



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SCHEDULE OF FEES AND CHARGES FOR THE STATE OF CALIFORNIA

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**SCHEDULE OF FEES AND CHARGES
FOR POLICIES OF TITLE INSURANCE OF THE
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
FOR THE STATE OF CALIFORNIA
March 17, 2025**

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

**SCHEDULE OF FEES AND CHARGES
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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
FOR THE STATE OF CALIFORNIA
FOREWORD**

This "Schedule" is prepared in accordance with Section 12401.1, Division 2, Part 6, Chapter 1 of the Insurance Code of the State of California. Its purpose is to show the minimum charges applicable to the policies of title insurance and endorsements which are issued by the Old Republic National Title Insurance Company.

Additional charges may be made in the event unusual risks or conditions arise or special or additional services are rendered in connection with issuance of any policy or endorsement thereto provided that the agreement thereto is obtained from each person or entity obligated to pay all or any part of such charges in writing in advance.

The rules and procedures contained herein are in no manner, either expressed or implied, to be construed as establishing or changing the rules and procedures pertaining to title practices.

Except where specifically provided herein, an additional charge shall be made for escrow service rendered in connection with the issuance of a title policy or endorsement. Separate escrow rates, which are promulgated by the Company and its underwritten companies, are applicable to standard and limited escrow services.

It is intended that the provisions of this Schedule be mutually exclusive. If the subject transaction can be priced under different sections herein, the lower priced section will be applied for pricing purposes.

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATEWIDE TITLE INSURANCE RATE

(THE OR INSURANCE RATE)

Amount of Insurance	Rate	Amount of Insurance	Rate
0 to 100,000	\$725	440,001 to 450,000	\$1,500
100,001 to 110,000	\$750	450,001 to 460,000	\$1,520
110,001 to 120,000	\$775	460,001 to 470,000	\$1,540
120,001 to 130,000	\$800	470,001 to 480,000	\$1,560
130,001 to 140,000	\$825	480,001 to 490,000	\$1,580
140,001 to 150,000	\$850	490,001 to 500,000	\$1,600
150,001 to 160,000	\$885	500,001 to 510,000	\$1,617
160,001 to 170,000	\$910	510,001 to 520,000	\$1,634
170,001 to 180,000	\$935	520,001 to 530,000	\$1,651
180,001 to 190,000	\$960	530,001 to 540,000	\$1,668
190,001 to 200,000	\$985	540,001 to 550,000	\$1,685
200,001 to 210,000	\$1,008	550,001 to 560,000	\$1,702
210,001 to 220,000	\$1,031	560,001 to 570,000	\$1,719
220,001 to 230,000	\$1,054	570,001 to 580,000	\$1,736
230,001 to 240,000	\$1,077	580,001 to 590,000	\$1,753
240,001 to 250,000	\$1,100	590,001 to 600,000	\$1,770
250,001 to 260,000	\$1,122	600,001 to 610,000	\$1,788
260,001 to 270,000	\$1,144	610,001 to 620,000	\$1,806
270,001 to 280,000	\$1,166	620,001 to 630,000	\$1,824
280,001 to 290,000	\$1,188	630,001 to 640,000	\$1,842
290,001 to 300,000	\$1,210	640,001 to 650,000	\$1,860
300,001 to 310,000	\$1,228	650,001 to 660,000	\$1,878
310,001 to 320,000	\$1,246	660,001 to 670,000	\$1,896
320,001 to 330,000	\$1,264	670,001 to 680,000	\$1,914
330,001 to 340,000	\$1,282	680,001 to 690,000	\$1,932
340,001 to 350,000	\$1,300	690,001 to 700,000	\$1,950
350,001 to 360,000	\$1,318	700,001 to 710,000	\$1,968
360,001 to 370,000	\$1,336	710,001 to 720,000	\$1,986
370,001 to 380,000	\$1,354	720,001 to 730,000	\$2,004
380,001 to 390,000	\$1,372	730,001 to 740,000	\$2,022
390,001 to 400,000	\$1,390	740,001 to 750,000	\$2,040
400,001 to 410,000	\$1,420	750,001 to 760,000	\$2,058
410,001 to 420,000	\$1,440	760,001 to 770,000	\$2,076
420,001 to 430,000	\$1,460	770,001 to 780,000	\$2,094
430,001 to 440,000	\$1,480	780,001 to 790,000	\$2,112

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATEWIDE TITLE INSURANCE RATE (THE OR INSURANCE RATE)

Amount of Insurance			Rate	Amount of Insurance			Rate
790,001	to	800,000	\$2,130	1,140,001	to	1,150,000	\$2,690
800,001	to	810,000	\$2,148	1,150,001	to	1,160,000	\$2,704
810,001	to	820,000	\$2,166	1,160,001	to	1,170,000	\$2,718
820,001	to	830,000	\$2,184	1,170,001	to	1,180,000	\$2,732
830,001	to	840,000	\$2,202	1,180,001	to	1,190,000	\$2,746
840,001	to	850,000	\$2,220	1,190,001	to	1,200,000	\$2,760
850,001	to	860,000	\$2,238	1,200,001	to	1,210,000	\$2,773
860,001	to	870,000	\$2,256	1,210,001	to	1,220,000	\$2,786
870,001	to	880,000	\$2,274	1,220,001	to	1,230,000	\$2,799
880,001	to	890,000	\$2,292	1,230,001	to	1,240,000	\$2,812
890,001	to	900,000	\$2,310	1,240,001	to	1,250,000	\$2,825
900,001	to	910,000	\$2,327	1,250,001	to	1,260,000	\$2,838
910,001	to	920,000	\$2,344	1,260,001	to	1,270,000	\$2,851
920,001	to	930,000	\$2,361	1,270,001	to	1,280,000	\$2,864
930,001	to	940,000	\$2,378	1,280,001	to	1,290,000	\$2,877
940,001	to	950,000	\$2,395	1,290,001	to	1,300,000	\$2,890
950,001	to	960,000	\$2,412	1,300,001	to	1,310,000	\$2,903
960,001	to	970,000	\$2,429	1,310,001	to	1,320,000	\$2,916
970,001	to	980,000	\$2,446	1,320,001	to	1,330,000	\$2,929
980,001	to	990,000	\$2,463	1,330,001	to	1,340,000	\$2,942
990,001	to	1,000,000	\$2,480	1,340,001	to	1,350,000	\$2,955
1,000,001	to	1,010,000	\$2,494	1,350,001	to	1,360,000	\$2,968
1,010,001	to	1,020,000	\$2,508	1,360,001	to	1,370,000	\$2,981
1,020,001	to	1,030,000	\$2,522	1,370,001	to	1,380,000	\$2,994
1,030,001	to	1,040,000	\$2,536	1,380,001	to	1,390,000	\$3,007
1,040,001	to	1,050,000	\$2,550	1,390,001	to	1,400,000	\$3,020
1,050,001	to	1,060,000	\$2,564	1,400,001	to	1,410,000	\$3,033
1,060,001	to	1,070,000	\$2,578	1,410,001	to	1,420,000	\$3,046
1,070,001	to	1,080,000	\$2,592	1,420,001	to	1,430,000	\$3,059
1,080,001	to	1,090,000	\$2,606	1,430,001	to	1,440,000	\$3,072
1,090,001	to	1,100,000	\$2,620	1,440,001	to	1,450,000	\$3,085
1,100,001	to	1,110,000	\$2,634	1,450,001	to	1,460,000	\$3,098
1,110,001	to	1,120,000	\$2,648	1,460,001	to	1,470,000	\$3,111
1,120,001	to	1,130,000	\$2,662	1,470,001	to	1,480,000	\$3,124
1,130,001	to	1,140,000	\$2,676	1,480,001	to	1,490,000	\$3,137

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATEWIDE TITLE INSURANCE RATE

(THE OR INSURANCE RATE)

Amount of Insurance	Rate	Amount of Insurance	Rate
1,490,001 to 1,500,000	\$3,150	1,870,001 to 1,880,000	\$3,618
1,500,001 to 1,510,000	\$3,162	1,880,001 to 1,890,000	\$3,632
1,510,001 to 1,520,000	\$3,174	1,890,001 to 1,900,000	\$3,645
1,520,001 to 1,530,000	\$3,186	1,900,001 to 1,910,000	\$3,658
1,530,001 to 1,540,000	\$3,198	1,910,001 to 1,920,000	\$3,671
1,540,001 to 1,550,000	\$3,210	1,920,001 to 1,930,000	\$3,684
1,550,001 to 1,560,000	\$3,222	1,930,001 to 1,940,000	\$3,697
1,560,001 to 1,570,000	\$3,234	1,940,001 to 1,950,000	\$3,710
1,570,001 to 1,580,000	\$3,246	1,950,001 to 1,960,000	\$3,723
1,580,001 to 1,590,000	\$3,258	1,960,001 to 1,970,000	\$3,736
1,590,001 to 1,600,000	\$3,270	1,970,001 to 1,980,000	\$3,749
1,600,001 to 1,610,000	\$3,282	1,980,001 to 1,990,000	\$3,762
1,610,001 to 1,620,000	\$3,294	1,990,001 to 2,000,000	\$3,775
1,620,001 to 1,630,000	\$3,306	2,000,001 to 2,010,000	\$3,782
1,630,001 to 1,640,000	\$3,318	2,010,001 to 2,020,000	\$3,788
1,640,001 to 1,650,000	\$3,330	2,020,001 to 2,030,000	\$3,795
1,650,001 to 1,660,000	\$3,342	2,030,001 to 2,040,000	\$3,801
1,660,001 to 1,670,000	\$3,354	2,040,001 to 2,050,000	\$3,808
1,670,001 to 1,680,000	\$3,366	2,050,001 to 2,060,000	\$3,814
1,680,001 to 1,690,000	\$3,378	2,060,001 to 2,070,000	\$3,821
1,690,001 to 1,700,000	\$3,390	2,070,001 to 2,080,000	\$3,827
1,700,001 to 1,710,000	\$3,402	2,080,001 to 2,090,000	\$3,834
1,710,001 to 1,720,000	\$3,414	2,090,001 to 2,100,000	\$3,840
1,720,001 to 1,730,000	\$3,426	2,100,001 to 2,110,000	\$3,847
1,730,001 to 1,740,000	\$3,438	2,110,001 to 2,120,000	\$3,853
1,740,001 to 1,750,000	\$3,450	2,120,001 to 2,130,000	\$3,860
1,750,001 to 1,760,000	\$3,462	2,130,001 to 2,140,000	\$3,866
1,760,001 to 1,770,000	\$3,474	2,140,001 to 2,150,000	\$3,873
1,770,001 to 1,780,000	\$3,486	2,150,001 to 2,160,000	\$3,879
1,780,001 to 1,790,000	\$3,498	2,160,001 to 2,170,000	\$3,886
1,790,001 to 1,800,000	\$3,510	2,170,001 to 2,180,000	\$3,892
1,800,001 to 1,810,000	\$3,524	2,180,001 to 2,190,000	\$3,899
1,810,001 to 1,820,000	\$3,537	2,190,001 to 2,200,000	\$3,905
1,820,001 to 1,830,000	\$3,551	2,200,001 to 2,210,000	\$3,912
1,830,001 to 1,840,000	\$3,564	2,210,001 to 2,220,000	\$3,918
1,840,001 to 1,850,000	\$3,578	2,220,001 to 2,230,000	\$3,925
1,850,001 to 1,860,000	\$3,591	2,230,001 to 2,240,000	\$3,931
1,860,001 to 1,870,000	\$3,605	2,240,001 to 2,250,000	\$3,938

(Continued on the following page)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATEWIDE TITLE INSURANCE RATE

(THE OR INSURANCE RATE)

Amount of Insurance	Rate	Amount of Insurance	Rate
2,250,001 to 2,260,000	\$3,945	2,630,001 to 2,640,000	\$4,204
2,260,001 to 2,270,000	\$3,952	2,640,001 to 2,650,000	\$4,210
2,270,001 to 2,280,000	\$3,959	2,650,001 to 2,660,000	\$4,217
2,280,001 to 2,290,000	\$3,966	2,660,001 to 2,670,000	\$4,223
2,290,001 to 2,300,000	\$3,973	2,670,001 to 2,680,000	\$4,230
2,300,001 to 2,310,000	\$3,980	2,680,001 to 2,690,000	\$4,236
2,310,001 to 2,320,000	\$3,987	2,690,001 to 2,700,000	\$4,243
2,320,001 to 2,330,000	\$3,994	2,700,001 to 2,710,000	\$4,249
2,330,001 to 2,340,000	\$4,001	2,710,001 to 2,720,000	\$4,256
2,340,001 to 2,350,000	\$4,008	2,720,001 to 2,730,000	\$4,262
2,350,001 to 2,360,000	\$4,015	2,730,001 to 2,740,000	\$4,269
2,360,001 to 2,370,000	\$4,022	2,740,001 to 2,750,000	\$4,275
2,370,001 to 2,380,000	\$4,029	2,750,001 to 2,760,000	\$4,282
2,380,001 to 2,390,000	\$4,036	2,760,001 to 2,770,000	\$4,288
2,390,001 to 2,400,000	\$4,043	2,770,001 to 2,780,000	\$4,295
2,400,001 to 2,410,000	\$4,050	2,780,001 to 2,790,000	\$4,301
2,410,001 to 2,420,000	\$4,057	2,790,001 to 2,800,000	\$4,308
2,420,001 to 2,430,000	\$4,064	2,800,001 to 2,810,000	\$4,314
2,430,001 to 2,440,000	\$4,071	2,810,001 to 2,820,000	\$4,321
2,440,001 to 2,450,000	\$4,078	2,820,001 to 2,830,000	\$4,327
2,450,001 to 2,460,000	\$4,085	2,830,001 to 2,840,000	\$4,334
2,460,001 to 2,470,000	\$4,092	2,840,001 to 2,850,000	\$4,340
2,470,001 to 2,480,000	\$4,099	2,850,001 to 2,860,000	\$4,347
2,480,001 to 2,490,000	\$4,106	2,860,001 to 2,870,000	\$4,353
2,490,001 to 2,500,000	\$4,113	2,870,001 to 2,880,000	\$4,360
2,500,001 to 2,510,000	\$4,119	2,880,001 to 2,890,000	\$4,366
2,510,001 to 2,520,000	\$4,126	2,890,001 to 2,900,000	\$4,373
2,520,001 to 2,530,000	\$4,132	2,900,001 to 2,910,000	\$4,379
2,530,001 to 2,540,000	\$4,139	2,910,001 to 2,920,000	\$4,386
2,540,001 to 2,550,000	\$4,145	2,920,001 to 2,930,000	\$4,392
2,550,001 to 2,560,000	\$4,152	2,930,001 to 2,940,000	\$4,399
2,560,001 to 2,570,000	\$4,158	2,940,001 to 2,950,000	\$4,405
2,570,001 to 2,580,000	\$4,165	2,950,001 to 2,960,000	\$4,412
2,580,001 to 2,590,000	\$4,171	2,960,001 to 2,970,000	\$4,418
2,590,001 to 2,600,000	\$4,178	2,970,001 to 2,980,000	\$4,425
2,600,001 to 2,610,000	\$4,184	2,980,001 to 2,990,000	\$4,431
2,610,001 to 2,620,000	\$4,191	2,990,001 to 3,000,000	\$4,438
2,620,001 to 2,630,000	\$4,197		

For each \$10,000, or fraction thereof, above \$3,000,000 add \$6 per \$10,000.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

OWNERS INSURANCE

For the application of the rates in this section and hereinafter, a Residential Property(ies) is deemed to be a "Single-Family Residence" which is defined as an existing residential structure of one-to-four units, a residential condominium unit, a residential cooperative apartment, or an individual fractional interest in a residential tenancy in common interest project. Unless otherwise stated herein, the charges for Residential Properties apply to policies issued to insure ownership and security interests in real property utilized as one Single-Family Residence.

1.1 A. Standard Coverage:

1. California Land Title Association (CLTA) Standard Coverage Owner's Policy or American Land Title Association (ALTA) Owner's Policy in Standard Coverage Form:

One hundred percent (100%) of the OR Insurance Rate;

2. Homeowner's Policy of Title Insurance:

One-hundred and ten percent (110%) of the OR Insurance Rate.

B. Extended Coverage:

American Land Title Association (ALTA) Owner's Policy in Extended Coverage Form:

One hundred and twenty-five percent (125%) of the OR Insurance Rate.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

OWNERS INSURANCE

1.2 **Binder or Commitment to Insure a Resale**

A binder or commitment (hereinafter referred to as "binder") for the issuance of a policy to insure a single future resale to an ultimate purchaser may be issued in lieu of a policy of title insurance upon the recordation of the initial conveyance at the charges shown below:

A. Binder for a Standard Coverage Owner's Policy:

One hundred and ten percent (110%) of the OR Insurance Rate (one hundred percent (100%) base charge plus ten percent (10%) for the binder) based upon the full value of the estate or interest covered.

B. Binder for a Homeowner's Policy of Title Insurance:

One hundred and twenty percent (120%) of the OR Insurance Rate (one hundred and ten percent (110%) base charge plus ten percent (10%) for the binder) based upon the full value of the estate or interest covered.

C. Binder for an Extended Coverage Owner's Policy:

One hundred and thirty-five percent (135%) of the OR Insurance Rate (125% base charge plus ten percent (10%) for the binder) based upon the full value of the estate or interest covered.

Upon the consummation of the resale within two (2) years of the date of the recordation of the initial conveyance there will be no additional charge for the issuance of the policy in the liability and form shown in the binder. Insurance in excess of the amount of the binder will be charged on an increased liability basis. Insurance with a different form of policy which incurs a greater premium shall be computed from the difference between the price of the new policy, pursuant to paragraph 1.1 above, less the "base charge" paid for the binder.

Prior to its expiration, a binder may be extended for one (1) extra year by the payment of an additional ten percent (10%) of the OR Insurance Rate based upon the full amount of the binder.

A binder may be reissued to reflect an interim transfer of title prior to the ultimate resale for a charge of twenty-five percent (25%) of the OR Insurance Rate based on the full amount of the binder. Additional charges for any increase in liability or changes in the type of policy from the original binder shall also apply.

A loan made simultaneously with the issuance or re-issuance of a binder shall be priced under the charges for concurrent financing in paragraph 2.1 herein.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

OWNERS INSURANCE

1.3 **Reissue of Owners Insurance**

A policy issued by the Company that (a) insured a Department of Veterans Affairs contract of sale which is being reconveyed in favor of the original purchaser; or (b) insured a vendee under a contract of sale which said vendee is acquiring the fee title; or (c) is being reissued to the original insured where no transaction is involved*, shall be reissued at the charge of \$500 up to the amount of outstanding insurance, plus an increased liability charge, if any, at applicable insurance rate for coverage in excess of the original amount.

The above charge applies when both the original issue and the reissue policies are Standard Coverage . If both the original issue and the reissue are Extended Coverage , or if the original issue was Standard Coverage and the reissue is to be Extended Coverage an additional twenty-five percent (25%) of the OR Insurance Rate based upon the amount of the insurance issued shall be added.

*An owner's policy issued by the Company may be reissued upon the completion of a lot line adjustment to incorporate the adjusted parcel, but only when the amended description does not result in a greater number of parcels than originally insured. The charge for the reissue shall be \$500 up to the amount of the outstanding insurance plus the minimum applicable rate for Owners Insurance in paragraph 1.1 herein when the adjusted parcel to be insured is comprised of any land not initially described in the policy to be reissued. If the amount of insurance of the reissued policy is to be increased over the amount as originally insured, the charge shall be the amount for the increased liability at the appropriate rate in paragraph 1.1.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

LENDERS INSURANCE

Unless otherwise stated herein, the charges in this section apply to title insurance policies issued to insure a lender on a Single-Family Residence, as defined herein.

2.1 Lenders Insurance Issued Concurrently with Owners Insurance

A. Standard Coverage:

1. \$150 to insure a purchase money loan, or loans, concurrently with the issuance of Standard Coverage Owner's Insurance insuring the ownership interest¹.
2. To insure a loan, or loans, concurrent with an owner's policy where any portion of the proceeds fund the construction of improvements:
 - a. \$150 when issued concurrently with an owner's policy which insures the owner for the full value of the land and all existing (if any) and projected improvements¹.
 - b. Seventy-five percent (75%) of the OR Insurance Rate, minimum \$675, when the concurrent owner's insurance is not issued for the full value of the land and all existing (if any) and projected improvements¹.

B. Extended Coverage:

1. At the charges shown in the OR ALTA Loan Policy Extended Coverage Concurrent Insurance Rate Table, which begins on page 18 herein, to insure a purchase money loan, or loans, issued concurrently with a Standard Coverage Owner's Policy¹.
2. \$500 to insure a purchase money loan, or loans, concurrently with an Extended Coverage Owners Policy¹.
3. To insure a loan, or loans, concurrent with the issuance of an owner's policy where any portion of the proceeds fund the construction of improvements:
 - a. \$500 if issued concurrently with an Extended Coverage Owners Policy or at the charges shown in the OR ALTA Loan Policy Extended Coverage Concurrent Insurance Rate Table (which begins on page 18 herein) if issued concurrently with a Standard Coverage Owners Policy, when either form of owner's policy insures for the full value of the land and all existing (if any) and projected improvements¹.
 - b. One hundred percent (100%) of the OR Insurance Rate, when the concurrent owner's insurance is not issued for the full value of the land and all existing (if any) and projected improvements.¹

¹There is an additional policy charge of \$150 for each concurrently issued loan policy over one.

Note: Policies insuring purchase money loans, for which the requested amount of insurance exceeds the concurrent owner's policy, shall be priced at the applicable rate for Lenders Insurance Issued Concurrently with Owners Insurance shown above in subparagraphs A and B.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

LENDERS INSURANCE

2.2 Lenders Insurance Issued Without Concurrent Owners Insurance

A. Standard Coverage Form:

Seventy-five percent (75%) of the OR Insurance Rate, minimum \$675.

B. Extended Coverage Form:

1. Eighty-five percent (85%) the OR Insurance Rate, minimum \$725; or
2. One hundred percent (100%) of the OR Insurance Rate when any portion of the loan proceeds will fund the purchase of the subject property or the construction of improvements.

Note: See paragraphs 2.3, 2.4 and 2.5 herein when the loan transaction involves new primary financing secured by a Single-Family Residence.

C. ALTA Expanded Coverage Residential Loan Policy:

1. Ninety-five percent (95%) of the OR Insurance Rate, minimum \$725.
2. One hundred and ten percent (110%) of the OR Insurance Rate when any portion of the loan proceeds will fund the purchase of the subject property or when a known insurance risk for mechanic's liens exists.

Note: The ALTA Expanded Coverage Residential Loan Policy may not be issued to insure a loan which funds the construction of improvements.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

LENDERS INSURANCE

2.3 **Residential Financing**

The charges in this paragraph apply to an ALTA Loan Policy or ALTA Short Form Residential Loan Policy issued in connection with a financing transaction of up to \$10,000,000 involving one Single-Family Residence where new primary financing is being obtained. Said charges are inclusive of the premium for a CLTA 110.9 Endorsement which may be included with the policy when appropriate.

The charges in this paragraph do not apply where any portion of the new loan finances the purchase of the subject property, funds the construction of improvements, replaces construction financing or where the Company is requested to assume insurance risk for unrecorded mechanic's liens. See paragraphs 2.2 or 2.9 for the rates applicable to these other financing transaction types.

Policy Liability Up To	Policy Premium Amount
\$250,000	\$450
\$500,000	\$645
\$750,000	\$800
\$1,000,000	\$1,100
\$1,500,000	\$1,500
\$2,000,000	\$2,100
\$3,000,000	\$2,800
\$4,000,000	\$3,400
\$5,000,000	\$4,100
\$6,000,000	\$4,700
\$7,000,000	\$5,300
\$8,000,000	\$5,900
\$9,000,000	\$6,600
\$10,000,000	\$7,100

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

LENDERS INSURANCE

2.4 **Portfolio Residential Refinance**

For loans of more than \$500,000* a charge of fifty-five percent (55%) of the Statewide Insurance Rate (OR Insurance Rate), based upon the loan amount, shall apply to a refinance transaction involving a Single-Family Residence where an institutional lender is replacing its existing insured primary financing and where following conditions apply:

1. The borrower and the subject property are exactly the same on both the existing and replacement deeds of trust;
2. The new lender is the present owner of the beneficial interest in the insured primary deed of trust that is being replaced;
3. The new loan does not replace construction financing or fund the construction of improvements and there is no insurance exposure for unrecorded mechanic's liens; (See paragraph 2.2 and/or 2.9 for the charges applicable to construction financing) and
4. The policy to be issued is an ALTA Loan Policy or ALTA Short Form Residential Loan Policy.

*For the insurance of a new primary loan secured by a Single-Family Residence of \$500,000 or less, please see the charges in paragraph 2.3 herein.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

LENDERS INSURANCE

2.5 Centralized Service Residential Financing

The charges in this paragraph apply to a new loan transaction of up to \$5,000,000 involving a Single-Family Residence that is originated by an institutional lender and meets the following criteria:

1. The transaction is processed by Old Republic Title Residential Information Service's Centralized Title Closing Operations Center or in another comparable center operated by a similar division of the Company;
2. An ALTA Loan Policy or an ALTA Short Form Residential Loan Policy is issued utilizing streamlined underwriting standards allowing for generic exceptions; and
3. Orders are placed electronically by the originating lender and processed and delivered through a centralized order management electronic platform.

The final policy for qualifying orders under this section may contain a CLTA 110.9 Endorsement without additional charge upon the instructions of the lender at closing.

Loan amounts up to and including \$250,000	\$330
\$250,000.01 up to and including \$500,000	\$450
\$500,000.01 up to and including \$750,000	\$580
\$750,000.01 up to and including \$1,000,000	\$640
\$1,000,000.01 up to and including \$1,500,000	\$945
\$1,500,000.01 up to and including \$2,000,000	\$1,260
\$2,000,000.01 up to and including \$3,000,000	\$1,950
\$3,000,000.01 up to and including \$4,000,000	\$2,675
\$4,000,000.01 up to and including \$5,000,000	\$3,575

Maximum Loan Amount \$5,000,000

Note: The charges in this paragraph do not apply to loan policies issued concurrently with owner's insurance or where any portion of the new loan funds the construction of improvements, replaces construction financing or when insurance risk for unrecorded mechanic's liens exists. See paragraph 2.2 and/or 2.9 for the rates applicable to financing transactions involving construction.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

LENDERS INSURANCE

2.6 ALTA Expanded Coverage Loan Policy

An ALTA Expanded Coverage Residential Loan Policy may be issued to insure a new primary loan under the charges set forth in paragraphs 2.3, 2.4 or 2.5 at an additional charge based on the primary loan amount of ten percent (10%) of the Statewide Insurance Rate (OR Insurance Rate).

2.7 Multiple Loan Policies without the Concurrent Issuance of Owners Insurance

When one lender is simultaneously making multiple loans, which encumber identical property and that are not concurrent with the issuance of owner's insurance, the premium shall be calculated from the aggregate of amount lent at the appropriate rate(s) for the coverage requested, as set forth in paragraphs 2.2, 2.3, 2.4 or 2.5. An additional policy fee of \$150 shall also apply to each policy issued over one.

When two or more different lenders are making simultaneous loans the charges in paragraph 2.2 shall apply to the policy or policies to be issued that insure any subordinate loan to the concurrent first deed of trust.

2.8 Binder or Commitment for a Loan Policy to Insure Future Financing

Concurrent with the issuance of owner's insurance or a binder for an owner's policy, a binder or commitment (hereinafter referred to as "binder") for the insurance of future financing on the insured property may be written for the time periods and at the charges shown below:

- A. For a binder for the future issuance of a loan policy within one (1) year of the date of the simultaneously issued owners insurance; the charge shall be the applicable rate for lenders insurance issued concurrently with owner's insurance set forth in paragraph 2.1 above, plus an additional ten percent (10%) of the OR Insurance Rate, based upon projected loan amount.
- B. For a binder for the future issuance of a loan policy, within two (2) years of the date of the simultaneously issued owners insurance, the charge shall be the applicable rate for lenders insurance issued concurrently with owner's insurance set forth in paragraph 2.1 above, plus an additional twenty percent (20%) of the OR Insurance Rate, based upon the projected loan amount.

A binder issued under subparagraph A above may be extended for an extra one (1) year period by the payment, prior to its expiration, of an additional ten percent (10%) of the OR Insurance Rate based upon the full amount of the binder.

Prior to the expiration of the binder, a loan policy may be issued in the liability and form described therein to insure the new lender of the named vestee at no additional charge.

Insurance in excess of the amount of the binder will be charged on an increased liability basis.

When another form of loan policy is requested from the form contracted for in the binder and said policy incurs a greater premium for its issuance, the additional charge shall be the difference in the premium between the policy to be issued and the policy contemplated in the binder in accordance with paragraph 2.1 above.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES

LENDERS INSURANCE

2.9 Reissue Charges for Construction and Interim Loans

See paragraph 4.4 herein for the charges applicable to the reissue of policies insuring construction or interim loans.

2.10 Extension or Modification of an Insured Deed of Trust

A policy covering an agreement extending or modifying the terms of an insured deed of trust can be issued at the following charges, based upon the effective outstanding amount of insurance of the policy. When the insured deed of trust is under a 1990 CLTA Standard Coverage Policy, the effective amount of insurance is the unpaid balance of the encumbrance.

- A. When both the original and the new policy are Standard Coverage:
Twenty-five percent (25%) of the OR Insurance Rate, minimum \$250;
- B. When both the original and the new policy are Extended Coverage:
Thirty-five percent (35%) of the OR Insurance Rate;
- C. When the original policy is Standard Coverage and the new policy is Extended Coverage:
Fifty percent (50%) of the OR Insurance Rate;
- D. When both the original and the new policy is an ALTA Expanded Coverage Residential Loan Policy:
Fifty percent (50%) of the OR Insurance Rate;

Note 1: Insurance in excess of the effective amount of insurance, as described above, shall be charged for on an increased liability basis.

Note 2: In respect to the charges in subparagraphs A through D above the outstanding loan policy must be a policy issued by Old Republic National Title Insurance Company, otherwise the charges in subparagraph E below shall apply.

Note 3: Existing Standard Coverage or Extended Coverage policies may not be reissued in ALTA Expanded Coverage Residential Loan Policy form.

- E. When the existing policy was issued by a title insurer other than Old Republic National Title Insurance Company:
Fifty-five percent (55%) of the OR Insurance Rate up to the amount of the existing policy. For insurance in excess of the existing policy the appropriate rate for new lenders insurance shall apply, minimum \$725.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES LENDERS INSURANCE

2.11 Additional Advance (Open-End Mortgages)

A policy insuring an additional advance evidenced by a supplementary note secured by an insured deed of trust can be issued at the following charges based upon the amount of the loan as advanced, less the outstanding Amount of Insurance of the policy, or the amount of the additional advance when the outstanding policy is a 1990 CLTA Standard Coverage Policy, unless otherwise stated.

- A. When both the original and the new policy are Standard Coverage:
Seventy-five percent (75%) of the OR Insurance Rate
- B. When both the original and the new policy are Extended Coverage:
Eighty-five percent (85%) of the OR Insurance Rate
- C. When the original policy is Standard Coverage and the new policy is an Extended Coverage Policy:
Ninety-five percent (95%) of the OR Insurance Rate
- D. When both the original and the new policy is an ALTA Expanded Coverage Residential Loan Policy:
Ninety-five percent (95%) of the OR Insurance Rate

Note 1: The above charges also apply when a modification of the insured deed of trust is required to permit the making of the additional advance; however, they do not apply to any other modification. See paragraph 2.10 above for the modification of an insured deed of trust.

Note 2: For mechanic's lien insurance, refer to the Endorsement Section which coverage may only be issued at the aggregate loan balance.

Note 3: The outstanding loan policy must be a policy issued by Old Republic National Title Insurance Company.

Note 4: Existing Standard Coverage or Extended Coverage Loan Policies may not be reissued in ALTA Expanded Coverage Residential Loan Policy form.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES LENDERS INSURANCE

2.12 Assignment of Deeds of Trust

Assignments of the beneficial interest under an insured deed of trust may be insured at the following charges based upon the Amount of Insurance or the unpaid balance of the encumbrance when insured under a 1990 CLTA Standard Coverage Policy . When the assignment is for collateral purposes only, the charge shall be based upon the collateral amount. The charges herein specified shall be applicable only where the trustor is exactly the same as the encumbrance insured by the outstanding policy which policy must be issued by Old Republic National Title Insurance Company, otherwise the charges in paragraph 2.2 above apply.

A. Insurance by Policy:

1. When both the original and the new policy are Standard Coverage:
Twenty-five percent (25%) of the OR Insurance Rate, minimum \$250;
2. When both the original and the new policy are Extended Coverage:
Thirty-five percent (35%) of the OR Insurance Rate;
3. When the original policy is Standard Coverage and the new policy is an Extended Coverage Loan Policy:
Fifty percent (50%) of the OR Insurance Rate
4. When both the original and the new policy is an ALTA Expanded Coverage Residential Loan Policy:
Fifty percent (50%) of the OR Insurance Rate

In addition to the charges set forth above, add \$150 for a policy fee.

B. For insurance by endorsement, see the Endorsement Section of this Schedule.

Note 1: The rates herein are applicable only provided that the assignee will accept existing reinsurance agreements, if any. Should new reinsurance or additional reinsurance be required by the assignee, fees shall be calculated according to paragraph 2.2.

Note 2: Existing Standard Coverage or Extended Coverage loan policies may not be reissued with an ALTA Expanded Coverage Residential Loan Policy.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RESIDENTIAL PROPERTIES LENDERS INSURANCE

2.13 **Fannie Mae Balloon Mortgage Policies**

An ALTA Short Form Residential Loan Policy may be issued in place of either the ORT-43 (Loan Reset) or an ORT-44 (Loan Workout) Endorsements to insure a Fannie Mae balloon reset at a flat rate of \$325.

2.14 **Mortgage Impairment Protection Insurance Policy**

A limited coverage policy issued to lenders who are making a non-purchase money loan, home equity loan or home equity line of credit or other closed end consumer loan secured by a mortgage on an owner occupied Single-Family Residence.

Loan amounts up to and including \$100,000	\$50
\$100,000.01 up to and including \$250,000	\$65
\$250,000.01 up to and including \$500,000	\$125
\$500,000.01 up to and including \$750,000	\$165
\$750,000.01 up to and including \$1,000,000	\$195

Maximum Loan Amount \$1,000,000

2.15 **ALTA Residential Limited Coverage Mortgage Modification Policy**

The ALTA Residential Limited Coverage Mortgage Modification Policy is intended for an insured lender who is making a modification to the Insured's Mortgage that is secured by a one-to-four family residence or condominium unit and which modification will not result in the invalidity or loss of priority of the mortgage.

Loan amounts up to \$1,000,000	\$125
Over \$1,000,000 up to \$1,500,000	\$250
Over \$1,500,000 up to \$2,000,000	\$350
Over \$2,000,000 up to \$2,500,000	\$450

Maximum policy amount \$2,500,000

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

THE OLD REPUBLIC (OR) ALTA LOAN POLICY EXTENDED COVERAGE CONCURRENT INSURANCE RATE TABLE

Amount of Insurance	Rate	Amount of Insurance	Rate
0 to 100,000	\$465	440,001 to 450,000	\$940
100,001 to 110,000	\$495	450,001 to 460,000	\$955
110,001 to 120,000	\$509	460,001 to 470,000	\$970
120,001 to 130,000	\$521	470,001 to 480,000	\$985
130,001 to 140,000	\$532	480,001 to 490,000	\$1,000
140,001 to 150,000	\$543	490,001 to 500,000	\$1,015
150,001 to 160,000	\$554	500,001 to 510,000	\$1,025
160,001 to 170,000	\$565	510,001 to 520,000	\$1,036
170,001 to 180,000	\$576	520,001 to 530,000	\$1,046
180,001 to 190,000	\$587	530,001 to 540,000	\$1,057
190,001 to 200,000	\$598	540,001 to 550,000	\$1,067
200,001 to 210,000	\$609	550,001 to 560,000	\$1,078
210,001 to 220,000	\$620	560,001 to 570,000	\$1,088
220,001 to 230,000	\$631	570,001 to 580,000	\$1,099
230,001 to 240,000	\$642	580,001 to 590,000	\$1,109
240,001 to 250,000	\$653	590,001 to 600,000	\$1,119
250,001 to 260,000	\$664	600,001 to 610,000	\$1,130
260,001 to 270,000	\$677	610,001 to 620,000	\$1,140
270,001 to 280,000	\$690	620,001 to 630,000	\$1,151
280,001 to 290,000	\$703	630,001 to 640,000	\$1,161
290,001 to 300,000	\$716	640,001 to 650,000	\$1,172
300,001 to 310,000	\$726	650,001 to 660,000	\$1,182
310,001 to 320,000	\$740	660,001 to 670,000	\$1,193
320,001 to 330,000	\$754	670,001 to 680,000	\$1,205
330,001 to 340,000	\$768	680,001 to 690,000	\$1,216
340,001 to 350,000	\$782	690,001 to 700,000	\$1,226
350,001 to 360,000	\$796	700,001 to 710,000	\$1,237
360,001 to 370,000	\$810	710,001 to 720,000	\$1,248
370,001 to 380,000	\$824	720,001 to 730,000	\$1,259
380,001 to 390,000	\$838	730,001 to 740,000	\$1,270
390,001 to 400,000	\$852	740,001 to 750,000	\$1,281
400,001 to 410,000	\$880	750,001 to 760,000	\$1,292
410,001 to 420,000	\$895	760,001 to 770,000	\$1,303
420,001 to 430,000	\$910	770,001 to 780,000	\$1,314
430,001 to 440,000	\$925	780,001 to 790,000	\$1,325

(Continued on the following page)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

THE OLD REPUBLIC (OR) ALTA LOAN POLICY EXTENDED COVERAGE CONCURRENT INSURANCE RATE TABLE

Amount of Insurance	Rate	Amount of Insurance	Rate
790,001 to 800,000	\$1,336	1,140,001 to 1,150,000	\$1,588
800,001 to 810,000	\$1,347	1,150,001 to 1,160,000	\$1,593
810,001 to 820,000	\$1,358	1,160,001 to 1,170,000	\$1,599
820,001 to 830,000	\$1,369	1,170,001 to 1,180,000	\$1,604
830,001 to 840,000	\$1,380	1,180,001 to 1,190,000	\$1,610
840,001 to 850,000	\$1,391	1,190,001 to 1,200,000	\$1,615
850,001 to 860,000	\$1,399	1,200,001 to 1,210,000	\$1,621
860,001 to 870,000	\$1,406	1,210,001 to 1,220,000	\$1,626
870,001 to 880,000	\$1,414	1,220,001 to 1,230,000	\$1,632
880,001 to 890,000	\$1,421	1,230,001 to 1,240,000	\$1,637
890,001 to 900,000	\$1,429	1,240,001 to 1,250,000	\$1,643
900,001 to 910,000	\$1,436	1,250,001 to 1,260,000	\$1,648
910,001 to 920,000	\$1,444	1,260,001 to 1,270,000	\$1,654
920,001 to 930,000	\$1,451	1,270,001 to 1,280,000	\$1,659
930,001 to 940,000	\$1,459	1,280,001 to 1,290,000	\$1,665
940,001 to 950,000	\$1,466	1,290,001 to 1,300,000	\$1,670
950,001 to 960,000	\$1,474	1,300,001 to 1,310,000	\$1,676
960,001 to 970,000	\$1,481	1,310,001 to 1,320,000	\$1,681
970,001 to 980,000	\$1,489	1,320,001 to 1,330,000	\$1,687
980,001 to 990,000	\$1,496	1,330,001 to 1,340,000	\$1,692
990,001 to 1,000,000	\$1,504	1,340,001 to 1,350,000	\$1,698
1,000,001 to 1,010,000	\$1,511	1,350,001 to 1,360,000	\$1,703
1,010,001 to 1,020,000	\$1,516	1,360,001 to 1,370,000	\$1,709
1,020,001 to 1,030,000	\$1,522	1,370,001 to 1,380,000	\$1,714
1,030,001 to 1,040,000	\$1,527	1,380,001 to 1,390,000	\$1,720
1,040,001 to 1,050,000	\$1,533	1,390,001 to 1,400,000	\$1,725
1,050,001 to 1,060,000	\$1,538	1,400,001 to 1,410,000	\$1,731
1,060,001 to 1,070,000	\$1,544	1,410,001 to 1,420,000	\$1,736
1,070,001 to 1,080,000	\$1,549	1,420,001 to 1,430,000	\$1,742
1,080,001 to 1,090,000	\$1,555	1,430,001 to 1,440,000	\$1,747
1,090,001 to 1,100,000	\$1,560	1,440,001 to 1,450,000	\$1,753
1,100,001 to 1,110,000	\$1,566	1,450,001 to 1,460,000	\$1,758
1,110,001 to 1,120,000	\$1,571	1,460,001 to 1,470,000	\$1,764
1,120,001 to 1,130,000	\$1,577	1,470,001 to 1,480,000	\$1,769
1,130,001 to 1,140,000	\$1,582	1,480,001 to 1,490,000	\$1,775

(Continued on the following page)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

THE OLD REPUBLIC (OR) ALTA LOAN POLICY EXTENDED COVERAGE CONCURRENT INSURANCE RATE TABLE

Amount of Insurance			Rate	Amount of Insurance			Rate
1,490,001	to	1,500,000	\$1,780	1,860,001	to	1,870,000	\$1,945
1,500,001	to	1,510,000	\$1,785	1,870,001	to	1,880,000	\$1,949
1,510,001	to	1,520,000	\$1,789	1,880,001	to	1,890,000	\$1,953
1,520,001	to	1,530,000	\$1,794	1,890,001	to	1,900,000	\$1,958
1,530,001	to	1,540,000	\$1,798	1,900,001	to	1,910,000	\$1,962
1,540,001	to	1,550,000	\$1,803	1,910,001	to	1,920,000	\$1,966
1,550,001	to	1,560,000	\$1,807	1,920,001	to	1,930,000	\$1,970
1,560,001	to	1,570,000	\$1,812	1,930,001	to	1,940,000	\$1,975
1,570,001	to	1,580,000	\$1,816	1,940,001	to	1,950,000	\$1,979
1,580,001	to	1,590,000	\$1,821	1,950,001	to	1,960,000	\$1,983
1,590,001	to	1,600,000	\$1,825	1,960,001	to	1,970,000	\$1,987
1,600,001	to	1,610,000	\$1,830	1,970,001	to	1,980,000	\$1,992
1,610,001	to	1,620,000	\$1,834	1,980,001	to	1,990,000	\$1,996
1,620,001	to	1,630,000	\$1,839	1,990,001	to	2,000,000	\$2,000
1,630,001	to	1,640,000	\$1,843	2,000,001	to	2,010,000	\$2,006
1,640,001	to	1,650,000	\$1,848	2,010,001	to	2,020,000	\$2,011
1,650,001	to	1,660,000	\$1,852	2,020,001	to	2,030,000	\$2,017
1,660,001	to	1,670,000	\$1,857	2,030,001	to	2,040,000	\$2,022
1,670,001	to	1,680,000	\$1,861	2,040,001	to	2,050,000	\$2,028
1,680,001	to	1,690,000	\$1,866	2,050,001	to	2,060,000	\$2,033
1,690,001	to	1,700,000	\$1,870	2,060,001	to	2,070,000	\$2,039
1,700,001	to	1,710,000	\$1,875	2,070,001	to	2,080,000	\$2,044
1,710,001	to	1,720,000	\$1,879	2,080,001	to	2,090,000	\$2,050
1,720,001	to	1,730,000	\$1,884	2,090,001	to	2,100,000	\$2,055
1,730,001	to	1,740,000	\$1,888	2,100,001	to	2,110,000	\$2,061
1,740,001	to	1,750,000	\$1,893	2,110,001	to	2,120,000	\$2,066
1,750,001	to	1,760,000	\$1,897	2,120,001	to	2,130,000	\$2,072
1,760,001	to	1,770,000	\$1,902	2,130,001	to	2,140,000	\$2,077
1,770,001	to	1,780,000	\$1,906	2,140,001	to	2,150,000	\$2,083
1,780,001	to	1,790,000	\$1,911	2,150,001	to	2,160,000	\$2,088
1,790,001	to	1,800,000	\$1,915	2,160,001	to	2,170,000	\$2,094
1,800,001	to	1,810,000	\$1,919	2,170,001	to	2,180,000	\$2,099
1,810,001	to	1,820,000	\$1,924	2,180,001	to	2,190,000	\$2,105
1,820,001	to	1,830,000	\$1,928	2,190,001	to	2,200,000	\$2,110
1,830,001	to	1,840,000	\$1,932	2,200,001	to	2,210,000	\$2,116
1,840,001	to	1,850,000	\$1,936	2,210,001	to	2,220,000	\$2,121
1,850,001	to	1,860,000	\$1,941	2,220,001	to	2,230,000	\$2,127

(Continued on the following page)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

THE OLD REPUBLIC (OR) ALTA LOAN POLICY EXTENDED COVERAGE CONCURRENT INSURANCE RATE TABLE

Amount of Insurance	Rate	Amount of Insurance	Rate
2,230,001 to 2,240,000	\$2,132	2,620,001 to 2,630,000	\$2,347
2,240,001 to 2,250,000	\$2,138	2,630,001 to 2,640,000	\$2,352
2,250,001 to 2,260,000	\$2,143	2,640,001 to 2,650,000	\$2,358
2,260,001 to 2,270,000	\$2,149	2,650,001 to 2,660,000	\$2,363
2,270,001 to 2,280,000	\$2,154	2,660,001 to 2,670,000	\$2,369
2,280,001 to 2,290,000	\$2,160	2,670,001 to 2,680,000	\$2,374
2,290,001 to 2,300,000	\$2,165	2,680,001 to 2,690,000	\$2,380
2,300,001 to 2,310,000	\$2,171	2,690,001 to 2,700,000	\$2,385
2,310,001 to 2,320,000	\$2,176	2,700,001 to 2,710,000	\$2,391
2,320,001 to 2,330,000	\$2,182	2,710,001 to 2,720,000	\$2,396
2,330,001 to 2,340,000	\$2,187	2,720,001 to 2,730,000	\$2,402
2,340,001 to 2,350,000	\$2,193	2,730,001 to 2,740,000	\$2,407
2,350,001 to 2,360,000	\$2,198	2,740,001 to 2,750,000	\$2,413
2,360,001 to 2,370,000	\$2,204	2,750,001 to 2,760,000	\$2,418
2,370,001 to 2,380,000	\$2,209	2,760,001 to 2,770,000	\$2,424
2,380,001 to 2,390,000	\$2,215	2,770,001 to 2,780,000	\$2,429
2,390,001 to 2,400,000	\$2,220	2,780,001 to 2,790,000	\$2,435
2,400,001 to 2,410,000	\$2,226	2,790,001 to 2,800,000	\$2,440
2,410,001 to 2,420,000	\$2,231	2,800,001 to 2,810,000	\$2,446
2,420,001 to 2,430,000	\$2,237	2,810,001 to 2,820,000	\$2,451
2,430,001 to 2,440,000	\$2,242	2,820,001 to 2,830,000	\$2,457
2,440,001 to 2,450,000	\$2,248	2,830,001 to 2,840,000	\$2,462
2,450,001 to 2,460,000	\$2,253	2,840,001 to 2,850,000	\$2,468
2,460,001 to 2,470,000	\$2,259	2,850,001 to 2,860,000	\$2,473
2,470,001 to 2,480,000	\$2,264	2,860,001 to 2,870,000	\$2,479
2,480,001 to 2,490,000	\$2,270	2,870,001 to 2,880,000	\$2,484
2,490,001 to 2,500,000	\$2,275	2,880,001 to 2,890,000	\$2,490
2,500,001 to 2,510,000	\$2,281	2,890,001 to 2,900,000	\$2,495
2,510,001 to 2,520,000	\$2,286	2,900,001 to 2,910,000	\$2,501
2,520,001 to 2,530,000	\$2,292	2,910,001 to 2,920,000	\$2,506
2,530,001 to 2,540,000	\$2,297	2,920,001 to 2,930,000	\$2,512
2,540,001 to 2,550,000	\$2,303	2,930,001 to 2,940,000	\$2,517
2,550,001 to 2,560,000	\$2,308	2,940,001 to 2,950,000	\$2,523
2,560,001 to 2,570,000	\$2,314	2,950,001 to 2,960,000	\$2,528
2,570,001 to 2,580,000	\$2,319	2,960,001 to 2,970,000	\$2,534
2,580,001 to 2,590,000	\$2,325	2,970,001 to 2,980,000	\$2,539
2,590,001 to 2,600,000	\$2,330	2,980,001 to 2,990,000	\$2,545
2,600,001 to 2,610,000	\$2,336	2,990,001 to 3,000,000	\$2,550
2,610,001 to 2,620,000	\$2,341		

For each \$10,000, or fraction thereof, above \$3,000,000 add \$3 per \$10,000.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES OWNERS INSURANCE

For the application of the rates in this section and hereinafter, Commercial Property(ies) is considered as being all property types other than a Residential Property as specified in the Residential Properties Section; or other than the property types and/or policy issuing situations constituting a Subdivision as described in the Subdivision Section herein. Unless otherwise stated herein, the charges for Commercial Properties apply to policies issued to insure ownership and security interests in real property utilized as a Commercial Property.

Notwithstanding the charges set forth in this section, special pricing consideration will be given to transactions involving policies insuring shared properties aggregating \$15,000,000 or more based upon factors including perceived risk, the number and geographic location of the properties involved, service costs and other reasonable considerations.

3.1 A. Standard Coverage:

One hundred percent (100%) of the OR Insurance Rate;

B. Extended Coverage:

One hundred and twenty-five percent (125%) of the OR Insurance Rate.

3.2 Conversion of an Insured Leasehold Estate into a Fee Estate

An outstanding policy issued by the Company which insures a lessee may be reissued to cover the acquisition of the fee title by the insured where the terms of the lease so provide, or contain an option to purchase, at fifty percent (50%) of the applicable policy premium, based upon the same type and amount of outstanding insurance, plus an increased liability charge, if any.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES OWNERS INSURANCE

3.3 **Binder or Commitment to Insure a Resale**

A binder or commitment (hereinafter referred to as “binder”) for the issuance of a policy to insure a single future resale to an ultimate purchaser may be issued in lieu of a policy of title insurance upon the recordation of the initial conveyance at the charges shown below:

A. Binder for a Standard Coverage Owner’s Policy:

One hundred and ten percent (110%) of the OR Insurance Rate (one hundred percent (100%) base charge plus ten percent (10%) for the binder) based upon the full value of the estate or interest covered.

B. Binder for an Extended Coverage Owner’s Policy:

One hundred and thirty-five percent (135%) of the OR Insurance Rate (125% base charge plus ten percent (10%) for the binder) based upon the full value of the estate or interest covered.

Upon the consummation of the resale within two (2) years of the date of the recordation of the initial conveyance there will be no additional charge for the issuance of the policy in the liability and form shown in the binder. Insurance in excess of the amount of the binder will be charged on an increased liability basis. Insurance with a different form of policy which incurs a greater premium shall be computed from the difference between the price of the new policy, pursuant to paragraph 3.1 above, less the “base charge” paid for the binder.

Prior to its expiration, a binder may be extended for one (1) extra year by the payment of an additional ten percent (10%) of the OR Insurance Rate based upon the full amount of the binder.

A binder may be reissued to reflect an interim transfer of title prior to the ultimate resale for a charge of twenty-five percent (25%) of the OR Insurance Rate based on the full amount of the binder. Additional charges for any increase in liability or changes in the type of policy from the original binder shall also apply.

A loan made simultaneously with the issuance or re-issuance of a binder shall be priced under the charges for concurrent financing in paragraph 4.1 herein.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES OWNERS INSURANCE

3.4 Reissue of Owners Insurance

See paragraph 1.3 herein for the charges applicable for the reissue of an owner's policy.

3.5 Option to Purchase

Policies for the insurance of an option to purchase shall be priced at the rates in paragraph 3.1 above. The amount of insurance shall be based upon the consideration paid for the option.

3.6 Simultaneous Insurance

When two or more owner's policies of the same type are issued simultaneously describing the same land and insuring an interest derived from the same ownership, the charge applicable shall be the rates shown in paragraph 3.1 herein based on the aggregate amount of insurance of the simultaneous policies to which an additional charge of \$150 shall be added for each policy over one.

For purposes of the application of this rate, "owner's policies" shall be deemed to include a binder or commitment for the future issuance of an owner's policy.

3.7 Insurance on Tax Sale Parcels

When the vested title is derived from a deed given at the conclusion of a sale of tax defaulted property the charge for any form of policy issued shall be One hundred and fifty percent (150%) of the applicable policy premium.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES LENDERS INSURANCE

The charges in this section apply to title insurance policies issued to insure a lender covering commercial properties, as defined herein.

4.1 Lenders Insurance Issued Concurrently with Owners Insurance

A. Standard Coverage:

1. \$150 to insure a purchase money loan, or loans, concurrently with the issuance of a Standard Coverage Owner's Policy insuring the ownership interest¹.
2. To insure a loan, or loans, concurrent with a Standard Coverage Owner's Policy where any portion of the proceeds fund the construction of improvements:
 - a. \$150 when issued concurrently with an owner's policy which insures for the full value of the land and all existing (if any) and projected improvements¹.
 - b. Seventy-five percent (75%) of the OR Insurance Rate, minimum \$675, when the concurrent owner's insurance is not issued for the full value of the land and all existing (if any) and projected improvements¹.

B. Extended Coverage:

1. At the charges shown in the OR ALTA Loan Policy Extended Coverage Concurrent Insurance Rate Table, which begins on page 18 herein, to insure a purchase money loan, or loans, issued concurrently with a Standard Coverage Owner's Policy¹.
2. \$500 to insure a purchase money loan, or loans, concurrently with an Extended Coverage Owner's Policy¹.
3. To insure a loan, or loans, concurrent with the issuance of an owner's policy where any portion of the proceeds fund the construction of improvements:
 - a. \$500 if issued concurrently with an Extended Coverage Owner's Policy or at the charges shown in the OR ALTA Loan Policy Extended Coverage Concurrent Insurance Rate Table (which begins on page 18 herein) if issued concurrently with a Standard Coverage Owners Policy, when either form of owner's policy insures for the full value of the land and all existing (if any) and projected improvements¹.
 - b. One hundred percent (100%) of the OR Insurance Rate, when the concurrent owner's insurance is not issued for the full value of the land and all existing (if any) and projected improvements.¹

¹There is an additional policy charge of \$150 for each concurrently issued loan policy over one.

Note: Policies insuring purchase money loans, for which the requested amount of insurance exceeds the concurrent owner's policy, shall be priced at the applicable rate for Lenders Insurance Issued Concurrently with Owners Insurance shown above in subparagraphs A and B.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES
LENDERS INSURANCE

4.2 **Lenders Insurance Issued Without Concurrent Owners Insurance**

A. **Standard Coverage:**

Seventy-five percent (75%) of the OR Insurance Rate, minimum \$675;

B. **Extended Coverage:**

1. Eighty-five percent (85%) the OR Insurance Rate, minimum \$725; or
2. One hundred percent (100%) of the OR Insurance Rate when any portion of the loan proceeds will fund the purchase of the subject property or the construction of improvements.

Note: When one lender is simultaneously making multiple loans, which encumber identical property and that are not concurrent with the issuance of owner's insurance, the premium shall be calculated from the aggregate of amount lent at the appropriate rate(s) for the coverage requested. An additional policy fee of \$150 shall also apply to each policy issued over one.

4.3 **Binder or Commitment for a Loan Policy to Insure Future Financing**

See paragraph 2.8 for the charges applicable for a Binder or Commitment for a loan policy to insure future financing.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES LENDERS INSURANCE

4.4 **Reissue Charges for Construction and Interim Loans**

A policy insuring a construction loan may be reissued within two (2) years of the date of completion of the work of improvement. A policy which insured an interim loan for which a take-out commitment was in place may be reissued within two (2) years of the date of original policy to insure the permanent financing. The charges for the services described herein may be paid at the time of the issuance of the initial policy or upon the reissue and are only applicable when the borrower is exactly the same in both the initial and permanent deeds trust.

Glossary of Initial and Reissued Loan Policy Combination Packages

LP-3, an Extended Coverage Loan Policy without a reissue

LP-4, a Standard Coverage Policy with mechanic's lien insurance, but without a reissue

LP-5, initial and reissued Standard Coverage Policy

LP-6, an initial Standard Coverage Policy with an Extended Coverage reissue

LP-8, initial and reissued Standard Coverage Policy, both with mechanic's lien insurance

LP-9, an initial Standard Coverage Policy with mechanic's lien insurance and an Extended Coverage reissue

LP-10, an initial Extended Coverage Policy with an Extended Coverage reissue

A. Where the initial policy is Standard Coverage which is;

1. Reissued as Standard Coverage:
Twenty-five percent (25%) of the OR Insurance Rate, minimum \$250;
2. Reissued as Extended Coverage:
Fifty percent (50%) of the OR Insurance Rate;

B. Where the initial policy is Extended Coverage which is;

1. Reissued as Extended Coverage:
Thirty-five percent (35%) of the OR Insurance Rate;

An increased liability charge shall apply in the event that the take-out or final loan is greater than the initial financing amount.

Note: The charges herein apply only when the initial and subsequent policies are issued by Old Republic National Title Insurance Company.

4.5 **Extension or Modification of an Insured Deed of Trust**

See paragraph 2.10 in Section One for the charges applicable to the extension or modification of an insured deed of trust.

4.6 **Additional Advance (Open-End Mortgages)**

See paragraph 2.11 in Section One for the charges applicable for an additional advance under an insured deed of trust.

4.7 **Assignment of Deeds of Trust**

See paragraph 2.12 in Section One for the charges applicable for an assignment of an insured deed of trust.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES COMMERCIAL PROJECTS

- 5.1** The Commercial Projects section is applicable to commercial, industrial, multi-family residential and agricultural developments, including vacant land projected for development for the same which involve the issuance of one or more policies of title insurance or trustee's sale guarantees aggregating \$3,000,000 or more. The charges in this section are to be based on the aggregate amount of insurance anticipated to be issued for development. In determining the aggregate amount of insurance applicable to a commercial project it is permissible to include transactions insured by another title insurer however, a loan policy issued currently with owners insurance up to the amount of the owner's policy is not deemed to be aggregate insurance.

A. Commercial Projects – Owners Insurance

Policies issued to insure ownership interests including estates in fee, easement rights, leaseholds and equitable interests.

1. Standard Coverage:

When the aggregate amount of insurance is \$10,000,000 or less;
\$0.60 for each \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is greater than \$10,000,000 but not more than \$20,000,000;
\$0.58 for each \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is greater than \$20,000,000;
\$0.55 for each \$1,000 of liability, or fraction thereof.

2. Extended Coverage:

When the aggregate amount of insurance is \$10,000,000 or less;
\$0.70 for each \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is more than \$10,000,000 but not more than \$20,000,000;
\$0.65 for each \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is more than \$20,000,000;
\$0.60 for each \$1,000 of liability, or fraction thereof.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES COMMERCIAL PROJECTS

B. Commercial Projects – Lenders Insurance Concurrent with Owners Insurance

The following charges apply to policies insuring a purchase money loan, or loans, issued concurrently with owners insurance priced under the provisions of paragraph 5.1(A) above. Insurance in excess of the concurrently issued owner's policy shall be priced on an increased liability basis at the rate for loan policies which are not concurrent with owners insurance in paragraph 5.1(C) below.

Where any portion of the proceeds from the new loan will fund the construction of improvements, the charges below apply only when the concurrent owners insurance is issued for the full value of the land and all existing (if any) and projected improvements, otherwise refer to paragraph 5.1(C) below for the appropriate rate.

1. Policies to insure a loan issued concurrently with a Standard Coverage Owners Policy:
 - a. **Standard Coverage:**
\$150 for each loan policy
 - b. **Extended Coverage:**
\$0.25 for each \$1,000 of liability or fraction thereof, plus \$150 for each policy, minimum charge \$650.
2. Policies to insure a loan issued concurrently with an Extended Coverage Owners Policy:
 - a. **Standard Coverage:**
\$150 for each loan policy.
 - b. **Extended Coverage:**
When the aggregate amount of insurance to be issued for the project is \$10,000,000 or less;
\$650 for each loan policy.

When the aggregate amount of insurance to be issued for the project is greater than \$10,000,000;
\$1,000 for each loan policy.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES
COMMERCIAL PROJECTS

C. **Commercial Projects – Lenders Insurance Not Concurrent with Owners Insurance**

The following charges shall apply to policies insuring a loan or loans that are not made concurrent with owners insurance or which fund the construction of improvements.

1. **Standard Coverage:**

When the aggregate amount of insurance is \$10,000,000 or less;

\$0.60 for each \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is greater than \$10,000,000 but not more than \$20,000,000;

\$0.58 for each \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is greater than \$20,000,000;

\$0.55 for each \$1,000 of liability, or fraction thereof.

2. **Extended Coverage:**

When the aggregate amount of insurance is \$10,000,000 or less;

\$0.70 for each \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is greater than \$10,000,000 but not more than \$20,000,000;

\$0.65 for each \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is greater than \$20,000,000;

\$0.60 per \$1,000 of liability, or fraction thereof.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SECTION TWO - COMMERCIAL PROPERTIES COMMERCIAL PROJECTS

5.2 Commercial Projects – Reissue Rates for Owners and Loan Policies

The following charges apply to the reissue of an Old Republic National Title Insurance Company Policy charged under the Commercial Projects rate which, (A) is being reissued into a final policy after the completion of improvements; or (B) is for the reissue of an interim loan into a final policy; or (C) in respect to an owner's policy, is being reissued when no transaction is involved.

<u>Original Policy Amount</u>	<u>Owners Standard</u>	<u>Owners Extended</u>	<u>Loan Standard</u>	<u>Loan Extended</u>
Up to \$10,000,000	\$500	\$1,500	\$500	\$1,000
Up to \$20,000,000	\$750	\$2,000	\$750	\$1,250
Over \$20,000,000	\$750	\$2,500	\$750	\$1,500

Insurance in excess of the original issue shall be priced on an increased liability basis at the appropriate rate as established in paragraphs 5.1(A), (B) or (C) herein.

5.3 Commercial Projects - Modification of Insured Deed of Trust

The modification of an institutional lender's existing insured debt, provided said loan would otherwise qualify for pricing under the Commercial Projects Rate herein, may be insured at \$0.50 for each \$1,000 liability for Extended Coverage Policies up to \$10,000,000 and at \$0.45 for each \$1,000 of liability for Extended Coverage Policies over \$10,000,000 based on the outstanding balance of the loan. In the event the requested policy is Standard Coverage the above charges may be reduced by twenty percent (20%).

When the outstanding policy was issued by Old Republic National Title Insurance Company, the charge shall be determined in accordance with the provisions of Section 5.5 herein for endorsements.

Insurance in excess of the amount of the outstanding balance of the loan shall be priced at the appropriate rate for separate lenders insurance in paragraphs 5.1(B) or (C) herein.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

COMMERCIAL PROPERTIES COMMERCIAL PROJECTS

5.4 Commercial Projects – Binders and Commitments

A binder or commitment (collectively referred to herein as “binder”) for the issuance of a policy to insure a future resale may be issued in lieu of a policy of title insurance, or concurrently with the issuance of owners insurance or a binder to insure a future resale, a binder for the future financing of the same property may be issued at the appropriate rate for owners or lenders insurance in paragraphs 5.1(A), (B) or (C) herein plus the additional separate charge, of \$0.10 for each 1,000 increment of liability, or fraction thereof.

Insurance in excess of the amount of the binder will be charged on an increased liability basis at the appropriate rate set forth in paragraphs 5.1(A), (B) or (C) herein.

When another form of policy is requested from the form contracted for in the binder and said policy incurs a greater premium for its issuance, the additional charge shall be the difference between the premium for the policy to be issued and the policy contemplated in the binder at the appropriate rate set forth in paragraphs 5.1(A), (B) or (C) herein.

Since the times for issuance of the policy or policies contracted for in the binder may vary according to the demands of the particular transaction, the specifications for the issuance of the particular binder may be set forth in separate contract.

5.5 Commercial Projects – Endorsements

The charge for an endorsement issued in connection with a policy priced under Commercial Projects shall be pursuant to the rates shown for the endorsement in paragraph 10.2 “Endorsement Rates” of this Schedule except where the charge for the endorsement is shown in paragraph 10.2 as a percentage of the OR Insurance Rate. In this case apply the stated percentage shown for the endorsement in paragraph 10.2 to the following charges based on the aggregate amount of insurance to be issued for the project:

When the aggregate amount of insurance is \$10,000,000 or less;

\$0.70 per \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is greater than \$10,000,000 but less than \$20,000,000;

\$0.65 per \$1,000 of liability, or fraction thereof.

When the aggregate amount of insurance is greater than \$20,000,000:

\$0.60 per \$1,000 of liability, or fraction thereof.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

**COMMERCIAL PROPERTIES
COMMERCIAL PROJECTS**

5.6 Commercial Projects – Trustee’s Sale Guarantees

When the liability amount of a Trustee’s Sale Guarantee is less than \$20,000,000:

The charges in paragraph 5.1 shall apply;

When the liability amount is \$20,000,000 and up to and including \$50,000,000:

\$0.60 for each \$1,000 of liability or fraction thereof;

When the liability amount is over \$50,000,000 and up to and including \$100,000,000:

\$0.55 for each \$1,000 of liability or fraction thereof;

When the liability amount is over \$100,000,000:

\$0.50 for each \$1,000 of liability or fraction thereof.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SUBDIVISION

6.1 Subdivision and Development Rate

The Subdivision and Development Rate is available to developers of a specific project, and their lenders and buyers, on land that has been divided or is to be divided into two (2) or more units for sale, lease, financing or for other purposes in which policies of title insurance will be issued. An undivided interest in a tenancy in common project shall be considered as a "unit" for purpose of applying this rate.

The charges in paragraphs 6.1(B)&(C), 6.2, and 6.3 are taken from the Subdivision Bulk Rate which begins on page 41 herein, are applicable to the various types of policies required in connection with the financing and development of two (2) or more units in a given project based upon the full sales price (or unit value under a lease) of the separate unit according to the number of units within a given project. In San Francisco County, the percentage rate for the number of subdivided units shall be 60% for 2 to 200 units, 55% for 201 to 500 units and 50% for 500 or more units, except that the insurance rate from which the respective percentage is calculated shall be the OR Insurance Rate.

The charges in paragraphs 6.4, 6.5 and 6.6 are applicable only to timeshares, fractional interests and private vacation clubs which types of vacation property interests are not subject to the rates set forth in paragraphs 6.1, 6.2 or 6.3 herein.

A. Development Rates – Purchase and Financing

When the actual number of units and/or the full sales price (or unit value under a lease) is not available or employed, the charge for a policy to insure an owner or a loan policy insuring a loan issued for the development and/or financing of the project shall be computed using the aggregate amount of insurance for the development of the specific project at the following charges:

1. When the amount of insurance is less than \$3,000,000; (a) for Standard Coverage owners insurance or Extended Coverage lenders insurance, the rates set forth in paragraphs 3.1(A) or 4.2(B)(2) herein; (b) for Extended Coverage owners insurance, the rate set forth in paragraph 3.1(B); or
2. When the amount of insurance is \$3,000,000 or more; the rates set forth in the Commercial Projects Section beginning with paragraph 5.1(A).

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SUBDIVISION

B. For the sale of an individual unit to an initial purchaser

1.
 - a. For a Standard Coverage Policy to insure the original buyer of a unit in a project of 2 to 200 units, at the charges for Standard Coverage in the Subdivision Bulk Rate beginning at page 41 herein.
 - b. For a Homeowner's Policy of Title Insurance to insure the original buyer of a unit in a project of 2 to 200 units, at the charges for an H.O. Policy in the Subdivision Bulk Rate beginning at page 41 herein.
2. When the number of units for sale or lease in a specific project is greater than 200 units, but not more than 500 units the charges above for Standard Coverage or a Homeowner's Policy of Title Insurance may be reduced by five percent (5%). When the specific project is greater than 500 units said charges may be reduced by ten percent (10%).
3. For an Extended Coverage Loan Policy to insure the first buyers purchase money loan issued concurrently with a Standard Coverage Owners Policy or a Homeowner's Policy of Title Insurance, at the charges for a Concurrent Loan Policy in the Subdivision Bulk Rate, beginning on page 41 herein, based on the full sales price. When an Extended Coverage Loan Policy is to be issued to insure the first buyers purchase money loan but without the concurrent issuance an owner's policy, the charge shall be the applicable cost of a Standard Coverage Owners Policy, based on the full sales price, in paragraph 6.1(B)(1)(a) above.
4. For an ALTA Expanded Coverage Residential Loan Policy to insure the first buyer's purchase money loan, add fifteen percent (15%) of the Standard Coverage Rate in the Subdivision Bulk Rate to the Concurrent Loan Policy Rate of the Subdivision Bulk Rate, based on the full sales price, if issued with concurrently with a Standard Coverage Owner's Policy. When issued concurrently with a Homeowner's Policy of Title Insurance at the charges in the Concurrent Loan Rate column of the Subdivision Bulk Rate, based on the full sales price.
5. For an Extended Coverage Owner's Policy to insure the initial purchaser of a unit add twenty-five percent 25% of the OR Insurance Rate to the amount that would be applicable to a Standard Coverage Policy under this section. An Extended Coverage Loan Policy issued to insure the buyers purchase money loan concurrently with an Extended Coverage Owners Policy shall be issued for an additional charge of \$150.

C. For the insurance of loans for the development and financing of a project

1. Standard Coverage policies for on-site construction loans and off-site construction loans that are recorded concurrently with or as part of an on-site construction loan or loans, regardless of whether the on-site construction loan or loans are recorded singly or in multiples of more than one, add fifteen percent (15%) of the Standard Coverage Owners Rate in the Subdivision Bulk Rate.

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2. Extended Coverage Loan Policies for on-site construction loans and off-site construction loans that are recorded concurrently with or as part of an on-site construction loan or loans, regardless of whether the on-site construction loan or loans are recorded singly or in multiples of more than one, add twenty two percent (22%) of the Standard Coverage Owners Rate in the Subdivision Bulk Rate.
3. A construction loan policy can be reissued on completion for a percentage determined by multiplying the charge made for the original policy by the percentage that would be applicable to the reissue policy under paragraph 4.4 herein, maximum charge \$1,000.

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6.2 Endorsements

When the policy is subject to the charges in paragraphs 6.1(A)(1), 6.1(B) and 6.1(C), the charges in paragraph 10.2 "Endorsements Rates" shall apply. When the policy is subject to charges in paragraph 6.1(A)(2), the charges in paragraph 5.5 shall apply.

6.3 Binders

Binders shall be written pursuant to this section at the charge of \$1 per \$10,000 of liability plus the appropriate charge for the coverage bound. As the times for issuance of the policy or policies may vary according to the demands of the particular transaction, the specifications for the issuance of the particular binder will be set forth in separate contract provided, however, that the fee for the binder to be issued will be no less than the rate for the policy agreed to be delivered, as established by this schedule, plus the additional binder charge.

6.4 Timeshares – Owners Insurance and Concurrently Issued Lenders Insurance

A. Initial Sale Out From Project Developer

The following charges apply to the initial sale from the project developer of a timeshare interval ownership to the original interval purchaser.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

- a. In a project of up to 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$65
\$15,001 to \$45,000	\$85
\$45,001 to \$100,000	\$100
\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.	

- b. In a project of more than 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$100,000	\$55
\$100,001 and above, add \$0.35 for each \$1,000, or fraction thereof.	

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SECTION THREE
SUBDIVISION

6.4 **Timeshares – Owners Insurance and Concurrently Issued Lenders Insurance (Continued)**

A. Initial Sale Out From Project Developer (Continued)

2. Lenders Insurance Concurrent with Owners Insurance – Standard Coverage Loan Policy:

The premium for a simultaneously issued standard coverage loan policy shall be \$15, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.35 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

B. Resale Rate – Conveyance to Project Developer

The following charges apply to a resale of a timeshare ownership interval from an individual purchaser to the project developer/association.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$65
\$15,001 to \$45,000	\$85
\$45,001 to \$100,000	\$100
\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.	

C. Resale Rate – Conveyance to Individual Purchaser

The following charges apply to the resale from an individual timeshare interval ownership holder to any purchaser other than the project developer/association.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$7,000	\$150
\$7,001 to \$60,000	\$250
\$60,001 and above, add \$0.50 for each \$1,000 or fraction thereof.	

2. Lenders Insurance Concurrent with Owners Insurance – Standard Coverage Loan Policy:

The premium for a simultaneously issued standard coverage loan policy shall be \$15, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.50 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

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6.5 Timeshares – Lenders Insurance Issued Without Concurrent Owners Insurance

A. **With Conveyances from or to the Project Developer**

A Standard Coverage Loan Policy to insure a deed of trust securing a timeshare interval ownership interest, which interest is being transferred either from the project developer/association to an interval purchaser or from an interval owner to the project developer/association but without the simultaneous issue of owners insurance, may be issued at the following charges:

1. In a project of up to 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$60
\$15,001 to \$45,000	\$80
\$45,001 to \$100,000	\$90
\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.	

2. In a project of more than 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$100,000	\$55
\$100,001 and above, add \$0.35 for each \$1,000, or fraction thereof.	

B. **With Other Conveyances or Without a Conveyance**

A Standard Coverage Loan Policy to insure a deed of trust made by a timeshare interval owner with or without the concurrent transfer of the interval interest and without the simultaneous issue of owners insurance, may be issued at the following charges:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$7,000	\$150
\$7,001 to \$60,000	\$240
\$60,001 and above, add \$0.40 for each \$1,000 or fraction thereof.	

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SECTION THREE SUBDIVISION

6.6 Fractional Interests and Private Residence Clubs

The following charges apply to the sale or encumbrance of a fractional interest in a fractional interest vacation development or private residence club.

A. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

45% of the Statewide Insurance Rate; minimum charge \$200

B. Lenders Insurance – Issued Concurrently with Owners Insurance:

The premium for a simultaneously issued Extended Coverage Loan Policy shall be \$150, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.50 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

C. Lenders Insurance – Issued without Concurrent Owners Insurance:

The premium for an Extended Coverage Loan Policy, issued without concurrently issued owners insurance, shall be 40% of the Statewide Insurance Rate.

6.7 Trustee's Sale Guarantee – Timeshare Interval

The following charges apply to a Trustee's Sale Guarantee issued for the foreclosure of a deed of trust securing a timeshare interval(s) based upon the total unpaid balance of the defaulted loan.

<u>Guarantee Liability Amount</u>	<u>Guarantee Premium</u>
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Up to \$150,000	\$175
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\$150,001 and above add \$0.50 for each \$1,000 of liability or fraction thereof.

A charge of \$50 shall apply to each continuation guarantee.

6.8 Condition of Title Guarantee – Timeshare Interval

A Condition of Title Guarantee covering a timeshare ownership interest with a standard liability amount of \$1,000 shall be issued at the rate of \$75 for each interval interest included. When issued for the above standard liability amount, the Guarantee may not be continued.

Should additional guarantee liability be desired, the rates for a Condition of Title Guarantee in paragraph 9.2 in of Section Six shall apply.

Note 1: Where any new coverage is not specifically described in this section, the price for the coverage shall be determined by taking the percentage of the OR Insurance Rate for such coverage as provided elsewhere in this schedule and multiplying the rate applicable to the instant transaction as set forth in paragraph 1 above by that percentage amount.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATEWIDE SUBDIVISION BULK RATE FOR TITLE INSURANCE

* The Concurrent Loan rate in this section is based upon the Sales Price.

<u>Sales Price</u> <u>(Up to)</u>	<u>OWNER'S</u>		<u>Concurrent</u> <u>Loan*</u>	<u>Sales Price</u> <u>(Up to)</u>	<u>OWNER'S</u>		<u>Concurrent</u> <u>Loan*</u>
	<u>Std.</u>	<u>H.O.</u>			<u>Std.</u>	<u>H.O.</u>	
300,000	\$637	\$700	\$295	650,000	\$1,178	\$1,295	\$405
310,000	\$652	\$717	\$298	660,000	\$1,193	\$1,312	\$408
320,000	\$668	\$734	\$301	670,000	\$1,209	\$1,329	\$411
330,000	\$683	\$751	\$304	680,000	\$1,224	\$1,346	\$415
340,000	\$699	\$768	\$308	690,000	\$1,240	\$1,363	\$418
350,000	\$714	\$785	\$311	700,000	\$1,255	\$1,380	\$421
360,000	\$730	\$802	\$314	710,000	\$1,270	\$1,397	\$424
370,000	\$745	\$819	\$317	720,000	\$1,286	\$1,414	\$427
380,000	\$760	\$836	\$320	730,000	\$1,301	\$1,431	\$430
390,000	\$776	\$853	\$323	740,000	\$1,317	\$1,448	\$434
400,000	\$791	\$870	\$326	750,000	\$1,332	\$1,465	\$437
410,000	\$807	\$887	\$330	760,000	\$1,348	\$1,482	\$440
420,000	\$822	\$904	\$333	770,000	\$1,363	\$1,499	\$443
430,000	\$838	\$921	\$336	780,000	\$1,379	\$1,516	\$446
440,000	\$853	\$938	\$339	790,000	\$1,394	\$1,533	\$449
450,000	\$869	\$955	\$342	800,000	\$1,410	\$1,550	\$452
460,000	\$884	\$972	\$345	810,000	\$1,423	\$1,565	\$456
470,000	\$900	\$989	\$348	820,000	\$1,437	\$1,580	\$459
480,000	\$915	\$1,006	\$352	830,000	\$1,450	\$1,595	\$462
490,000	\$930	\$1,023	\$355	840,000	\$1,464	\$1,610	\$465
500,000	\$946	\$1,040	\$358	850,000	\$1,478	\$1,625	\$468
510,000	\$961	\$1,057	\$361	860,000	\$1,491	\$1,640	\$471
520,000	\$977	\$1,074	\$364	870,000	\$1,505	\$1,655	\$474
530,000	\$992	\$1,091	\$367	880,000	\$1,519	\$1,670	\$478
540,000	\$1,008	\$1,108	\$371	890,000	\$1,532	\$1,685	\$481
550,000	\$1,023	\$1,125	\$374	900,000	\$1,546	\$1,700	\$484
560,000	\$1,039	\$1,142	\$377	910,000	\$1,560	\$1,715	\$487
570,000	\$1,054	\$1,159	\$380	920,000	\$1,573	\$1,730	\$490
580,000	\$1,070	\$1,176	\$383	930,000	\$1,587	\$1,745	\$493
590,000	\$1,085	\$1,193	\$386	940,000	\$1,600	\$1,760	\$497
600,000	\$1,100	\$1,210	\$389	950,000	\$1,614	\$1,775	\$500
610,000	\$1,116	\$1,227	\$393	960,000	\$1,628	\$1,790	\$503
620,000	\$1,131	\$1,244	\$396	970,000	\$1,641	\$1,805	\$506
630,000	\$1,147	\$1,261	\$399	980,000	\$1,655	\$1,820	\$509
640,000	\$1,162	\$1,278	\$402	990,000	\$1,669	\$1,835	\$512

(Continued on the following page)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATEWIDE SUBDIVISION BULK RATE

FOR TITLE INSURANCE

*** The Concurrent Loan rate in this section is based upon the Sales Price.**

<u>Sales Price</u> <u>(Up to)</u>	<i>OWNER'S</i>		<u>Concurrent</u> <u>Loan*</u>	<u>Sales Price</u> <u>(Up to)</u>	<i>OWNER'S</i>		<u>Concurrent</u> <u>Loan*</u>
	<u>Std.</u>	<u>H.O.</u>			<u>Std.</u>	<u>H.O.</u>	
1,000,000	\$1,682	\$1,850	\$515	1,350,000	\$2,010	\$2,210	\$607
1,010,000	\$1,692	\$1,861	\$518	1,360,000	\$2,019	\$2,220	\$610
1,020,000	\$1,702	\$1,872	\$520	1,370,000	\$2,028	\$2,230	\$613
1,030,000	\$1,712	\$1,883	\$523	1,380,000	\$2,037	\$2,240	\$615
1,040,000	\$1,722	\$1,894	\$526	1,390,000	\$2,046	\$2,250	\$618
1,050,000	\$1,732	\$1,905	\$529	1,400,000	\$2,055	\$2,260	\$620
1,060,000	\$1,742	\$1,916	\$531	1,410,000	\$2,064	\$2,270	\$623
1,070,000	\$1,752	\$1,927	\$534	1,420,000	\$2,073	\$2,280	\$626
1,080,000	\$1,762	\$1,938	\$536	1,430,000	\$2,082	\$2,290	\$628
1,090,000	\$1,772	\$1,949	\$539	1,440,000	\$2,091	\$2,300	\$631
1,100,000	\$1,782	\$1,960	\$542	1,450,000	\$2,100	\$2,310	\$634
1,110,000	\$1,791	\$1,970	\$544	1,460,000	\$2,110	\$2,320	\$636
1,120,000	\$1,800	\$1,980	\$547	1,470,000	\$2,119	\$2,330	\$639
1,130,000	\$1,810	\$1,990	\$550	1,480,000	\$2,128	\$2,340	\$641
1,140,000	\$1,819	\$2,000	\$552	1,490,000	\$2,137	\$2,350	\$644
1,150,000	\$1,828	\$2,010	\$555	1,500,000	\$2,146	\$2,360	\$647
1,160,000	\$1,837	\$2,020	\$557	1,510,000	\$2,155	\$2,370	\$649
1,170,000	\$1,846	\$2,030	\$560	1,520,000	\$2,164	\$2,380	\$651
1,180,000	\$1,855	\$2,040	\$563	1,530,000	\$2,173	\$2,390	\$653
1,190,000	\$1,864	\$2,050	\$565	1,540,000	\$2,182	\$2,400	\$655
1,200,000	\$1,873	\$2,060	\$568	1,550,000	\$2,191	\$2,410	\$658
1,210,000	\$1,882	\$2,070	\$571	1,560,000	\$2,200	\$2,420	\$661
1,220,000	\$1,891	\$2,080	\$573	1,570,000	\$2,209	\$2,430	\$664
1,230,000	\$1,900	\$2,090	\$576	1,580,000	\$2,218	\$2,440	\$667
1,240,000	\$1,910	\$2,100	\$578	1,590,000	\$2,227	\$2,450	\$670
1,250,000	\$1,919	\$2,110	\$581	1,600,000	\$2,237	\$2,460	\$673
1,260,000	\$1,928	\$2,120	\$584	1,610,000	\$2,246	\$2,470	\$675
1,270,000	\$1,937	\$2,130	\$586	1,620,000	\$2,255	\$2,480	\$677
1,280,000	\$1,946	\$2,140	\$589	1,630,000	\$2,264	\$2,490	\$679
1,290,000	\$1,955	\$2,150	\$592	1,640,000	\$2,273	\$2,500	\$681
1,300,000	\$1,964	\$2,160	\$594	1,650,000	\$2,282	\$2,510	\$684
1,310,000	\$1,973	\$2,170	\$597	1,660,000	\$2,291	\$2,520	\$687
1,320,000	\$1,982	\$2,180	\$599	1,670,000	\$2,300	\$2,530	\$690
1,330,000	\$1,991	\$2,190	\$602	1,680,000	\$2,309	\$2,540	\$693
1,340,000	\$2,000	\$2,200	\$605	1,690,000	\$2,318	\$2,550	\$696

(Continued on the following page)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATEWIDE SUBDIVISION BULK RATE FOR TITLE INSURANCE

*** The Concurrent Loan rate in this section is based upon the Sales Price.**

<u>Sales Price</u> <u>(Up to)</u>	<u>OWNER'S</u>		<u>Concurrent</u> <u>Loan*</u>	<u>Sales Price</u> <u>(Up to)</u>	<u>OWNER'S</u>		<u>Concurrent</u> <u>Loan*</u>
	<u>Std.</u>	<u>H.O.</u>			<u>Std.</u>	<u>H.O.</u>	
1,700,000	\$2,328	\$2,560	\$699	2,050,000	\$2,630	\$2,895	\$788
1,710,000	\$2,337	\$2,570	\$701	2,060,000	\$2,636	\$2,902	\$790
1,720,000	\$2,346	\$2,580	\$703	2,070,000	\$2,643	\$2,909	\$792
1,730,000	\$2,355	\$2,590	\$705	2,080,000	\$2,650	\$2,916	\$794
1,740,000	\$2,364	\$2,600	\$707	2,090,000	\$2,657	\$2,923	\$796
1,750,000	\$2,373	\$2,610	\$710	2,100,000	\$2,664	\$2,930	\$798
1,760,000	\$2,382	\$2,620	\$713	2,110,000	\$2,670	\$2,937	\$800
1,770,000	\$2,391	\$2,630	\$716	2,120,000	\$2,676	\$2,944	\$802
1,780,000	\$2,400	\$2,640	\$719	2,130,000	\$2,682	\$2,951	\$804
1,790,000	\$2,409	\$2,650	\$722	2,140,000	\$2,688	\$2,958	\$806
1,800,000	\$2,419	\$2,660	\$725	2,150,000	\$2,694	\$2,965	\$808
1,810,000	\$2,428	\$2,670	\$727	2,160,000	\$2,700	\$2,972	\$810
1,820,000	\$2,437	\$2,680	\$729	2,170,000	\$2,707	\$2,979	\$812
1,830,000	\$2,446	\$2,690	\$731	2,180,000	\$2,714	\$2,986	\$814
1,840,000	\$2,455	\$2,700	\$734	2,190,000	\$2,721	\$2,993	\$816
1,850,000	\$2,464	\$2,710	\$737	2,200,000	\$2,728	\$3,000	\$818
1,860,000	\$2,473	\$2,720	\$740	2,210,000	\$2,734	\$3,007	\$820
1,870,000	\$2,482	\$2,730	\$743	2,220,000	\$2,740	\$3,014	\$822
1,880,000	\$2,491	\$2,740	\$746	2,230,000	\$2,746	\$3,021	\$824
1,890,000	\$2,500	\$2,750	\$749	2,240,000	\$2,752	\$3,028	\$826
1,900,000	\$2,510	\$2,760	\$752	2,250,000	\$2,758	\$3,035	\$828
1,910,000	\$2,519	\$2,770	\$754	2,260,000	\$2,764	\$3,042	\$830
1,920,000	\$2,528	\$2,780	\$756	2,270,000	\$2,770	\$3,049	\$832
1,930,000	\$2,537	\$2,790	\$758	2,280,000	\$2,777	\$3,056	\$834
1,940,000	\$2,546	\$2,800	\$760	2,290,000	\$2,784	\$3,063	\$836
1,950,000	\$2,555	\$2,810	\$763	2,300,000	\$2,791	\$3,070	\$838
1,960,000	\$2,564	\$2,820	\$766	2,310,000	\$2,797	\$3,077	\$840
1,970,000	\$2,573	\$2,830	\$769	2,320,000	\$2,803	\$3,084	\$842
1,980,000	\$2,582	\$2,840	\$772	2,330,000	\$2,809	\$3,091	\$844
1,990,000	\$2,591	\$2,850	\$775	2,340,000	\$2,815	\$3,098	\$846
2,000,000	\$2,600	\$2,860	\$778	2,350,000	\$2,821	\$3,105	\$848
2,010,000	\$2,606	\$2,867	\$780	2,360,000	\$2,827	\$3,112	\$850
2,020,000	\$2,612	\$2,874	\$782	2,370,000	\$2,834	\$3,119	\$852
2,030,000	\$2,618	\$2,881	\$784	2,380,000	\$2,841	\$3,126	\$854
2,040,000	\$2,624	\$2,888	\$786	2,390,000	\$2,848	\$3,133	\$856

(Continued on the following page)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

STATEWIDE SUBDIVISION BULK RATE

FOR TITLE INSURANCE

*** The Concurrent Loan rate in this section is based upon the Sales Price.**

<u>Sales Price</u> <u>(Up to)</u>	<u>OWNER'S</u>		<u>Concurrent</u> <u>Loan*</u>	<u>Sales Price</u> <u>(Up to)</u>	<u>OWNER'S</u>		<u>Concurrent</u> <u>Loan*</u>
	<u>Std.</u>	<u>H.O.</u>			<u>Std.</u>	<u>H.O.</u>	
2,400,000	\$2,855	\$3,140	\$858	2,710,000	\$3,052	\$3,357	\$920
2,410,000	\$2,861	\$3,147	\$860	2,720,000	\$3,058	\$3,364	\$922
2,420,000	\$2,867	\$3,154	\$862	2,730,000	\$3,064	\$3,371	\$924
2,430,000	\$2,873	\$3,161	\$864	2,740,000	\$3,070	\$3,378	\$926
2,440,000	\$2,879	\$3,168	\$866	2,750,000	\$3,076	\$3,385	\$928
2,450,000	\$2,885	\$3,175	\$868	2,760,000	\$3,082	\$3,392	\$930
2,460,000	\$2,891	\$3,182	\$870	2,770,000	\$3,089	\$3,399	\$932
2,470,000	\$2,898	\$3,189	\$872	2,780,000	\$3,096	\$3,406	\$934
2,480,000	\$2,905	\$3,196	\$874	2,790,000	\$3,103	\$3,413	\$936
2,490,000	\$2,912	\$3,203	\$876	2,800,000	\$3,110	\$3,420	\$938
2,500,000	\$2,919	\$3,210	\$878	2,810,000	\$3,116	\$3,427	\$940
2,510,000	\$2,925	\$3,217	\$880	2,820,000	\$3,122	\$3,434	\$942
2,520,000	\$2,931	\$3,224	\$882	2,830,000	\$3,128	\$3,441	\$944
2,530,000	\$2,937	\$3,231	\$884	2,840,000	\$3,134	\$3,448	\$946
2,540,000	\$2,943	\$3,238	\$886	2,850,000	\$3,140	\$3,455	\$948
2,550,000	\$2,949	\$3,245	\$888	2,860,000	\$3,146	\$3,462	\$950
2,560,000	\$2,955	\$3,252	\$890	2,870,000	\$3,152	\$3,469	\$952
2,570,000	\$2,961	\$3,259	\$892	2,880,000	\$3,159	\$3,476	\$954
2,580,000	\$2,968	\$3,266	\$894	2,890,000	\$3,166	\$3,483	\$956
2,590,000	\$2,975	\$3,273	\$896	2,900,000	\$3,173	\$3,490	\$958
2,600,000	\$2,982	\$3,280	\$898	2,910,000	\$3,179	\$3,497	\$960
2,610,000	\$2,988	\$3,287	\$900	2,920,000	\$3,185	\$3,504	\$962
2,620,000	\$2,994	\$3,294	\$902	2,930,000	\$3,191	\$3,511	\$964
2,630,000	\$3,000	\$3,301	\$904	2,940,000	\$3,197	\$3,518	\$966
2,640,000	\$3,006	\$3,308	\$906	2,950,000	\$3,203	\$3,525	\$968
2,650,000	\$3,012	\$3,315	\$908	2,960,000	\$3,209	\$3,532	\$970
2,660,000	\$3,018	\$3,322	\$910	2,970,000	\$3,216	\$3,539	\$972
2,670,000	\$3,025	\$3,329	\$912	2,980,000	\$3,223	\$3,546	\$974
2,680,000	\$3,032	\$3,336	\$914	2,990,000	\$3,230	\$3,553	\$976
2,690,000	\$3,039	\$3,343	\$916	3,000,000	\$3,237	\$3,560	\$978
2,700,000	\$3,046	\$3,350	\$918				

For each \$10,000 or fraction thereof above \$3,000,000

Add \$6 per \$10,000 for Standard Coverage Owner's (Std.)

Add \$6.60 per \$10,000 for a Homeowner's Policy of Title Insurance (H.O.)

Add \$2 per \$10,000 for the Concurrent Loan Rate (Loan)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

TRUSTEE'S SALE GUARANTEES

7.1 Trustee's Sale or Judicial Foreclosure Guarantee

- A. The charge for a Trustee's Sale Guarantee or Judicial Foreclosure Guarantee is one-hundred percent (100%) of the Statewide Trustee's Sale Guarantee Rate (page 47) based upon the outstanding unpaid balance of the defaulted loan.
- B. The charge for each date down or continuation of a guarantee, over two, issued prior to but not including the actual foreclosure sale shall be \$35.
- C. Either a Trustee's Sale Guarantee or a Judicial Foreclosure Guarantee may be reissued (without change to the effective date of the guarantee) into the other respective form or either guarantee may be reissued for the benefit of a subsequently substituted trustee also without a change in the effective date for an additional charge of \$100.

Note: See paragraph 6.7 herein for the rate applicable to the issuance of a Trustee's Sale Guarantee when the subject property consists of a timeshare interval.

7.2 Limited Trustee's Sale Guarantee

- A. The charge for a Limited Trustee's Sale Guarantee with a liability of up to \$250,000 based upon the unpaid balance of the defaulted obligation is \$300, which is inclusive of up to three (3) date downs or continuations of the guarantee.
- B. The charge for each date down or continuation of the guarantee over three (3) is \$35.
- C. A Limited Trustee's Sale Guarantee may be issued for a liability in excess of \$250,000 by adding to the charge shown above the difference between an amount equal to one hundred percent (100%) of the Statewide Trustee's Sale Guarantee Rate (page 47), for the desired guarantee liability, less \$300.
- D. A Limited Trustee's Sale Guarantee may be converted into a Trustee's Sale Guarantee or a Judicial Foreclosure Guarantee for an additional charge of fifteen percent (15%) of the Statewide Trustee's Sale Guarantee Rate (page 47) based upon the unpaid balance of the defaulted obligation.
- E. For the conversion of a Limited Trustee's Sale Guarantee for the foreclosure of an owner's association assessment lien see ORT-40 in the Endorsement Section herein.
- F. For the conversion of a Limited Trustee's Sale Guarantee for a "Cal-Vet" foreclosure see ORT-41 in the Endorsement Section herein.

Note: See paragraph 6.7 herein for the rate applicable to the issuance of a Trustee's Sale Guarantee when the subject property consists of a timeshare interval.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

TRUSTEE'S SALE GUARANTEES

7.3 **Limited Residential Trustee's Sale Guarantee**

The Limited Residential Trustee's Sale Guarantee may only be issued for the foreclosure of a deed of trust or mortgage which encumbers a Single-Family Residence property. The liability amount of the guarantee is the least of the unpaid principal balance of the foreclosing mortgage or \$250,000. This guarantee may be issued in connection with the foreclosure of a deed of trust or mortgage in excess of \$250,000 however the amount of the guarantee may not be increased. If a liability is desired in excess of \$250,000 please see the Trustee's Sale Guarantee in paragraph 7.1 or the Limited Trustee's Sale Guarantee in paragraph 7.2 herein.

The charge for a Limited Residential Trustee's Sale Guarantee is \$300, which is inclusive of up to three (3) date downs or continuations of the guarantee.

The charge for each date down or continuation of the guarantee over three (3) is \$35 each.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

TRUSTEE'S SALE GUARANTEES

STATEWIDE TRUSTEE'S SALE GUARANTEE RATE

Liability Up To	Rate	Liability Up To	Rate	Liability Up To	Rate
55,000	\$290	675,000	\$917	1,375,000	\$1,421
60,000	\$300	700,000	\$935	1,400,000	\$1,439
65,000	\$315	725,000	\$953	1,425,000	\$1,457
70,000	\$330	750,000	\$971	1,450,000	\$1,475
75,000	\$345	775,000	\$989	1,475,000	\$1,493
100,000	\$360	800,000	\$1,007	1,500,000	\$1,511
125,000	\$390	825,000	\$1,025	1,525,000	\$1,529
150,000	\$420	850,000	\$1,043	1,550,000	\$1,547
175,000	\$450	875,000	\$1,061	1,575,000	\$1,565
200,000	\$480	900,000	\$1,079	1,600,000	\$1,583
225,000	\$510	925,000	\$1,097	1,625,000	\$1,601
250,000	\$540	950,000	\$1,115	1,650,000	\$1,619
275,000	\$570	975,000	\$1,133	1,675,000	\$1,637
300,000	\$600	1,000,000	\$1,151	1,700,000	\$1,655
325,000	\$625	1,025,000	\$1,169	1,725,000	\$1,673
350,000	\$650	1,050,000	\$1,187	1,750,000	\$1,691
375,000	\$675	1,075,000	\$1,205	1,775,000	\$1,709
400,000	\$700	1,100,000	\$1,223	1,800,000	\$1,727
425,000	\$725	1,125,000	\$1,241	1,825,000	\$1,745
450,000	\$745	1,150,000	\$1,259	1,850,000	\$1,763
475,000	\$765	1,175,000	\$1,277	1,875,000	\$1,781
500,000	\$785	1,200,000	\$1,295	1,900,000	\$1,799
525,000	\$805	1,225,000	\$1,313	1,925,000	\$1,817
550,000	\$825	1,250,000	\$1,331	1,950,000	\$1,835
575,000	\$845	1,275,000	\$1,349	1,975,000	\$1,853
600,000	\$863	1,300,000	\$1,367	2,000,000	\$1,871
625,000	\$881	1,325,000	\$1,385		
650,000	\$899	1,350,000	\$1,403		

For liabilities in excess of \$2,000,000, add \$15 for each \$25,000 or fraction thereof.

For liabilities of \$20,000,000 or more please see paragraph 5.6 herein.

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LITIGATION GUARANTEES

8.1 Litigation Guarantees

Litigation Guarantees are written only for the benefit of attorneys in connection with legal actions that affect real property; however, the charges below shall not apply for a Litigation Guarantee issued for the foreclosure of a deed of trust or mortgage. For the charges applicable to the foreclosure of a deed of trust or mortgage, see Trustees Sale, Judicial Foreclosure and Limited Trustee Sale Guarantees in the preceding section.

The fee for a Litigation Guarantee is one hundred percent (100%) of the OR Insurance Rate based upon the value of the estate or interest involved.

There will be no additional charge for one date down or continuation issued within twenty-four (24) months of the original guarantee. Each additional date down or continuation over one within the same twenty-four (24) month period shall be \$50. After twenty-four months, the guarantee may not be continued.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

MISCELLANEOUS GUARANTEES AND LIMITED PRODUCTS

The limited title services described in paragraphs 9.4, 9.6, 9.7, 9.10, 9.11, 9.14, 9.15, 9.16, 9.17 and 9.18 below are restricted to the subject matter stated therein and each guarantee provides for a standard liability amount up to the next multiple of \$100 above the fee charged.

The liability of said guarantees can be increased for an additional charge computed at forty-five percent (45%) of the OR Insurance Rate based on the additional amount of liability desired in addition to the fee stated in each Subsection below.

The charges set forth below are minimum charges for such limited title services. Additional charges shall be made when unusual conditions of title are encountered or when special services are requested.

9.1 Assessor's Parcel Number Informational Guarantee

This guarantee is issued only in the County of Los Angeles and is intended to provide the City and/or County of Los Angeles with the assessor parcel numbers used for a period of five years to assess that certain property described within the bounds of a specified tentative map. The liability of this guarantee is \$1,000 and the charge for its issuance is \$150.

9.2 Condition of Title Guarantee

The Condition of Title Guarantee provides assurance from an examination of the public records as to the vesting of the estate or interest described in the Guarantee and the defects, liens and encumbrances that affect that interest.

The minimum charge for the issuance of a Condition of Title Guarantee, involving a single chain of title, is \$400. The liability of the Guarantee shall be the next multiple of \$100 over the fee charged. Liabilities in excess of this amount can be provided at one hundred percent (100%) of the OR Insurance Rate.

A Condition of Title Guarantee may only be dated down or continued within one (1) year of the original Date of Guarantee at a minimum charge of \$100 per continuation.

Note: See paragraph 6.8 herein for the rate applicable to the issuance of a Condition of Title Guarantee when the subject property consists of a timeshare interval.

9.3 Insured Lender Informational Guarantee

This guarantee may only be issued for an insured deed of trust and may only name the record holder of the beneficial interest as the assured. The charge for this guarantee is \$100, which rate contemplates a single chain of title and up to two trustors. Deeds of trust covering multiple parcels may be the subject of said guarantee with an additional charge of \$75 applying to each chain of title over one. An additional charge of \$25 shall apply to each trustor over two. The liability of the Insured Lender Informational Guarantee shall be the fee paid for the guarantee.

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MISCELLANEOUS GUARANTEES AND LIMITED PRODUCTS

9.4 **Judgment and Tax Lien Guarantee**

\$25 per name, (a married couple or registered domestic partners are considered to constitute one name) plus an additional charge of \$5 for each lien over two reported. The liability of the guarantee shall be the next multiple of \$100 above the fee charged. The minimum charge for a Judgment and Tax Lien Guarantee is \$375.

When issued in conjunction with an order for title insurance where the parties to be covered by the Guarantee are the sellers, buyers or borrowers, the minimum charge shall be \$100 with the liability of the Guarantee being the fee charged.

9.5 **Junior Loan Policy (JLP) and Activation Endorsement (ORT-39)**

Issued only for "junior loans" on an existing Single-Family Residence and can be used in lieu of the Mortgagee's Abbreviated Guarantee Informational Certificate (MAGIC).

\$125 for coverage up to \$250,000

\$225 for coverage up to \$500,000

No tax or assessment information is either reported or covered by this Policy.

9.6 **Lot Book Guarantee**

\$100 for the initial parcel and \$50 for each additional parcel showing the apparent record owner, any deeds of trust or mortgages, affecting the property, plus an additional charge of \$5 per document to include therein any of the following documents only:

Homestead

Assignment of Rents

Agreement to Convey

Agreement Not to Encumber

Attachments

9.7 **Mechanic's Lien Guarantee**

\$25 per parcel, plus an additional charge of \$5 for each lien over two reported. The liability of the guarantee shall be the next multiple of \$100 above the fee charged. The minimum charge for a Mechanic's Lien Guarantee is \$375.

9.8 **Mortgage Priority Guarantee**

The Mortgage Priority Guarantee may be used instead of the ORT-43 Endorsement (Loan Reset) or the ORT-44 Endorsement (Loan Workout) at a charge of \$125.

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MISCELLANEOUS GUARANTEES AND LIMITED PRODUCTS

9.9 Mortgagee's Abbreviated Guarantee Informational Certificate ("MAGIC")

Guarantee showing the name of the apparent record owner, plus any homesteads, mortgages or liens.

- A. \$125 for coverage up to \$250,000
 \$225 for coverage up to \$500,000
- B. Revolving line Coverage - See ORT Endorsement 22.
- C. Date Down (within one year of the date of issuance of the guarantee) - See ORT Endorsement 23.

9.10 Parcel Map Guarantee

No charge if a Preliminary Parcel Map Guarantee has been issued, otherwise, the charge for the Parcel Map Guarantee shall be \$150 per ownership involved, minimum of \$300.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

MISCELLANEOUS GUARANTEES AND LIMITED PRODUCTS

9.11 **Personal Property Encumbrance Guarantee**

Guarantee showing the name of the apparent record owner, plus any liens or charges filed or recorded against certain personal property standing in the name of certain designated persons and located on certain designated property.

\$25 per name covered (a married couple or registered domestic partners shall be considered to be one name), minimum charge \$300.

9.12 **Plant Information Guarantee**

Guarantee showing information contained in the title plant, within specified parameters.

\$50 per hour, minimum \$300 plus \$5 for each item reported.

9.13 **Preliminary Parcel Map Guarantee**

The charge for a Preliminary Parcel Map Guarantee shall be \$150 per ownership involved, minimum charge \$300

9.14 **Property Owner's Notice Guarantee**

\$50 per hour, minimum charge \$300.

9.15 **Property Search Guarantee**

Guarantees, listing those properties apparently vested in, or deeds of trust or mortgages held by certain designated parties, assume a liability limited to the next multiple of \$100 above the fee paid.

A. Assessor's Tax Rolls Only:

\$25 per year, per name (a married couple or registered domestic partners are considered to constitute one name) plus \$5 for each parcel over two reported with a minimum charge of \$300.

B. Recorder's Indices including the current year Assessor's Rolls:

\$50 per year, per name (husband and wife considered one name), plus \$5 for each parcel over two reported on property searches, plus \$3 for each deed of trust over two reported on encumbrance searches, minimum charge \$300.

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

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

MISCELLANEOUS GUARANTEES AND LIMITED PRODUCTS

9.16 Record Owner Guarantee

\$25 per parcel described, minimum charge \$300.

9.17 Recorded Document Guarantee

Guarantee pursuant to application, \$50 per hour, minimum \$300, plus \$2.50 per document identified.

9.18 Recorder's Index Guarantee

Guarantee showing, within specified date parameters, required data reflecting by the grantor-grantee indices of the County Recorder pertinent to certain designated persons.

\$50 per hour, minimum \$300, plus \$5 for each item reported.

9.19 Subdivision Guarantee

The charge for a Subdivision Guarantee shall be \$150 per ownership involved, minimum charge \$300.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

10.1 Endorsements – General Rules and Application of Rates

A. General Rules:

1. When the charge for an endorsement is expressed as a percentage, unless otherwise designated in this Schedule, said percentage is to be calculated from the application of the OR Insurance Rate based on the amount of insurance of the policy being endorsed.
2. The charges shown in this Section are for each issuance of the stated endorsement. When an endorsement endorses a specific matter in Schedule A, or a specific exception(s) to coverage in Schedule B, of the endorsed policy each matter, or exception to coverage, so endorsed is deemed to be a separate issuance of the endorsement.
3. When the Company is requested to issue an “06” edition of any of the below listed endorsements, the applicable charge for such endorsement shall be the charge stated for the same numbered form shown.
4. As used herein “Standard” or “Std.” means Standard Coverage and “Extended” or “Ext.” means Extended Coverage.

B. Simultaneous Issues:

When an owners and loan policy are issued simultaneously and both policies are of the same type, i.e. standard or extended coverage, and each are also requested to be endorsed with the exact same form, or forms, of endorsement, there shall be only one charge made for the same form of endorsement or endorsements under the owners policy. Provided however that the amount of insurance of the loan policy does not exceed the amount of insurance under the simultaneously issued owners policy. A loan policy with a greater amount of insurance than a simultaneously issued owners policy shall, for purposes of this rating provision, not be considered to be a simultaneous issue.

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10.2 ALTA Endorsement Rates

ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
3	123.1	<i>Zoning - Unimproved Land</i>	Owners Std.	25% (Minimum \$100)
			Owners Ext.	10% (Minimum \$100)
			Loan Std.	15% (Minimum \$100)
			Loan Ext.	10% (Minimum \$100)
3.1	123.2	<i>Zoning - Completed Structure</i>	Owners Std.	30% (Minimum \$100)
			Owners Ext.	15% (Minimum \$100)
			Loan Std.	25% (Minimum \$100)
			Loan Ext.	15% (Minimum \$100)
3.2	123.3	<i>Zoning - Land Under Development</i>	Owners Std.	30% (Minimum \$500)
			Owners Ext.	15% (Minimum \$500)
			Loan Std.	25% (Minimum \$500)
			Loan Ext.	15% (Minimum \$500)
3.3	123.4	<i>Zoning - Completed Improvement - Non-Conforming Use</i>	Owners Std.	30% (Minimum \$500)
			Owners Ext.	15% (Minimum \$500)
			Loan Std.	25% (Minimum \$500)
			Loan Ext.	15% (Minimum \$500)
3.4	123.5	<i>Zoning - No Zoning Classification</i>	Owners Std.	30% (Minimum \$500)
			Owners Ext.	15% (Minimum \$500)
			Loan Std.	25% (Minimum \$500)
			Loan Ext.	15% (Minimum \$500)
4	115.1	<i>Condominium - Assessments Priority</i>	Loan Std./Ext.	No Charge
4.1	115.3	<i>Condominium - Current Assessments</i>	Owners Std./Ext.	No Charge
			Loan Std./Ext.	No Charge
5	115.2	<i>Planned Unit Development - Assessments Priority</i>	Loan Std./Ext.	No Charge
5.1	115.4	<i>Planned Unit Development - Current Assessments</i>	Owners Std./Ext.	No Charge
			Loan Std./Ext.	No Charge
6	111.5	<i>Variable Rate Mortgage</i>	Loan Std./Ext.	No Charge
6.2	111.8	<i>Variable Rate Mortgage - Negative Amortization</i>	Loan Std./Ext.	No Charge
7	116.5	<i>Manufactured Housing Unit</i>	Owners Std./Ext.	No Charge
			Loan Std./Ext.	No Charge
7.1	116.5.1	<i>Manufactured Housing Conversion</i>	Loan Std./Ext.	No Charge

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ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
7.2	116.5.2	<i>Manufactured Housing Conversion</i>	Owners Std./Ext.	No Charge
8.1	110.9	<i>Environmental Protection Lien</i>	Loan Std./Ext.	\$25
8.2	110.9.1	<i>Commercial Environmental Protection Lien</i>	Owners Std./Ext.	\$25
9	100	<i>Restrictions, Encroachments, Minerals</i>	Loan Ext.	No Charge
9.1	100.9	<i>Covenants, Conditions and Restrictions - Unimproved Land</i>	Owners Ext.	No Charge
9.2	100.10	<i>Covenants, Conditions and Restrictions - Improved Land</i>	Owners Ext.	No Charge
9.3	100.2.1	<i>Covenants, Conditions and Restrictions</i>	Loan Ext.	No Charge
9.6	100.2.6	<i>Private Rights</i>	Loan Std./Ext.	\$100
9.7	100.2.7	<i>Restrictions, Encroachments, Minerals - Land Under Development</i>	Loan Ext.	\$350
9.8	100.2.8	<i>Restrictions, Encroachments, Minerals - Land Under Development</i>	Owners Ext.	\$500
9.9	100.2.9	<i>Private Rights</i>	Owners Ext.	\$150
9.10	100.2.10	<i>Restrictions, Encroachments, Minerals - Current Violations</i>	Loan Ext.	No Charge
10	104.12	<i>Assignment</i>	Loan Std./Ext.	\$150
10.1	104.13	<i>Assignment and Date Down</i>	Loan Std./Ext.	\$250
10.2	104.11	<i>Collateral Assignment</i>	Loan Std./Ext.	\$150
10.3	104.11.1	<i>Collateral Assignment and Date Down</i>	Loan Std./Ext.	\$250
11	110.11	<i>Mortgage Modification</i>	Loan Std.	25% (Minimum \$250)*
			Loan Ext.	35% (Minimum \$250)*
				*If extension only, Maximum \$500
11.1	110.11.1	<i>Modification with Subordination</i>	Loan Std.	25% (Minimum \$250)*
			Loan Ext.	35% (Minimum \$250)*
				*If extension only, Maximum \$500

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ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
11.2	110.11.2	<i>Modification with Additional Amount of Insurance</i>	Loan Std.	25% (Minimum \$250); plus the applicable rate for the increase in the Amount of Insurance
			Loan Ext.	35% (Minimum \$250); plus the applicable rate for the increase in the Amount of Insurance
12	117	<i>Aggregation ("Tie-in")</i>	Loan Std./Ext.	\$150
12.1	117.1	<i>Aggregation - State Limits</i>	Loan Std./Ext.	\$150
13	119.5	<i>Leasehold</i>	Owners Std./Ext.	No Charge
13.1	119.6	<i>Leasehold</i>	Loan Std./Ext.	No Charge
14	111.14	<i>Future Advance - Priority</i>	Loan Std./Ext.	No Charge
14.1	111.14.1	<i>Future Advance - Knowledge</i>	Loan Std./Ext.	\$100
14.2	111.14.2	<i>Future Advance - Letter of Credit</i>	Loan Std./Ext.	No Charge
14.3	111.14.3	<i>Future Advance – Reverse Mortgage</i>	Loan Std./Ext.	No Charge
15	127	<i>Non-Imputation - Full Equity Transfer</i>	Owners Std.	25%
			Owners Ext.	10%
15.1	127.1	<i>Non-Imputation - Additional Insured</i>	Owners Std.	25%
			Owners Ext.	10%
15.2	127.2	<i>Non-Imputation - Partial Equity Transfer</i>	Owners Std.	25%
			Owners Ext.	10%
16	128	<i>Mezzanine Financing</i>	Owners Std.	25%
			Owners Ext.	10%
17	103.11	<i>Access and Entry</i>	Owners Std.	\$100
			Owners Ext.	No Charge
			Loan Std.	\$100
			Loan Ext.	No Charge
17.1	103.12	<i>Indirect Access and Entry</i>	Owners Std.	10%
			Owners Ext.	No Charge
			Loan Std.	10%
			Loan Ext.	5%
17.2	103.13	<i>Utility Access</i>	Owners Ext.	10% (Maximum \$1,000)
			Loan Ext.	10% (Maximum \$1,000)

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ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
18	129	<i>Single Tax Parcel</i>	Owners Std.	\$100
			Owners Ext.	\$100
			Loan Std.	\$100
			Loan Ext.	\$100
18.1	129.1	<i>Multiple Tax Parcel - Easements</i>	Owners Std.	\$100
			Owners Ext.	\$100
			Loan Std.	\$100
			Loan Ext.	\$100
18.2	129.2	<i>Multiple Tax Parcel</i>	Owners Std.	\$100
			Owners Ext.	\$100
			Loan Std.	\$100
			Loan Ext.	\$100
18.3	129.3	<i>Single Tax Parcel and ID</i>	Owners Std.	\$100
			Owners Ext.	\$100
			Loan Std.	\$100
			Loan Ext.	\$100
19	116.4.1	<i>Contiguity - Multiple Parcels</i>	Owners Ext.	No Charge - if parcels are fully searched and insured as a part of said policy, otherwise 25%
			Loan Ext.	No Charge - if parcels are fully searched and insured as a part of said policy, otherwise 10%
19.1	116.4	<i>Contiguity - Single Parcel</i>	Owners Ext.	No Charge - if parcels are fully searched and insured as a part of said policy, otherwise 25%
			Loan Ext.	No Charge - if parcels are fully searched and insured as a part of said policy, otherwise 10%
19.2	116.9	<i>Contiguity - Single Parcel</i>	Owners Ext.	No Charge - if parcels are fully searched and insured as a part of said policy, otherwise 25%
			Loan Ext.	No Charge - if parcels are fully searched and insured as a part of said policy, otherwise 10%
20	130	<i>First Loss - Multiple Parcel Transactions</i>	Loan Std./Ext.	10% (Minimum \$500)
22	116.01	<i>Location</i>	Owners Ext.	No Charge
			Loan Ext.	No Charge

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ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
22.1	116	<i>Location and Map</i>	Owners Ext.	No Charge
			Loan Ext.	No Charge
23	114.3	<i>Co-Insurance - Single Policy</i>	Owners Std./Ext.	No Charge
			Loan Std./Ext.	No Charge
23.1	114.4	<i>Co-Insurance – Multiple Policies</i>	Owners Std./Ext.	No Charge
			Loan Std./Ext.	No Charge
24	133	<i>Doing Business</i>	Loan Std./Ext.	\$100
25	116.1	<i>Same as Survey</i>	Owners Std.	15%
			Owners Ext.	No Charge
			Loan Std.	10%
			Loan Ext.	No Charge
25.1	116.1.2	<i>Same as Portion of Survey</i>	Owners Std.	15%
			Owners Ext.	No Charge
			Loan Std.	10%
			Loan Ext.	No Charge
26	116.8	<i>Subdivision</i>	Owners Std.	25%*
			Owners Ext.	10%*
			Loan Std.	25%*
			Loan Ext.	10%*
				*\$100 - if property is an undivided lot designated on a recorded subdivision or parcel map or is identically described in a recorded certificate of compliance or lot line adjustment
27	132	<i>Usury</i>	Loan Std./Ext.	\$500
28	103.1	<i>Easement - Damage or Enforced Removal</i>	Owners Ext.	No Charge
			Loan Ext.	No Charge
28.1	103.14	<i>Encroachments - Boundaries and Easements</i>	Owners Ext.	10% (Minimum \$100)
			Loan Ext.	\$100
28.2	103.15	<i>Encroachments - Boundaries and Easements - Described Improvements</i>	Owners Ext.	10% (Minimum \$100)
			Loan Ext.	\$100
28.3	103.16	<i>Encroachments - Boundaries and Easements - Described Improvements and Land Under Development</i>	Owners Ext.	10% (Minimum \$100)
			Loan Ext.	\$100

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ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
29	134	<i>Interest Rate Swap - Direct Obligation</i>	Loan Std./Ext.	10% (Minimum \$150, Maximum \$1,000)
29.1	134.1	<i>Interest Rate Swap - Additional Interest</i>	Loan Std./Ext.	10% (Minimum \$150, Maximum \$1,000)
29.2	134.2	<i>Interest Rate Swap - Direct Obligation - Defined Amount</i>	Loan Std./Ext.	10% (Minimum \$150, Maximum \$1,000), plus the applicable insurance rate for the amount of additional insurance specified in the endorsement.
29.3	134.3	<i>Interest Rate Swap - Additional Interest - Defined Amount</i>	Loan Std./Ext.	10% (Minimum \$150, Maximum \$1,000), plus the applicable insurance rate for the amount of additional insurance specified in the endorsement.
30	135	<i>Shared Appreciation Mortgage - One to Four Family Residence</i>	Loan Std./Ext.	\$100
30.1	135.1	<i>Commercial Participation Interest</i>	Loan Std./Ext.	\$250
31	136	<i>Severable Improvements</i>	Owners Std./Ext. Loan Std./Ext.	\$100 \$100
32	137	<i>Construction Loan</i>	Loan Ext.	No Charge
32.1	137.1	<i>Construction Loan - Direct Payment</i>	Loan Ext.	No Charge
32.2	137.2	<i>Construction Loan - Insured's Direct Payment</i>	Loan Ext.	No Charge
33	138	<i>Disbursement</i>	Loan Ext.	\$250 per issue with residential property;, \$350 per issue with commercial property
34	139	<i>Identified Risk Coverage</i>	Loan Std./Ext.	No Charge
34.1	139.1	<i>Identified Exception & Risk Coverage</i>	Loan Std./Ext.	No Charge
35	140	<i>Minerals and Other Subsurface Substances - Buildings</i>	Owners Std./Ext. Loan Std./Ext.	10% (Minimum \$100, Maximum \$500) \$100
35.1	140.1	<i>Minerals and Other Subsurface Substances - Improvements</i>	Owners Std./Ext. Loan Std./Ext.	10% (Minimum \$100, Maximum \$500) \$100

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ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
35.2	140.2	<i>Minerals and Other Subsurface Substances - Described Improvements</i>	Owners Std./Ext.	10% (Minimum \$150, Maximum \$500)
			Loan Std./Ext.	\$150
35.3	140.3	<i>Minerals and Other Subsurface Substances - Land Under Development</i>	Owners Std./Ext.	10% (Minimum \$250, Maximum \$500)
			Loan Std./Ext.	\$250
36	141	<i>Energy Project - Leasehold/Easement - Owner</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	
36.1	141.1	<i>Energy Project - Leasehold/Easement - Loan</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	
36.2	141.2	<i>Energy Project – Leasehold - Owner</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	
36.3	141.3	<i>Energy Project – Leasehold - Loan</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	
36.4	141.4	<i>Energy Project - CC&Rs Land Under Development - Owner</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	
36.5	141.5	<i>Energy Project - CC&Rs Land Under Development - Loan</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	
36.6	141.6	<i>Energy Project - Encroachments - Owner/Loan</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	
36.7	141.7	<i>Energy Project - Fee Estate - Owner</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	

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ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
36.8	141.8	<i>Energy Project - Fee Estate - Loan</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to the Commercial Projects Section.	
37	104.6	<i>Assignment of Rents or Leases</i>	Loan Std./Ext.	\$25 per issue
39	142	<i>Policy Authentication</i>	Owners Std./Ext.	No Charge
			Loan Std./Ext.	No Charge
40	147	<i>Tax Credit</i>	Owners Std./Ext.	10% (Minimum \$250)
40.1	147.1	<i>Tax Credit - Defined Amount</i>	Owners Std./Ext.	10% (Minimum \$250), plus the applicable insurance rate for the amount of additional insurance specified in the endorsement
41	143	<i>Water - Buildings</i>	Owners Std./Ext.	10% (Minimum \$100, Maximum \$500)
			Loan Std./Ext.	\$100
41.1	143.1	<i>Water - Improvements</i>	Owners Std./Ext.	10% (Minimum \$100, Maximum \$500)
			Loan Std./Ext.	\$100
41.2	143.2	<i>Water – Described Improvements</i>	Owners Std./Ext.	10% (Minimum \$150, Maximum \$500)
			Loan Std./Ext.	\$150
41.3	143.3	<i>Water - Land Under Development</i>	Owners Std/Ext..	10% (Minimum \$250, Maximum \$500)
			Loan Std./Ext.	\$250
42	144	<i>Commercial Lender Group</i>	Loan Std./Ext.	\$250
43	145	<i>Anti-Taint</i>	Loan Std./Ext.	10% (Minimum \$500)
44	146	<i>Insured Mortgage Recording</i>	Loan Std./Ext.	No Charge
45	148	<i>Pari Passu Mortgage</i>	Loan Std./Ext.	\$250
46	149	<i>Option</i>	Owners Std.	No Charge
47	151	<i>Operative Law - 2006 Owner's Policy</i>	Owners Std./Ext.	No Charge
47.1	151.1	<i>Operative Law - 2006 Loan Policy</i>	Loan Std./Ext.	No Charge
47.2	151.2	<i>Operative Law - 2013 Homeowner's Policy</i>	Homeowner's	No Charge

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ALTA	CLTA	DESCRIPTION	POLICY TYPE	RATE
47.3	151.3	<i>Operative Law - ALTA Expanded Coverage Residential Loan 2015 Policy</i>	Loan Expanded	No Charge
48	152	<i>Tribal Waivers and Consents</i>	Owners Std./Ext.	No Charge

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10.2 CLTA Endorsement Rates

CLTA	DESCRIPTION	POLICY TYPE	RATE
100.4	<i>CC&Rs - Present Violation - Specific Provision</i>	Owners/Loan Std.	10%
		Owners/Loan Ext.	No Charge
100.5	<i>CC&Rs - Violations</i>	Owners/Loan Std.	25%
		Owners/Loan Ext.	No Charge
100.6	<i>CC&Rs - Future Violation</i>	Owners/Loan Std.	25%
		Owners/Loan Ext.	No Charge
100.8	<i>CC&Rs - Future Violation Specific Provision</i>	Owners/Loan Std.	25%
		Owners/Loan Ext.	No Charge
100.12	<i>CC&Rs - Right of Reversion</i>	Owners Std./Ext.	\$25 per issue
		Loan Std./Ext.	\$25 per issue
100.13	<i>CC&Rs - Assessment Liens</i>	Loan Std./Ext.	\$25 per issue
100.19	<i>CC&Rs - Violations</i>	Owners Std.	25%
		Owners Ext.	No Charge
		Loan Std.	10%
		Loan Ext.	No Charge
100.20	<i>CC&Rs - Enforcement, Violations</i>	Owners Std.	10%
		Owners Ext.	No Charge
		Loan Std.	10%
		Loan Ext.	No Charge
100.29	<i>Minerals - Surface Damage</i>	Owners Std./Ext.	10%
		Loan Std./Ext.	\$100
101	<i>Mechanics' Liens (Priority)</i>	Loan Std.	10%
101.1	<i>Mechanics' Liens - Notice of Completion</i>	Owners Std.	15% (DVA 10%)
		Owners Ext.	10% (DVA 10%)
101.2	<i>Mechanics' Liens - Notice of Completion</i>	Loan Std./Ext.	10%
101.3	<i>Mechanics' Liens - No Notice of Completion</i>	Loan Std./Ext.	10%
101.4	<i>Mechanics' Liens - No Notice of Completion</i>	Owners Std.	15%

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CLTA	DESCRIPTION	POLICY TYPE	RATE
101.5	<i>Mechanics' Liens - Notice of Completion (Notice in Regular Form - Specific Liability)</i>	Loan Std./Ext.	Policies where mechanic's lien priority insurance is <u>not part of the original policy</u> \$10 per parcel, minimum \$25, plus \$5 for each lien over two. Insurance in excess of \$100 add 10% the applicable insurance rate based on the amount of the loan. Add to above, \$5 for each lot covered or endorsement over one on tract sales where three or more are issued concurrently.
101.6	<i>Mechanics' Liens - Notice of Completion (Notice in Regular Form)</i>	Loan Std./Ext.	Policies where mechanic's lien priority insurance is part of the original policy no charge for one such endorsement, \$10 for each additional endorsement over one. If more than two liens, add \$5 per lien. Add to above, \$5 for each lot covered or endorsement over one on tract sales where three or more are issued concurrently.
102.4	<i>Foundation - Boundary Lines, CC&Rs (No violation, no encroachment onto adjoining land)</i>	Loan Std./Ext.	10%, (Maximum \$500)
102.5	<i>Foundation - Boundary Lines, CC&Rs, Easements (No violation, no encroachment onto easements or adjoining land)</i>	Loan Std./Ext.	15%, (Maximum \$1,000)
102.6	<i>Foundation - Portion of Premises - Boundary Lines, CC&Rs (No violation, no encroachment onto adjoining land, specific liability)</i>	Loan Std./Ext.	10%, (Maximum \$500)
102.7	<i>Foundation - Portion of Premises - Boundary Lines, CC&Rs, Easements (No violation, no encroachment onto easements or adjoining land, specific liability)</i>	Loan Std./Ext.	15%, (Maximum \$1,000)
103.3	<i>Easement - Existing Encroachment - Enforced Removal</i>	Loan Std.	10%
		Loan Ext.	No Charge

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CLTA	DESCRIPTION	POLICY TYPE	RATE
103.4	<i>Easement - Access to Public Street</i>	Owners Std.	10%
		Owners Ext.	No Charge
		Loan Std.	10%
		Loan Ext.	5%
103.5	<i>Water Rights - Surface Damage (When reserved of record)</i>	Owners Std.	10%
		Owners Ext.	10%
		Loan Std.	10%
		Loan Ext.	\$100
	<i>(Without a record reservation)</i>	All Policies	No Charge
103.7	<i>Land Abuts Street</i>	Owners Std.	\$100
		Owners Ext.	No Charge
		Loan Std.	\$100
		Loan Ext.	No Charge
104.4	<i>Collateral Assignment of Mortgage</i>	Loan Std./Ext.	\$150
104.7	<i>Assignment of Rents/Leases</i>	Loan Std./Ext.	\$50
104.10	<i>Assignment of Mortgage</i>	Loan Std./Ext.	\$150
104.11	<i>Collateral Assignment of Mortgage</i>	Loan Std.	\$150
107.1	<i>Allocation of Liability of Parcels</i>	Owners Std./Ext.	No Charge
		Loan Std./Ext.	No Charge
107.2	<i>Amount of Insurance, Increase</i>	Owners Std./Ext.	The insurance rate applicable for each additional \$10,000 of liability assumed in excess of the amount shown on the existing policy.
		Loan Std./Ext.	
107.9	<i>Additional Insured</i>	Owners Std./Ext.	No Charge - if attached at the time policy is issued. \$100 if attached subsequently.
		Loan Std./Ext.	
107.11	<i>Non-Merger after Lender Acquires Title</i>	Loan Std./Ext.	10% (Maximum \$500)
108.8	<i>Additional Advance</i>	Loan Std.	75% based on amount of the advance.
		Loan Ext.	85% based on amount of the advance.

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CLTA	DESCRIPTION	POLICY TYPE	RATE
108.9	<i>Additional Advance D.V.A.</i>	Owners Std.	See paragraph 1.1 of Owners Insurance based on the amount of the advance, plus 10% if #101 series is added.
109	<i>Oil and Gas Lease, Assignments in the Public Records</i>	Owners Std.	20%
110.1	<i>Deletion of Schedule B Exception(s) from Policy</i>	Owners Std./Ext.	20% based on amount of policy (Maximum \$200)
		Loan Std./Ext.	10% based on amount of policy (Maximum \$100)
110.2	<i>Deletion of Arbitration Condition from Policy</i>	All Policies	No Charge
110.5	<i>Modification of Mortgage</i>	Loan Std.	25% (Minimum \$250)*
		Loan Ext.	35% (Minimum \$250)*
			*If extension only, Maximum \$500.
110.7	<i>Insurance Against Enforceability of Item</i>	All Policies	No Charge
110.10	<i>Modification and Additional Advance</i>	Loan Std.	25% (Minimum \$250), plus the applicable rate for the increase in the Amount of Insurance
		Loan Ext.	35% (Minimum \$250) , plus the applicable rate for the increase in the Amount of Insurance
111	<i>Mortgage Priority - Partial Reconveyance</i>	Loan Std./Ext.	10% (Maximum \$250)
111.1	<i>Partial Reconveyance - No Waiver</i>	Loan Std./Ext.	10% (Maximum \$250)
111.3	<i>-Partial Reconveyance, Lot Line Adjustment</i>	Loan Std./Ext.	10% (Maximum \$250)
111.4	<i>Mortgage Impairment After Conveyance</i>	Loan Std./Ext.	10% (Maximum \$250)
111.11	<i>Revolving Credit Loan - Obligatory Advance</i>	Loan Std./Ext.	No Charge
112.1	<i>Bondholder</i>	Loan Std./Ext.	No Charge
115	<i>Condominium</i>	Owners Std./Ext.	No Charge
		Loan Std./Ext.	No Charge

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CLTA	DESCRIPTION	POLICY TYPE	RATE
116.3	<i>Legal Description - New Subdivision</i>	Owners Std./Ext.	25%
		Loan Std./Ext.	10%
116.6	<i>Manufactured Housing Unit - Post Policy Installation</i>	Owners Std.	10%
		Owners Ext.	No Charge
		Loan Std.	10%
		Loan Ext.	No Charge
116.7	<i>Subdivision Map Act - Specific Parcels</i>	Owners Std.	25%*
		Owners Ext.	10%*
		Loan Std.	25%*
		Loan Ext.	10%*
		All Policies	*Maximum \$100 - if subject property is an undivided lot designated on a recorded subdivision or parcel map or is identically described in a recorded certificate of compliance or lot line adjustment.
122	<i>Construction Lender Advance</i>	Loan Ext.	If base policy is for the full amount of loan - 10% based upon the amount of advance (Minimum \$100, Maximum \$500) If base policy is in the amount of initial advance only, see 108 series
122.1A	<i>Construction Loan Advance Initial Disbursement</i>	Loan Ext.	10% (Minimum \$250)
122.1B	<i>Construction Loan Advance Subsequent Disbursement</i>	Loan Ext.	10% based upon the amount of the disbursement (Minimum \$100, Maximum \$500). Issued only in conjunction with CLTA 122.1A
124.1	<i>Specified Covenants are Binding</i>	Owners Std./Ext.	25%
		Loan Std./Ext.	10%

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CLTA	DESCRIPTION	POLICY TYPE	RATE
124.2	<i>Covenants in Lease are Binding</i>	Owners Std./Ext.	25%*
		Loan Std./Ext.	10%*
			*One charge applies when both the 124.2 and 124.1 are issued with a single policy
150	<i>Solar</i>	Loan Std./Ext.	\$75

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10.2 ORT Endorsement Rates

ORT	DESCRIPTION	POLICY TYPE	RATE
22	<i>Revolving Line - MAGIC</i>	Mortgagee's Abbreviated Guarantee (MAGIC)	No Charge and only at the date of the Guarantee
23	<i>Date Down - MAGIC</i>	Mortgagee's Abbreviated Guarantee (MAGIC)	Each issue \$25. To be issued within one year of the Guarantee
25	<i>Binder Extension</i>	CLTA Binder	10%
28	<i>Advances & Extension - MAGIC</i>	Mortgagee's Abbreviated Guarantee (MAGIC)	No Charge
32	<i>Extension</i>	Loan Std./Ext.	35% (Maximum \$500)
33	<i>Partial Modification</i>	Loan Std./Ext.	35% (Maximum \$1,000)
38	<i>Reverse Annuity Mortgage</i>	Loan Std./Ext.	No Charge
38A	<i>Reverse Annuity Mortgage - Trust</i>	Loan Std./Ext.	No Charge
39	<i>Activation</i>	Junior Loan	No Charge
40	<i>To Convert LTSG to HOA Lien Foreclosure</i>	Limited T.S.G. Only	\$50
41	<i>To Convert LTSG to Cal-Vet Foreclosure</i>	Limited T.S.G. Only	\$50
42	<i>Date Down of ORT 41</i>	Limited T.S.G. Only	No Charge
43	<i>Loan Reset</i>	Loan Std./Ext.	\$125
44	<i>Loan Workout</i>	Loan Std./Ext.	\$125
46	<i>Environmental Protection Lien - Non-Residential</i>	Loan Std./Ext.	\$25
47	<i>Fairway</i>	Owners Std./Ext.	\$500 if issued only at policy date
49	<i>GAP</i>	Loan Std./Ext.	No Charge
52	<i>Lenders Comprehensive (Unimproved Land)</i>	Loan Ext.	No Charge
54	<i>Tax Deed</i>	Owners Std./Ext.	\$500
58	<i>Land Same as Map (Unimproved Land)</i>	Loan Ext.	No Charge
63	<i>Policy Correction</i>	All Policies	No Charge

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ORT	DESCRIPTION	POLICY TYPE	RATE
67	<i>Anti-Discrimination</i>	All Policies	No Charge
68	<i>Date-Down</i>	Loan Std./Ext.	35% (Minimum \$250, Maximum \$500)
70	<i>Tenancy in Common "TIC"</i>	Loan Std./Ext.	\$150
70.1	<i>Tenancy in Common "TIC" with Parking</i>	Loan Std./Ext.	\$200
70.2	<i>Tenancy in Common "TIC" Public Report</i>	Loan Std./Ext.	\$250
71	<i>Deletion of Natural Person Requirement</i>	Homeowner's Policy of Title Insurance	\$100
72	<i>Solar Contract</i>	Loan Std./Ext.	\$75
3919	<i>Loan Modification Endorsement</i>		\$125

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10.3 **Modification of an Endorsement**

When the Company is requested to modify the coverage provided for in an endorsement listed in this section, the charge for such modification shall be ten percent (10%) of the OR Insurance Rate. In the event the endorsement to be modified does not ordinarily incur a premium for its issuance and the requested modification does not represent a substantial change in the coverage provided, there will be no additional charge made for the modification. If, however the modification does represent a substantial change in the coverage of the endorsement, the minimum charge for such modification shall be ten percent (10%) of the OR Insurance Rate based on the amount of the policy to be endorsed.

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GENERAL RULES

11.1 Computation of Fees

The rates herein, unless specifically stated otherwise, shall always be applied on a per unit of insurance basis in multiples of \$10,000 including any fraction thereof, in accordance with the division of such units as set forth in the OR Insurance Rate.

11.2 Residential Properties and or Commercial Properties Sections

When a rating rule contained in either the Residential Properties or Commercial Properties Sections is applicable to either a residential or commercial transaction but for which there isn't an equivalent rating rule provided in either the Residential or Commercial Sections, the pertinent rule may be used for the instant residential or commercial transaction but at the rates appropriate to type of property involved.

11.3 Corrections

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

11.4 Cancellation or Report Charges and Credit for Charges Paid

When an order for title insurance is canceled, the charge will be that amount which in the opinion of the Company is proper compensation for the services rendered, but not less than the minimum amount required under Section 12404 of the Insurance Code of the State of California.

1. A credit for all or a portion of the report charge may be applied to a subsequently issued policy when there has not been a substantive change in the title since the issuance of the original report during the following time periods and in the following amounts: Within twenty-four (24) months, one hundred percent (100%) of the report charge may be credited toward the final policy premium.
2. Over twenty-four (24) months but less than thirty-six (36) months, fifty percent (50%) of the report charge may be credited to the final policy premium.
3. Over thirty-six (36) months, no portion of the report charge may be credited toward the final policy.

When there has been a change in the title subsequent to the date of the original report, including but not limited to a change of ownership or the recordation of other documents, no portion of the report charge may be applied toward a final policy.

11.5 Deposits

Deposits may be required for any services rendered or to be rendered, which deposit shall represent a prepayment of fees which shall be applied upon the issuance of the contemplated policy or policies.

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GENERAL RULES

11.6 Employee Rate

No charge shall be made to employees of the Company, its subsidiary or affiliated companies, (including employees on approved retirement) for policies issued in connection with the financing, refinancing, sale or purchase of the employee's bona fide primary home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obliged to pay, by established custom, as a party to the transaction.

Reciprocal arrangements may be made with other companies to provide their employees with a like rate.

11.7 Fair Value

The fair value shall be considered the sale price. Where no sale is involved, the fair value shall be determined from all available information. In no event shall it be less than the sum, as shown by the records, of all the encumbrances to which the property is subject. The Company will not issue title insurance for less than fair value nor where applicable less than the value of the estate or interest to be insured. Insurance in excess of such values must be approved by management.

11.8 Governmental Contracts

Contracts may be entered into with governmental, quasi-governmental and public utility districts for the furnishing of guarantees or policies of title insurance at the charges set forth in the Commercial Projects section of this Schedule.

11.9 Increased Liability

Unless otherwise described herein, charges for "increased liability" shall be determined following the formula stated below:

Compute the rate for the "old" liability using the current Schedule of Fees and Charges. Next compute the rate for the "new" liability. Next subtract the "old" fee from the "new" fee. The result is the applicable charge for the increased liability.

11.10 Inspection Charge

If an inspection of the property has been made in connection with the issuance of a report or policy, a fee may be charged in addition to the base rate applicable depending on time spent and distance traveled.

11.11 OR Insurance Rate

Unless otherwise specified herein all offices of the Company, including all underwritten companies, shall utilize the OR Insurance Rate (Statewide Title Insurance Rate) for the issuance of evidences of title. Should escrow services be involved, which are not specifically described herein, all offices of the Company including underwritten companies shall use a separate escrow charge as established in the schedules promulgated by the Company, or its underwritten companies. Said schedules are not a part of this manual.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SECTION EIGHT GENERAL RULES

11.12 Policy Categories

A. **Owners Insurance:**

Standard Coverage is a CLTA Standard Coverage Owner's Policy or an ALTA Owner's Policy issued in Standard Coverage Form.

Homeowner's Policy of Title Insurance is an expanded coverage policy that unless otherwise specified herein, is for the purposes of this Schedule, classified as a Standard Coverage Owner's Policy.

Extended Coverage is an ALTA Owner's Policy issued in Extended Coverage Form.

B. **Lenders Insurance:**

Standard Coverage is a CLTA Standard Coverage Loan Policy or an ALTA Loan Policy issued in Standard Coverage Form.

Extended Coverage is an ALTA Loan Policy issued in Extended Coverage Form or ALTA Short Form Residential Loan Policy.

ALTA Expanded Coverage Loan Policy is an expanded Coverage Policy that is separately described where available herein.

11.13 Re-issue Charges

The charges for any re-write, re-issue or increase in liability will be charged for using the rate in effect at the time of the re-write, re-issue or increase in liability.

11.14 Rounding of Premiums

When an insurance premium is derived from the application of a percentage of a rate as stated herein, the fee to be charged will be the result of that calculation rounded up to the next whole dollar amount. In instances where multiple calculations are required to compute the applicable insurance rate only the results of the final calculation will be rounded up to the next whole amount.

11.15 Separate Sales or Exchanges (Different Sellers)

The charges for owners insurance herein are applicable on each separate sale or seller involved even though there may be one common purchaser and the sales are handled concurrently and either one policy or separate policies are issued.

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UCC INSURANCE

12.1 UCC Insurance Policy

The UCC Insurance Policy insures a lender, that in addition to other matters, the described security interest in collateral (personal property and fixtures located in the United States) has attached, been perfected and has priority over any other security interest or lien in accordance with Article 9 of the Uniform Commercial Code. UCC insurance policies may only be issued by and through the Underwriting Department.

The basic charge for a UCC Insurance Policy is one hundred percent (100%) of the UCC Insurance Rate shown below with a minimum charge of \$500.

Amount of Insurance	=	Rate	+	Rate Per \$1,000	
\$0 to \$500,000	=	\$0	+	\$1.50	over \$0
\$500,001 to \$1,000,000	=	\$750	+	\$1.10	over \$500,000
\$1,000,001 to \$3,000,000	=	\$1,300	+	\$0.85	over \$1,000,000
\$3,000,001 to \$5,000,000	=	\$3,000	+	\$0.75	over \$3,000,000
\$5,000,001 to \$10,000,000	=	\$4,500	+	\$0.60	over \$5,000,000
\$10,000,001 to \$20,000,000	=	\$7,500	+	\$0.55	over \$10,000,000
\$20,000,001 to \$30,000,000	=	\$13,000	+	\$0.475	over \$20,000,000
\$30,000,001 to \$40,000,000	=	\$17,750	+	\$0.45	over \$30,000,000
\$40,000,001 to \$50,000,000	=	\$22,250	+	\$0.425	over \$40,000,000
\$50,000,001 and above	=	\$26,500	+	\$0.40	over \$50,000,000

Note: The above UCC Insurance Rate contemplates a single-site, single debtor or obligor transaction and can include one UCC pre-filing search at the Office of the Secretary of State, as well as pre-search filing copies up to ten (10) pages. Said UCC Insurance Rate may also include the preparation and filing of one required UCC Financing Statement.

12.2 Mixed Collateral Transactions

In a transaction where both real property and personal property secure the same indebtedness and the Company simultaneously issues policies of title insurance covering both the real and personal property, the charge for the UCC Insurance Policy shall be ninety percent (90%) of the UCC Insurance Rate shown above, minimum charge \$500.

12.3 UCC Insurance Policy Mezzanine Endorsement

The charge for a Mezzanine Endorsement issued simultaneously with a UCC Insurance Policy shall be ten percent (10%) of the UCC Insurance Rate shown above.

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12.4 UCC Policy for Purchasers

The UCC Policy for Purchasers shall be issued at fifty percent (50%) of the UCC Insurance Rate shown in paragraph 12.1 herein, minimum charge \$500, when it is the only UCC policy issued by the Company in a transaction.

When the Company simultaneously issues a UCC Purchasers Policy and a UCC Insurance Policy, the charge for the UCC Purchasers Policy shall be ten percent (10%) of the rate applicable to the concurrent UCC Insurance Policy up to the amount of the UCC Insurance Policy, minimum \$200. A simultaneously issued UCC Purchasers Policy whose liability is in excess of the concurrent UCC Insurance Policy shall incur an additional premium of fifty percent (50%) of the UCC Insurance Rate on the amount of insurance that exceeds the amount of UCC Insurance Policy.

12.5 Commercial Projects – UCC Insurance

In transactions that are part of a commercial residential, commercial or industrial development which involve the issuance of one or more policies of title insurance and/or UCC insurance by the Company and which policies aggregate \$20,000,000 or more, the fees set forth in this section shall be subject to special pricing consideration based upon factors including perceived risk, the number and geographic location of the properties involved, service costs, competitive environment and other reasonable considerations. In determining the aggregate amount of insurance applicable to a commercial project it is permissible to include transactions insured by another title insurer.