



ALABAMA

TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: December 2, 2022



ALLIANT
NATIONAL
TITLE INSURANCE COMPANY

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TITLE INSURANCE

GENERAL RULES

A. COMPUTATION OF REGULAR RATE

The rates and fees set forth are the charges of Alliant National Title Insurance Company (hereinafter collectively "Company") for the issuance of commitments for title insurance, title insurance policies and endorsements on its own behalf, or by its duly authorized Policy Issuing Agents in the State of Alabama. All charges for title insurance are to be computed in accordance with these rules and the Rates shown herein. Rates specified herein shall be charged as of the effective date of the filing (in effect rate at time of Commitment to the consumer shall be the rate charged).

To compute any insurance premium on a fractional thousand of insurance round up to the next whole thousand.

B. FAIR VALUE

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

C. FORMS

All Forms used are those on file with the Department of Insurance, as amended from time to time.

D. POLICY SCHEDULES

The filed policy schedules are for reference only and the specific format and language may be altered as long as the intent of such form remains the same.

E. NON-FILED ENDORSEMENTS

Various endorsement may be issued by the company to accommodate customers to afford the customer affirmative assurance. The premiums, if any, for such endorsements shall be determined by the company on a case-by-case basis.

F. RATE COMBINATIONS

No rate in this manual shall be used in conjunction with another rate. In other words, only one provision of this manual shall be used in computing a rate for a transaction (no rate upon a rate).

G. MINIMUM RATE CHARGE

The minimum premium for any rate shall be \$125.00

H. ADDITIONAL CHARGES

Additional charges commensurate with the assumption of the risk will be made when unusual conditions of title are encountered, or when special or extra-hazardous risks are insured against, or when special services are requested.

I. FEES FOR SERVICES NOT SPECIFIED IN MANUAL

In some cases or conditions services may be required for which there is no charge provided in this manual. In any such event, a charge shall be made which in the opinion of the Company appears to be consistent with the general pricing procedures as set forth herein.

SECTION 1

OWNER'S INSURANCE

SCHEDULE OF RATES

All Counties in Alabama

The minimum premium for Regular Rates and Reissue Rates shall be \$125.00

1. Original Rates for Owner's Policy or Owner's Leasehold Policy

Low	High	Increment	
\$0.00	\$100,000	Per Thousand	\$3.50
\$100,001	\$500,000	Per Thousand	\$2.60
\$500,001	\$5,000,000	Per Thousand	\$2.10
\$5,000,001	\$10,000,000	Per Thousand	\$1.85
\$10,000,001	\$15,000,000	Per Thousand	\$1.60
Over \$15,000,000		Per Thousand	\$1.35

2. Original Rates for ALTA Homeowner's Policy

Low	High	Increment	
\$0.00	\$100,000	Per Thousand	\$4.20
\$100,001	\$500,000	Per Thousand	\$3.12
\$500,001	\$5,000,000	Per Thousand	\$2.52
\$5,000,001	\$10,000,000	Per Thousand	\$2.22
\$10,000,001	\$15,000,000	Per Thousand	\$1.92
Over \$15,000,000		Per Thousand	\$1.62

3. Reissue Rates for owner's Policy or Owner's Leasehold Policy

Low	High	Increment	
\$0.00	\$100,000	Per Thousand	\$2.10
\$100,001	\$500,000	Per Thousand	\$1.56
\$500,001	\$5,000,000	Per Thousand	\$1.26
\$5,000,001	\$10,000,000	Per Thousand	\$1.11
\$10,000,001	\$15,000,000	Per Thousand	\$0.96
Over \$15,000,000		Per Thousand	\$0.81

4. Reissue Rates for ALTA Homeowner's Policy

Low	High	Increment	
\$0.00	\$100,000	Per Thousand	\$2.52
\$100,001	\$500,000	Per Thousand	\$1.88
\$500,001	\$5,000,000	Per Thousand	\$1.51
\$5,000,001	\$10,000,000	Per Thousand	\$1.33
\$10,000,001	\$15,000,000	Per Thousand	\$1.15
Over \$15,000,000		Per Thousand	\$0.97

Reissue Rate

The reissue Owner's Policy rate is only applicable when the insured physically produces the prior policy, including schedules associated therewith, issued by an insurer licensed to be engaged in the business of title insurance in this state. Reissue rates apply up to the face amount of the previous owner's policy. If the new owner's policy amount exceeds the face amount of the previous owner's policy, the excess shall be computed at the current original rates under the applicable bracket or brackets for the type of owner's policy to be issued. Reissue premium calculations are based on the type of new owner's policy to be issued, not on the type of previous owner's policy giving rise to the reissue credit. For example, if the new owner's policy to be issued is an ALTA Homeowner's Policy and the previous owner's policy being used for reissue purposes is an Owner's policy, use the original and reissue rates for ALTA Homeowner's Policies listed above under #4. A Reissue rate of 60% of the current original rate for the type of owner's policy to be issued may be given as provided above in the following cases:

1. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured prior to the application for a new policy shall be entitled to the reissue rate for the owner's insurance in an amount up to the face amount of such previous policy.
2. When acreage is platted into smaller subdivisions of not less than ten lots, and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors, or assigns will be allowed the Owner's Reissue Rate on parcels sold out of such subdivision within ten (10) years from the date of

the blanket policy or until the aggregate of the policies issued on such parcels equals the face amount of the original blanket policy.

3. Thereafter, additional blanket insurance should be purchased, or subsequent policies will be charged at current original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph (1) hereof.

4. Where a loan policy is outstanding and an owner's policy on the same property is issued within ten (10) years from the date of said loan policy, the reissue rate will apply up to the amount of the balance due on the mortgage insured under the outstanding loan policy.

5. When the insured under a loan policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, such insured or the designee for the benefit of such insured, shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous loan policy upon presenting said loan policy. Original Owner's rate in force at the time of the owner's policy will be charged for excess insurance requested.

OWNER'S FEE AND OWNER'S LEASEHOLD POLICIES

When an owner's Fee Policy and an Owner's Leasehold Policy insuring identical land are to be issued simultaneously, the rate applicable for the Owner's Fee Policy shall be the Original Owner's rate, and the rate for the Owner's Leasehold Policy will be 30% of the Original Owner's rate for an amount of insurance up to the face amount of the Owner's Fee Policy. If the Owner's Leasehold Policy amount exceeds the face amount of the Owner's Fee Policy, the excess shall be charged at the standard Original Owner's rate under the applicable bracket(s).

SECTION 2

LENDER'S INSURANCE

The provisions contained in this Section are applicable to title insurance issued for the benefit of a lender or his assignee.

Loan Policies shall be issued for the full loan amount except when the land covered in the policy represents only a part of the security for the loan. The lender shall, if requested by the Company, furnish a statement as to the value of real property. A policy can be issued, however, for an amount up to 125% of the principal debt to cover interest and other costs incident to a foreclosure.

When a loan is secured by two or more parcels of real estate, a Loan Policy may be issued on one or more of such parcels provided that the policy is not issued for less than the amount of the security allocated to such parcel or parcels.

A Loan Policy expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Rates for First Mortgages.

1. Original Rates For First Mortgage Loan Policies and Short Form Loan Policies and First Mortgage Leasehold Loan Policies

Low	High	Increment	
\$0.00	\$100,000	Per Thousand	\$2.98
\$100,001	\$500,000	Per Thousand	\$2.21
\$500,001	\$5,000,000	Per Thousand	\$1.79
\$5,000,001	\$10,000,000	Per Thousand	\$1.57
\$10,000,001	\$15,000,000	Per Thousand	\$1.36
Over \$15,000,000		Per Thousand	\$1.15

2. Reissue Rates for First Mortgage Loan Policies

Low	High	Increment	
\$0.00	\$100,000	Per Thousand	\$1.78
\$100,001	\$500,000	Per Thousand	\$1.33
\$500,001	\$5,000,000	Per Thousand	\$1.07
\$5,000,001	\$10,000,000	Per Thousand	\$0.94
\$10,000,001	\$15,000,000	Per Thousand	\$0.82
Over \$15,000,000		Per Thousand	\$0.69

REISSUE RATE

The reissue Loan Policy rate for first mortgage loan policies is only applicable when the insured physically produces the prior policy, including schedules associated therewith, issued by an insurer licensed to be in the business of title insurance in Alabama.

Reissue rates apply up the face amount of the previous Owner's Policy, or up to the outstanding loan balance of the prior Loan Policy, with a \$125.00 minimum. If the new loan policy will be issued for an amount greater than the prior policy, the excess shall be computed at the original first mortgage loan rates above.

A reissue rate of 60% of the current original rate for the type of first mortgage loan policy to be issued may be given as provided above when any of the following occur:

1. Reissue rate is applicable where an owner's policy has been issued on the same property prior to the application for a new loan policy.
2. Reissue rate is applicable where an outstanding loan policy has been issued on the same property with the identical mortgagor within ten (10) years prior to the application for a new loan policy.
3. Reissue rates are not applicable to second mortgages or revolving credit, or equity line loan policies (Except for commercial transaction).

SUBSTITUTION LOANS – REFINANCE

When the borrower makes a substitution loan on the property, the title to which was insured by any company in connection with the original loan, first mortgage loan policy reissue rates will be applicable for issuing a policy in connection with the new loan.

ORIGINAL RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY COVERAGE

An Expanded Coverage Residential Loan Policy is available for qualifying improved one-to-four family residences at the applicable Rate plus an additional 10% of the Regular Rate.

REISSUE RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY COVERAGE

The reissue rate for Expanded Coverage Residential Loan Policies is the rate set forth under applicable rate plus an additional 10%.

SIMULTANEOUS ISSUE OF LOAN POLICIES

When an owner's and loan policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the Original Owner's rate. The rate for the loan policy or policies so simultaneously issued will be \$50.00 per policy for the amount of insurance not in excess of the owner's policy. The owner's policy must be issued for full value of the property. If however, the amount of insurance desired under the loan policy or policies is in excess of the owner's policy, the excess shall be computed at the original first mortgage loan policy rates under the applicable bracket or brackets. If a Revolving Credit Mortgage is involved, use the Original Owner's rate above to calculate the premium for the amount of the indebtedness in excess of the owner's policy amount.

Simultaneous issue rates apply to the simultaneous issuing of a loan policy or policies and an owner's policy. Simultaneous issue rates do not apply to simultaneous first and second mortgage transactions, where no owner's policy is issued therewith.

SECOND MORTGAGE LOAN POLICIES

The rate for title insurance on Second Mortgage transactions will be the same as on the First Mortgage transactions as provided above.

If the Second Mortgage is a Revolving Credit Loan Policy, the rate is the same as the Original Owner's rate

Simultaneous Rate may be available for the Second Mortgage. If the First Mortgage is entitled to simultaneous rate as provided above, then the Second Mortgage executed simultaneously with the First Mortgage is also entitled to simultaneous rate. The premium for the Second Mortgage will be \$50.00, provided the policy amounts insuring the First and Second Mortgages do not exceed the policy amount of the Owner's Policy. If the face amount of the Owner's Policy is exceeded, the premium for the Second Mortgage will be \$50 plus the excess charged at the Original Loan Policy rate under the applicable bracket(s). If a Revolving Credit Mortgage is involved, use the Original Owner's Policy rate above to calculate the premium for the amount of indebtedness in excess of the Owner's Policy amount.

Reissue Rates do not apply to Second Mortgage loan policies (Except for commercial transactions).

RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN COVERAGE

An ALTA Residential Limited Coverage Junior Loan Policy may be issued when the loan being insured is in a second or junior position, per the following schedule based on liability amount:

Liability	Premium
Up to \$250,000	\$110.00

And ALTA JR1 and ALTA JR2 Endorsement is available for \$25.00.

MODIFICATION OF MORTGAGE LOANS

When the indebtedness secured by a mortgage on real property, insured by this Company, is renewed by a modification agreement and the lender wishes to extend coverage through the recording of the Mortgage Extension/Modification Agreement and to have said agreement insured, we will require the following to issue an endorsement:

1. Bring title forward, commencing with the date of our policy and continuing through the date of recording of the Mortgage Extension/Modification Agreement, to determine if there are any intervening rights affecting the priority of the mortgage insured. An exception should be added for any intervening matters.
2. Have an Owner's and Seller's Final Affidavit and Agreement executed on our standard form.
3. Charge a title insurance premium for taking coverage forward on the unpaid balance of the indebtedness of the insured mortgage being modified. To figure this premium calculate the premium on the unpaid balance of the mortgage indebtedness at the original rate for first mortgage loan policies and take 20% of this figure.
4. Charge an additional title insurance premium on any amount of indebtedness in excess of the unpaid balance of the indebtedness of the insured mortgage at the original rate for first mortgage loan policies. In cases where a revolving credit mortgage is increased, the additional premium is calculated on the amount of the indebtedness in excess of the original mortgage loan amount instead of the unpaid balance, and the rate used is the original rate for owner's policies.

LOAN ASSUMPTION AND MODIFICATION

When the lender requires a borrower/purchaser to execute a Loan Assumption and Modification Agreement assuming an existing loan and needs to extend their coverage through the recording of these documents, we will require the following to issue and endorsement:

1. Bring title forward, commencing with the date of our policy and continuing through the date of recording the Loan Assumption and Modification Agreement, to determine if there are any intervening rights affecting the priority of the mortgage insured. An exception should be added for any intervening matters.
2. Have an owner's and Seller's Final Affidavit and Agreement executed
3. Charge a title insurance premium on the unpaid balance of the indebtedness of the insured mortgage being modified. To figure this premium, calculate the premium on the unpaid balance of the mortgage indebtedness at 60% of the original rate for first mortgage loan policies.

MORTGAGE PRIORITY GUARANTEE

The premium charge for a Mortgage Priority Guarantee is as follows:

Policy Amount	Premium
\$0 - \$1,000,000	\$125.00
\$1,000,001 - \$1,500,000	\$250.00
\$1,500,001 - \$1,200,000	\$350.00

SECTION 3

DEVELOPER'S AND BUILDER'S RATE

CONSTRUCTION LOANS

A title commitment requires (as a precedent to a policy being issued) evidence that no mechanics' or materialmen's liens exist against the subject property. Therefore, a title policy should be issued as of the time the construction mortgage is filed for record at the Original First Mortgage Policy rate.

If the interim or temporary construction mortgage is replaced by a new permanent finance mortgage and a title insurance policy is requested on the permanent mortgage, charge the reissue rate for loan policies indicated above up to the face amount of the prior construction loan policy. If the new permanent loan policy amount is greater, compute the premium charge for the excess at the original first mortgage loan rates.

To insure a modification agreement of a "construction-to-perm" loan refer to the Section on Modification of Mortgage Loans for applicable rates.

SECTION 4

MISCELLANEOUS

CLOSING PROTECTION LETTERS

Subject to the Alabama Closing or Settlement Protection Act No. 2011-556 (ALA Code 27-3-6.1) and Company guidelines, the following fees will be assessed when a party in a real estate transaction requests a Closing Protection Letter; each requesting party will be assessed the fee. All fees will be paid to the Company

PARTY	FEE
Lender	\$25.00
Borrower/Buyer	\$25.00
Seller	\$50.00

SECTION 5

ENDORSEMENTS

The charges set forth herein are minimum charges, and are keyed to the coverage's specifically referred to in each endorsement. Additional charges may be made for other additional work where warranted. Note: The word "Basic" or "Basic Rate" in this schedule shall refer to the Basic Schedule of Rates. Any reference to "Per Thousand" refers to per thousand of liability.

Premium charges for endorsements are listed below EXCEPT THAT on a loan policy insuring one to four family residential property, there will be no charge for any of the listed endorsements, unless the requested endorsement is an ALTA 7 Series Endorsement (in such case, charge the rate below).

Minimum Charge for any endorsement listed below is \$100.00.

ALTA	CLTA/ OTHER	Description	Owr	Lndr	Charge
1		STREET ASSESSMENTS ENDORSEMENT With Street Improvement Assessment Coverage		X	\$100
2		TRUTH IN LENDING ENDORSEMENT Insures lender against termination of lien when borrower's exercises their right of recession		X	\$.10 Per Thousand
3		ZONING – UNIMPROVED LAND ENDORSEMENT Provide insurance against violations of zoning ordinances.	X	X	\$.10 Per Thousand
3.1		ZONING – COMPLETED STRUCTURE ENDORSEMENT Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on improved property	X	X	\$.10 Per Thousand
3.2		ZONING – UNDER DEVELOPMENT - Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on property under development	X	X	\$.10 Per Thousand

4.1	CONDOMINIUM ENDORSEMENT No violation of CC&R's separate taxation, encroachments, right of first refusal	X	X	\$100
5.1	PUD ENDORSEMENT No violations of CC&R's, priority of assessments, encroachments, right of first refusal.	X	X	\$100
6	VARIABLE RATE MORTGAGE ENDORSEMENT Insures lender against loss as a result of unenforceability or lack of priority of the insured mortgage due to changes in the interest rate		X	\$100
6.2	VARIABLE RATE MORTGAGE – NEGATIVE AMORTIZATION ENDORSEMENT Variable rate mortgage endorsement for mortgages with negative amortization.		X	\$100
7	MANUFACTURED HOUSING UNIT ENDORSEMENT Manufactured housing unit is located on the land.		X	\$100
7.1	MANUFACTURED HOUSING – CONVERSION: LOAN ENDORSEMENT Insures a lender against loss due to unenforceability of the insured mortgage against the manufactured home and that the manufactured home is affixed as real property		X	\$200
7.2	MANUFACTURED HOUSING - CONVERSION: OWNER ENDORSEMENT Insures the owner that the manufactured home is affixed as real property and that there are no personal property liens attached to the home	X		\$.05 Per Thousand
8.1	ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT Covering residential property only. Insures lender against environmental liens having priority over the insured mortgage		X	\$.05 Per Thousand
8.2	ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT – COMMERCIAL PROPERTY Same as above	X	X	\$.10 Per Thousand

9		RESTRICTIONS, ENCROACHMENTS, MINERALS – LOAN POLICY ENDORSEMENT Restrictions, Encroachments and Minerals Insures lender against loss due to violations of covenants, conditions and restrictions, encroachment		X	\$.10 Per Thousand
9.1		COVENANTS, CONDITIONS & RESTRICTIONS-UNIMPROVED LAND-OWNERS POLICY ENDORSEMENT Restrictions, Encroachments and Minerals – Same as above but for Unimproved Owners	X		\$.10 Per Thousand
9.2		COVENANTS, CONDITIONS & RESTRICTIONS-IMPROVED LAND-OWNERS POLICY ENDORSEMENT Restrictions, Violations and Encroachments and Same as above but for Improved - Owners	X		\$.10 Per Thousand
9.3		COVENANTS, CONDITIONS & RESTRICTIONS - LOAN POLICY ENDORSEMENT Restrictions, Violations and Encroachments – Same as above except for Future Improvements		X	\$.10 Per Thousand
9.6		PRIVATE RIGHTS – Loan Policy ENDORSEMENT Insures against enforcement of a Private Right in a Covenant		X	\$.10 Per Thousand
9.7		RESTRICTIONS, ENCROACHMENTS, MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT Same as above except for Land Under Development		X	\$.10 Per Thousand
9.8		COVENANTS CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT ENDORSEMENT– Same as above but for Land Under Development	X		\$.10 Per Thousand
9.9		PRIVATE RIGHTS – OWNER’S POLICY ENDORSEMENT Insures against enforcement of a Private Right in a Covenant	X		\$.10 Per Thousand
10		ASSIGNMENT ENDORSEMENT Insures the assignee of the insured mortgage that the assignment of mortgage is valid		X	\$100

10.1		ASSIGNMENT AND DATEDOWN ENDORSEMENT Insures the assignee the validity of assignment; priority of the lien		X	\$150
11		MORTGAGE MODIFICATION ENDORSEMENT Insures lender against the invalidity, unenforceability and lack of priority because of a recorded modification		X	\$.10 Per Thousand
11.1		MORTGAGE MODIFICATION WITH SUBORDINATION ENDORSEMENT Same as above but when loan has been subordinated to another lien		X	\$.10 Per Thousand
11.2		MORTGAGE MODIFICATION WITH ADDITIONAL AMOUNT OF INSURANCE – Similar to ALTA 11-06. Also insures against loss or damage resulting from the failure of the priority of the insured mortgage occurring after the effective date of policy and before Date of Endorsement.		X	\$.10 Per Thousand
12		AGGREGATION ENDORSEMENT allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states		X	No charge
12.1		AGGREGATION – STATE LIMITS – Similar to ALTA 12-06 except that it takes into account states that a restricted cap insurance amounts for policies		X	No Charge
13		LEASEHOLD-OWNER'S ENDORSEMENT Adding leasehold owners coverage to policy	X		No Charge
13.1		LEASEHOLD-LENDERS ENDORSEMENT Adding leasehold lenders coverage to policy		X	No Charge
14		FUTURE ADVANCE – PRIORITY ENDORSEMENT Insures a lender against loss due to an additional advance not having priority		X	\$.10 Per Thousand
14.1		FUTURE ADVANCE - KNOWLEDGE ENDORSEMENT Insures a lender against loss due to additional advance not have the same priority as the insured mortgage except for an advance made after the insured has knowledge of the existence of liens.		X	\$.10 Per Thousand

14.2		FUTURE ADVANCE – LETTER OF CREDIT ENDORSEMENT Endorsement insures a mortgage securing a letter of credit or letter of credit reimbursement agreement.		X	\$.10 Per Thousand
14.3		FUTURE ADVANCE – REVERSE MORTGAGE ENDORSEMENT Insures lender against loss due to the invalidity or lack of priority of the insured reverse mortgage.		X	\$.10 Per Thousand
15		NON-IMPUTATION ENDORSEMENT – FULL EQUITY TRANSFER – UNDERWRITING APPROVAL REQUIRED Insures entity and provides that the entity’s knowledge will not be imputed to the insured in order to waive liability under the policy.	X		\$.10 Per Thousand
15.1		NON-IMPUTATION ENDORSEMENT – ADDITIONAL INSURED Insures that the title insurer will not assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party.	X		\$.10 Per Thousand
15.2		NON-IMPUTATION – PARTIAL EQUITY TRANSFER ENDORSEMENT Insures that the title insurer will not assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party in a partial equity transfer.	X		\$.10 Per Thousand
16		MEZZANINE FINANCE ENDORSEMENT REQUIRES UNDERWRITING APPROVAL Insures the lender who accepts the assignment of its borrower’s security interest in the land insured	X	X	\$.10 Per Thousand
17		ACCESS AND ENTRY ENDORSEMENT Assures that the property abuts a physically open street.	X	X	\$100
17.1		INDIRECT ACCESS & ENTRY ENDORSEMENT Insures that an easement provides actual vehicular and pedestrian access	X	X	\$100
17.2		UTILITY ACCESS ENDORSEMENT Insures against loss if there is a lack of a right of access to specific utilities or services	X	X	\$.05 Per Thousand
18		SINGLE TAX PARCEL ENDORSEMENT – Insures that the insured parcel has a specific tax identification number	X	X	\$100

18.1		MULTIPLE TAX PARCEL ENDORSEMENT – Property is known by a specific tax assessor’s parcel number(s) based on the tax roll outstanding as of the date of policy	X	X	\$100
19		CONTIGUITY – MULTIPLE PARCELS ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	\$100
19.1		CONTIGUITY – SINGLE PARCEL ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	\$100
20		FIRST LOSS – MULTIPLE PARCEL TRANSACTIONS ENDORSEMENT Modifies a lender’s policy so that the insured lender is not required to accelerate the indebtedness or require the maturity of the indebtedness in order to prove a loss.		X	\$.10 Per Thousand
22		LOCATION ENDORSEMENT Insures that a designed improvement is located on the land and is known as a particular street address	X	X	\$100
22.1		LOCATION & MAP ENDORSEMENT Same as above but must attach a map of property	X	X	\$100
23		CO-INSURANCE – SINGLE PARCEL – ENDORSEMENT UNDERWRITING APPROVAL REQUIRED Identifies other insures and allocates the amount of liability between the insurers	X	X	\$.10 Per Thousand
24		DOING BUSINESS AS ENDORSEMENT Insures lender against unenforceability of lien because the loan violated doing business laws of the state.		X	\$.05 Per Thousand
25		SAME AS SURVEY ENDORSEMENT Insures that the description of the land is the same as the land shown on the survey	X	X	\$100.00
25.1		SAME AS PORTION OF SURVEY ENDORSEMENT Same as above but only a portion of the survey	X	X	\$100.00
26		SUBDIVISION ENDORSEMENT	X	X	; \$100.00

		Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances			
27		USURY ENDORSEMENT Insures lender against loss by reason of invalidity or unenforceability of the lien resulting from violation of the usury laws of a specific state		X	\$100.00
28		EASEMENT-DAMAGE OR ENFORCED REMOVAL ENDORSEMENT Insures lender against loss in the event that a specific easement holder causes damage to a building or compels the removal or alteration of an existing building located on the land	X	X	\$150.00
28.1		ENCROACHMENTS – BOUNDARIES AND EASEMENTS			\$150
28.2		ENCROACHMENTS – BOUNDARIES AND EASEMENTS – DESCRIBED IMPROVEMENTS			\$150
29		INTEREST RATE SWAP ENDORSEMENT– DIRECT OBLIGATION Insures against invalidity, unenforceability or lack of priority of the insured mortgage as security for the repayment of the Swap Obligation		X	\$150.00
29.1		INTEREST RATE SWAP ENDORSEMENT– ADDITIONAL INTEREST Same as above but excludes master interest rate exchange agreements, creditors’ rights, calculation by court, unpaid recording or similar taxes.		X	\$.25 Per thousand
30		SHARED APPRECIATION MORTGAGE ENDORSEMENT Insures lender invalidity or unenforceability of the insured mortgage under a shared appreciation mortgage		X	\$.20 Per Thousand
30.1		COMMERCIAL PARTICIPATION INTEREST ENDORSEMENT – provides coverage against lack of priority, unenforceability, or invalidity as a result of shared appreciation		X	\$.20 Per Thousand
31		SEVERABLE IMPROVEMENTS ENDORSEMENT Insures loss by reason of a defect, lien or encumbrance on severable improvements		X	\$100.00
32		CONSTRUCTION LOAN – PENDING DISBURSEMENT ENDORSEMENT		X	\$.15 Per Thousand

		Insures Lender against loss due to the invalidity or unenforceability of lien as advances are made and includes mechanic's liens			
32.1		CONSTRUCTION LOAN – LOSS OF PRIORITY – DIRECT PAYMENT ENDORSEMENT Insures lender against invalidity or unenforceability of lien or lack of priority as advances are made under the construction loan. Includes mechanic's lien when direct payment is made to mechanic lien claimant		X	\$.15 Per Thousand
32.2		CONSTRUCTION LOAN – LOSS OF PRIORITY – INSURED'S DIRECT PAYMENT ENDORSEMENT – Similar to 32-06 but allows for periodic construction disbursement payments		X	\$.15 Per Thousand
33		DISBURSEMENT ENDORSEMENT Amends the date of coverage the amount of liability and includes any items of record since the previous date of coverage		X	\$100.00
34		IDENTIFIED RISK COVERAGE ENDORSEMENT – Insures against a final court order enforcing an Identified Risk in favor of an adverse party	X	X	\$100.00
35		ALTA 35-06 MINERALS - BUILDINGS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL Insures against loss or damage resulting from enforced removal or alteration of buildings because of existing right to use surface	X	X	\$100.00
35.1		ALTA 35.1-06 MINERALS – IMPROVEMENTS ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL - Insures against forced removal or alteration of Improvements because of existing right to use surface for extraction of minerals	X	X	\$100.00
35.2		ALTA 35.2-06 MINERALS - DESCRIBED IMPROVEMENTS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - Provides coverage against enforced removal or alteration of listed improvements because of existing right to use surface for minerals	X	X	\$100.00
35.3		ALTA 35.3-06 MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - Provides coverage against enforced	X	X	\$100.00

		removal or alteration of improvements defined in endorsement, located on the Land and Future Improvements because of existing right to use the surface for minerals			
36		ALTA 36-06 ENERGY PROJECT - LEASEHOLD EASEMENTS - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements	X		\$.10 Per Thousand
36.1		ALTA 36.1-06 ENERGY PROJECT - LEASEHOLD EASEMENTS –LOAN ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL - Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements		X	\$.10 Per Thousand
36.2		ALTA 36.2-06 ENERGY PROJECT - LEASEHOLD - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL -Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests	X		\$.10 Per Thousand
36.3		ALTA 36.3-06 ENERGY PROJECT - LEASEHOLD LOAN ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL - Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests		X	\$.10 Per Thousand
36.4		ALTA 36.4-06 ENERGY PROJECT - COVENANTS LAND UNDER DEVELOPMENT -OWNER'S ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL - Patterned after Endorsement 9.8-06 but tailored to energy project context.	X		\$.10 Per Thousand
36.5		ALTA 36.5-06 ENERGY PROJECT - COVENANTS LAND UNDER DEVELOPMENT – LOAN ENDORSEMENT- REQUIRES UNDERWRITER APPROVAL - Patterned after Endorsement 9.7-06 and is loan counterpart of 36.4-06		X	\$.10 Per Thousand
36.6		ALTA 36.6-06 ENERGY PROJECT – ENCROACHMENTS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL Provides coverage against loss or damage	X	X	\$.10 Per Thousand

		as to encroachments or enforced removal of any "Electrical Facility"			
37		ALTA 37-06 ASSIGNMENT OF RENTS OR LEASES ENDORSEMENT – Provides coverage against loss or damage from defect in Assignment of Rents or Leases		X	\$100.00
38		ALTA 38.06 MORTGAGE TAX ENDORSEMENT – Provides coverage against loss or damage by reason of the invalidity or unenforceability of the lien resulting from failure to pay the Mortgage Tax		X	\$.05 Per Thousand
39		ALTA 39-06 POLICY AUTHENTICATION ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - States that the Company will not deny liability under the policy or endorsements on grounds were issued electronically or lack of signature	X	X	No Charge
40		ALTA 40-06 TAX CREDIT - OWNER'S POLICY ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - Insures against loss or damage sustained by the named Tax Credit Investor caused by a defect	X		\$.10 Per Thousand
40.1		ALTA 40.1-06 TAX CREDIT - DEFINE AMOUNTS - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL Similar to 40-06 it insures against loss or damage sustained by Tax Credit Investor but only to the extent of "Additional Amount of Insurance"	X		\$.10 Per Thousand
ALTA JR1		JUNIOR LOAN – DATE DOWN ENDORSEMENT Issue in conjunction with a Limited Coverage Junior Loan Policy		X	No Charge
ALTA JR2		JUNIOR LOAN – REVOLVING CREDIT/VARIABLE RATE ENDORSEMENT Issue in conjunction with a Limited Coverage Junior Loan Policy		X	No Charge
	100.29	MINERAL RIGHTS ENDORSEMENT INCLUDING AESTHETIC DAMAGE ENDORSEMENT – REQUIRES UNDERWRITING APPROVAL – Insures against loss by reason of physical and aesthetic damage to improvements from the exercise of any right to use the surface of the land	X	X	\$.15 Per thousand

101.3	MECHANIC LIEN ENDORSEMENT – USE OR MAINTENANCE OF EASEMENT ENDORSEMENT - REQUIRES UNDERWRITING APPROVAL Insures Lender against loss by reason of establishment of priority over the lien of the insured mortgage by any statutory lien for labor or material.		X	\$.15 Per Thousand
103.1	EASEMENTS – DAMAGE FROM USE OR MAINTENANCE ENDORSEMENT Insures against loss as a result of any exercise of the right to use or maintenance of an easement (Same as ALTA 28)	X		\$150
103.3	EASEMENT, EXISTING ENCROACHMENT, ENFORCED REMOVAL ENDORSEMENT Insures against loss as a result of forced removal of any portion of the improvements which encroach upon an easement		X	\$100.00
103.4	EASEMENT, ACCESS TO PUBLIC STREET ENDORSEMENT Insures that the easement provides ingress and egress for the owner to and from a public street	X	X	\$100.00
103.7	LAND ABUTS TO STREET ENDORSEMENT – insures against loss or damage by reason of the failure of the Land to abut to a physically open street	X	X	\$100.00
104.6	ASSIGNMENT OF RENTS OR LEASES ENDORSEMENT (Similar to ALTA 37)		X	\$\$100.00
107.9	ADDITIONAL INSURED ENDORSEMENT Amends policy to add additional insured but does not extend policy date	X	X	\$.10 Per Thousand
116	DESIGNATION OF IMPROVEMENTS, ADDRESS ENDORSEMENT Insures against loss by reason of the failure of improvements not to be located on the land		X	\$100.00
116.1	SAME AS SURVEY ENDORSEMENT Insures that the property described in the policy is the same as that shown on a plat of survey of said property (Same as ALTA 25)	X	X	\$100.00

	116.7	SUBDIVISION MAP ACT ENDORSEMENT – insures against loss or damage by reason of the failure of the land to constitute a lawfully created Subdivision		X	\$100.00
	ANTIC	FAIRWAY – CHANGE IN PARTNERSHIP – insures that liability will not be denied if Partnership changes			\$.10 Per Thousand
	GE-3 (ANTIC)	POLICY MODIFICATION (CORRECTION) ENDORSEMENT	X	X	No Charge
		GAP COVERAGE – insures against loss or damage from title defects attaching between the effective date of the policy and the recording of the mortgage		X	\$.10 per Thousand
47		OPERATIVE LAW – OWNER'S POLICY To be used with the ALTA 2006 Owner's Policy, includes verbiage regarding tribal law.	X		No Charge
47.1		OPERATIVE LAW – LOAN POLICY To be used with the ALTA 2006 Loan Policy, includes verbiage regarding tribal law.		X	No Charge
47.2		OPERATIVE LAW – HOMEOWNER'S POLICY To be used with the ALTA 2013 Homeowner's Policy, includes verbiage regarding tribal law.	X		No Charge
47.3		OPERATIVE LAW – EXPANDED COVERAGE RESIDENTIAL LOAN POLICY To be used with the ALTA 2015 Expanded Coverage Residential Loan Policy, includes verbiage regarding tribal law.		X	No Charge