



TITLE INSURANCE

RATES AND RULES MANUAL

FOR

CALIFORNIA
(All Counties)

The rates, fees, and charges set forth herein apply to all applications or orders for title insurance received on or after
November 1, 2025 rev.

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Chapter I - GENERAL INFORMATION

I-1. Applicability

This Rates and Rules Manual ("Manual" and/or "Rate Manual") has been designed for the exclusive use by Title Resources Guaranty Company ("Title Resources") and its Underwritten Title Companies (sometimes collectively referred to as "Company") for the State of California and is filed with the California Department of Insurance pursuant to Section 12401 of the California Insurance Code. It sets forth the minimum rates, fees, and charges for the forms of policies, endorsements, and guarantees set forth in this Manual.

In accordance with Section 12401.8 of the California Insurance Code, rates, fees, and charges in excess of those contained herein may be charged in the event unusual insurance risks are assumed or unusual services are performed in the issuance of the title insurance. In that event, such excess rates, fees or charges must be reasonably commensurate with the risks assumed or the costs of the services performed and must be agreed to in advance, in writing, by each person or entity obligated to pay for such charges.

All questions regarding rates should be directed to Title Resources' Legal/Underwriting Department at 800-526-8018.

I-2. Fair Value

Title insurance should not be issued for less than the fair value of the estate or interest to be insured. The fair value shall be considered to be the sale price. Where no sale is involved, the fair value shall be determined from all available information. In no event shall the fair value be considered to be less than the sum of all recorded voluntary monetary encumbrances to which the title is subject. Any amount of insurance in excess of the fair value must be approved by Title Resources.

I-3. Preliminary Report Charge, Cancellation Fee, Credit and Waiver

As required by Section 12404.1 of the California Insurance Code, the charge for a Preliminary Report shall have a reasonable relation to the cost of production of the report, but shall not be less than the minimum liability rate for a Standard Owner's Policy as listed on the Schedule of Rates. When the title insurance order is cancelled, the charge for the Preliminary Report will be made as a cancellation fee. The charge for the Preliminary Report may be waived or cancelled in accordance with circumstances described in Section 12404.1(a) and (b) of the California Insurance Code.

A credit for the payment for a Preliminary Report may be applied to a policy issued within 24 months of the date of the Preliminary Report if there has not been a substantive change, as described below, in the title since the date of the original Preliminary Report. If more than 24 months have expired since the date of the Preliminary Report, no portion of the cancellation fee may be credited toward the final policy premium.

If there has been a substantive change in the title since the date of the Preliminary Report, including but not limited to, a change of ownership or the recording of other documents, no portion of the cancellation fee may be applied toward the final policy premium.

I-4. Computation of Fees

The rates set forth in the Schedule of Rates are expressed in increments of \$10,000 of insurance. Any fractional amount of insurance, liability or transaction shall be rounded up to the next multiple of \$10,000 in determining the applicable rate. Whenever percentages of an applicable rate are used herein, the amount calculated from use of the percentage shall be rounded up to the next whole dollar. In situations where multiple calculations are required, each calculation shall be rounded up to the next whole dollar.

I-5. Increased Liability Amount

Any amount of insurance in excess of the original policy amount shall be charged on an increased liability basis. The charge for increased liability shall be the difference between the scheduled charge based upon the amount of insurance in the original policy and the scheduled charge based upon the amount of insurance to be provided by the new policy at the applicable rate for the type of coverage requested.

I-6. Minimum Charge

The minimum charge for any policy will be the minimum as stated on the Schedule of Rates, unless a different amount is specifically stated as the applicable or minimum charge in any section herein.

I-7. Electronic Recording Charge

The charge for electronic filing of documents or other instruments for recording is \$25.00 per transaction.

I-8. Reconveyance Charge

The charge for reconveyance to transfer the title from the beneficiary to the borrower (also called the trustor) is \$45.00.

I-9. Additional Parcel Fee

The charge for additional parcels is \$75.00 per parcel over one. Property vested in one owner but located in different tracts, grants, subdivisions, government sections, swampland overflow or tideland surveys within the state of California shall be construed as separate parcels and a minimum additional charge of \$50 for each separate parcel is added to the applicable rate charged for the type of policy or guarantee to be issued, based upon the aggregate liability, except where such separate parcels within the same county abut to form one parcel in one owner.

Chapter II - OWNER'S INSURANCE

II-1. Applicable Rates

The minimum charge is the lowest rate on the Schedule of Rates.

A. Standard Coverage Owner's Policies:

1. CLTA Standard Coverage Policy -100% of the Schedule of Rates.
2. ALTA Owner's Policy **with Western Regional Exceptions** -100% of the Schedule of Rates.

B. Extended Coverage Owner's Policy:

1. ALTA Owner's Policy **without Western Regional Exceptions** - 125% of the Schedule of Rates.

C. CLTA/ALTA Homeowner's Policy of Title Insurance ("Homeowner's Policy") - 110% of the Schedule of Rates.

II-2. Binders

A Binder for the issuance of an Owner's Policy to insure the ultimate purchaser on a single resale within 24 months from the date of the Binder may be issued in lieu of an Owner's Policy. The charge for the Binder is 10% of the applicable rate under II-1 based upon the liability amount for the type of coverage requested. This is in addition to the applicable charge for the Owner's Policy. Payment for the Binder and the Owner's Policy must be received by the Company prior to issuance of the Binder.

The Binder may be extended for two additional consecutive terms of twelve (12) months each. The charge for each 12 month extension is 10% of the applicable rate under II-1 based on the liability amount for the type of coverage requested.

When an Owner's Policy is issued pursuant to a Binder, any additional amount of insurance in excess of the amount of the Binder is charged at the applicable rate under II-1 for the type of coverage requested.

II-3. Department of Veteran's Affairs (D.V.A.)

A. Acquisition by the D.V.A.

When the Veteran owner conveys title to the D.V.A., the charge shall be the applicable rate under II-1 for the type of coverage requested, based on the amount set forth in the D.V.A. contract.

B. Reconveyance by the D.V.A.

When the D.V.A. reconveys title to the Veteran owner who originally conveyed title to the D.V.A., the charge shall be as follows:

1. If there is an existing Title Resources Owner's Policy the charge for the Owner's Policy issued to the Veteran owner shall be 25% of the applicable rate under II-1, based on the fair value of the property and the type of coverage requested.
2. If there is no existing Title Resources Owner's Policy the charge for the Owner's Policy issued to the Veteran owner shall be 100% of the applicable rate under II-1, based on the fair value of the property and the type of coverage requested.

Any amount of insurance in excess of the original Owner's Policy amount shall be charged on an Increased Liability Basis at the applicable rate in II-1 for the type of coverage requested.

II-4. Owner's Policy Following a Foreclosure or a Deed in Lieu of Foreclosure

Where an Owner's Policy is to be issued to a purchaser from the foreclosing lender following a foreclosure or deed in lieu of foreclosure, the rate shall be 70% of applicable rate for the type of coverage requested. Minimum rates shall apply.

Where the Owner's Policy is to be issued to a federal agency or instrumentality thereof which is the guarantor under a contract of insurance, the trustee's deed or deed in lieu of foreclosure may be recorded and the

issuance of the policy deferred for a period not to exceed twenty-four (24) months at no additional charge except for increased liability, if any. Minimum rates shall apply.

The minimum liability of any policy issued under this Chapter II-4 shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the title is to remain subject, unless it can be demonstrated that the actual value of the estate or interest to be insured is less than this amount. Minimum rates shall apply.

II-5. REO Portfolio Property Sales

Where the Company is handling a transaction involving a group of properties, whether or not contiguous or in the same county, under common ownership by reason of foreclosure or deeds in lieu of foreclosure, and the owner of the properties is selling all of the properties to a single purchaser, the rate shall be as set forth in Chapter VII of this Schedule of Rates and Fees.

Chapter III - LENDER'S INSURANCE

III-1. Loan Policy(ies) without a Concurrent Owner's Policy or Binder

A. When neither an Owner's Policy nor a Binder to insure a resale is issued concurrently with a Loan Policy(ies), the charge for the Loan Policy(ies) shall be determined by the rates set forth below for the type of coverage requested based on an amount of insurance that is not less than the smaller of the loan amount or the fair value of the property. The minimum is the lowest charge on the Schedule of Rates.

Policy Type	Rate
1.Standard Coverage Loan Policy (CLTA Standard Coverage or ALTA, including short forms) with WRE	80% of the Schedule of Rates.
2.Extended Coverage Loan Policy (ALTA without WRE, including short forms)	90% of the Schedule of Rates.
3.ALTA Expanded Coverage Residential Loan Policy	100% of the Schedule of Rates.

III-2. Loan Policy(ies) with a Concurrent Owner's Policy or Binder

Loan Policy Type	Owner Policy Type	Rate
1.Standard Coverage	Standard Coverage, Homeowner's, or Binder	\$150; Any insurance in excess of the Owner's Policy amount shall be charged on an increased liability basis. The charge for any increased liability shall be the difference between the scheduled charge based on the amount of the Owner's Policy and the scheduled charge based on the amount of insurance to be provided by the Loan Policy at the applicable rate for the type of coverage requested.
2.Extended Coverage	Standard Coverage, Homeowner's, or Binder	100% of the Schedule of Rates-Extended Lenders Concurrent Rate based on the amount of the loan. The minimum is the lowest charge on the schedule of rates.
3.Extended Coverage	Extended Coverage	\$150; Any insurance in excess of the Owner's Policy amount shall be charged on an increased liability basis. The charge for any increased liability shall be the difference between the scheduled charge based on the amount of the Owner's Policy and the scheduled charge based on the amount of insurance to be provided by the Loan Policy at the applicable rate for the type of coverage requested.
4.ALTA Expanded Coverage Residential	Standard Coverage, Homeowner's, or Binder	100% of the Schedule of Rates-Extended Lenders Concurrent Rate, plus 10% of Schedule of Rates based on the amount of the loan.
5.ALTA Expanded Coverage Residential	Extended Coverage	\$150; Any insurance in excess of the Owner's Policy amount shall be charged on an increased liability basis. The charge for any increased liability shall be the difference between the scheduled charge based on the amount of the Owner's Policy and the scheduled charge based on the amount of insurance to be provided by the Loan Policy at the applicable rate for the type of coverage requested.

III-3. ALTA Residential Limited Coverage Junior Loan Policy

The charge for this policy, including its short form, shall be as shown in the table below. The Company will not issue this policy for an amount of insurance in excess of \$400,000. Within six months of the Date of Policy, one ALTA JR-1 Endorsement may be issued without any additional charge.

Policy Liability	Premium
\$0 up to and including \$250,000	\$ 105.00
\$250,001 up to and including \$400,000	\$ 205.00

III-4. Residential Refinance Rate

The rates in this section apply only to refinance transactions meeting the following criteria:

1. The property must be an improved one-to-four family unit residential property;
2. The loan proceeds must not be used to acquire the property in a concurrent purchase transaction or for construction; and
3. An ALTA Extended Coverage Loan Policy, including the Short Form, must be issued.

When requested at the time the policy is issued, there is no additional charge for endorsements customarily issued with a policy charged at this rate.

No other discounts otherwise available in this Manual are applicable to the rates in this section.

One-to-Four Family Unit Residential Refinance Rate Table

Policy Liability	Premium
\$0 up to and including \$50,000	\$ 375.00
\$50,001 up to and including \$150,000	\$ 450.00
\$150,001 up to and including \$250,000	\$ 550.00
\$250,001 up to and including \$350,000	\$ 700.00
\$350,001 up to and including \$450,000	\$ 850.00
\$450,001 up to and including \$500,000	\$ 925.00
\$500,001 up to and including \$550,000	\$ 1,000.00
\$550,001 up to and including \$650,000	\$ 1,100.00
\$650,001 up to and including \$750,000	\$ 1,200.00
\$750,001 up to and including \$850,000	\$ 1,300.00
\$850,001 up to and including \$1,000,000	\$ 1,400.00
\$1,000,001 up to and including \$1,500,000	\$ 1,700.00
\$1,500,001 up to and including \$2,000,000	\$ 2,100.00
\$2,000,001 up to and including \$2,500,000	\$ 2,850.00
\$2,500,001 up to and including \$3,000,000	\$ 2,950.00
\$3,000,001 up to and including \$3,500,000	\$ 3,410.00
\$3,500,001 up to and including \$4,000,000	\$ 3,550.00
\$4,000,001 up to and including \$5,000,000	\$ 4,200.00
\$5,000,001 up to and including \$6,000,000	\$ 4,860.00
\$6,000,001 up to and including \$7,000,000	\$ 5,400.00
\$7,000,001 up to and including \$8,000,000	\$ 6,000.00
\$8,000,001 up to and including \$9,000,000	\$ 6,700.00
\$9,000,001 up to and including \$10,000,000	\$ 7,200.00
Over \$10,000,000	\$ 7,200.00 plus \$800 per million, or fraction thereof, over \$10 million

III-5. Multiple Loan Policies

When multiple Loan Policies are issued to the same borrower and are secured by the same property, the charge shall be based upon the aggregate amount of the loans at the applicable rate for the type of coverage requested, plus \$150 for each Loan Policy in excess of one.

III-6. Centralized Loan Rate

Underwritten Title Companies may not use the rates in this section without obtaining prior written approval from Title Resources for each lender.

A. Centralized Loan Rate I

The rates in this section apply only to transactions meeting the following criteria:

1. The loan amount must not be in excess of \$1,500,000.00;
2. The property must be an improved one-to-four family unit residential property;
3. The loan proceeds must be secured by the same property and must not be used to acquire the property in a concurrent transaction or for construction;
4. The transaction must be initiated and coordinated through a centralized point of contact with the originating institutional lender or its broker/correspondent ("Originating Lender");
5. Orders must be placed electronically by the Originating Lender and processed and delivered through a centralized order management electronic platform established by Title Resources, or an Underwritten Title Company authorized by Title Resources to offer this rate;
6. An ALTA Loan Policy or the ALTA Short Form Residential Loan Policy must be issued using streamlined underwriting procedures and generic exceptions.

When requested at the time the policy is issued, there is no additional charge for endorsements customarily issued with a policy charged at this rate.

No other discounts otherwise available in this Manual are applicable to the rates in this section.

Centralized Loan Rate I

Policy Liability	Premium
\$0.00 up to and including \$250,000	\$ 360.00
\$250,001 up to and including \$500,000	\$ 540.00
\$500,001 up to and including \$750,000	\$ 660.00
\$750,001 up to and including \$1,000,000	\$ 800.00
\$1,000,001 up to and including \$1,250,000	\$ 925.00
\$1,250,001 up to and including \$1,500,000	\$ 1,000.00

B. Centralized Loan Rate II-High Volume

The rates in this section apply only to transactions meeting the following criteria:

1. The originating institutional lender or its broker/correspondent ("Originating Lender") and Title Resources, or an Underwritten Title Company authorized by Title Resources to offer this rate, must enter into a written agreement regarding their respective responsibilities as to order placement, tracking, delivery, established volume level and maximum cancellation rate, and other aspects of the title insurance and settlement process;
2. The loan amount must not be in excess of \$3,000,000.00;
3. The property must be an improved one-to-four family unit residential property;
4. The loan proceeds must be secured by the same property and must not be used to acquire the property in a concurrent transaction or for construction;
5. The transaction must be initiated and coordinated through a centralized point of contact with the Originating Lender;
6. Orders must be placed electronically by the Originating Lender and processed and delivered through a centralized order management electronic platform established by Title Resources, or an Underwritten Title Company authorized by Title Resources to offer this rate;
7. Orders must comply with the established volume level and maximum cancellation rate; and
8. An ALTA Loan Policy and an ALTA Short Form Residential Loan Policy must be issued using streamlined underwriting procedures and generic exceptions.

When requested at the time the policy is issued, there is no additional charge for endorsements customarily issued with a policy charged at this rate.

No other discounts otherwise available in this Manual are applicable to the rates in this section.

Centralized Loan Rate II

Policy Liability	Premium
\$0.00 up to and including \$250,000	\$ 330.00
\$250,001 up to and including \$500,000	\$ 450.00
\$500,001 up to and including \$750,000	\$ 580.00
\$750,001 up to and including \$1,000,000	\$ 640.00
\$1,000,001 up to and including \$1,300,000	\$ 770.00
\$1,300,001 up to and including \$1,500,000	\$ 895.00
\$1,500,001 up to and including \$2,000,000	\$ 1,230.00
\$2,000,001 up to and including \$3,000,000	\$ 1,935.00

III-7. Disaster Area Loan Rate

Loan Policies issued in connection with loans made for the purpose of repairing or reconstructing damaged improvements on one-to-four family unit residential property located within an officially declared state or federal natural disaster area, shall be issued at 50% of the applicable rate for the type of coverage requested, provided the policy is issued within 24 months of the declaration. The minimum charge shall be the lowest rate on the Schedule of Rates.

III-8. ALTA Residential Limited Coverage Mortgage Modification Policy

The charge for an ALTA Residential Limited Coverage Mortgage Modification Policy is as listed below.

Liability Amount	Rate
Up to \$1,000,000	\$125
\$1,500,000	\$250
\$2,000,000	\$350
Above \$2,000,000; max \$20,000,000	Add \$100 per \$500,000

III-9. Construction Loan

Coverage Type	Loan without Owners	Concurrent with Owners
Standard Coverage	75% of Schedule of Rates; Minimum is the lowest charge on the Schedule of Rates	\$150 if the Owner's Policy is issued for the full value of the land and all projected improvements. If Owner's Policy is not issued for full value of land and projected improvements, then 75% of the Schedule of Rates
Extended Coverage	85% of Schedule of Rates; Minimum is the lowest charge on the Schedule of Rates	100% of the Extended Lenders Concurrent Rate if the Owner's Policy is issued for the full value of the land and all projected improvements. 90% of the Schedule of Rates if the Owner's Policy is not issued for full value of the land and projected improvements

III-10. Construction Reissue Loan

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. Minimum as shown on Schedule of Rates.

Initial Policy	Reissued Policy	Rate
Standard Coverage	Standard Coverage	25% of the Schedule of Rates
Standard Coverage	Extended Coverage	50% of the Schedule of Rates
Extended Coverage	Extended Coverage	35% of the Schedule of Rates

Any insurance in excess of the original policy amount shall be charged on an increased liability basis. The charge for increased liability shall be the difference between the scheduled charge for the liability of the original policy and the scheduled charge based upon the amount of insurance to be provided by the permanent loan policy at the appropriate rate for the type of coverage requested.

III-11. Binder to Insure Future Financing

Concurrent with the issuance of owner's insurance a 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 section III-2, plus an additional ten percent (10%) of the Schedule of Rates, based upon the projected loan amount. A binder, prior to its expiration, may be extended for an additional one (1) year period for a charge of an additional ten percent (10%) of the Schedule of Rates based upon the full amount of the binder.
- 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 section III_2, plus an additional twenty percent (20%) of the Schedule of Rates, based upon the projected loan amount.

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 the 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 section III-2.

III-12. Construction Loan Package (LP 10) Coverage

LP 10 consists of an original Extended Coverage loan policy at the Basic Rate for the construction loan and a reissued Extended Coverage loan policy at 40% of the Basic Insurance Rate for the permanent loan.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

Chapter IV-ESCROW FEES

Should Title Resources or the Underwritten Title Company provide escrow services, which are not otherwise included in the applicable rate, fee or charge set forth in this Manual for the issuance of Title Resources' title insurance, they may charge for such escrow services based on the rates set forth below or the Underwritten Title Company shall use the applicable escrow rates established in schedules filed by it separately with the California Department of Insurance, which are not part of this Manual.

The escrow fees set forth in this section are the total escrow fees for the type of transaction and should be charged to the parties based on the sales price, the sales contract, or the parties other written agreement and/or instructions to the Company.

IV-1. Sale Without A Loan

This fee is determined by the schedule below and includes basic escrow services by the Company including the following services:

1. The issuance of checks, except for checks to pay credit card or other debt not secured by the real property which is the subject of the escrow;
2. Four wire transfers;
3. One electronic document download;
4. Local messenger service (excluding special messenger service);
5. Two standard letter or equivalent size overnight mail deliveries; and
6. The preparation of two documents.

Sale Without A Loan Rate

Sale Price	Fee
\$0 up to and including \$100,000	\$ 450.00
\$100,001 up to and including \$200,000	\$ 550.00
\$200,001 up to and including \$300,000	\$ 650.00
\$300,001 up to and including \$400,000	\$ 750.00
\$400,001 up to and including \$500,000	\$ 850.00
\$500,001 up to and including \$600,000	\$ 950.00
\$600,001 up to and including \$700,000	\$ 1,050.00
\$700,001 up to and including \$800,000	\$ 1,150.00
\$800,001 up to and including \$900,000	\$ 1,250.00
\$900,001 up to and including \$1,000,000	\$ 1,350.00
\$1,000,001 up to and including \$1,250,000	\$ 1,475.00
\$1,250,001 and over	\$ 1,600.00

IV-2. Sale Involving One or Two Loans

This fee is determined by the schedule set forth in IV-1, plus \$300 and includes basic escrow services by the Company including the following services:

1. The issuance of checks, except for checks to pay credit card or other debt not secured by the real property, which is the subject of the escrow;
2. Four wire transfers;
3. One electronic document download;
4. Local messenger service (excluding special messenger service);
5. Two standard letter or equivalent size overnight mail deliveries;
6. The preparation of three documents; and
7. One loan-tie-in fee.

IV-3. Sale Involving Three or More Loans

This fee is determined by the schedule set forth in IV-1, plus \$300, plus \$100 for each loan in excess of two. It includes basic escrow services by the Company including:

1. The issuance of checks, except for checks to pay credit card or other debt not secured by the real property which is the subject of the escrow;
2. Four wire transfers;
3. Two electronic document downloads;
4. Local messenger service (excluding special messenger service);
5. Two standard letter or equivalent size overnight mail deliveries;
6. The preparation of three documents; and
7. One loan-tie-in fee.

IV-4. Disbursement Escrow Service

When the Company is providing disbursement escrow services in connection with a resale order for title insurance and in support of a primary escrow agent other than the Company, the fee for the following services shall be \$125.

1. The receipt of good funds and written instructions from the primary escrow agent and the proposed insured lender.
2. The disbursement of escrowed funds for the elimination of any matters affecting title, but only to the extent authorized in the written instructions and provided that the Company is not requested to obtain payoff demand statements from any lien holders or others holding encumbrances against the title; and
3. The disbursement of any remaining funds to the primary escrow agent.

IV-5. Additional Escrow Services

The fees below are charged, in addition to the Escrow Fees in IV-1 through IV-3, for any of the following escrow services, unless such fee(s) are expressly included in another section of this Manual for a particular type of escrow fee, transaction or rate:

A. Document preparation fee	\$50.00 per document
B. The issuance of checks to pay credit card or other debt not secured by the real property which is the subject of the escrow	\$10.00 per check
C. Checks returned due to insufficient funds	\$15.00 per returned check
D. Establishing an interest bearing depository escrow account	\$75.00 per account
E. Standard letter or equivalent size overnight delivery fee	\$25.00 each
F. Wire transfer fees	\$25.00 per wire
G. Special Messenger/Courier Service	actual charge(s) incurred
H. Inspection fee (if done by the Company)	\$150.00
I. Withholding Assistance fee	\$45.00
J. 1031 Exchange Fee	\$200.00 per exchange
K. SBA Loan Fee	\$200.00 packaging fee
L. Recording Service Fee	\$20.00
M. Relocation Transaction Fee	\$50.00

IV-6. Residential Refinance Loan Escrow Fee

This fee is used in connection with residential refinance loan transactions where one or more loan policies are being issued and the loan proceeds are being used for any purpose other than the acquisition of the property in a concurrent transaction. The fee includes all basic escrow, processing, and administrative services. It does not include notary and signing fees, recording fees, transfer tax or any other governmental fees or charges. The amount of the fee is determined by the schedule below based on the loan amount. (Table on next page)

Loan Amount	Fee
\$0 up to and including \$50,000	\$285.00
\$50,001 up to and including \$150,000	\$350.00
\$150,001 up to and including \$250,000	\$410.00
\$250,001 and over	\$450.00

IV-7. Real Estate Owned (REO) Escrow Fee

This fee is used in connection with the sale of foreclosed residential properties in which the seller is the foreclosing beneficiary (or its nominee) under a deed of trust or mortgage or the grantee on a deed in lieu of foreclosure. The fee is \$300 in addition to the Escrow Fees in IV-1 through IV-3. Additional work charges may be charged on transactions which require additional time or work including, but not limited to, additional document preparation or delivery of documents. The additional charge in combination with the Escrow fee shall not exceed \$450.

IV-8. Short Sale Escrow Fee

This fee is used when one or more payoffs of an existing lien(s) exceed the sale price. The fee is \$400 in addition to the Escrow Fees in IV-1 through IV-3.

IV-9. Construction Loan Escrow Fee

This fee is for services provided by the Company to collect funds and documents and disburse the funds used to pay construction and related costs. Services provided by the Company include, but are not limited to, the further disbursement of funds to contractors and sub-contractor(s) by check or wire, government reporting of the disbursements, collection and reporting to the lender of mechanic's lien waivers, and order placement of endorsements from the title insurer. The fee is determined by the schedule below and is addition to the Escrow Fees in IV-1 through IV-3.

- a. Up to 20 lien release reviews and disbursements, the fee is \$500.
- b. More than 20 lien release reviews and disbursements, the fee is \$600.

IV-10. Additional Construction Loan Services

The fees below are charged, in addition to the Escrow Fees in IV-1 through IV-3, for any of the following escrow services, unless such fee(s) are expressly included in another section of this Manual for a particular type of escrow fee, transaction or rate.

A. Construction escrow maintenance fee	\$300 per year
B. Audit fee-audit of records to insure funds and chain of title reconcile	\$200 per hour
C. Copy of waiver documentation	\$5 per copy
D. File or document retrieval from storage	\$25 per request
E. Additional Date Down	\$75 per request
F. Indemnity for GAP coverage	\$250 per indemnity

IV-11. Limited Escrow Services (Sub-Escrow Services)

The Company will provide limited escrow service in support of a primary escrow agent in connection with the issuance of policy(ies) of title insurance for a minimum charge of \$25 per order. The services are limited to:

1. The receipt of funds and/or written instructions from the primary escrow holder and/or from any lender whose loan will be insured at close of the subject transaction;
2. Payment of title premiums and recording fees in connection with the close of the subject transaction;
3. The disbursement of remaining funds to the primary escrow agent.

Chapter V - GUARANTEES

V-1. Trustee's Sale Guarantee (CLTA Form No. 22)

- A. The charge is 80% of the Schedule of Rates, based on the amount of the unpaid balance of the loan secured by the deed of trust or mortgage in default. It includes two continuation guarantees (CLTA Guarantee Form No. 2 Date-Down) issued up to, but not including, the day of the sale. The minimum charge is the lowest rate on the Schedule of Rates.
- B. For each continuation guarantee over two, the charge is \$50. Continuation guarantees may be issued up to, but not including, the day of the sale.
- C. A Trustee's Sale Guarantee may be converted to a Litigation Guarantee, or vice-versa, for a charge of \$100, provided the original guarantee is cancelled.
- D. A Trustee's Sale Guarantee may be reissued to a substitute trustee or attorney for a charge of \$100, provided the original guarantee is cancelled.

V-2. Litigation Guarantee (CLTA Form No. 1)

The charge is 100% of the Schedule of Rates based on the value of the estate or interest involved.

A continuation guarantee (CLTA Guarantee Form No. 2 Date-Down) may be issued within a period of 24 months of the original guarantee to cover the filing of a lis pendens. For each continuation guarantee over one, the charge is \$100. The minimum charge is \$500.

V-3. Subdivision Guarantee (CLTA Form No. 14)

The charge is \$150, plus a \$20 minimum charge for each ownership, easement, right of way or interest searched or reported. This guarantee may not be issued for an amount of liability in excess of \$10,000.

V-4. Parcel Map Guarantee (Preliminary) (CLTA Form No. 24)

The charge is \$200, plus \$50 for each ownership, easement, right of way or interest searched or reported. This guarantee may not be issued for an amount of liability in excess of \$10,000.

V-5. Parcel Map Guarantee (Final) (CLTA Form No. 23)

The charge is \$250, plus \$50 for each ownership, easement, right of way or interest searched or reported. The charge is \$50 if a Preliminary Map Guarantee has been previously issued. This guarantee may not be issued for an amount of liability in excess of \$10,000.

V-6. Date-Down Endorsement (CLTA Form No. 19)

This endorsement may be used to date-down a Guarantee that is prepared from a search of less than all of the public records. This endorsement may be used with the CLTA Form No. 14 Subdivision Guarantee, CLTA Form No. 24 Parcel Map Guarantee (Preliminary), or the CLTA Form No. 23 Parcel Map Guarantee (Final). The charge is \$50.

V-7. Chain of Title Guarantee (CLTA Form. No. 6)

The standard amount of liability is \$10,000. Any liability in excess \$1,000 shall be charged for on an increased liability basis at the Schedule of Rates.

- A.
 - 1. Without a preliminary report: The charge is \$100 per chain of title, plus \$5 per document over 10. The minimum charge is \$400.
 - 2. With a preliminary report: If issued in conjunction with a preliminary report, charge only for each item reported in addition to the charge for the title report. The minimum charge is \$50.00.
- B. A limited service for the benefit of a lender only, provided such is related to the issuance of a policy of title insurance based upon a full examination of title, the charge shall be:

1. Where the chain of title is to cover the period of time not to exceed six (6) months prior to the date the loan is recorded, there is no charge.
2. For a chain of title covering the period of time not to exceed 45 days subsequent to the effective date of the lender's insurance, the charge is \$25.00.

V-8. Limited Trustee's Sale Guarantee

- A. The charges are shown below for the guarantee issued at an amount based upon the unpaid balance of the defaulted obligation. Liabilities in excess of \$250,000 shall be charged for on an increased liability basis based on the Trustee's Sale Guarantee rate, less a credit of the \$225 charge paid under Section A.2 below.
1. Inclusive Guarantee Continuation Service
\$350 for liabilities not to exceed \$250,000. The charge includes up to eight continuation guarantees (CLTA Guarantee Form 2- Date Down). Additional continuation guarantees may be issued at a charge of \$25.00 each.
 2. Non-Inclusive Guarantee Continuation Service
\$225 for liabilities not to exceed \$250,000. The charge for one continuation guarantee is \$50. Additional continuation guarantees may be issued at a charge of \$25.00 each.
- B. A Limited Trustee's Sale Guarantee may be converted to a Trustee's Sale Guarantee for an additional charge of 15% of the Trustee's Sale Guarantee rate in Section V.1 based upon the unpaid balance of the defaulted obligation.

V-9. Judgment and Tax Lien Guarantee

A limited service guarantee which is issued to a named party reporting federal tax liens, judgments, and state tax liens for a specified period of time. A date down at the close of escrow is included in the charge. Minimum \$400; Maximum \$1000. The amount of insurance is the next multiple of \$100 above the fee charged, plus an additional charge as listed below:

- a. Per Name (husband and wife or registered domestic partners are considered one name) = \$100, plus
- b. Each lien over two reported = \$5.

V-10. Condition of Title Guarantee (CLTA Form No. 28)

The Condition of Title Guarantee is issued on real property with a maximum guarantee of \$10,000. The charge for a single parcel is \$500. Each additional parcel is \$400.

V-11. Mechanic's Lien Guarantee (CLTA Form No. 9)

A Mechanic's Lien Guarantee shall be \$75 per parcel, plus \$5 for each lien over two reported. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100. Where multiple guarantees on the same project are issued simultaneously, the charge shall be based upon the aggregate amount of liability, plus \$5 for each guarantee issued.

V-12. Personal Property Guarantee (CLTA Form No. 11)

The charge shall be \$35 per name (husband and wife or registered domestic partners considered one name), per year, minimum \$100. A charge of \$25 shall apply for a continuation guarantee to cover the recordation of additional documents. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100. Liability amounts in excess of this amount may be provided for an additional charge of 60% of Basic Rate.

V-13. Lot Book Guarantee (CLTA Form No. 12)

a. Long Form

A \$250 charge per parcel for furnishing the name of the record owner and recorded deeds of trust or mortgages affecting the land, plus \$5 per document to include any of the following documents:

- | | |
|------------------------------|-------------------------|
| 1. Agreement Not to Encumber | 6. Homestead |
| 2. Agreement to Convey | 7. Lien Contract |
| 3. Assignment of Rents | 8. Notice of Completion |
| 4. Attachment | 9. Notice of Default |
| 5. Financing Statement | 10. Tax Deed |

The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

b. Short Form

A charge of \$50 per parcel for furnishing the name of the record owner, the record description, documentary transfer tax and recording reference reflected on the last recorded deed. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

Credit for the charges under sub-paragraphs a. and b. above may be applied to the charge for a policy of title insurance issued within six (6) months of the date of the Lot Book Guarantee.

V-14. Combination Guarantee (CLTA Form No. 16)

The long form Lot Book Guarantee and the Judgment and Tax Lien Guarantee may be combined to form the Combination Guarantee. The rate shall be the aggregate of the charges as computed in accordance with the charges for both Lot Book Guarantee and the Judgment and Tax Lien Guarantee in this Chapter. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

V-15. Plant Information Guarantee (CLTA Form No. 17)

\$50 per hour searching time, plus \$20 per hour word processing time, minimum charge \$70. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

V-16. Recorder's Index Guarantee (CLTA Form No. 21)

\$50 per hour searching time, plus \$20 per hour word processing time, minimum charge \$70. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

V-17. Recorder Owner's Guarantee (CLTA Form No. 15)

The charge shall be \$100 for \$10,000 liability.

V-18. Property Owner's Notice Guarantee (CLTA Form No. 25)

The charge shall be \$100 for \$10,000 liability.

V-19. CLTA Recorded Document Guarantee (CLTA Form No. 27)

- a. If the Company does not have an open order on the subject property for the purpose of insuring title, the charge for the guarantee shall be the sum of the number of hours required to research and prepare the guarantee times an hourly rate of \$100, minimum rate \$1,000. The amount of liability shall be \$10,000.
- b. If the guarantee is issued in conjunction with an open order for title insurance, the rate for the guarantee shall be as follows:

Liability	Rate
\$10,000	\$250
\$15,000	\$350
\$20,000	\$450
\$25,000	\$550

No guarantee shall be issued for a liability in excess of \$25,000.

- c. If a policy of title insurance is issued to the applicant by the Company within six months of the date of the guarantee and the liability of the policy is \$10,000,000 or more, the guarantee fee shall be credited towards the policy premium.

V-20. Additional Liability

Liability amounts for a guarantee in excess of the amount shown in this Section V may be provided (when not specified in each Guarantee description) for an additional charge based upon the amount of liability, as follows:

- a. 25% of the Basic Insurance Rate for guarantees naming an owner as Assured;
- b. 10% of Basic Rate for guarantees naming a lender as Assured.

Maximum charges shown in this Section V do not apply if additional liability is requested.

Chapter VI – MAJOR PROJECTS

This Section is to be used for pricing any transaction that contemplates the issuance of one or more owner's, lessee's or loan policies of title insurance, trustee sale guarantees or litigation guarantees, with a single policy or guarantee amount of \$2,000,000 or an aggregate liability of \$3,000,000, involving property that includes vacant land, agricultural, commercial, industrial or apartments. This Section shall also be used to price transactions involving the sale or lease of unimproved subdivided land, including unimproved one-to-four family residential property, by a developer that contemplates the issuance of an Owner's Policy with a liability amount of \$2,000,000 or more. This pricing is only available for developer's acquisition, not for resale; rate is available for demolition and re-building of single sites, but not remodeling. In computing liabilities to arrive at the various rate steps provided for herein, it is permissible to include transactions insured by other title insurers. In computing amounts of insurance to arrive at the various rate, steps provided for herein, it is permissible to include transactions insured by another title insurer. Pricing considerations for title and escrow services may be given to transactions aggregating \$20,000,000 or more based upon various factors including geographic location, competitive environment, risks, expenses and other reasonable considerations.

Pricing under this Section is not calculated on a tiered basis. Calculate the charge by aggregating the amount of all policies to be issued, find the bracket in which the aggregate amount falls and price the transaction at the rate per thousand shown for the type of coverage requested.

Prior review and written approval by Company Underwriting Counsel is required for the use of these rates.

VI-1. Owner's/Lessee's Insurance

Liability Amount	Rate per \$1,000 or fraction thereof	
	Standard Coverage	Extended Coverage
\$2,000,00 up to \$10,000,000	\$0.60	\$0.70
\$10,000,001 up to \$20,000,000	0.58	0.65
\$20,000,001 and over	0.55	0.60

VI-2. Lender's Insurance (not concurrent with Owner's/Lessee's Policy)

Liability Amount	Rate per \$1,000 or fraction thereof	
	Standard Coverage	Extended Coverage
\$2,000,000 up to \$10,000,000	\$0.60	\$0.70
\$10,000,001 up to \$20,000,000	0.50	0.65
\$20,000,001 and over	0.44	0.60

VI-3. Extended Coverage Loan Policy (concurrent with Extended Coverage Policy)

Insurance up to the amount of liability of the Owner's/Lessee's Policy- No additional charge.
Insurance in excess of the amount of liability of the Owner's/Lessee's Policy shall be the rate set forth in VI-2. Plus \$125 for each concurrent Loan Policy issued.

VI-4. Extended Coverage Loan Policy (concurrent with Standard Coverage Policy)

Insurance up to the amount of liability of the Owner's/Lessee's Policy shall be \$0.20 per \$1,000, or fraction thereof. Insurance in excess of the amount of liability of the Owner's/Lessee's Policy shall be the rate set forth in VI-2. Plus \$125 for each concurrent Loan Policy issued.

VI-5. Standard Coverage Loan Policy (concurrent with Standard or Extended Coverage Policy)

Insurance up to the amount of liability of the Owner's/Lessee's Policy- No additional charge.
Insurance in excess of the amount of liability of the Owner's/Lessee's Policy shall be the rate set forth in VI-2. Plus \$125 for each concurrent Loan Policy issued.

VI-6. Binders**a. Interim Binder (Binder to Insure Resale)**

Preliminary to the issuance of an owner's/lessee's policy, a binder to insure a resale within twenty-four (24) months of the date of closing may be issued for the following additional charge:

Liability Amount	Rate per \$1,000 or fraction thereof
Up to \$20,000,000	\$0.10
\$20,000,000 and above	\$0.05 per \$1,000 above \$20,000,000

This charge is in addition to the applicable charge for an owner's/lessee's policy. This charge for the binder, together with the applicable charge for an Owner's Policy, must be collected by the Company at the time of issuance of the binder.

Prior to its expiration, a binder may be extended for successive twelve (12) month periods for an additional charge per twelve (12) month period extension for the rate set forth above, based upon the liability amount.

The binder may be reissued to reflect an interim transfer of title prior to the ultimate resale for the rate set forth above, based upon the liability amount.

Provided an owner's/lessee's policy is issued prior to the expiration of a binder insuring the nominee of the vestee named in the binder, there shall be no charge for liability amounts up to the amount stated in the binder for the same form of coverage.

Where the binder contemplated the issuance of a Standard Coverage policy, but the policy issued is Extended Coverage, an additional 25% of the applicable charge set forth above, shall be made based upon the policy liability amount.

Insurance in excess of the original binder shall be priced at the applicable charge set forth above, based upon the liability amount. The charge for increased liability shall be the difference between: (1) the scheduled basic rate charge for the amount of the binder in effect at the time of the request and (2) the scheduled basic rate charge for the ultimate amount of the policy issued.

b. Binder to Insure Future Financing

Where an owner, insured by the Company, intends to mortgage property within twelve (12) months of its acquisition, and an Extended Coverage Loan Policy is not being issued concurrently with the Owner's Policy, a Binder to Insure Future Financing may be issued if paid for at time of acquisition for the following additional charge:

Liability Amount	Rate per \$1,000 or fraction thereof
Up to \$20,000,000	\$0.10
\$20,000,000 and above	\$0.05

Where a Standard Coverage Owner's Policy is issued at the time of acquisition, the rate for the Binder to Insure Future Financing shall be as set forth above, based upon the contemplated loan amount.

Where an Extended Coverage Owner's Policy is issued at the time of acquisition, the rate for the Binder to Insure Future Financing shall be as set forth above, based upon the contemplated loan amount.

This charge is in addition to the applicable charge for the type of policy to be issued. The charge for the binder, together with the applicable charge for the policy, must be collected by the Company at the time of issuance of the binder.

Prior to its expiration, a binder may be extended for successive twelve (12) month periods for an additional charge per twelve (12) month period extension for the rate set forth above, based upon the liability amount.

Provided a Loan Policy is issued prior to the expiration of a Binder to Insure Future Financing insuring the new lender of the vestee named in the binder, there shall be no charge for liability amounts up to the amount stated in the binder. Insurance in excess of the binder amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled basic rate charge for the amount of the binder in effect at the time of the request and (2) the scheduled basic rate charge for the ultimate amount of the policy issued.

VI-7. Trustee's Sale and Litigation Guarantees

Liability Amount	Rate per \$1,000 or fraction thereof
\$2,000,000 up to \$10,000,000	\$0.70
\$10,000,001 up to \$20,000,000	0.65
\$20,000,001 and above	0.60

Minimum charge is \$1,800. Premium rates per \$1,000 are calculated on the tiers listed above.

VI-8. Reissue of Owner's/Lessee's Policies

- a. An Owner's/Lessee's Policy, issued by the Company, may be reissued to the same insured where no transaction is involved, based upon the amount of the outstanding insurance, at the following rates:

Where the original policy and the reissued policy are both Standard Coverage -\$750

Where the original policy and the reissued policy are both Extended Coverage -\$1,000

Where the original policy is Standard Coverage and the reissued policy is Extended Coverage the charge shall be \$0.10 per \$1,000, or fraction thereof, plus \$1,000.

- b. An Owner's/Lessee's Policy, issued by the Company, may be reissued to the same insured in the amount of the outstanding insurance, when the insured is a registered organization (corporation, partnership, LLC, etc.) and an equity transfer transaction is occurring. The charge shall be based upon the value of the equity being transferred and computed at the applicable rate under Section VI-1, minimum \$1,000.

Insurance in excess of the amount of the original policy shall be priced at the applicable rate set forth in Section VI-1. The charge for increased liability shall be the difference between (1) the

scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate rate for the type of coverage requested.

VI-9 Reissue of Loan Policies

A Loan Policy, issued by the Company for a construction loan, may be reissued for the permanent loan, based upon the amount of the outstanding insurance, at the following rates:

Where the original policy and the reissued policy are both Standard Coverage -\$750.

Where the original policy and the reissued policy are both Extended Coverage -\$1,000.

Where the original policy is Standard Coverage and the reissued policy is Extended Coverage:

Liability Amount	Rate per \$1,000 or fraction thereof
Up to \$20,000,000	\$0.21 per \$1,000 of liability plus \$1,000
\$20,000,001 and over	\$0.16 per \$1,000 of liability plus \$1,000

Premium rates per \$1,000 are calculated on the tiers listed above.

The charge for increased liability shall be the difference between (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate rate for the type of coverage requested.

VI-10. Endorsements

The rate for each endorsement issued in connection with policies priced under the provisions of this Section is obtained by: (1) charging the rate set forth in Chapter VIII if the rate is a stated charge or (2) if the charge is expressed as a percentage of the Basic Insurance Rate the charge is calculated by multiplying the percentage listed in Chapter VIII by the following:

Liability Amount	Rate per \$1,000 or fraction thereof
Aggregated liability up to \$20,000,000	\$1.00
Aggregated liability in excess of \$20,000,000	0.90

Premium rates per \$1,000 are calculated on the tiers listed above.

VI-11. Purchase, Improvement and Sale with a Leaseback

This Section is applicable only when the Company issues the title insurance policies for the following contemplated transactions:

- A. A property to be developed with improvements is purchased by a party who obtains an Owner's Policy (the initial insured),
- B. The initial insured has agreed to transfer the property and improvements to a predetermined purchaser, who has agreed to lease the property back to the initial insured, and
- C. An Owner's Policy to the predetermined purchaser and a Leasehold Policy to the initial insured/lessee are issued within twenty-four (24) months from the expiration date of the statutory period for filing mechanics' liens.

Pricing for this Section VI-11 shall be as follows:

1. Initial Insured's Owner's Policy - The rate shall be the applicable charge under Chapter II-1, for the type of coverage requested, based upon the full value of the estate or interest insured.
2. Predetermined Purchaser's Owner's Policy -The following charges are applicable with respect to insurance up to and including the amount of the initial insured's Owner's Policy issued in accordance with the preceding paragraph VI-11.1 above:
 - (a) Where both the initial insured's Owner's Policy and the predetermined purchaser's Owner's Policy are Standard Coverage -30% of the Basic Rate, minimum \$750.
 - (b) Where both the initial insured's Owner's Policy and the predetermined purchaser's Owner's Policy are Extended Coverage - 45% of the Basic Rate, minimum \$1,000.
 - (c) Where the initial insured's Owner's Policy is Standard Coverage and the predetermined purchaser's Owner's Policy is Extended Coverage - 75% of the Basic Rate, minimum \$1,000.
3. Initial Insured's Leasehold Policy -The following charges are applicable with respect to insurance up to and including the amount of the predetermined purchaser's Owner's Policy issued in accordance with paragraph VI-11.2 above:
 - (a) Where the initial insured's Leasehold Policy is Standard Coverage, the rate shall be \$750.
 - (b) Where the initial insured's Leasehold Policy is Extended Coverage, the rate shall be \$1,000.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

VI-12. Optionee's Policy

- a. Original policy covering optionee's interest - The applicable rate under Chapter II-1, for the type of coverage requested, based upon either the price paid for the option or the full purchase price to be paid upon exercise of the option.
- b. Final Policy:
 1. Where the original policy was issued in the amount of the price paid for the option, the applicable rate under Chapter II-1, for the type of coverage requested, based upon the full purchase price paid upon exercise of the option.
 2. Where the original policy was issued in the amount of the full purchase price to be paid upon exercise of the option:
 - (a) Where both the original and the final policies are Standard Coverage, the charge shall be 25% of the applicable rate under Chapter II-1, for the type of coverage requested, based upon the original policy amount.
 - (b) Where both the original and the final policies are Extended Coverage, the charge shall be 40% of the applicable rate under Chapter II-1, for the type of coverage requested, based upon the original policy amount.

- (c) Where the original policy is Standard Coverage and the final policy is Extended Coverage, the charge shall be 60% of the applicable rate under Chapter II-1, for the type of coverage requested.

These rates apply so long as the named insured is the same in both the original and the final policy.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

VI-13. Conversion of an Insured Leasehold Estate to a Fee Estate

A leasehold Owner's Policy may be reissued insuring the fee estate upon its acquisition by the insured for the following charges:

- a. Where both the original and the reissued policies are Standard Coverage, the charge shall be 25% of the applicable rate under Chapter II-1, for the type of coverage requested, based upon the original policy amount.
- b. Where both the original and the reissued policies are Extended Coverage, the charge shall be 40% of the applicable rate under Chapter II-1, for the type of coverage requested, based upon the original policy amount.
- c. Where the original policy is Standard Coverage and the reissued policy is Extended Coverage, the charge shall be 60% of the applicable rate under Chapter II-1, for the type of coverage requested, based upon the original policy amount.

These rates apply so long as the named insured is the same in both the original and the final policy. Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

Chapter VII – SUBDIVISION

This section is applicable for commercial, industrial, agricultural, apartment, or land development transactions which involve the issuance of one or more policies less than \$2,000,000.

VII-1. New Home Subdivision

The New Home Subdivision Rate applies to first-time sale transactions of New Home Subdivisions. If the aggregate amount of loans exceeds the sales price, the Rate shall be based on the aggregate of the loans.

	Policy Type	Rate
1.	Standard Owner's (CLTA) or ALTA Homeowners	75% of the Schedule of Rates
2.	ALTA Loan Policy	20% of the Schedule of Rates; Min. \$200
	Additional Loan policies	\$200 each

VII-2. Subdivided Land Acquisition

This rate applies when the sale or lease of previously subdivided unimproved land by a developer in connection with a specific project.

	Policy Type	Rate
1.	Standard Owner's	55% of the Schedule of Rates
2.	ALTA Loan Policy	20% of the Schedule of Rates
3.	ALTA Extended Owner's	65% of the Schedule of Rates
	Additional Loan policies	\$200 each

VII-3. Construction Loan

This rate applies to the construction loan for a new home on a previously subdivided, unimproved lot.

	Policy Type	Rate
1.	Standard Coverage	30% of the Schedule of Rates
2.	Extended Coverage	45% of the Schedule of Rates
	Additional Loan policies	\$200 each

Chapter VIII-ENDORSEMENTS

on next page

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
1		Litigation Guarantee Endorsement	Guarantee Form No. 1 Litigation Guarantee	\$50
2		Guarantee Form No. 2 Date-Down Endorsement	Guarantee Form No. 1 Litigation Guarantee & Form No. 22 Trustee's Sale Guarantee	\$50 \$75
19		Guarantee Form No. 19 Date-Down Endorsement	Form No. 14 Subdivision Guarantee, Form No. 24 Parcel Map Guarantee (Preliminary) or Form No. 23 Parcel Map Guarantee (Final)	\$50
100-06		Restrictions, Encroachments & Minerals	Lender: ALTA	No Charge
100.1		Restrictions, Encroachments & Minerals	Owner : Standard Lender: Standard	30% 25%
100	9-06	Restrictions, Encroachments, Minerals- Loan Policy	Lender: ALTA	No Charge
100.2.1-06	9.3-06	Covenants, Conditions and Restrictions- Loan Policy	Lender: ALTA	No Charge
100.2.6-06	9.6-06	Private Rights-Loan Policy	Lender: ALTA	10%. Min. \$100 max. \$500
100.2.7-06	9.7-06	Restrictions, Encroachments, Minerals Land Under Development-Loan Policy	Lender: ALTA	10%. Min. \$100 max. \$500
100.2.8-06	9.8-06	Covenants, Conditions and Restrictions Land Under Development-Owner's Policy	Owners : ALTA	\$100
100.2.9-06	9.9-06	Private Rights-Owner's Policy	Owners: ALTA	10% Min. \$100 max. \$500
100.2.10-06	9.10-06	Restrictions, Encroachments, Minerals- Current Violations-Loan Policy	Lender: ALTA	10% Min. \$100 max. \$500
100.6-06		CC&R's, Including Future Violations	ALTA Owner: Extended Standard	\$25 20%
100.7-06		CC&R's, Violations	Owner: Standard Extended	10% No charge
100.8-06		CC&R's, Violations	Owner: Extended Standard	\$25 20%
100.9-06	9.1-06	Covenants, Conditions and Restrictions Unimproved Land - Owner's Policy	Owner: ALTA or CLTA	\$100
100.10-06	9.2-06	Covenants, Conditions and Restrictions- Owners Policy-Improved Land	Owner: ALTA or CLTA	\$100.00

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
100.12-06		CC&R's, Right of Reversion	Owner or Lender: ALTA	\$25 On tracts where three or more are issued concurrently, \$15 per issue
100.13-06		CC&R's, Assessment Liens	Lender: ALTA	Same as 100.12 above
100.17-06		CC&R's, Proper Modification	Owner: Extended Standard Lender: Extended Standard	5% 25% 5% 10%
100.18-06		CC&R's, Right of Reversion	Owner or Lender: ALTA	Same as 100.12 above
100.19-06		CC&R's, Violations	Owner or Lender: ALTA Owner: Extended Standard Lender: Extended Standard	\$25 20% \$25 10%
100.20-06		CC&R's, Violations	Owner or Lender: ALTA Owner: Extended Standard Lender: Extended Standard	20% No Charge 10% No Charge
100.21-06		CC&R's, Plans and Specifications	Owner: Extended Standard Lender: Extended Standard	10% 25% No Charge 10%
100.23-06		Minerals, Surface Damage	Lender: ALTA	\$25
100.24-06		Minerals, Surface Entry by Lessee	Lender: ALTA	10%
100.25-06		Minerals, Surface Use	Lender: ALTA	25%
100.26-06		Minerals, Present-Future Improvements	Lender: ALTA	10%
100.27-06		CC&R's, Violations	Lender: Extended	No Charge
100.28-06		CC&R's, Violation-Future Improvements	Owner Lender	25% 10%
100.29-06		Minerals, Surface Damage	Owner or Lender: ALTA	20%
101		Mechanics' Liens	Lender: Standard	10%
101.1-06		Mechanics' Liens	Owner	25%

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
101.2-06		Mechanics' Liens, Notice of Completion	Lender	10%
101.3-06		Mechanics' Liens, No Notice of Completion	Lender	10%
101.4-06		Mechanics' Liens, No Notice of Completion	Owner: Standard	25%
101.5-06		Mechanics' Liens, Notice of Completion	Lender	Policies where mechanic's lien priority insurance <i>is not</i> part of the original policy \$10.00 per parcel, minimum \$25.00, plus \$5.00 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, \$5.00 for each lot covered or endorsement over one on tract sales where three or more are issued concurrently.
101.6-06		Mechanics' Liens, Notice of Completion	Lender: ALTA	Policies where mechanic's lien priority insurance <i>is</i> part of the original policy no charge for one such endorsement, \$10.00 for each additional endorsement over one. If more than two liens, add \$5.00 per lien. Add to above, \$5.00 for each lot covered or endorsement over one on tract sales where three or more are issued concurrently.
101.8		Mechanics' Liens	Lender: Standard	10%
101.9-06		Mechanics' Liens, Notice of Completion	Owner	20%
101.10-06		Mechanics' Liens, Notice of Completion	Lender	10%
101.11-06		Mechanics' Liens, No Notice of Completion	Lender	10%
101.12-06		Mechanics' Liens, No Notice of Completion	Owner	20%
101.13-06		Mechanics' Liens, Notice of Completion	Lender	10%

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
102.4-06		Foundation	Lender	10%; max. \$500
102.5-06		Foundation	Lender: ALTA	15%;min. \$100; max. \$1,000
102.6-06		Foundation, Portion of Premises	Lender	10%; max. \$500
102.7-06		Foundation, Portion of Premises	Lender	15%; max. \$750
103.1-06	28-06	Easement, Damage or Enforced Removal	Owner: ALTA Lender: ALTA	20% \$25
103.2-06		Easement, Damage-Use or Maintenance	Owner: Extended Standard Lender: Extended Standard	No charge 25% No charge 10%
103.3-06		Easement, Existing Encroachment	ALTA Lender: Extended Standard	\$25 10%
103.4-06		Easement, Access to Public Street	Owner: ALTA Lender: ALTA	20%, max. \$300 10%, max. \$250
103.5-06		Water Rights, Surface Damage	Owner: ALTA Lender: ALTA	20%, max. \$300 10%, max. \$250
103.6-06		Encroachments, None Exist	Lender: ALTA	10%
103.7-06		Land Abuts Street	Owner: Extended Standard Lender: Extended Standard	\$25 20%; max. \$100 \$25 if issued concurrently with policy. 10% if issued subsequent to issuance of policy, maximum \$100; 10%, max \$100
103.8-06		Water, Future Improvements	Lender	10%
103.9-06		Encroachment, Future Improvements	Lender: Extended	10%
103.10-06		Surface Use, Horizontal Subdivision	Owner: Extended Standard Lender: Extended Standard	10% 25% 10% 25%
103.11-06	17-06	Access and Entry	All Policies	\$100
103.12-06	17.1-06	Indirect Access and Entry	All Policies	\$100
103.13-06	17.2-06	Utility Access	All Policies	\$100

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
103.14	28.1	Encroachments - Boundaries and Easements	Owner or Lender: ALTA	20%
103.15-06	28.2-06	Encroachments - Boundaries and Easements – Described Improvements	Owner or Lender: ALTA	20%
103.16-06	28.3-06	Encroachments - Boundaries and Easements – Described Improvements and Land Under Development	Owner or Lender: ALTA	20%
104-06		Assignment of Mortgage	Lender: ALTA	25%
104A		Assignment of Mortgage	Lender	25%
104.1-06		Assignment of Mortgage	Lender: ALTA	(a) Without vested owner: \$125 per loan, including tax report, if any. (b) With vested owner: 20% based upon unpaid balance of loan, minimum \$125, including tax report, if any: no maximum. When multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgage being assigned, plus \$75 for each endorsement over one. (c) If issued concurrently with policy - no charge
104.4-06		Collateral Assignment of Mortgage	Lender: ALTA	Same as 104.1 above, except in (b) the charge is based upon the lesser of (i) the unpaid balance of the deed of trust or mortgage being collateral assignment is given as collateral security.
104.5-06	37-06	Assignment of Rents or Leases	All ALTA Policies	10%
104.6-06		Assignment of Rents/Leases	Lender: ALTA	\$50
104.7-06		Assignment of Rents or Leases	Lender	\$50
104.8-06		Assignment of Mortgage	Lender: ALTA	\$50

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
104.10-06		Assignment of Mortgage	Lender	(a) Without vested owner: \$75.00 per loan (b) With vested owner: 15% on unpaid balance of loan (Minimum \$75.00) (Maximum \$250.00).
104.11	10.2	Collateral Assignment of Mortgage	Lender	30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000. Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one
104.11.11	10.3	Collateral Assignment And Date Down of Mortgage	Lender	30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000. Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one
104.12	10	Assignment	Lender: ALTA	\$100
104.13	10.1	Assignment and Date Down	Lender: ALTA	40% based upon the unpaid balance of the encumbrance, minimum \$300, maximum \$1,000. Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
105-06		Multiple Mortgages in One Policy	Lender: ALTA	\$100
105.1		Multiple Mortgages in One Policy	Lender: Standard	No Charge
106-06		State of California	Owner	\$25
106.C-06		State of California	Owner	\$25
106.1-06		State of California	Owner	25%
106.1C-06		State of California	Owner	10%
106.2-06		State of California	Owner	25%
106.2C-06		State of California	Owner	10%
107.1-06		Allocation of Liability Parcels	Owner or Lender: ALTA	No Charge
107.2-06		Amount of Insurance, Increase	Owner or Lender: ALTA	The applicable rate for each additional \$10,000 of liability in excess of the existing policy
107.5-06		Leasehold Improvements	Lender or Lessee: ALTA	No Charge
107.9-06		Additional Insured	Owner or Lender: ALTA	No charge if issued at time of policy or if issued to a trustee of a trust established for the benefit of the insured, otherwise \$100
108.7		Additional Advance	Lender: CLTA	75% of the Schedule of Rates based on amount of advance
108.8-06		Additional Advance	Lender: ALTA	85% of the Schedule of Rates based on amount of advance
108.10-06		Revolving Credit Loan, Increase	Lender: Standard Extended	Same as 108.7 Same as 108.8
109		Oil and Gas Lease, No Assignments	Owner or Lender: CLTA	20%
110.1-06		Deletion of Item From Policy	Owner: ALTA Lender: ALTA	20% of the Schedule of Rates based on policy amount (max.\$200) 10% or the Schedule of Rates based on policy amount (maximum \$100)

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
110.2		Deletion of Arbitration Condition from Policy	Owner or Lender	No Charge
110.3-06		Minerals, Conveyance of Surface Rights	Owner: Extended Standard Lender: Extended Standard	No Charge 25% No Charge 10%
110.4-06		Modification of Mortgage	Lender: ALTA	10% of Schedule of Rates based on loan-balance - Minimum \$100.00
110.5-06		Modification of Mortgage	Lender: ALTA	35% of Schedule of Rates based on loan-balance - Minimum \$250. If extension only, maximum \$500.
110.6		Modification of Mortgage	Lender: CLTA	25% of Schedule of Rates based on loan-balance - Minimum \$250. If extension only, maximum \$500.
110.7-06		Insurance Against Enforceability of Item	Owner or Lender: ALTA	Based upon risk involved, minimum \$100
110.9	8.1	Environmental Protection Lien	Lender: ALTA	No Charge
110.9.1-06	8.2-06	Environmental Protection Lien	Owner: ALTA	\$100
110.10-06		Modification and Additional Advance	Lender: ALTA	10% plus the applicable rate for the additional advance
110.11	11	Mortgage Modification	Lender: ALTA	35% of Schedule of Rates based on loan-balance - Minimum \$250. If extension only, maximum \$500.
110.11.1	11.1	Mortgage Modification with Subordination	Owner or Lender: ALTA	35% of Schedule of Rates based on loan-balance - Minimum \$250. If extension only, maximum \$500.
110.11.2	11.2	Mortgage Modification with Additional Amount of Insurance	Lender:ALTA	35% of Schedule of Rates based on loan-balance, plus additional Schedule of Rates for the increased liability amount - Minimum \$250.
111-06		Mortgage Priority, Partial Reconveyance	Lender	10% based on unpaid balance of encumbrance; max. \$250
111.1-06		Mortgage Priority, Partial Reconveyance	Lender	10% based on unpaid balance of encumbrance; max. \$250
111.2-06		Mortgage Priority, Subordination	Lender: Extended Standard	10% if issued concurrently; 35% if issued subsequently 25% if issued subsequently

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
111.3-06		Mortgage Priority, Encroachment, Address	Lender	10% based on unpaid balance of encumbrance; max. \$250
111.4-06		Impairment After Conveyance	Lender	10%; max. \$250
111.5	6	Variable Rate Mortgage	Lender	No Charge
111.7-06		Variable Rate, Renewal	Lender	No Charge
111.8	6.2	Variable Rate Mortgage, Negative Amortization	Lender: ALTA	No Charge
111.9-06		Variable Rate, FNMA 7 Year Balloon	Lender	No Charge
111.10-06		Revolving Credit Loan, Optional Advance	Lender	\$100
111.11-06		Revolving Credit Loan, Obligatory Advance	Lender: ALTA	\$25
111.14	14	Future Advance – Priority	Lender: ALTA	\$25
111.14.1	14.1	Future Advance - Knowledge	Lender: ALTA	\$25
111.14.2	14.2	Future Advance - Letter of Credit	Lender: ALTA	\$25
111.14.3	14.3	Future Advance - Reverse Mortgage	Lender: ALTA	\$25
114-06		Co-Insurance	Owner or Lender: ALTA	No Charge
114.1-06		Co-Insurance, Joint and Several Liability	Owner or Lender: ALTA	No Charge
114.2-06		Co-Insurance, Joint and Several Liability	Owner or Lender: ALTA	No Charge
114.3-06	23-06	Co-Insurance, Single Policy	Owner or Lender: ALTA	No Charge
115-06		Condominium	Owner or Lender: ALTA	\$25
115.1-06	4	Condominium	Lender: ALTA	No Charge
115.2-06	5-06	Planned Unit Development	Lender: ALTA	No Charge
115.3-06	4.1	Condominium	Owner or Lender: ALTA	No Charge
115.4-06	5.1-06	Planned Unit Development	Owner or Lender: ALTA	No Charge

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CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
116-06		Designation of Improvements, Address	Lender: ALTA	No charge if issued concurrently with policy. 10% if issued subsequently.
116.01-06	22-06	Location	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
116.02-06	22.1-06	Location and Map	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
116.1.2-06	25.1-06	Same as Portion of Survey	Owner or Lender: ALTA	\$100
116.1-06	25-06	Same as Survey	Owner or Lender: ALTA	\$100
116.2-06		Designation of Improvements, Condominium	Lender Owner: Standard Extended	No Charge 10% No Charge
116.3-06		Legal Description, New Subdivision	Owner: Lender:	25% 10%
116.4-06	19.1-06	Contiguity, Single Parcel	All Policies	\$100
116.4.1-06	19-06	Contiguity, Multiple Parcels	All Policies	\$100
116.5-06	7-06	Manufactured Housing Unit	All Policies	\$25
116.5.1-06	7.1-06	Manufactured Housing - Conversion; Loan	Lender: ALTA	\$25
116.5.2-06	7.2-06	Manufactured Housing - Conversion; Owner's	Owner: ALTA or CLTA	\$25
116.6-06		Manufactured Housing Unit	Lender: Standard Extended Owner: Standard Extended	10% No Charge 10% No Charge
116.7-06		Subdivision Map Act Compliance	Owner or Lender: ALTA	\$25
116.8	26	Subdivision	Owner or Lender: ALTA	\$25
116.9-06	19.2	Contiguity, Specified Parcels	All Policies	\$100
117	12	Aggregation	Lender: ALTA	\$100
117.1	12.1	Aggregation-State Limits	Lender: ALTA	\$100
119-06		Validity of Lease in Schedule B	Lender	25%
119.1		Leasehold Policy, Additional Exceptions	Owner or Lender: Leasehold	No Charge

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
119.2-06		Validity and Priority of Lease	Lender	25%
119.3-06		Priority of Lease	Lender	No Charge
119.5-06	13-06	Leasehold, Owner's	Owner: ALTA	No Charge
119.6-06	13.1-06	Leasehold, Loan	Lender: ALTA	No Charge
120.2		Subordination of Prior Mortgage to Lease	Owner or Lender: Leasehold	20%
122.2-06		Construction Lender Advance	Lender: ALTA	75% based upon amount of advance, minimum \$250.
122-06		Construction Lender Advance	Lender: ALTA	If base policy is for full amount of loan: 10% based upon amount of advance, minimum \$100 per issue, maximum \$300 per issue. ----- -- If base policy is in the amount of initial advance only: apply same charges as called for under the 108 series.
122.1A-06		Construction Loan Advance –Initial Advance 2006 ALTA Loan Policy	Lender: Extended	10%; max. \$250
122.1B-06		Construction Loan Advance – Subsequent Disbursement 2006 ALTA Loan Policy	Lender: Extended	10% based upon the amount of the disbursement; min. \$100, max. \$500. Issued only in conjunction with CLTA 122.1A-06
123.1	3	Zoning - Unimproved Land	Owner or Lender: ALTA	10%, minimum \$100
123.2	3.1	Zoning, Improved Land	Owner or Lender: ALTA	If 123.1 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100. On tracts where three or more endorsements are issued concurrently, the rate shall be \$5 per lot or policy if attached at the time the policy is issued. If attached at a later date, the charge shall be \$7.50 per lot of policy.
123.3	3.2	Zoning-Land Under Development	Owner : Standard Extended Lender: Standard Extended	30% 15% 25% 15%

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CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
				Min. \$100
123.4	3.3	Zoning – Completed Improvement – Non-Conforming Use	Owner or Lender: ALTA	If 123.1 previously issued 10%, minimum \$100; If not, 15%, minimum \$100
123.5	3.4	Zoning – No Zoning Classification Endorsement	Owner or Lender: ALTA	If 123.1 previously issued 10%, minimum \$100; If not, 15%, minimum \$100
124.1-06		Covenants are Binding	Owner: ALTA Lender: ALTA	20% 10%
124.2-06		Covenants in Lease are Binding	Lessee: Lender:	25% 10%-one charge applies when both the 124.2-06 and 124.1-06 are issued with a single policy.
124.3-06		Covenants in Lease are Binding	Lessee: Lender:	25% 10%-one charge applies when both the 124.2-06 and 124.1-06 are issued with a single policy.
127-06	15-06	Nonimputation - Full Equity Transfer	Owner: ALTA	\$100
127.1-06	15.1-06	Nonimputation – Additional Insured	Owner: ALTA	\$100
127.2-06	15.2-06	Nonimputation - Partial Equity Transfer	Owner: ALTA	\$100
128-06	16-06	Mezzanine Financing	Owner: ALTA	10%
129-06	18-06	Single Tax Parcel	All Policies	\$100
129.1-06	18.1-06	Multiple Tax Parcel	All Policies	\$100
130-06	20-06	First Loss, Multiple Parcel Transaction	Lender: ALTA	\$250
132	27	Usury	Lender: ALTA	10% Min. \$100 max. \$500 Must be approved by TR prior to closing.
133-06	24-06	Doing Business	Lender: ALTA	\$100
134-06	29-06	Interest Rate Swap - Direct Obligation	Lender: ALTA	10%
134.1-06	29.1-06	Interest Rate Swap - Additional Interest	Lender: ALTA	10%
134.2-06	29.2-06	Interest Rate Swap - Direct Obligation - Defined Amount	Lender: ALTA	10%, plus 100% of Scheduled Rate for additional liability

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CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
134.3-06	29.3-06	Interest Rate Swap - Additional Interest - Defined Amount	Lender: ALTA	10%, plus 100% of Scheduled Rate for additional liability
135	30	One to Four Family Shared Appreciation	Lender: ALTA	No Charge
135.1	30.1	Commercial Participation Interest	Lender: ALTA	No Charge
136-06	31-06	Severable Improvements	Lender: ALTA	\$100
137	32	Construction Loan - Loss of Priority	Lender: ALTA	No charge. Issued with ALTA 33-06
137.1	32.1	Construction Loan - Loss of Priority - Direct Payment	Lender: ALTA	No charge. Issued with ALTA 33-06
137.2	32.2	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender: ALTA	No charge. Issued with ALTA 33-06
138-06	33-06	Disbursement	Lender: ALTA	\$250
139-06	34-06	Identified Risk Coverage	Lender: ALTA	20%
139.1	34.1	Identified Exception & Identified Risk Coverage	Lender: ALTA	20%
140-06	35-06	Minerals and Other Subsurface Substances - Buildings	Owner or Lender: ALTA	10%; Min. \$100, max. \$500
140.1-06	35.1-06	Minerals and Other Subsurface Substances - Improvements	Owner or Lender: ALTA	10%; Min. \$100, max. \$500
140.2-06	35.2-06	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender: ALTA	10%; Min. \$100, max. \$500
140.3-06	35.3-06	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender: ALTA	10%; Min. \$100, max. \$500
141-06	36-06	Energy Project - Leasehold/Easement - Owner's	Owner: ALTA	\$500
141.1-06	36.1-06	Energy Project - Leasehold/Easement - Loan	Lender: ALTA	\$500
141.2-06	36.2-06	Energy Project - Leasehold - Owner's	Owner: ALTA	\$500
141.3-06	36.3-06	Energy Project - Leasehold - Loan	Lender: ALTA	\$500
141.4-06	36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's	Owner: ALTA	10%; max. \$500
141.5-06	36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	Lender: ALTA	10%; max. \$500

VIII-ENDORSEMENTS

CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
141.6-06	36.6-06	Energy Project - Encroachments	Lender: ALTA	10%; max. \$500
141.7-06	36.7	Energy Project - Fee Estate - Owner's Policy	Owner: ALTA	\$500
141.8-06	36.8	Energy Project - Fee Estate - Loan Policy	Lender: ALTA	\$500
141.9	36.9	Energy Project – Minerals And Other Subsurface Substances-Land Under Development	Lender: ALTA	\$500
142-06	39-06	Authentication	All Policies	No Charge
143-06	41-06	Water-Buildings	Owner or Lender: ALTA Owner: Lender:	20% ; Min. \$150, Max. \$500 \$100
143.1-06	41.1-06	Water-Improvements	Owner or Lender: ALTA Owner: Lender:	20% ; Min. \$150, Max. \$500 \$100
143.2-06	41.2-06	Water-Described Improvements	Owner or Lender: ALTA Owner: Lender:	20% ; Min. \$150, Max. \$500 \$150
143.3-06	41.3-06	Water-Land Under Development	Owner or Lender: ALTA Owner: Lender:	20% ; Min. \$150, Max. \$500 \$250
144-06	42-06	Commercial Lender Group Endorsement	Lender: ALTA	\$250
145-06	43-06	Anti-Taint	Lender	\$150
146-06	44-06	Insured Mortgage Recording-Loan	Lender	No Charge
147-06	40-06	Tax Credit- Owners Policy	Owner	10%
147.1-06	40.1-06	Tax Credit- Defined Amount - Loan Policy	Lender	10% plus increased liability at applicable rate
148-06	45	Pari Passu Mortgage – Loan Policy	ALTA – Lender	\$50
149-06	46	Option	ALTA – Owner	\$500
152	48	Tribal Waivers and Consents	Owner or Lender	No Charge
148-06	45-06	Pari Passu Mortgage – Loan Policy	ALTA – Lender	\$50

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CLTA Form No.:	ALTA Form No.: (includes 06 version)	Form Name	Policy Form	Charge (Percentage of Schedule of Rates unless otherwise indicated.)
149-06	46-06	Option	ALTA – Owner	\$500
150-06		Solar	Lender	\$100
152	48	Tribal Waiver and Consent	Owner or Lender	No Charge
152.1	48.1	Tribal Waiver and Consent Agreement	Owner or Lender	No Charge
Form JR1	Form JR1	Supplemental Coverage	ALTA Residential Limited Coverage Junior Loan Policy	No charge for first endorsement if issued within six months of original policy, otherwise \$25
Form JR2	Form JR2	Future Advance, Revolving Credit/Variable Rate	ALTA Residential Limited Coverage Junior Loan Policy	No Charge

VIII-ENDORSEMENTS

ALTA Form No.: (includes 06 version)	CLTA Form No.:	Form Name	Policy Form	Charge (Percentage of residential or commercial premium, whichever applies, unless otherwise indicated.)
3	123.1	Zoning - Unimproved Land	Owner or Lender: ALTA	10%, minimum \$100
3.1	123.2	Zoning, Improved Land	Owner or Lender: ALTA	If 123.1 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100. On tracts where three or more endorsements are issued concurrently, the rate shall be \$5 per lot or policy if attached at the time the policy is issued. If attached at a later date, the charge shall be \$7.50 per lot of policy.
3.2	123.3	Zoning-Land Under Development	Owner : Standard Extended Lender: Standard Extended	30% 15% 25% 15% Min. \$100
3.3	123.4	Zoning – Completed Improvement – Non-Conforming Use	Owner or Lender: ALTA	If 123.1 previously issued 10%, minimum \$100; If not, 15%, minimum \$100
3.4	123.5	Zoning – No Zoning Classification Endorsement	Owner or Lender: ALTA	If 123.1 previously issued 10%, minimum \$100; If not, 15%, minimum \$100
4	115.1	Condominium	Lender: ALTA	No Charge
4.1	115.3	Condominium	Owner or Lender: ALTA	No Charge
5	115.2-06	Planned Unit Development	Lender: ALTA	No Charge
5.1	115.4-06	Planned Unit Development	Owner or Lender	No Charge
6	111.5	Variable Rate Mortgage	Lender: ALTA	No Charge
6.2	111.8	Variable Rate Mortgage, Negative Amortization	Lender: ALTA	No Charge
7-06	116.5-06	Manufactured Housing Unit	All Policies	\$25
7.1	116.5.1- 06	Manufactured Housing - Conversion; Loan	Lender: ALTA	\$25
7.2	116.5.2- 06	Manufactured Housing - Conversion; Owner's	Owner: ALTA or CLTA	\$25
8.1	110.9	Environmental Protection Lien	Lender: ALTA	No Charge
8.2-06	110.9.1- 06	Environmental Protection Lien	Owner: ALTA	\$100
9-06	100	Restrictions, Encroachments, Minerals-Loan Policy	Lender: ALTA	No Charge

VIII-ENDORSEMENTS

ALTA Form No.: (includes 06 version)	CLTA Form No.:	Form Name	Policy Form	Charge (Percentage of residential or commercial premium, whichever applies, unless otherwise indicated.)
9.1-06	100.9-06	Restrictions, Encroachments, Minerals - Unimproved Land - Owner's Policy	Owner: ALTA or CLTA	\$100
9.2-06	100.10-06	Covenants, Conditions and Restrictions-Owners Policy-Improved Land	Owner: ALTA or CLTA	\$100.00
9.3-06	100.2.1- 06	Covenants, Conditions and Restrictions-Loan Policy	Lender: ALTA	No Charge
9.6-06	100.2.6- 06	Private Rights-Loan Policy	Lender: ALTA	10%. Min. \$100 max. \$500
9.7-06	100.2.7- 06	Restrictions, Encroachments, Minerals Land Under Development-Loan Policy	Lender: ALTA	10%. Min. \$100 max. \$500
9.8-06	100.2.8- 06	Covenants, Conditions and Restrictions Land Under Development-Owner's Policy	Owner: ALTA	\$100
9.9-06	100.2.9- 06	Private Rights-Owner's Policy	Owners: ALTA	10% Min. \$100 max. \$500
9.10-06	100.2.10- 06	Restrictions, Encroachments, Minerals-Current Violations-Loan Policy	Lender: ALTA	10% Min. \$100 max. \$500
10	104.12	Assignment	Lender: ALTA	\$100
10.1	104.13	Assignment and Date Down	Lender: ALTA	25%; min.\$250
10.2	104.11	Collateral Assignment of Mortgage	Lender	30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000. Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one
10.3	104.11.11	Collateral Assignment And Date Down of Mortgage	Lender	30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000. Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or

VIII-ENDORSEMENTS

ALTA Form No.: (includes 06 version)	CLTA Form No.:	Form Name	Policy Form	Charge (Percentage of residential or commercial premium, whichever applies, unless otherwise indicated.)
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				mortgages being assigned, plus \$75 for each endorsement over one
11	110.11	Mortgage Modification	Lender: ALTA	35% of Schedule of Rates based on loan-balance - Minimum \$250. If extension only, maximum \$500.
11.1	110.11.1	Mortgage Modification with Subordination	Owner or Lender: ALTA	35% of Schedule of Rates based on loan-balance - Minimum \$250. If extension only, maximum \$500.
11.2	110.11.2	Mortgage Modification with Additional Amount of Insurance	Lender:ALTA	35% of Schedule of Rates based on loan-balance, plus additional Schedule of Rates for the increased liability amount - Minimum \$250.
12	117	Aggregation	Lender: ALTA	\$100
12.1	117.1	Aggregation-State Limits	Lender: ALTA	\$100
13-06	119.5-06	Leasehold, Owner's	Owner: ALTA	No Charge
13.1-06	119.6-06	Leasehold, Loan	Lender: ALTA	No Charge
14	111.14	Future Advance - Priority	Lender: ALTA	\$25
14.1	111.14.1	Future Advance - Knowledge	Lender: ALTA	\$25
14.2	111.14.2	Future Advance - Letter of Credit	Lender: ALTA	\$25
14.3	111.14.3	Future Advance - Reverse Mortgage	Lender: ALTA	\$25
15-06	127-06	Nonimputation - Full Equity Transfer	Owner: ALTA	\$100
15.1-06	127.1-06	Nonimputation – Additional Insured	Owner: ALTA	\$100
15.2-06	127.2-06	Nonimputation - Partial Equity Transfer	Owner: ALTA	\$100
16-06	128-06	Mezzanine Financing	Owner: ALTA	10%
17-06	103.11-06	Access and Entry	All Policies	\$100
17.1-06	103.12-06	Indirect Access and Entry	All Policies	\$100
17.2-06	103.13-06	Utility Access	All Policies	\$100
18-06	129-06	Single Tax Parcel	All Policies	\$100

VIII-ENDORSEMENTS

ALTA Form No.: (includes 06 version)	CLTA Form No.:	Form Name	Policy Form	Charge (Percentage of residential or commercial premium, whichever applies, unless otherwise indicated.)
18.1-06	129.1-06	Multiple Tax Parcel- Easements	All Policies	\$100
18.2-06	129.2	Multiple Tax Parcel	All Policies	\$100
18.3-06	129.3	Single Tax Parcel and ID	All Policies	\$100
19-06	116.4.1-06	Contiguity, Multiple Parcels	All Policies	\$100
19.1-06	116.4-06	Contiguity, Single Parcel	All Policies	\$100
19.2	116.9-06	Contiguity, Specified Parcels	All Policies	\$100
20-06	130-06	First Loss, Multiple Parcel Transaction	Lender: ALTA	\$250
22-06	116.01-06	Location	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
22.1-06	116.02-06	Location and Map	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
23-06	114.3-06	Co-Insurance, Single Policy	Owner or Lender: ALTA	No Charge
23.1-06	114.4	Co-Insurance- Multiple Policies	Owner or Lender: ALTA	No Charge
24-06	133-06	Doing Business	Lender: ALTA	\$100
25-06	116.1-06	Same as Survey	Owner or Lender: ALTA	\$100
25.1-06	116.1.2-06	Same as Portion of Survey	Owner or Lender: ALTA	\$100
26	116.8	Subdivision	Owner or Lender: ALTA	\$25
27	132	Usury	Lender: ALTA	\$10% Min. \$100 max. \$500 Must be approved by TR prior to closing.
28-06	103.1-06	Easement, Damage or Enforced Removal	Owner: ALTA Lender: ALTA	20% \$25
28.1	103.14	Encroachments - Boundaries and Easements	Owner or Lender: ALTA	20%
28.2-06	103.15-06	Encroachments - Boundaries and Easements – Described Improvements	Owner or Lender: ALTA	20%
28.3-06	103.16-06	Encroachments - Boundaries and Easements – Described Improvements and Land Under Development	Owner or Lender: ALTA	20%
29-06	134-06	Interest Rate Swap - Direct Obligation	Lender: ALTA	\$50

VIII-ENDORSEMENTS

ALTA Form No.: (includes 06 version)	CLTA Form No.:	Form Name	Policy Form	Charge (Percentage of residential or commercial premium, whichever applies, unless otherwise indicated.)
29.1-06	134.1-06	Interest Rate Swap - Additional Interest	Lender: ALTA	\$50
29.2-06	134.2-06	Interest Rate Swap - Direct Obligation - Defined Amount	Lender: ALTA	\$50
29.3-06	134.3-06	Interest Rate Swap - Additional Interest - Defined Amount	Lender: ALTA	\$50
30	135	One to Four Family Shared Appreciation	Lender: ALTA	No Charge
30.1	135.1-06	Commercial Participation Interest	Lender: ALTA	No Charge
31-06	136-06	Severable Improvements	Lender: ALTA	\$100
32	137	Construction Loan - Loss of Priority	Lender: ALTA	No charge. Issued with ALTA 33-06
32.1	137.1-06	Construction Loan - Loss of Priority - Direct Payment	Lender: ALTA	No charge. Issued with ALTA 33-06
32.2	137.2-06	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender: ALTA	No charge. Issued with ALTA 33-06
33		Disbursement	Lender: ALTA	\$250
34	139	Identified Risk Coverage	Lender: ALTA	20%
34.1	139.1	Identified Exception & Identified Risk Coverage	Lender: ALTA	20%
35-06	140-06	Minerals and Other Subsurface Substances – Buildings	Owner or Lender: ALTA	10%; Min. \$100, max. \$500
35.1-06	140.1-06	Minerals and Other Subsurface Substances – Improvements	Owner or Lender: ALTA	10%; Min. \$100, max. \$500
35.2-06	140.2-06	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender: ALTA	10%; Min. \$100, max. \$500
35.3-06	140.3-06	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender: ALTA	10%; Min. \$100, max. \$500
36-06	141.06	Energy Project - Leasehold/Easement - Owner's	Owner: ALTA	\$500
36.1-06	141.1-06	Energy Project - Leasehold/Easement – Loan	Lender: ALTA	\$500
36.2-06	141.2-06	Energy Project - Leasehold - Owner's	Owner: ALTA	\$500
36.3-06	141.3-06	Energy Project - Leasehold - Loan	Lender: ALTA	\$500
36.4-06	141.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's	Owner: ALTA	10%; max. \$500
36.5-06	141.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	Lender: ALTA	10%; max. \$500

VIII-ENDORSEMENTS

ALTA Form No.: (includes 06 version)	CLTA Form No.:	Form Name	Policy Form	Charge (Percentage of residential or commercial premium, whichever applies, unless otherwise indicated.)
36.6-06	141.6-06	Energy Project - Encroachments	Lender: ALTA	10%; max. \$500
36.7	141.7-06	Energy Project - Fee Estate - Owner's Policy	Owner: ALTA	\$500
36.8	141.8-06	Energy Project - Fee Estate - Loan Policy	Lender: ALTA	\$500
36.9	141.9	Energy Project — Minerals And Other Subsurface Substances — Land Under Development		\$500
37-06	104.5-06	Assignment of Rents or Leases	Owner or Lender: ALTA	10%
39-06	142-06	Authentication	All Policies	No charge
40	147-06	Tax Credit- Owners Policy	Owner	10%
40.1	147.1-06	Tax Credit- Defined Amount - Loan Policy	Lender	10% plus increased liability at applicable rate
41-06	143-06	Water-Buildings	Owner or Lender: ALTA Owner: Lender:	20% ; Min. \$150, Max. \$500 \$100
41.1-06	143.1-06	Water-Improvements	Owner or Lender: ALTA Owner: Lender:	20% ; Min. \$150, Max. \$500 \$100
41.2-06	143.2-06	Water-Described Improvements	Owner or Lender: ALTA Owner: Lender:	20% ; Min. \$150, Max. \$500 \$150
41.3-06	143.3-06	Water-Land Under Development	Owner or Lender: ALTA Owner: Lender:	20% ; Min. \$150, Max. \$500 \$250
42	144-06	Commercial Lender Group Endorsement	Lender: ALTA	\$250
43	145-06	Anti-Taint	Lender: ALTA	\$150
44	146-06	Insured Mortgage Recording - Loan	Lender: ALTA	No Charge
45-06	148-06	Pari Passu Mortgage – Loan Policy	ALTA – Lender	\$50
46-06	149-06	Option	ALTA – Owner	\$500
48	152	Tribal Waiver and Consent	Owner or Lender	No Charge

VIII-ENDORSEMENTS

ALTA Form No.: (includes 06 version)	CLTA Form No.:	Form Name	Policy Form	Charge (Percentage of residential or commercial premium, whichever applies, unless otherwise indicated.)
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48.1	152.1	Tribal Waiver and Consent Agreement	Owner or Lender	No Charge
	150-06	Solar	Lender	\$100
Form JR1	Form JR1	Supplemental Coverage	ALTA Residential Limited Coverage Junior Loan Policy	No charge for first endorsement if issued within six months of original policy, otherwise \$25
Form JR2	Form JR2	Future Advance, Revolving Credit/Variable Rate	ALTA Residential Limited Coverage Junior Loan Policy	No charge

Title Resources Forms		Form Name	Form	Charge
TRGC Form No.: 300		Deletion of Natural Person Limitation	CLTA/ALTA Homeowner's	No Charge
TRGC Form No.: 402		Extension of Maturity	Lender	\$300
TRGC Form No.: 401		Special Separate Property Loan Endorsement	Lender	\$50
TRGC Form No.: 403		Reverse Mortgage (Trustee Mortgagor)	Lender	\$50
TRGC Form No.: 404		Tenancy in Common	Lender	\$100
TRGC Form No.: 405		Tenancy in Common with Parking	Lender	\$100

Rates Effective 11/01/2025

Liability	Schedule of Rates	Extended Lenders Concurrent
\$ 20,000	\$ 609	\$ 463
\$ 30,000	\$ 609	\$ 463
\$ 40,000	\$ 609	\$ 463
\$ 50,000	\$ 609	\$ 463
\$ 60,000	\$ 609	\$ 463
\$ 70,000	\$ 609	\$ 463
\$ 80,000	\$ 648	\$ 475
\$ 90,000	\$ 685	\$ 486
\$ 100,000	\$ 729	\$ 498
\$ 110,000	\$ 753	\$ 508
\$ 120,000	\$ 777	\$ 519
\$ 130,000	\$ 802	\$ 529
\$ 140,000	\$ 826	\$ 540
\$ 150,000	\$ 851	\$ 550
\$ 160,000	\$ 875	\$ 561
\$ 170,000	\$ 899	\$ 571
\$ 180,000	\$ 924	\$ 581
\$ 190,000	\$ 947	\$ 592
\$ 200,000	\$ 982	\$ 603
\$ 210,000	\$ 998	\$ 613
\$ 220,000	\$ 1,022	\$ 624
\$ 230,000	\$ 1,045	\$ 634
\$ 240,000	\$ 1,069	\$ 645
\$ 250,000	\$ 1,092	\$ 657
\$ 260,000	\$ 1,115	\$ 669
\$ 270,000	\$ 1,139	\$ 680
\$ 280,000	\$ 1,162	\$ 693
\$ 290,000	\$ 1,187	\$ 705
\$ 300,000	\$ 1,210	\$ 716
\$ 310,000	\$ 1,211	\$ 730
\$ 320,000	\$ 1,229	\$ 744
\$ 330,000	\$ 1,246	\$ 758
\$ 340,000	\$ 1,264	\$ 773
\$ 350,000	\$ 1,282	\$ 786
\$ 360,000	\$ 1,300	\$ 800
\$ 370,000	\$ 1,318	\$ 815
\$ 380,000	\$ 1,337	\$ 828
\$ 390,000	\$ 1,355	\$ 842
\$ 400,000	\$ 1,372	\$ 856
\$ 410,000	\$ 1,411	\$ 870
\$ 420,000	\$ 1,428	\$ 885
\$ 430,000	\$ 1,446	\$ 899
\$ 440,000	\$ 1,464	\$ 912
\$ 450,000	\$ 1,482	\$ 927
\$ 460,000	\$ 1,499	\$ 941
\$ 470,000	\$ 1,517	\$ 954
\$ 480,000	\$ 1,535	\$ 969
\$ 490,000	\$ 1,553	\$ 983
\$ 500,000	\$ 1,571	\$ 996

Liability	Schedule of Rates	Extended Lenders Concurrent
\$ 510,000	\$ 1,582	\$ 1,007
\$ 520,000	\$ 1,599	\$ 1,017
\$ 530,000	\$ 1,616	\$ 1,028
\$ 540,000	\$ 1,633	\$ 1,038
\$ 550,000	\$ 1,650	\$ 1,049
\$ 560,000	\$ 1,666	\$ 1,059
\$ 570,000	\$ 1,682	\$ 1,070
\$ 580,000	\$ 1,699	\$ 1,080
\$ 590,000	\$ 1,716	\$ 1,091
\$ 600,000	\$ 1,733	\$ 1,101
\$ 610,000	\$ 1,745	\$ 1,112
\$ 620,000	\$ 1,761	\$ 1,122
\$ 630,000	\$ 1,778	\$ 1,133
\$ 640,000	\$ 1,794	\$ 1,143
\$ 650,000	\$ 1,811	\$ 1,154
\$ 660,000	\$ 1,828	\$ 1,164
\$ 670,000	\$ 1,845	\$ 1,175
\$ 680,000	\$ 1,861	\$ 1,185
\$ 690,000	\$ 1,877	\$ 1,196
\$ 700,000	\$ 1,894	\$ 1,206
\$ 710,000	\$ 1,907	\$ 1,217
\$ 720,000	\$ 1,924	\$ 1,227
\$ 730,000	\$ 1,939	\$ 1,238
\$ 740,000	\$ 1,956	\$ 1,248
\$ 750,000	\$ 1,973	\$ 1,259
\$ 760,000	\$ 1,990	\$ 1,269
\$ 770,000	\$ 2,007	\$ 1,280
\$ 780,000	\$ 2,023	\$ 1,290
\$ 790,000	\$ 2,039	\$ 1,301
\$ 800,000	\$ 2,056	\$ 1,311
\$ 810,000	\$ 2,083	\$ 1,322
\$ 820,000	\$ 2,100	\$ 1,332
\$ 830,000	\$ 2,116	\$ 1,343
\$ 840,000	\$ 2,134	\$ 1,353
\$ 850,000	\$ 2,149	\$ 1,364
\$ 860,000	\$ 2,165	\$ 1,371
\$ 870,000	\$ 2,181	\$ 1,379
\$ 880,000	\$ 2,197	\$ 1,386
\$ 890,000	\$ 2,213	\$ 1,393
\$ 900,000	\$ 2,229	\$ 1,401
\$ 910,000	\$ 2,249	\$ 1,408
\$ 920,000	\$ 2,265	\$ 1,415
\$ 930,000	\$ 2,281	\$ 1,423
\$ 940,000	\$ 2,296	\$ 1,430
\$ 950,000	\$ 2,313	\$ 1,437
\$ 960,000	\$ 2,329	\$ 1,448
\$ 970,000	\$ 2,345	\$ 1,452
\$ 980,000	\$ 2,360	\$ 1,460
\$ 990,000	\$ 2,376	\$ 1,467
\$ 1,000,000	\$ 2,393	\$ 1,474

Liability	Schedule of Rates	Extended Lenders Concurrent
\$ 1,010,000	\$ 2,406	\$ 1,479
\$ 1,020,000	\$ 2,418	\$ 1,485
\$ 1,030,000	\$ 2,431	\$ 1,490
\$ 1,040,000	\$ 2,443	\$ 1,495
\$ 1,050,000	\$ 2,456	\$ 1,500
\$ 1,060,000	\$ 2,469	\$ 1,506
\$ 1,070,000	\$ 2,481	\$ 1,511
\$ 1,080,000	\$ 2,494	\$ 1,516
\$ 1,090,000	\$ 2,506	\$ 1,521
\$ 1,100,000	\$ 2,519	\$ 1,527
\$ 1,110,000	\$ 2,532	\$ 1,532
\$ 1,120,000	\$ 2,544	\$ 1,537
\$ 1,130,000	\$ 2,557	\$ 1,542
\$ 1,140,000	\$ 2,569	\$ 1,548
\$ 1,150,000	\$ 2,582	\$ 1,553
\$ 1,160,000	\$ 2,595	\$ 1,558
\$ 1,170,000	\$ 2,607	\$ 1,563
\$ 1,180,000	\$ 2,620	\$ 1,569
\$ 1,190,000	\$ 2,632	\$ 1,574
\$ 1,200,000	\$ 2,645	\$ 1,579
\$ 1,210,000	\$ 2,658	\$ 1,584
\$ 1,220,000	\$ 2,670	\$ 1,590
\$ 1,230,000	\$ 2,683	\$ 1,595
\$ 1,240,000	\$ 2,695	\$ 1,600
\$ 1,250,000	\$ 2,708	\$ 1,605
\$ 1,260,000	\$ 2,721	\$ 1,611
\$ 1,270,000	\$ 2,733	\$ 1,616
\$ 1,280,000	\$ 2,746	\$ 1,621
\$ 1,290,000	\$ 2,758	\$ 1,626
\$ 1,300,000	\$ 2,771	\$ 1,632
\$ 1,310,000	\$ 2,784	\$ 1,637
\$ 1,320,000	\$ 2,796	\$ 1,642
\$ 1,330,000	\$ 2,809	\$ 1,647
\$ 1,340,000	\$ 2,821	\$ 1,653
\$ 1,350,000	\$ 2,834	\$ 1,658
\$ 1,360,000	\$ 2,847	\$ 1,663
\$ 1,370,000	\$ 2,859	\$ 1,668
\$ 1,380,000	\$ 2,872	\$ 1,674
\$ 1,390,000	\$ 2,884	\$ 1,679
\$ 1,400,000	\$ 2,897	\$ 1,684
\$ 1,410,000	\$ 2,910	\$ 1,689
\$ 1,420,000	\$ 2,922	\$ 1,695
\$ 1,430,000	\$ 2,935	\$ 1,700
\$ 1,440,000	\$ 2,947	\$ 1,705
\$ 1,450,000	\$ 2,960	\$ 1,710
\$ 1,460,000	\$ 2,973	\$ 1,716
\$ 1,470,000	\$ 2,985	\$ 1,721
\$ 1,480,000	\$ 2,998	\$ 1,726
\$ 1,490,000	\$ 3,010	\$ 1,731
\$ 1,500,000	\$ 3,023	\$ 1,737

Rates Effective 11/01/2025

Liability	Schedule of Rates	Extended Lenders Concurrent
\$ 1,510,000	\$ 3,028	\$ 1,741
\$ 1,520,000	\$ 3,029	\$ 1,745
\$ 1,530,000	\$ 3,041	\$ 1,749
\$ 1,540,000	\$ 3,053	\$ 1,754
\$ 1,550,000	\$ 3,065	\$ 1,758
\$ 1,560,000	\$ 3,077	\$ 1,762
\$ 1,570,000	\$ 3,088	\$ 1,766
\$ 1,580,000	\$ 3,101	\$ 1,770
\$ 1,590,000	\$ 3,112	\$ 1,775
\$ 1,600,000	\$ 3,124	\$ 1,779
\$ 1,610,000	\$ 3,130	\$ 1,783
\$ 1,620,000	\$ 3,131	\$ 1,787
\$ 1,630,000	\$ 3,143	\$ 1,791
\$ 1,640,000	\$ 3,154	\$ 1,796
\$ 1,650,000	\$ 3,167	\$ 1,800
\$ 1,660,000	\$ 3,178	\$ 1,804
\$ 1,670,000	\$ 3,190	\$ 1,808
\$ 1,680,000	\$ 3,203	\$ 1,812
\$ 1,690,000	\$ 3,214	\$ 1,817
\$ 1,700,000	\$ 3,226	\$ 1,821
\$ 1,710,000	\$ 3,231	\$ 1,825
\$ 1,720,000	\$ 3,243	\$ 1,829
\$ 1,730,000	\$ 3,254	\$ 1,833
\$ 1,740,000	\$ 3,267	\$ 1,838
\$ 1,750,000	\$ 3,279	\$ 1,842
\$ 1,760,000	\$ 3,291	\$ 1,846
\$ 1,770,000	\$ 3,302	\$ 1,850
\$ 1,780,000	\$ 3,314	\$ 1,854
\$ 1,790,000	\$ 3,325	\$ 1,859
\$ 1,800,000	\$ 3,337	\$ 1,863
\$ 1,810,000	\$ 3,354	\$ 1,867
\$ 1,820,000	\$ 3,365	\$ 1,871
\$ 1,830,000	\$ 3,377	\$ 1,875
\$ 1,840,000	\$ 3,388	\$ 1,880
\$ 1,850,000	\$ 3,400	\$ 1,884
\$ 1,860,000	\$ 3,411	\$ 1,888
\$ 1,870,000	\$ 3,424	\$ 1,892
\$ 1,880,000	\$ 3,436	\$ 1,896
\$ 1,890,000	\$ 3,447	\$ 1,901
\$ 1,900,000	\$ 3,459	\$ 1,905
\$ 1,910,000	\$ 3,474	\$ 1,909
\$ 1,920,000	\$ 3,487	\$ 1,913
\$ 1,930,000	\$ 3,499	\$ 1,917
\$ 1,940,000	\$ 3,510	\$ 1,922
\$ 1,950,000	\$ 3,522	\$ 1,926
\$ 1,960,000	\$ 3,533	\$ 1,930
\$ 1,970,000	\$ 3,545	\$ 1,934
\$ 1,980,000	\$ 3,557	\$ 1,938
\$ 1,990,000	\$ 3,569	\$ 1,943
\$ 2,000,000	\$ 3,581	\$ 1,947

Liability	Schedule of Rates	Extended Lenders Concurrent
\$ 2,010,000	\$ 3,587	\$ 1,952
\$ 2,020,000	\$ 3,593	\$ 1,957
\$ 2,030,000	\$ 3,599	\$ 1,962
\$ 2,040,000	\$ 3,606	\$ 1,968
\$ 2,050,000	\$ 3,612	\$ 1,973
\$ 2,060,000	\$ 3,618	\$ 1,978
\$ 2,070,000	\$ 3,625	\$ 1,983
\$ 2,080,000	\$ 3,631	\$ 1,989
\$ 2,090,000	\$ 3,637	\$ 1,994
\$ 2,100,000	\$ 3,644	\$ 1,999
\$ 2,110,000	\$ 3,650	\$ 2,004
\$ 2,120,000	\$ 3,656	\$ 2,010
\$ 2,130,000	\$ 3,662	\$ 2,015
\$ 2,140,000	\$ 3,669	\$ 2,020
\$ 2,150,000	\$ 3,675	\$ 2,025
\$ 2,160,000	\$ 3,681	\$ 2,031
\$ 2,170,000	\$ 3,688	\$ 2,036
\$ 2,180,000	\$ 3,694	\$ 2,041
\$ 2,190,000	\$ 3,700	\$ 2,046
\$ 2,200,000	\$ 3,707	\$ 2,052
\$ 2,210,000	\$ 3,713	\$ 2,057
\$ 2,220,000	\$ 3,719	\$ 2,062
\$ 2,230,000	\$ 3,725	\$ 2,067
\$ 2,240,000	\$ 3,732	\$ 2,073
\$ 2,250,000	\$ 3,738	\$ 2,078
\$ 2,260,000	\$ 3,744	\$ 2,083
\$ 2,270,000	\$ 3,751	\$ 2,088
\$ 2,280,000	\$ 3,757	\$ 2,094
\$ 2,290,000	\$ 3,763	\$ 2,099
\$ 2,300,000	\$ 3,770	\$ 2,104
\$ 2,310,000	\$ 3,776	\$ 2,109
\$ 2,320,000	\$ 3,782	\$ 2,115
\$ 2,330,000	\$ 3,788	\$ 2,120
\$ 2,340,000	\$ 3,795	\$ 2,125
\$ 2,350,000	\$ 3,801	\$ 2,130
\$ 2,360,000	\$ 3,807	\$ 2,136
\$ 2,370,000	\$ 3,814	\$ 2,141
\$ 2,380,000	\$ 3,820	\$ 2,146
\$ 2,390,000	\$ 3,826	\$ 2,151
\$ 2,400,000	\$ 3,833	\$ 2,157
\$ 2,410,000	\$ 3,839	\$ 2,162
\$ 2,420,000	\$ 3,845	\$ 2,167
\$ 2,430,000	\$ 3,851	\$ 2,172
\$ 2,440,000	\$ 3,858	\$ 2,178
\$ 2,450,000	\$ 3,864	\$ 2,183
\$ 2,460,000	\$ 3,870	\$ 2,188
\$ 2,470,000	\$ 3,877	\$ 2,193
\$ 2,480,000	\$ 3,883	\$ 2,199
\$ 2,490,000	\$ 3,889	\$ 2,204
\$ 2,500,000	\$ 3,896	\$ 2,209

Liability	Schedule of Rates	Extended Lenders Concurrent
\$ 2,510,000	\$ 3,902	\$ 2,214
\$ 2,520,000	\$ 3,908	\$ 2,220
\$ 2,530,000	\$ 3,914	\$ 2,225
\$ 2,540,000	\$ 3,921	\$ 2,230
\$ 2,550,000	\$ 3,927	\$ 2,235
\$ 2,560,000	\$ 3,933	\$ 2,241
\$ 2,570,000	\$ 3,940	\$ 2,246
\$ 2,580,000	\$ 3,946	\$ 2,251
\$ 2,590,000	\$ 3,952	\$ 2,256
\$ 2,600,000	\$ 3,959	\$ 2,262
\$ 2,610,000	\$ 3,965	\$ 2,267
\$ 2,620,000	\$ 3,971	\$ 2,272
\$ 2,630,000	\$ 3,977	\$ 2,277
\$ 2,640,000	\$ 3,984	\$ 2,283
\$ 2,650,000	\$ 3,990	\$ 2,288
\$ 2,660,000	\$ 3,996	\$ 2,293
\$ 2,670,000	\$ 4,003	\$ 2,298
\$ 2,680,000	\$ 4,009	\$ 2,304
\$ 2,690,000	\$ 4,015	\$ 2,309
\$ 2,700,000	\$ 4,022	\$ 2,314
\$ 2,710,000	\$ 4,028	\$ 2,319
\$ 2,720,000	\$ 4,034	\$ 2,325
\$ 2,730,000	\$ 4,040	\$ 2,330
\$ 2,740,000	\$ 4,047	\$ 2,335
\$ 2,750,000	\$ 4,053	\$ 2,340
\$ 2,760,000	\$ 4,059	\$ 2,346
\$ 2,770,000	\$ 4,066	\$ 2,351
\$ 2,780,000	\$ 4,072	\$ 2,356
\$ 2,790,000	\$ 4,078	\$ 2,361
\$ 2,800,000	\$ 4,085	\$ 2,367
\$ 2,810,000	\$ 4,091	\$ 2,372
\$ 2,820,000	\$ 4,097	\$ 2,377
\$ 2,830,000	\$ 4,103	\$ 2,382
\$ 2,840,000	\$ 4,110	\$ 2,388
\$ 2,850,000	\$ 4,116	\$ 2,393
\$ 2,860,000	\$ 4,122	\$ 2,398
\$ 2,870,000	\$ 4,129	\$ 2,403
\$ 2,880,000	\$ 4,135	\$ 2,409
\$ 2,890,000	\$ 4,141	\$ 2,414
\$ 2,900,000	\$ 4,148	\$ 2,419
\$ 2,910,000	\$ 4,154	\$ 2,424
\$ 2,920,000	\$ 4,160	\$ 2,430
\$ 2,930,000	\$ 4,166	\$ 2,435
\$ 2,940,000	\$ 4,173	\$ 2,440
\$ 2,950,000	\$ 4,179	\$ 2,445
\$ 2,960,000	\$ 4,185	\$ 2,451
\$ 2,970,000	\$ 4,192	\$ 2,456
\$ 2,980,000	\$ 4,198	\$ 2,461
\$ 2,990,000	\$ 4,204	\$ 2,466
\$ 3,000,000	\$ 4,211	\$ 2,472

Amount of Insurance over \$3,000,000

Schedule of Rates : Add \$5.25 per \$10,000
+ \$4,211

Ext. Concurrent Loan Rate: Add \$4.20 per
\$10,000 + \$2,472