement 4-06 Condominium	No charge	No charge
ALTA Endorsement 4.1-06 Condominium	No charge	No charge
ALTA Endorsement 5-06 Planned Unit Development	No charge	No charge
ALTA Endorsement 5.1-06 Planned Unit Development	No charge	No charge
ALTA Endorsement 6-06 Variable Rate Mortgage	\$100	\$250
ALTA Endorsement 6.1 Variable Rate Mortgage--Regulations	\$100	\$250
ALTA Endorsement 6.2-06 Variable Rate Mortgage-Negative Amortization	\$100	\$250
ALTA Endorsement 7-06 Manufactured Housing Unit	\$100	\$100
ALTA Endorsement 7.1 Manufactured Housing Unit-Conversion Loan	\$100	\$100
ALTA Endorsement 7.1-06 Manufactured Housing Unit-Conversion Loan	\$100	\$100
ALTA Endorsement 7.2 Manufactured Housing Unit-Conversion Owner	\$100	\$100
ALTA Endorsement 7.2-06 Manufactured Housing Unit-Conversion Owner	\$100	\$100
ALTA Endorsement 8.1-06 Environmental Protection Lien	No charge	\$250
ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien	N/A	\$250
ALTA Endorsement 9 Restrictions, Encroachments, and Minerals	\$50	\$250
ALTA Endorsement 9-06 Restrictions, Encroachments, and Minerals	\$50	\$250
ALTA Endorsement 9.1 Restrictions, Encroachments, and Minerals	\$100	\$250
ALTA Endorsement 9.1-06 Restrictions, Encroachments, and Minerals	\$100	\$250
ALTA Endorsement 9.2 Restrictions, Encroachments, and Minerals	\$100	\$250
ALTA Endorsement 9.2-06 Restrictions, Encroachments, and Minerals	\$100	\$250
ALTA Endorsement 9.3 Restrictions, Encroachments, and Minerals	\$50	\$250
ALTA Endorsement 9.3-06 Restrictions, Encroachments, and Minerals	\$50	\$250
ALTA Endorsement 9.4 Restrictions, Encroachments, and Minerals	\$100	\$250
ALTA Endorsement 9.4-06 Restrictions, Encroachments, and Minerals	\$100	\$250
ALTA Endorsement 9.5 Restrictions, Encroachments, and Minerals	\$100	\$250

<b>Endorsement</b>	<b>Maximum Charge – Residential</b>	<b>Maximum Charge – Commercial</b>
ALTA Endorsement 9.5-06 Restrictions, Encroachments, and Minerals	\$100	\$250
ALTA Endorsement 10-06 Assignment	\$50	\$50
ALTA Endorsement 10.1-06 Assignment and Date Down	\$50	\$50
ALTA Endorsement 11-06 Mortgage Modification	\$50	\$50
ALTA Endorsement 12-06 Aggregation	No Charge	No Charge
ALTA Endorsement 13-06 Leasehold-Owner's	No Charge	No Charge
ALTA Endorsement 13.1-06 Leasehold-Loan	No Charge	No Charge
ALTA Endorsement 14-06 Future Advance-Priority	\$50	\$50
ALTA Endorsement 14.1-06 Future Advance-Knowledge	\$50	\$50
ALTA Endorsement 14.2-06 Future Advance-Letter of Credit	\$50	\$50
ALTA Endorsement 14.3 Future Advance-Reverse Mortgage	\$50	\$50
ALTA Endorsement 14.3-06 Future Advance-Reverse Mortgage	\$50	\$50
ALTA Endorsement 15-06 Nonimputation-Full Equity Transfer	5% of basic charge for owner policy	5% of basic charge for owner policy
ALTA Endorsement 15.1-06 Nonimputation-Additional Insured	5% of basic charge for owner policy	5% of basic charge for owner policy
ALTA Endorsement 15.2-06 Nonimputation-Partial Equity Transfer	5% of basic charge for owner policy	5% of basic charge for owner policy
ALTA Endorsement 16-06 Mezzanine Financing	No Charge	No Charge
ALTA Endorsement 17-06 Access and Entry	No Charge	\$250
ALTA Endorsement 17.1-06 Indirect Access and Entry	No Charge	\$250
ALTA Endorsement 17.2-06 Utility Access	\$100	\$250
ALTA Endorsement 18-06 Single Tax Parcel	No Charge	No Charge
ALTA Endorsement 18.1-06 Multiple Tax Parcel	No Charge	No Charge
ALTA Endorsement 19-06 Contiguity-Multiple Parcels	\$25	The charge for this endorsement shall be \$25.00 for transactions of One Million Dollars (\$1,000,000) or less and no charge for transactions over One Million Dollars (\$1,000,000)
ALTA Endorsement 19.1-06 Contiguity-Single Parcel		
ALTA Endorsement 20-06 First Loss-Multiple Parcel Transactions	\$25	\$100
ALTA Endorsement 22 Location	\$25	\$200
ALTA Endorsement 22-06 Location		
ALTA Endorsement 22.1 Location and Map		
ALTA Endorsement 22.1-06 Location and Map		
ALTA Endorsement 23-06 Co-Insurance	No Charge	No Charge
ALTA Endorsement 24-06 Doing Business	\$50	\$250
ALTA Endorsement 25-06 Same As Survey	\$50	\$250
ALTA Endorsement 25.1-06 Same As Portion of Survey	\$50	\$250
ALTA Endorsement 26-06 Subdivision	\$50	\$250
ALTA Endorsement 27-06 Usury	The charge for this endorsement shall be \$.50 per thousand with a minimum of \$100 plus a reasonable work charge, the latter to be ascertained and quoted for approval before any liability for payment is incurred.	The charge for this endorsement shall be \$.50 per thousand with a minimum of \$200 plus a reasonable work charge, the latter to be ascertained and quoted for approval before any liability for payment is incurred.

Endorsement	Maximum Charge – Residential	Maximum Charge – Commercial
ALTA Endorsement 28-06 Easement-Damage or Enforced Removal	\$50	\$250
JR1 Supplemental Coverage Endorsement JR1	No Charge	No Charge
JR2 Revolving Credit Variable Rate Endorsement	No Charge	\$100
RC1 Revolving Credit 1	The charge for this endorsement shall be 10% of the original charge with a minimum of \$60. If this endorsement is issued in connection with a short form residential loan policy, there shall be no charge	The charge for this endorsement shall be 10% of the original charge with a minimum of \$100
RC2 Revolving Credit 2		
RC3 Revolving Credit 3		
RC4 Revolving Credit 4		
RC3 Revolving Credit 3		
RC1 Revolving Credit 1		
AA Additional Advances	\$300 with a minimum of \$150	\$500 with a minimum of \$150
ALP Assignment of Loan Policies	\$50	\$50
CLP Construction Loan Policy Endorsement	\$50	\$50
EM Extensions and Modifications	\$60	\$60
LE Location Endorsement	\$50 without a survey or inspection, but a larger charge up to \$200 may be made if a large tract or substantial inspection is required. If an acceptable survey is furnished, the endorsement may be issued at no charge	\$100, but a larger charge up to \$200 may be made if a large tract or substantial inspection is required
LTC Lottery Tax Credit	\$10	\$10
PRMP Partial Release of Mortgaged Property	\$50	\$50
RPLM Release of Personal Liability of Mortgagor	\$50	\$50
SM Secondary Market Endorsement	No Charge	No Charge
UE Usury Endorsement	The charge for this endorsement is \$.50 per thousand with a minimum charge of \$100 plus a reasonable work charge, the latter to be ascertained and quoted for approval of the applicant before any liability for payment is incurred.	The charge for this endorsement is \$.50 per thousand with a minimum charge of \$200 plus a reasonable work charge, the latter to be ascertained and quoted for approval of the applicant before any liability for payment is incurred.
BE CLTA 111.9 (6-8-90) FNMA Balloon Mortgage Endorsement	\$75	\$100
UCC UCC Endorsement	15% of basic charge for loan policy	15% of basic charge for loan policy
GAP Gap Endorsement	\$100	\$250
RME STG Reverse Mortgage Endorsement	\$100	N/A

**NOTE:**

Commercial Endorsements filed with the Wisconsin Department of Insurance by STG which do not appear in this manual, are available for a maximum charge of \$200 per endorsement, with the exception of extra hazardous endorsements including zoning, which shall be priced in accordance with STG's determination in that transaction. The availability of any endorsement, residential or commercial, is subject to the Underwriting Guidelines of STG.

**H. SPECIAL PRODUCTS AVAILABLE FOR STEWART TITLE GUARANTY COMPANY  
ISSUANCE IN WISCONSIN**

**1. Stewart Master Residential Loan Policy Schedule A and B**

STG directly insures equity loans only on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrower.

The amounts to be charged for and remitted to STG for this policy are as follows:

<b>Range of Liability</b>	<b>Fee</b>
Up to \$25,000 of liability written .....	\$25
Over \$25,000 and up to \$250,000 .....	\$65
Over \$250,000 and up to \$500,000 .....	\$125

**2. Secondary Market Short Form Residential Loan Policy-One-To-Four Family**

The Secondary Market Short Form Residential Loan Policy One-to-Four Family was designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. This policy insures the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides as set out for this program by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). This form has been approved by Fannie Mae and Freddie Mac, so that its coverage is acceptable to the lending community. When issued, the policy can refer to either the American Land Title Association Loan Policy (10/17/92) or the American Land Title Association Loan Policy (06/17/06) currently approved by your department.

The policy has been specifically designed for Internet originated loans and STG 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 STG 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, 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:

<b>Range of Liability</b>	<b>Charge</b>
Up to \$100,000.00 of liability written: .....	\$350
Over \$100,000.00 and up to \$250,000.00 .....	\$350
Over \$250,000.00 and up to \$500,000.00 .....	\$550
Over \$500,000.00 and up to \$750,000.00 .....	\$850
Over \$750,000.00 and up to \$1,000,000.00 .....	\$950
Over \$1,000,000.00 and up to \$1,250,000.00 .....	\$1,100
Over \$1,250,000.00 and up to \$1,500,000.00 .....	\$1,300

### 3. **The Article 9 Comprehensive Plus™ Policy of Title Insurance (Lender's or Owner's)**

The ARTICLE 9 COMPREHENSIVE PLUS™ POLICY OF TITLE INSURANCE (LENDER'S) and the ARTICLE 9 COMPREHENSIVE PLUS™ POLICY OF TITLE INSURANCE (OWNER'S) are title insurance policies that will be issued to owners of and lenders secured by liens on various types of collateral, including (if applicable) fixtures, timber, as-extracted collateral and other Collateral.

The Owner's Policy insures the owner against stated liens that may have attached to the Collateral.

The Lender's Policy insures the lender and primarily insures (1) against stated liens that may have attached to the Collateral, (2) that the Lender's lien has attached to the Collateral, and (3) that the Lender's lien has been perfected, as provided in the Policy.

#### **Basic Charges:**

Up to \$100,000 of liability written .....	\$500.00
	<b>Per Thousand</b>
Over \$100,000 and up to \$300,000, add .....	\$3.85
Over \$300,000 and up to \$1,000,000, add .....	\$2.00
Over \$1,000,000 and up to \$3,000,000, add .....	\$1.50
Over \$3,000,000 and up to \$5,000,000, add .....	\$1.25
Over \$5,000,000 and up to \$10,000,000, add .....	\$1.00
Over \$10,000,000 and up to \$25,000,000, add .....	\$0.85
Over \$25,000,000 and up to \$50,000,000, add .....	\$0.65
Over \$50,000,000, add .....	\$0.50

All charges reflect the charge for the Article 9 Comprehensive Plus Policy, and do not include costs for reinsurance required by the insured, UCC searches, UCC preparation costs, and UCC filings charges and fees. Any order for the Article 9 Comprehensive Plus Policy must be placed and communications must be sent through websites or other electronic communications locations designated by STG for placement and receipt of order for the Article 9 Comprehensive Plus Policy.

#### **Simultaneous Charge**

If an Article 9 Comprehensive Plus Policy of Title Insurance (Owner's) is issued simultaneously with an Article 9 Comprehensive Plus Policy of Title Insurance (Lender's) the charge shall be the Basic Charge for the Amount of Insurance for the policy with the larger amount of insurance, plus \$500 for the additional policy.

#### **Mixed Collateral Transactions**

In transactions of any amount where both personal property and real property secure the same indebtedness, and STG's policies are simultaneously issued on both the real property and personal property, the charge for the Article 9 Comprehensive Plus Policies shall be 90% of the applicable charge, but in no event less than \$500 for each policy.