



ARIZONA

TITLE INSURANCE RATES, FEES AND CHARGES

Application and Schedule of Rates

Effective: March 15, 2022



ALLIANT
NATIONAL
TITLE INSURANCE COMPANY



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Application and Schedule of Rates, Fees and Charges

Effective: March 15, 2022

This Schedule of Rates, Fees and Charges shall supersede all Schedules of Rates, Fees and Charges which have heretofore been displayed in our offices and files with the Department of Insurance, pursuant to Article 4, Chapter 2, Title 20, Arizona Revised Statutes, on behalf of Alliant National Title Insurance Company (the “Company”) and its authorized agents in the State of Arizona.

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SCHEDULE OF BASIC RATE FOR TITLE INSURANCE

ALL COUNTIES IN ARIZONA

Amount of Insurance Up to and Including	Basic Rate	Amount of Insurance Up to and Including	Basic Rate
\$0		\$350,000	\$1,498.00
to		\$360,000	\$1,525.00
\$50,000	\$630.00	\$370,000	\$1,552.00
\$60,000	\$752.00	\$380,000	\$1,580.00
\$70,000	\$752.00	\$390,000	\$1,607.00
\$80,000	\$752.00	\$400,000	\$1,634.00
\$90,000	\$752.00	\$410,000	\$1,658.00
\$100,000	\$752.00	\$420,000	\$1,683.00
\$110,000	\$786.00	\$430,000	\$1,707.00
\$120,000	\$819.00	\$440,000	\$1,731.00
\$130,000	\$853.00	\$450,000	\$1,755.00
\$140,000	\$887.00	\$460,000	\$1,779.00
\$150,000	\$920.00	\$470,000	\$1,803.00
\$160,000	\$954.00	\$480,000	\$1,827.00
\$170,000	\$987.00	\$490,000	\$1,852.00
\$180,000	\$1,021.00	\$500,000	\$1,876.00
\$190,000	\$1,055.00	\$510,000	\$1,900.00
\$200,000	\$1,088.00	\$520,000	\$1,924.00
\$210,000	\$1,116.00	\$530,000	\$1,948.00
\$220,000	\$1,143.00	\$540,000	\$1,972.00
\$230,000	\$1,170.00	\$550,000	\$1,997.00
\$240,000	\$1,197.00	\$560,000	\$2,021.00
\$250,000	\$1,225.00	\$570,000	\$2,045.00
\$260,000	\$1,252.00	\$580,000	\$2,069.00
\$270,000	\$1,279.00	\$590,000	\$2,093.00
\$280,000	\$1,307.00	\$600,000	\$2,117.00
\$290,000	\$1,334.00	\$610,000	\$2,141.00
\$300,000	\$1,361.00	\$620,000	\$2,166.00
\$310,000	\$1,389.00	\$630,000	\$2,190.00
\$320,000	\$1,416.00	\$640,000	\$2,214.00
\$330,000	\$1,443.00	\$650,000	\$2,238.00
\$340,000	\$1,470.00	\$660,000	\$2,262.00

**ALL COUNTIES
IN ARIZONA
(Page 2)**

Amount of Insurance Up to and Including	Basic Rate	Amount of Insurance Up to and Including	Basic Rate
\$670,000	\$2,286.00	\$970,000	\$3,011.00
\$680,000	\$2,310.00	\$980,000	\$3,035.00
\$690,000	\$2,335.00	\$990,000	\$3,059.00
\$700,000	\$2,359.00	\$1,000,000	\$3,083.00
\$710,000	\$2,383.00		
\$720,000	\$2,407.00		
\$730,000	\$2,431.00		
\$740,000	\$2,455.00		
\$750,000	\$2,480.00		
\$760,000	\$2,504.00		
\$770,000	\$2,528.00		
\$780,000	\$2,552.00		
\$790,000	\$2,576.00		
\$800,000	\$2,600.00		
\$810,000	\$2,624.00		
\$820,000	\$2,649.00		
\$830,000	\$2,673.00		
\$840,000	\$2,697.00		
\$850,000	\$2,721.00		
\$860,000	\$2,745.00		
\$870,000	\$2,769.00		
\$880,000	\$2,793.00		
\$890,000	\$2,818.00		
\$900,000	\$2,842.00		
\$910,000	\$2,866.00		
\$920,000	\$2,890.00		
\$930,000	\$2,914.00		
\$940,000	\$2,938.00		
\$950,000	\$2,963.00		
\$960,000	\$2,987.00		

For Policies \$1,000,001 and over: Add \$16.50 per \$10,000

TITLE INSURANCE

GENERAL RULES

A. COMPUTATION OF RATES

- i) The Basic Rate is defined as those rates shown on the attached schedule. Schedule of Basic Rate for Title Insurance. The Basic Rate is the rate charged for a standard coverage insurance policy.
- ii) The Applicable Rate is the rate charged when other than a standard coverage policy is issued, such as an extended coverage policy. The Applicable Rate is a function or ratio of the Basic Rate pursuant to a percentage or formula stated in a particular section of this manual.
- iii) The rates shall be applied on a per unit of insurance basis in multiples of \$1,000.00, including any fraction thereof, in accordance with the division of such units as set forth in the Applicable Rate.
- iv) Whenever percentages of the Basic Rate or Applicable Rate are used herein, the charge arrived at or from the use of the percentage shall be rounded up to the next dollar.

B. PROPERTY IN OTHER STATES

The fees or charges for policies covering property situated in a state other than the state in which the order is received shall be at the rate of the county of the state in which the property is situated.

C. FAIR VALUE

The fair value shall be construed as the full value of the property including encumbrances. Where a sale is not involved, the fair value shall be determined from all available information, i.e., amount of encumbrances, assessed value, etc. Except as provided below the fair market value shall not be less than the sum of the unpaid principal balances of the mortgages and/or contracts to which the property is subject, unless such mortgages and/or contracts provide for financing of a lender's loan and closing costs, the mortgage provides for advances, or the capitalization of interest, in which case the mortgages and/or contracts may exceed the sales price. The preceding sentence shall not apply to loan transactions wherein the policy is insuring a mortgage on less than all of the property securing the loan. In such a transaction, the fair value shall be the portion of the loan allocated to the property described in the policy. The Company may be entitled to rely on the value provided by the parties to an arm's length transaction.

D. ASSUMPTION OF LIABILITY

Whenever documents of any kind are recorded in accordance with specific instructions which impose a definite liability upon the company, the rate applicable for the type of policy normally issued covering such documents will accrue immediately upon recording. Any subsequent services rendered, or assurances given, shall be charged for in accordance with the appropriate charge, as provided for herein, unless otherwise specifically set forth within this filing.

E. SEPARATE SALES OR EXCHANGES (Different Owners)

Basic charge applicable (Section 101) on each separate sale or seller involved.

The applicable charge applies on the amount of each individual sale even though there may be one common purchaser, and the sales are handled concurrently in the same order, and one or separate policies are issued. This section is not applicable to sales by holders of specified undivided interest (Section F).

**F. UNDIVIDED INTEREST, TRANSFER OF
(when sold separately from remaining interest)**

Basic Charge applicable (Section 101), based upon the interest conveyed, the purchase price, or the fair value thereof, whichever is higher, and the type of insurance issued.

G. RATE COMBINATIONS

Except for the rates contained in Chapter IV (Subdivision and Developer Rates), 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).

H. MINIMUM RATE CHARGE

Except as otherwise stated any rate provision contained within this manual, all policies shall have a minimum rate charge equivalent to the minimum Applicable Rate on file with the Department. The minimum charge is \$295.

I. 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.

J. 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

OWNERS INSURANCE

101 BASIC CHARGE

Summary: The minimum is based upon the purchase price of the estate, or interest covered. If additional coverages are given or if additional work charges are necessary all such additional charges shall be added to the applicable rate. Additional charges shall be itemized and provided to the insured or party to be charged.

- | | | |
|----|----------------------------------------------------------------------------|--------------------|
| A. | Owner's Policy ("Standard Coverage Owner's Policy") | 100% of Basic Rate |
| B. | Owner's Policy with Extended Coverage ("Extended Coverage Owner's Policy") | 150% of Basic Rate |
| C. | Homeowner's Policy for One-to-Four Family Residence ("Homeowner's Policy") | 110% of Basic Rate |

102 INCREASE/UPDATE/UPGRADE OF OWNER'S INSURANCE

Summary: An insured under an owner's policy may, within 5 years of issuance of the original policy, but prior to any knowledge of a potential claim, and subject to issuance of a Commitment for Title Insurance bringing forward the effective date of the policy, request an increase/update and/or upgrade of coverage. There will be a \$200 minimum charge for issuance. (Also see notes after Section 202).

- A. Standard Coverage Owner's Policy, Homeowner's Policy: 25% of the Applicable Rate (if applicable), based upon the amount shown in the policy, plus an increased liability charge based upon the rate applicable for each additional unit of insurance issued in excess of the original amount.
- B. Extended Coverage Owner's Policy: 35% of the Applicable Rate, based upon the amount shown in the policy plus an increased liability charge based upon the rate applicable for each additional unit of insurance issued in excess of the original amount.
- C. If the original Owner's Policy coverage was priced at the Basic Rate and the owner requests an Extended Coverage Owner's Policy, 50% of the Basic Rate will be added to the charges described in 102(A).

103 PARTIALLY EXTENDED OWNER’S COVERAGE

Summary: A standard coverage owner’s policy can be enhanced by the removal (by endorsement) of certain exceptions contained in Part One of Schedule B.

A. PARTIALLY EXTENDED COVERAGE FOR OWNER – TAXES AND ASSESSMENTS

The premium for the removal of the exception for any tax or assessment matters not disclosed of record is calculated at 10% of the Basic Rate. The minimum charge is \$100.

B. PARTIALLY EXTENDED COVERAGE FOR OWNER – SURVEY AND INSPECTION MATTERS

The premium for the removal of the exception for any survey or inspection matters not disclosed of record is calculated at 50% of the Basic Rate.

C. PARTIALLY EXTENDED COVERAGE FOR OWNER – EASEMENTS, CLAIMS OF EASEMENT OR ENCUMBRANCES

The premium for the removal of the exception for any easements, claims of easement or encumbrances not disclosed of record is calculated at 50% of the Basic Rate.

D. PARTIALLY EXTENDED COVERAGE FOR OWNER – MECHANICS LIENS

The premium for the removal of the exception for any mechanic liens not disclosed of record is calculated at 50% of the Basic Rate.

104 OWNER’S INSURANCE OF MINERAL ESTATE – STANDARD COVERAGE

A mineral interest in property may be insured under a Standard Coverage Owner’s Policy. The premium of this policy shall be 200% of the Basic Insurance Rate.

105 VENDOR’S (SELLER’S) INSURANCE

Summary: Sale by Vendor (owner/seller) subject to Vendee’s (buyer’s) interest under contract for sale of real estate.

A. STANDARD OR PLAIN LANGUAGE RESIDENTIAL COVERAGE

- i) When policy insuring vendee has been issued: 40% of the Applicable Rate, (based upon remaining principal due under contract).
- ii) When NO previous vendee’s policy issued: 100% of the Applicable Rate, based upon remaining principal due under contract.

B. EXTENDED COVERAGE

- i) When policy insuring vendee has been issued: 40% of the Applicable Rate, based upon remaining principal due under contract.
- ii) When NO previous vendee’s policy issued: 100% of the Applicable Rate, based upon remaining principal due under contract

106 SIMULTANEOUS VENDOR'S (SELLER'S) AND VENDEE'S (BUYERS'S) INSURANCE

A. STANDARD COVERAGE

When Standard Coverage Owner's Policies are issued simultaneously to the seller and the buyer pursuant to an agreement for sale, the total premium for both policies shall be 130% of the Standard Owner's Rate based on the higher liability of the two policies, plus a \$50.00 additional policy charge.

B. EXTENDED COVERAGE

When Extended Coverage Owner's policies are issued simultaneously to the seller and the buyer pursuant to an agreement for sale, the total premium for both policies shall be 130% of the Extended Coverage Policy Rate based on the higher liability of the two policies, plus a \$50.00 additional policy charge.

107 OPTIONEE'S POLICY

Summary: Basic charge applicable is based upon value of option.

A. 100% of the Basic Rate based upon the value of the option.

B. If option is exercised, the cost of title insurance shall be 25% of the Applicable Rate based upon the amount of the prior policy. Insurance on the excess amount shall be charged at 100% of the Applicable Rate, based upon the rate applicable for each unit of additional insurance issued.

108 PURCHASE, IMPROVEMENT, AND SALE OF PROPERTY WITH A LEASE BACK

A. Initial Policy - 100% of Applicable Rate for type of coverage requested.

B. Final policy - 100% of Applicable Rate for type of coverage requested, less 75% of charge made under A, above.

The provisions of this section are applicable only if the final policy to the ultimate purchaser is issued within twelve (12) months from the expiration date of the statutory period for filing mechanic's liens. Subsequent to said date the charge for the final policy shall be the Applicable Rate, without credit for the amount shown in A.

109 THIRD PARTY TRANSACTION – "HOLD OPEN"

Summary: This rate is available in cases where the applicant is taking title to the property with the intention of conveying the same to a third party. The title policy may be held and issued to the ultimate purchaser within 24 months.

Charge: 125% of the Applicable Rate for the type of policy coverage requested which charge shall be paid upon first acquisition.

If the amount of the resale is greater than the amount of the first acquisition, then an increased liability charge shall be made at the applicable per unit rate for the amount of the increase. The policy hold open may be extended after 24 months at the rate of 15% of the applicable rate per year.

110 SHORT TERM REISSUE RATE

Summary: Resale by an owner insured by the Company or at the sole discretion of the management if the Company did not issue the prior Owner's Policy.

A. This rate is available when the seller in a transaction is the insured under a policy of title insurance issued by the Company within the prior two (2) years covering identical property currently being sold. The premium for this section is as follows:

- i. 70% of the Basic Rate based on the amount of the prior policy if the prior policy and new policy are both Standard Coverage.
- ii. 70% of Homeowner's rate based on the amount of the prior policy if the prior policy and new policy are both Homeowner's coverage.
- iii. 70% of the Extended Coverage Owner's rate based on the amount of the prior policy if the prior policy and new policy are both extended coverage.
- iv. 70% of the Extended Coverage Owner's rate based on the amount of the prior policy if the prior policy was standard coverage and the new policy is extended coverage.

Insurance on the excess liability of the new policy over the prior policy shall be charged at 100% of the Applicable Rate, based upon the rate applicable for each additional unit of insurance issued.

B. This rate is available only on residential transactions when the seller in a transaction is the insured under a Standard, , Extended or Homeowner's Policy issued by any company within the prior five years covering identical property currently being sold and the new policy is to be a Standard, Residential or Homeowner's policy. The premium for this section is as follows:

80% of the Basic Rate based on the amount of the prior policy. Insurance on the excess liability of the new policy over the prior policy shall be charged at 100% of the Applicable Rate of the new policy, based upon the rate applicable for each additional unit of insurance issued.

ANY REINSURANCE REQUIRED ON EITHER SECTION A OR SECTION B ABOVE WILL BE CHARGED AS AN ADDITIONAL CHARGE IN THE TRANSACTION.

111 TIME-SHARE/INTERVAL OWNER'S RATE

When a Standard Owner's Policy is issued insuring a time-share/interval ownership interest, the premium shall be calculated at 100% of the Basic Owner's Rate set forth under Section 101, calculated on the amount paid for the interest insured. A time-share as used herein is defined under ARS 32-2197.

112 GOVERNMENTAL MORTGAGE INSURERS RATE UPON ACQUISITION POLICY

In the event an owner's policy is issued to a governmental agency which insures mortgage lenders (i.e. HUD, FHA, FNMA, VA) which acquires property at Trustee's sale or from an insured lender such governmental agency shall be charged a rate of 70% of the Applicable Rate for a Standard Coverage Policy. The 70% rate shall only be allowed if the insured lender did not receive an owner's title policy, the acquisition deed by the governmental agency is recorded within twelve (12) months of the Trustee's Sale, and a Trustee's Sale Guarantee was issued by the Company or another title insurer.

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.

The charge shall be based upon an amount no less than that portion of the encumbrance allocated to the property covered and contemplates a single parcel or chain of title. If additional parcels or chains of title are involved or if additional coverages are given, or if additional work charges are necessary, such additional charges shall be added to the Applicable Rate. Additional charges shall be itemized and provided to the insured party to be charged.

201 BASIC CHARGE – LOAN POLICY

Summary: (No Concurrent Owner's Insurance)

A. Standard Coverage Loan Policy

If no transfer requiring owner's insurance is involved	80% of Basic Rate
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B. Extended Coverage Loan Policy

If no transfer requiring owner's insurance is involved	120% of Basic Rate
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202 LOAN POLICY WITH SIMULTANEOUS OWNER'S INSURANCE

Summary: (Simultaneous With Owner's at Full Value)

A. Standard Coverage Loan Policy

If concurrently with Standard Coverage Owner's insurance issued for fair value of the land and improvements as defined in General Rule C (providing for a loan policy in excess of the owner's policy).	\$100
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B. Extended Coverage Loan Policy

If concurrently with Standard Coverage or Homeowner's insurance for the fair value of the land and improvements as defined in General Rule C (providing for a loan policy in excess of the owner's policy).	65% of Extended Loan Policy Rate
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- C. If concurrently with Extended Coverage Owner's Policy issued for the fair value of the land and improvements as defined in General Rule C (providing for a loan policy in excess of the owner's policy). \$150

NOTE 1: *An outstanding owner's policy may be increased in the additional amount of a construction loan to qualify under this paragraph (See Section 102 for Owner's Rate). If done within 180 days of original issuance, the percentage charge in Section 102 A and B will not apply.*

NOTE 2: *For the purposes of 202, A and B, "concurrently" shall include the case where a construction mortgage is recorded and policy issued, and subsequently an owner's policy is issued within 120 days after completion of construction and the original mortgage is assumed by purchaser.*

203 LOAN POLICY WITH SIMULTANEOUS INCREASE/UPDATE OF PRIOR OWNER'S INSURANCE

A. STANDARD COVERAGE

This policy is issued to lenders for a flat rate of \$100.00 provided an owner's policy covering the same or more unimproved property is simultaneously increased or updated (see Section 102) to cover subsequently added improvements. The new owner's liability shall be equal to or greater than the total of all encumbrances to which the property is subject.

B. EXTENDED COVERAGE WITH SIMULTANEOUS INCREASE/UPDATE OF PRIOR STANDARD OWNER'S INSURANCE

This policy is issued to lenders for 50% of the Applicable Rate provided an owner's policy covering the same or more unimproved property is simultaneously increased/updated (see Section 102) to cover subsequently added improvements. The new owner's liability shall be equal to or greater than the total of all encumbrances to which the property is subject.

C. EXTENDED COVERAGE WITH SIMULTANEOUS INCREASE/UPDATE OF PRIOR EXTENDED OWNER'S INSURANCE

This policy is issued to lenders for a flat rate of \$150.00 provided an owner's policy covering the same or more unimproved property is simultaneously increased/updated (see Section 102) to cover subsequently added improvements. The new owner's liability shall be equal to or greater than the total of all encumbrances to which the property is subject.

204 **SIMULTANEOUS LOAN POLICY WHEN OWNER'S POLICY IS A LESSER LIABILITY**

Summary: A Loan Policy may be issued simultaneously with an owner's policy with a lesser liability. This will happen with a construction loan that is being recorded at the same time that the owner is acquiring the property or when loan costs or negative amortization require a Loan policy in an amount greater than the sale price. If the owner chooses not to increase the liability of the owner's policy to be equal to or greater than the total of the encumbrances to which the property is subject, then the premium for the Loan policy must be calculated below.

A. **STANDARD COVERAGE**

This premium is calculated on the Simultaneous Standard Coverage rate for the liability amount of the Owner's Policy. For the liability amount exceeding the owner's liability, the Standard Loan Rate in the applicable unit bracket is used.

RATE CALCULATION:

(Simultaneous Standard Loan Rate for the liability of the Owner's Policy) + ([Standard Loan Rate for the full loan amount] – [Standard Loan Rate for the liability of the owner's policy]) = Premium

B. **EXTENDED COVERAGE**

This premium is calculated on the simultaneous Extended Coverage rate for the liability amount of the Owner's Policy. For the liability amount exceeding the owner's liability, the Extended Coverage Loan Rate in the applicable unit bracket is used.

RATE CALCULATION:

(Simultaneous Extended Coverage Loan Rate for the liability of the owner's policy) + ([Extended Coverage Loan Rate for the full loan amount] – [Extended Coverage Loan Rate for the liability of the owner's policy]) = Premium

205 **EXTENDED COVERAGE LOAN POLICY – RESIDENTIAL CONSTRUCTION LOAN**

This policy is issued to lenders for a premium calculated by using one of the two options shown below:

- Option 1: 15% of the applicable loan rate for the amount of the loan. Option 1 of Rate 206 must be applied when closing on the permanent loan.
- Option 2: 100% of the Extended Coverage Loan Rate or Extended Coverage Simultaneous Loan Rate, when appropriate, for the amount of the loan. Option 2 of Rate 206 must be applied when closing on the permanent loan.

206 EXTENDED COVERAGE LOAN POLICY – RESIDENTIAL PERMANENT LOAN

If Option 1 of Section 205 was applied, the premium for the permanent Loan policy is based on 100% of the Extended Loan Rate, or, when appropriate, the Simultaneous Extended Loan Rate.

If Option 2 of Section 205 was applied, the premium for the permanent Loan policy is based on 100% of the Extended Loan Rate or, when appropriate, the Simultaneous Extended Loan Rate less a credit of 90% of the premium paid under Option 2 of Section 205.

CALCULATION: (Option 1, Section 205 chosen): 100% of Extended Coverage Loan Rate (or Simultaneous Extended Loan Rate, if appropriate) for amount of loan = Premium

CALCULATION: (Option 2, Section 205 chosen): (100% of Extended Coverage Loan Rate [or Simultaneous Extended Coverage Loan Rate, if appropriate] for amount of loan) – (90% of premium paid under Option 2 of Section 205) = Premium

207 EXTENDED COVERAGE LOAN POLICY – COMMERCIAL CONSTRUCTION LOAN

This policy is issued to lenders for a premium calculated on the basis of 100% of the Extended Coverage Loan Rate or, if appropriate, the simultaneous Extended Coverage Loan Rate.

CALCULATION: (100% of Extended Loan Rate [or Simultaneous Extended Coverage Loan Rate, if appropriate] for amount of loan) = Premium

208 EXTENDED COVERAGE LOAN POLICY – COMMERCIAL PERMANENT LOAN

This policy is issued to lenders for a premium calculated on the basis of 100% of the Extended Coverage Loan Rate or, if appropriate, the Simultaneous Extended Coverage Loan Rate less 75% of the premium paid under Section 207.

CALCULATION: (100% of Extended Coverage Loan Rate [or Simultaneous Extended Coverage Loan Rate, if appropriate,] for amount of loan) – (75% of premium paid under Section 207) = Premium

209 LOAN POLICY INSURING COLLATERAL ASSIGNMENT OF ENCUMBRANCE NOT PREVIOUSLY INSURED BY COMPANY

A. STANDARD COVERAGE

This policy is issued to lenders under a Collateral Assignment for a premium of 80% of the Basic Insurance Rate for the amount of the principal balance of the Collateral Assignment.

B. EXTENDED COVERAGE

This policy is issued to lenders under a Collateral Assignment for a premium of 120% of the Basic Rate for the amount of the principal balance of the Collateral Assignment.

210 LOAN POLICY INSURING COLLATERAL ASSIGNMENT OF ENCUMBRANCE PREVIOUSLY INSURED BY COMPANY

A. STANDARD COVERAGE UNDER STANDARD COVERAGE LOAN POLICY

This policy is issued to lenders under a Collateral Assignment for a premium of 40% of the Basic Rate for the amount of the Collateral Assignment.

B. EXTENDED COVERAGE UNDER EXTENDED COVERAGE LOAN POLICY

This policy is issued to lenders under a Collateral Assignment for a premium of 50% of the Basic Rate for the amount of the Collateral Assignment.

C. EXTENDED COVERAGE UNDER STANDARD COVERAGE LOAN POLICY

This policy is issued to lenders under a Collateral Assignment for a premium of 60% of the Basic Insurance Rate for the amount of the Collateral Assignment.

211 PARTIALLY EXTENDED COVERAGE LOAN COVERAGE

Summary: A Standard Coverage Loan policy can be enhanced by the removal (by endorsement) of certain exceptions contained in Part One of Schedule B.

A. PARTIALLY EXTENDED COVERAGE FOR LOAN – TAXES AND ASSESSMENTS

The premium for the removal of the exception for any tax or assessment matters not disclosed of record is calculated at 10% of the Basic Rate. The minimum charge is \$100.

B. PARTIALLY EXTENDED COVERAGE FOR LOAN – SURVEY AND INSPECTION MATTERS

The premium for the removal of the exception for any survey or inspection matters not disclosed of record is calculated at 50% of the Basic Rate.

C. PARTIALLY EXTENDED COVERAGE FOR LOAN – EASEMENTS, CLAIMS OF EASEMENT OR ENCUMBRANCES

The premium for the removal of the exception for any easements, claims of easement or encumbrances not disclosed of record is calculated at 50% of the Basic Rate.

D. PARTIALLY EXTENDED COVERAGE FOR LOAN – MECHANICS LIENS

The premium for the removal of the exception for any mechanic liens not disclosed of record is calculated at 50% of the Basic Rate.

212 LOAN POLICY - VENDOR'S (SELLERS) INTEREST SUBJECT TO AGREEMENT FOR SALE

A. STANDARD COVERAGE

This policy is issued to lenders loaning to the vendor (sellers) whose title is subject to the vendee's (buyer's) interest under an Agreement of Sale. The rate calculation of the premium shall be 80% of the Applicable Rate.

B. EXTENDED COVERAGE

This policy is issued to lenders loaning to the vendor (sellers) whose title is subject to the vendee's (buyer's) interest pursuant to an Agreement of Sale. The rate calculation of the premium shall be 120% of the Applicable Rate.

213 REVAMPING OR REFINANCING LOAN POLICY - RESIDENTIAL (IMPROVED ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY)

For residential refinance loan transactions involving improved one-to-four single family residential properties.

The premium shall be 55% of the applicable Loan rate as set forth in Section 201 or 202, NOTE: No additional discounts may be applied to this rate.

214 REVAMPING/REFINANCING LOAN POLICY – COMMERCIAL PROPERTY

A. STANDARD COVERAGE

This premium is calculated in three steps. First, calculate 50% of the Basic Rate for the principal amount of the loan to be replaced. Second, to determine the additional liability charge, subtract the Standard Coverage Loan Policy Rate for the amount of the loan being replaced from the Standard Coverage Loan Policy Rate for the principal amount of the new loan. Finally, add these two amounts to arrive at the premium.

B. EXTENDED COVERAGE

This premium is calculated in three steps. First, calculate 50% of the Basic Rate for the principal amount of the loan to be replaced. Second, determine the additional liability charge, subtract the Standard Coverage Loan Policy Rate for the amount of the loan being replaced from the Standard Coverage Loan Policy Rate for the amount of the new loan. Finally, add these two amounts to arrive at the premium.

215 SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY

This policy is issued to Lenders at 120% of the Basic Rate.

When issued in conjunction with a Standard Coverage Owner's Policy, an Extended Coverage Owner's Policy, or a Homeowner's Policy the rate for this policy shall be charged as set forth in Section 202 of the Manual.

216 ADDITIONAL ADVANCE (Open-End Mortgage) BUT NOT INCLUDING CHARGES UNDER SECTION 206

Summary: Additional advances evidenced by additional notes under insured mortgages may be insured by either an endorsement to an outstanding policy issued by the same insurer, or the issuance of a new policy for the following charges.

100% of the Applicable Rate for the type and amount of coverage requested, based upon the rate applicable for each additional unit of insurance issued.

This charge does not include coverage under any extension or modification of existing loans.

217 REVERSE ANNUITY MORTGAGE

Summary: A Reverse Annuity Mortgage as used herein is a mortgage that allows a person to draw on the equity in their home by allowing the borrower to receive regular monthly installments or as a line of credit with their home acting as the collateral for the loan, if:

- i. The land referred to in the policy is located within a platted subdivision;
- ii. The current owners of the land received an owner's title insurance policy when they acquired the land; and
- iii. The current owners have at least 80% equity in the property as established by the lenders and they have owned the property for more than 10 years.

The premium is calculated at 70% of the Applicable Rate.

218 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for this policy is \$110.00 with a maximum liability of \$250,000.

219 DISASTER LOANS

Lenders' policies of title insurance issued to cover loans for the financing or refinancing of the rebuilding, by owners of record preceding the time of the disaster and the date of Proclamation by the Governor of the State of Arizona of a disaster within the State, of any structure which was partially or totally destroyed during the disaster in the disaster area included in such proclamation, shall be issued for 50% of the Applicable Rate.

220 TIME SHARE LOAN RATE

When a Standard Loan Policy is issued concurrently with a Standard Coverage Owner's Policy insuring a time share estate (Section 111) the rate shall be \$100.

221 Loan Bundled Comprehensive Coverage Refinance Rate

This rate is available to lenders who desire the efficiencies of a bundled group of products for a new loan. The rate includes the following products:

1. Loan Policy
2. Tax Certificate/Search
3. Deletion of Standard Schedule B-2 Exceptions
4. The following endorsements, or any version thereof: ALTA 4-06 or ALTA 4.1-06; ALTA 5-06 or ALTA 5.1-06; ALTA 6-06 or ALTA 6.2-06; ALTA 8.1-06 and ALTA 9-06, if applicable.

NOTE: For transactions in excess of \$1,000,000, the premium shall be 75% of the Applicable Loan Policy Rate as set forth in Section 201 or 202. Additional endorsements shall be issued only upon request of the proposed insured at the rates set forth in Section 8, and in addition to the premium due.

NOTE: No additional discounts may be applied to this rate.

LENDERS BUNDLED COMPREHENSIVE COVERAGE REFINANCE RATES		
LIABILITY		RATE
\$0 - \$100,000		\$575.00
\$100,001 - \$200,000		\$675.00
\$200,001 - \$300,000		\$775.00
\$300,001 - \$400,000		\$875.00
\$401,000 - \$500,000		\$975.00
\$500,001 - \$750,000		\$1100.00
\$750,000 - \$1,000,000		\$1375.00

SECTION 3

LEASEHOLD INSURANCE – OWNER OR LENDER

All of the provisions contained in this Section are applicable to title insurance issued upon a leasehold estate or interest created for or held by lessee or a lender, except the determination of the Minimum Fair Value.

The Minimum Fair Value of a leasehold estate is determined based on the term of the lease (including optional extensions) and how that term is proportionate to 50 years.

If the term of the lease is equal to or greater than 50 years, then the Minimum Fair Value is determined in the same manner as when insuring a fee estate.

If the term of the lease is less than 50 years, then the Minimum Fair Value shall be an amount equal to the proportionate part of the fair value of the land and existing improvements as the term of lease bears to 50 years.

301 SIMULTANEOUS LESSOR AND LESSEE INSURANCE – OWNER’S STANDARD COVERAGE

When a Standard Coverage Owner’s Policy is issued to insure both the lessor and the lessee under the same lease, the premium shall be calculated on the higher liability of the two policies, as follows:

Simultaneous Lessor/Lessee	130% of the Basic Rate plus a \$75 additional policy charge for both policies
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302 SIMULTANEOUS LESSOR AND LESSEE INSURANCE – OWNER’S EXTENDED COVERAGE

When an Extended Coverage Owner’s Policy is issued to insure both the lessor and the lessee under the same lease, the premium shall be based upon the higher liability of the two policies, calculated as follows:

Simultaneous Lessor/Lessee	150% of the Extended Coverage Owner’s Rate plus a \$75 additional policy charge
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NOTE: *Lender’s Leasehold Insurance is subject to the same charges applicable to lender’s insurance as set forth in Section 201, substituting the word “lessee’s” for the word “owner’s” wherever used.*

SECTION 4

SUBDIVISION, DEVELOPER, AND MAJOR PROJECT RATES

General Rule H shall not be applicable to the rates contained within this Section 4, unless otherwise expressly provided.

401 SUBDIVIDER RATE

Summary: This rate is available to a subdivider customarily engaged in such business and is intended for the resale of individual lots or units.

This rate is only applicable to those premiums which are being paid for by the builder/subdivider.

1 - 400 Units	- 80% of applicable premium
401 - 1200 Units	- 70% of applicable premium
1200 or more Units	- 60% of applicable premium for the owner's policy issued to a consumer purchaser when an owner's and Loan policy are issued with a minimum premium for an owner's policy of \$290.00

This rate applies to the sale of an individual lot or unit. It does not apply to bulk sales (sale of multiple lots or units). This rate is not applicable to endorsements issued in connection with the form of policy requested.

402 DEVELOPER RATE

Summary: This rate is available to a developer, customarily engaged in such business for any development project of residential, industrial or commercial property, and other volume users.

The charge is 70% of the Applicable Rate per type of policy coverage requested.

SECTION 5

DEED IN LIEU OF FORECLOSURE REPORT, TRUSTEE SALE GUARANTEES, LITIGATION GUARANTEES, AND FORFEITURE GUARANTEES

501 TRUSTEE SALE GUARANTEE (DEEDS OF TRUST)

Summary: The purpose of a Trustee's Sale Guarantee is to provide the Trustee with information that will enable the Trustee to give notice of the foreclosure to the necessary parties.

- A. **Basic charge:** 75% of the Basic Rate based upon the unpaid balance due on the note secured by the Deed of Trust, or based on the value of the property when it can be shown that the value is less than the balance due on the note. This shall be the liability amount for the Trustee Sale. This premium includes the issuance of one LTAA No. 15 endorsement issued prior to but not including the sale. This charge does not include charges for copies of instruments. If copies of instruments are requested, they will be charged for pursuant to Section 607. If the deed of trust covers more than one parcel, the charge provided in Section 602 shall apply.
- B. **Continuation Charge:** After issuing the original LTAA No. 15 endorsement, additional endorsements shall be charged for at a rate of \$75.00 per endorsement. LTAA No. 15 endorsements may be issued up to the date of Trustee's Sale but under no circumstances will they be issued subsequent to said sale.
- C. **Owner's Policy issued to Ultimate Purchaser:** (Purchaser at Trustee Sale or Resale from Beneficiary to Purchaser, if Beneficiary did not receive an Owner's Policy at time of sale).
 - i) 100% of the Applicable Rate for type and amount of coverage requested, less a credit of 40% of the Basic Charge paid above; this credit allowable only if policy is issued within twelve (12) months from date of recordation of Trustee's Deed to Beneficiary or Purchaser.
 - ii) For governmental mortgage insurers, see Section 120.

502 LITIGATION GUARANTEE

Summary: A Litigation Guarantee is issued for the benefit of an attorney only, to be used for the purpose of instituting legal proceedings in connection with quiet title actions, partitions, or other matters of litigation other than foreclosure of mortgages, liens, taxes, and assessments. (See Section 504)

Basic Charge: 75% of the Basic Rate based upon the full value of the property or the value of the particular estate or interest involved. An additional charge of \$75.00 for additional parcel or lot over one included in the same tract or subdivision, and in the same ownership.

503 DEED IN LIEU OF FORECLOSURE REPORT (MORTGAGE OR DEED OF TRUST)

- A. **Basic Charge:** 100% of the Applicable Rate, based upon the unpaid balance due on the note secured Deed of Trust or mortgage, or based on the value of the property when it can be shown property when it can be shown that the value is less than the balance due on the note. This service includes one (1) endorsement at no additional charge if requested within six (6) months of date of issue of original commitment, and before recordation of Deed in Lieu of Foreclosure. If the Deed of Trust covers more than one parcel, the work additional parcel charge provided in Section 604 shall apply. This service does not include copies of instruments. If copies of instruments are requested, they will be charged for pursuant to Section 610.

NOTE: *Said charge, exclusive of the additional parcel charge, shall, after compliance with such requirements as may be made, entitle the applicant to a Standard Coverage Owner's Title Policy for the fair market value.*

- B. **CONTINUATION CHARGE:**
After six (6) months additional endorsements shall be charged for at a rate of \$60.00 per endorsement.

504 LITIGATION GUARANTEE (FORECLOSURE OF LIENS AND ASSESSMENTS, INCLUDING TAX ASSESSMENTS)

- A. **BASIC CHARGE:** 55% of the Basic Rate, based upon the amount of the Lien or Assessment. This premium includes one (1) LTAA No. 15 endorsement at no additional charge, if requested within six (6) months from the date of the original guarantee. The above premium does not include copies of instruments. If copies of instruments are requested, they will be charged for pursuant to Section 610. (Minimum of \$350.)
- B. **CONTINUATION CHARGE:** After six (6) months additional endorsements shall be charged for at a rate of \$75.00 per endorsement. Endorsements may be issued up to the date of the judicial sale but under no circumstances will they be issued subsequent to said sale.

NOTE: *Full credit for the amount charged above will be allowed against the premium charged for the issuance of an Owner's Policy insuring purchaser at judicial sale but no credit shall be allowed on any subsequent policy.*

505 LITIGATION GUARANTEE FORECLOSURE REPORT (MORTGAGE OR DEED OF TRUST)

Summary: Basic Charge: 55% of the Basic Rate, based upon the unpaid balance due on the note secured by the mortgage or Deed of Trust, or based on the value of the property when it can be shown that the value is less than the balance due on the note. The service includes one

(1) endorsement at no additional charge, if requested within six (6) months from the date of the original guarantee to cover the filing of a Lis Pendens. If the Deed of Trust or mortgage covers more than one parcel, the charge provided in Section 604 shall apply. The above service does not include copies of instruments. If copies of instruments are requested, they will be charged for pursuant to Section 617.

A. CONTINUATION CHARGE:

After six (6) months additional continuation endorsements shall be charged for at a rate of \$60.00 per continuation endorsement. Continuation endorsements may be issued up to the date of the judicial sale but under no circumstances will they be issued subsequent to said sale.

B. Owner's Policy issued to Ultimate Purchaser: (Purchaser at judicial sale after recordation of Sheriff's or Marshall's Deed, or resale from Plaintiff/Sheriff's or Marshall's Deed grantee, if Plaintiff did not receive a policy at time of deed).

100% of the Applicable Charge for type and amount of coverage requested, less a credit of 40% of the Charge paid above. This credit is allowable only if the policy is issued within twelve (12) months from date of Sheriff's or Marshall's Deed.

506 FORFEITURE GUARANTEE (Designated Liability)

Summary: A Forfeiture Guarantee is issued for the benefit of an agent who is charged with the responsibility of giving notice to the parties who have a record interest in property which is the subject of forfeiture.

Basic Charge: 75% of the Basic Rate based upon the unpaid balance of the contract under forfeiture (minimum \$350.00).

NOTE 1: *If the seller in the contract for property subject to forfeiture requires an Owner's Policy to be issued subsequent to completion of forfeiture insuring said seller as of the recordation of Affidavit of Completion of Forfeiture, then 60% of the charge paid in A, above, shall be credited toward the premium charged for said policy. After issuance of said policy, no further credit shall be allowed.*

NOTE 2: *If seller in the contract for property subject to forfeiture has not been issued a Policy under Note 1 above, and becomes committed to furnish an Owner's Policy within twelve (12) months of recordation of Affidavit of Completion of Forfeiture then 40% of the charge paid above, shall be credited toward said policy.*

NOTE: 3: *No other rate in this manual shall be applicable with the rate in this subsection.*

507 **CANCELLATIONS**

If the Guarantee/Report is canceled in writing by the assured and the Guarantor/Company released from all liability thereunder, prior to the filing of an Answer in the Suit (or within 60 days of the date of a Guarantee), there shall be a cancellation fee equivalent to the minimum charge plus any charge determined by the amount of work hours required to produce the Guarantee/Report, as determined by the Company.

508 **CONVERSION CHARGE**

In the event that a Trustee's Sale Guarantee, Litigation Guarantee, Forfeiture Guarantee or Deed in Lieu of Foreclosure Report is converted from one Guarantee Form to another Guarantee Form/Report there may be up to a \$75.00 conversion fee upon determination by management that the complexity of the transaction or work time required justifies such a conversion charge.

SECTION 6

MISCELLANEOUS/ADDITIONAL CHARGES

601 EASEMENT OR RIGHT OF WAY REPORT (LEADING TO THE ISSUANCE OF A POLICY OF TITLE INSURANCE)

A. **BASIC CHARGE:** \$250.00 per parcel

Reports leading to the acquisition of rights of way, easements, or the fee title to streets, highways, pole lines, and for other similar purposes shall be issued for the above Basic Charge per parcel.

Said Basic Charge shall, after compliance with such requirements as may have been made, entitle the applicant to a Standard Coverage Owner's Policy of title insurance in the amount paid for said easement, with a maximum liability amount of \$20,000.00. The Basic Rate shall be charged for each additional unit of insurance requested in excess of \$20,000.00.

B. **CONVERSION CHARGE:**

Reports issued for the Basic Charge set forth above may be converted to a Litigation Guarantee for Condemnation for an additional charge of \$75.00 per parcel. After conversion to a Litigation Guarantee, the applicable provisions of Section 504 shall apply.

(Minimum charge of \$250.00 per parcel)

602 ADDITIONAL CHAIN OR PARCEL CHARGE

An additional charge of \$75.00 per parcel, or additional chain of title over one, shall be added to the Applicable Rate.

603 CANCELLATION CHARGE

Where an order is canceled after the issuance Commitment for Title Insurance "Commitment" the Company may charge an amount which in the opinion of the Company is proper compensation for the services rendered. The maximum Cancellation Charge shall be the Applicable Rate for a policy of title insurance as shown in the Commitment. The minimum Cancellation Charge shall be \$60.00 per employee hour expended on the order prior to the time it is cancelled.

604 WORK CHARGE

When, in the opinion of the Company, a complex transaction requires extra time and attention, the Company may impose a work charge at the rate of \$75.00 per employee hour.

605 INTENTIONALLY DELETED

606 TAX AND ASSESSMENT COVERAGE

In most areas, no additional charge is made for the examination or coverage of taxes and assessments for irrigation, reclamation, municipal, or special districts; however, in certain areas, an additional charge may be assessed for reports or policies, based upon either the distance traveled to another municipality, or the surcharge imposed by the taxing authority itself, in connection with the procurement of such data. A charge equal to the cost of the procurement of such data and a work charge pursuant to 604 may be made in those cases where an unusual number of parcels may have to be searched.

607 EMPLOYEE RATES

- A. No portion of the Applicable Rate(s) shall be charged to an employee of the Company or its subsidiaries (including employees on approved retirement). Owners and employees of the Company's authorized agents shall be charged 15% of the Applicable Rate. (Paragraph H is not applicable.)

The above rates are in connection with the financing, refinancing, sale or purchase of the employee's property used as a primary residence. Such rates are authorized only in connection with those costs which the employee would be obligated to pay by established custom, as a party to the transaction.

608 INTENTIONALLY DELETED

609 INSPECTION CHARGE

An inspection charge will be made whenever a physical inspection of the property is conducted.

Charge: This charge is based upon the travel time and mileage involved in making an inspection pursuant to 604,

610 COPIES OF INSTRUMENTS

Copies of recorded instruments may be provided upon request at a minimum of \$1.00 per page.

611 Non-Profit

Summary: This rate is available to a non-profit entity when the transaction involves property used in its ordinary non-profit activities and only applies to those premiums that would customarily be charged to the non-profit entity as a party to the transaction.

This rate is 75% of the Applicable Rate.

This rate does not apply to endorsements

612 CLOSING PROTECTION LETTERS

A Closing Protection Letter shall be issued upon request by the applicable lender, buyer or seller in a transaction where the Company's title insurance policy is being issued and the Company's authorized issuing agent is performing settlement services. The rate for issuance of each closing protection letter shall be twenty-five (\$25.00). The fee shall be payable in full to the Company at closing for the additional risk it assumes by providing closing protection.

SECTION 7

COMMERCIAL/INVESTOR RATE

700 This rate is available to a person(s) or entity who in their ordinary course of business invests money in real estate. This rate is applicable to those premiums that are being paid for by the investor.

This rate is also available to a person(s) or entity that is acquiring or mortgaging property that is zoned commercial, industrial or multi-housing in nature.

Charges for reinsurance either requested by the insured or required by the Company may constitute additional charges. Payment of these charges shall be negotiated by the company, the agent or the insured.

The rate is 70% of Basic Rates for an owner, leasehold or lender policy.

Note: No other discount can be applied in connection with this rate.

SECTION 8

ENDORSEMENTS

800 Summary:

The charges set forth herein are minimum charges, and are related to the coverages specifically referred to in each endorsement. Additional charges may be made for an inspection of the land to be insured as provided in Section 609, or for other additional work where warranted as provided in Section 604. All reference to a percentage of Basic Rate shall mean the Basic Rate for the type of policy issued with no discounts.

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.

General Rule Paragraph H does not apply to this Section 8 - Endorsements

LTAA	ALTA	CLTA	Description	Owner	Lender	Charge
No. 1			ASSIGNMENT OF DEED OF TRUST OR MORTGAGE – NO DATEDOWN Assignment; No full or partial releases; no modifications; no existing tax or assessment liens; excludes coverage for lack of Promissory Note		X	No Charge with Policy \$75.00 After
No. 1.1			ASSIGNMENT OF MORTGAGE OR DEED OF TRUST ENDORSEMENT Additionally assures that there are no Federal Tax Liens or Bankruptcy Proceedings of Public Record.		X	\$150.00
No. 2		108.7 108.8	ADDITIONAL ADVANCE ENDORSEMENT Assures the lender on additional advances made under an open-end mortgage.		X	Difference in Premium (Min \$250)
No. 3R			COMPREHENSIVE – LENDER (C.C. & R. Encroachment and Mining) ENDORSEMENT Assures against incorrectness of information given by the insurer as to restrictions, violation of restrictions, encroachments, etc.		X	No Charge
No. 3			COMPREHENSIVE – LENDER (C.C. & R. Encroachment and Mining) ENDORSEMENT Does not cover damage to improvements by holder of mineral estate.		X	No Charge with Policy \$50.00 After
No. 5			DESIGNATION OF IMPROVEMENTS, ADDRESS	X	X	No Charge

			Specifies the type of improvement located on the land insured. In addition, it assures that the map attached to the policy shows the correct location and dimensions of the land according to records imparting constructive notice.			
No. 7			MODIFICATION OF POLICY Used to modify any aspect of a title insurance policy	X	X	Applicable Rate (see Section 2) if no rate applies min. 10% of Applicable Rate
No. 10			MODIFICATION OF MORTGAGE – DOWN DATE Used for the purpose of updating the effective date of the coverage. This is a complete down date requiring an inspection of the premises, if ALTA coverage is given.		X	20% - of Basic Rate - Standard 30% of Basic Rate - Extended
No. 10.1			MODIFICATION OF MORTGAGE – DOWN DATE Same as LTAA Form 10 except subordinate matters are omitted		X	20% of Basic Rate (Min. \$250.00)
No. 15			GUARANTEE DOWN DATE Updates a Guarantee	X	X	N/C for first one then \$75.00 each
No. 21			BRINGDOWN – CHANGE IN LEGAL DESCRIPTION Similar to LTAA 10 & LTAA 10.1 but with change in legal description	X	X	35% of Basic Rate Standard 45% of Basic Rate - Extended (Min \$300)
No. 23			FOUNDATION ENDORSEMENT Provides coverage that the foundation is within the boundary lines of said land and no violations of CC & R's or encroachments	X	X	5% of Basic Rate (Min \$50.00; Max \$500.00)
No. 27			COLLATERAL ASSIGNMENT OF MORTGAGE Collateral assignee of a deed of trust as to the collateral assignment and as to the lack of reconveyance, modification or subordination, with a limitation on liability.		X	\$75.00
	1		STREET ASSESSMENT COVERAGE With Street Improvement Assessment Coverage		X	No Charge with policy \$75.00 after
	3	123.1	ZONING - LAND ONLY Provides protection against violations of zoning ordinances.	X	X	15% of Basic Rate (Min. \$250.00)
			ZONING – COMPLETED STRUCTURE			

	3.1	123.2	Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on improved property	X	X	15% of Basic Rate (Min. \$250.00)
	3.2		ZONING LAND UNDER DEVELOPMENT Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on land under development	X	X	15% of Basic Rate (Min. \$250.00)
	4.0	115.1	CONDOMINIUM ENDORSEMENT Insures Lender that classification of property is a condominium		X	\$50.00 with/ \$75.00 after
	4.1	115.3	CONDOMINIUM ENDORSEMENT Insures that there are no violation of CC&R's separate taxation , encroachments, right of first refusal		X	\$50.00 with / \$75.00 after
	5.0	115.2	PUD ENDORSEMENT Insures lender that classification of property is a planned unit development		X	\$50.00 with/ \$75.00 after
	5.1	115.4	PUD ENDORSEMENT No violations of CC&R's, priority of assessments, encroachments, right of first refusal.		X	\$50.00 with / \$75.00 after
	6	111.5	A.R.M. – ADJUSTABLE/VARIABLE RATE MORTGAGE ENDORSEMENT Insures against loss or damage due to invalidity or loss of priority of the insured mortgage due to variable rate of interest		X	\$50.00 with / \$75.00 after
	6.2	111.8	A.R.M. – NEGATIVE AMORTIZATION ENDORSEMENT Variable rate mortgage endorsement for mortgages with negative amortization.		X	\$50.00 with / \$75.00 after
	7	116.5	MANUFACTURED HOUSING UNIT ENDORSEMENT Insures that manufactured housing unit is located on the land.	X	X	\$50.00 with / \$75.00 after
	7.1		MANUFACTURED HOUSING UNIT CONVERSION Provides coverage that a manufactured home is located on the land and that the owner owns both the land and the home		X	\$75.00
	7.2		MANUFACTURED HOUSING UNIT CONVERSION Provides coverage that a manufactured home is located on the land and that the owner owns both the land and the home	X		\$75.00
	8.1	110.9	ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT Covering residential property only		X	\$50.00 with / \$75.00 after
	8.2		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT Covering commercial property only		X	\$100.00

	9	100.2	COMPREHENSIVE ENDORSEMENT Restrictions, Encroachments and Minerals		X	\$75.00
	9.1		COMPREHENSIVE ENDORSEMENT – Vacant Land Restrictions, Encroachments and Minerals - Owners	X		\$100.00
	9.2		COMPREHENSIVE ENDORSEMENT – Improved Land Restrictions, Encroachments and Minerals – Owners	X		\$100.00
	9.3		COMPREHENSIVE ENDORSEMENT – Improved Future Improvements Restrictions, Encroachments and Minerals – Lender		X	\$100.00
	10.0		ASSIGNMENT OF MORTGAGE Insures the assignee of the insured mortgage that the assignment of mortgage is valid		X	No Charge with policy; \$100.00 after
	10.1	104.13	ASSIGNMENT WITH DATEDOWN Validity of assignment; priority of the lien		X	\$100.00
	11.0		MORTGAGE MODIFICATION Insures modification to existing insured mortgage including priority		X	\$150.00
	11.1		MORTGAGE MODIFICATION – With Subordination Insures modification to existing insured mortgage and subordination of any liens		X	\$150.00
	12	117	TIE-IN ENDORSEMENT allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states	X	X	\$100.00
	13		LEASEHOLD OWNERS ENDORSEMENT Adding leasehold owners coverage to policy	X		\$75.00
	13.1		LEASEHOLD LENDERS ENDORSEMENT Adding leasehold lenders coverage to policy		X	\$75.00
	14		FUTURE ADVANCE – PRIORITY Insures a revolving credit line loan when the advances are obligatory		X	\$75.00
	14.1		FUTURE ADVANCE – KNOWLEDGE Insures lender for a revolving credit line loan when advances are optional		X	\$75.00
	14.2		FUTURE ADVANCE – LETTER OF CREDIT ENDORSEMENT Insures a mortgage securing a letter of credit or letter of credit reimbursement agreement.		X	\$75.00
	14.3		FUTURE ADVANCE – REVERSE MORTGAGE ENDORSEMENT Insures a reverse mortgage. Reverse mortgage loans are made to persons, who is at least 62.		X	\$75.00

			Payments are not due until they die or leave the property.			
15.1			NON-IMPUTATION 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.		X	\$75.00
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	\$75.00
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	\$75.00
17	103.11		ACCESS AND ENTRY ENDORSEMENT Assures that the property abuts a physically open street.	X	X	\$150.00 Extended 20% Standard (min. \$300.00)
18	129.0		SINGLE TAX PARCEL ENDORSEMENT Insures that the Land is being taxes as a separate tax parcel.		X	\$75.00
18.1	129.1		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	\$75.00
19.0			CONTIGUITY – SINGLE PARCEL ENDORSEMENT Insures property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	\$75.00
19.1	116.4		CONTIGUITY – SINGLE PARCEL ENDORSEMENT Insures property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	\$75.00
20.0			FIRST LOSS – MULTIPLE PARCELS – REQUIRES UNDERWRITING APPROVAL - Provides coverage on a multi-site loan transaction		X	\$75.00
22.0	116.1		LOCATION ENDORSEMENT Insures that a designed improvement is located on the land and is known as a particular street address	X	X	No Charge with policy \$75.00 after
22.1	116.2		LOCATION & MAP ENDORSEMENT Same as above but must attach a map of property	X	X	N/C with policy \$75.00 after
23.0			CO-INSURANCE – SINGLE PARCEL – UNDERWRITING APPROVAL REQUIRED	X	X	No/ Charge with policy \$75.00 after

			Identifies other insurers and allocates the amount of liability between the insurers			
	24.0		DOING BUSINESS AS ENDORSEMENT Insures lender against unenforceability of lien because the loan violated doing business laws of the state.		X	\$100.00
	25.0		SAME AS SURVEY ENDORSEMENT Insures that the description of the land in Schedule A is the same as the land shown on the survey	X	X	\$150.00
	25.1		SAME AS PORTION OF SURVEY Same as above but only a portion of the survey	X	X	\$150.00
	26.0		SUBDIVISION ENDORSEMENT Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances	X	X	\$200.00
	27.0		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	\$250.00
	28.0		EASEMENT DAMAGE - ENFORCED REMOVAL 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	\$250.00
	29.0		INTEREST RATE SWAP – DIRECT OBLIGATION Insures against invalidity, unenforceability or lack of priority of the insured mortgage as security for the repayment of the Swap Obligation		X	\$500.00
	29.1		INTEREST RATE SWAP – ADDITIONAL INTEREST Same as above but excludes master interest rate exchange agreements, creditors’ rights, calculation by court, unpaid recording or similar taxes.		X	\$500.00
	32.0		CONSTRUCTION LOAN – LOSS OF PRIORITY Insures Lender against loss due to the invalidity or unenforceability of lien as advances are made and includes mechanic’s liens		X	\$100.00 Residential/ \$200.00 Commercial
	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
	JR1		JUNIOR LOAN – DATE DOWN Issue in conjunction with a Limited Coverage Junior Loan Policy		X	No/ Charge first down date / \$25.00 thereafter

	JR2		JUNIOR LOAN – REVOLVING CREDIT/VARIABLE RATE Issue in conjunction with a Limited Coverage Junior Loan Policy		X	No Charge
		100	COMPREHENSIVE – LENDER (C.C. & R. Encroachment and Mining) ENDORSEMENT Assures against incorrectness of information given by the insurer as to restrictions, violation of restrictions, encroachments, etc.	X	X	\$75.00
		100.2	RESTRICTIONS, ENCROACHMENTS, MINERALS Insures a lender against loss due to violations of covenants, conditions and restrictions, exercise of surface rights and encroachments onto easements or adjoining land		X	\$75.00
		100.12	RIGHT OF REVERSION ENDORSEMENT Insures against loss by reason of the enforcement of any reverter, right of re-entry or right of power of termination of the estate or interest in the land		X	\$75.00
		100.13	ASSESSMENT LIEN OF ASSOCIATION OR CONDOMINIUM ENDORSEMENT Insures Lender against lack of priority of their lien over lien of any assessment by a Homeowners or Condominium Association		X	\$75.00
		100.28	VIOLATION OF COVENANTS – FUTURE CONSTRUCTION ENDORSEMENT – REQUIRES UNDERWRITING APPROVAL Insures against loss by reason of any final judgment enforcing the covenants passed upon a violation of the land present or future		X	\$75.00
		100.29	MINERAL RIGHTS ENDORSEMENT INCLUDING AESTHETIC DAMAGE – 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	\$75.00
		100.30 (ANTIC)	MINERAL RIGHTS ENDORSEMENT – REQUIRES UNDERWRITING APPROVAL – Insures against loss by reason of physical damage to improvements from exercise of any right to use the surface of the land		X	\$75.00
		101	MECHANIC LIEN COVERAGE 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	\$75.00
		102.5	FOUNDATION ENDORSEMENT No Violation of CC&R's, no encroachments onto easements or adjoining land.		X	\$100

		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		X	\$75.00
		103.3	EASEMENTS – REMOVAL OF IMPROVEMENTS ENDORSEMENT Insures against loss as a result of forced removal of any portion of the improvements which encroach upon an easement		X	\$75.00
		103.4	INGRESS & EGRESS EASEMENT ENDORSEMENT Insures that the easement provides ingress and egress for the owner to and from a public street	X		\$75.00
		103.5	WATER RIGHTS ENDORSEMENT – SURFACE DAMAGE Insures against loss or damage to buildings, improvements, lawns and shrubbery by reason of withdrawal of water from said land.	X	X	\$100.00
		103.6	ENCROACHMENTS – NONE EXIST Provides coverage for loss or damage by reason of existing improvements encroaching on to an easement	X	X	15% of Basic Rate (Min \$250.00)
		103.8	WATER RIGHTS ENDORSEMENT – FUTURE IMPROVEMENTS Insures against loss or damage to buildings, improvements, lawns and shrubbery by reason of withdrawal of water from said land.		X	\$150.00
		103.11	ACCESS AND ENTRY Assures that the property abuts a physically open street.	X	X	\$150.00 Extended 20% of Basic Rate Standard (min. \$300.00)
		104.13	ASSIGNMENT WITH DATEDOWN Validity of assignment; priority of the lien		X	25% of Basic Rate
		107.2	INCREASE IN LIABILITY Increases the liability of policy but does affect the effective date of policy			\$75.00 plus additional premium
		107.9	NAMING ADDITIONAL INSURED ENDORSEMENT Amends policy to add additional insureds but does not extend policy date		X	\$75.00
		108.7	ADDITIONAL ADVANCE ENDORSEMENT Assures the lender on additional advances made under an open-end mortgage.		X	\$75.00

		108.8	ADDITIONAL ADVANCE ENDORSEMENT Assures the lender on additional advances made under an open-end mortgage.		X	\$75.00
		110.9	EPA ENDORSEMENT Insures lender against environmental protection liens having priority over the insured mortgage			\$50.00 with / \$75.00 after
		111	MORTGAGE PRIORITY, PARTIAL RECONVEYANCE Insures against loss or damage by reason of any loss of priority of the lien on the remainder of the land as a result of a partial reconveyance			\$75.00
		111.5	VARIABLE RATE MORTGAGE Insures a lender against loss of priority or unenforceability of the insured mortgage due to variable rate			\$50.00 with / \$75.00 after
		111.8	VARIABLE RATE - NEGATIVE AMORTIZATION Insures lender against loss of priority or unenforceability of the insured mortgage due to interest on interest, changed in interest and interest adding to principal			\$50.00 with / \$75.00 after
		111.9	FNMA BALLOON Provides coverage for loss or damage resulting from the right to refinance the final balloon payment when due			\$75.00
		111.10	REVOLVING LINE – OPTIONAL ADVANCE Assures priority of optional additional advances.		X	\$150.00
		111.11	REVOLVING LINE – OBLIGATORY ADVANCE Assures priority of obligatory additional advances. Includes variable rate interest coverage		X	\$150.00
		115.1	CONDOMINIUM Insures the classification of property as a condominium	X	X	\$50.00 with / \$75.00 after
		115.2	PLANNED UNIT DEVELOPMENT Insures the classification of the property as a planned unit development	X	X	\$50.00 with / \$75.00 after
		115.3	CONDOMINIUM ASSESSMENTS – UNPAID AT POLICY DATE Insures against loss or damage due to the failure of the unit to qualify as a condominium under state law, encroachments and right of first refusal	X	X	\$50.00 with / \$75.00 after
		115.4	PUD ENDORSEMENT Insures against loss or damage due to violations of CC&R's, priority of assessments or unpaid assessments existing at date of policy, forced	X	X	\$50.00 with / \$75.00 after

			removal of any existing structure due to encroachments onto adjoining land or easements			
		116	SURVEY PROTECTION ENDORSEMENT Insures against loss by reason of the failure of improvements not to be located on the land	X	X	\$75.00
		116.1	SURVEY ENDORSEMENT Insures that the property described in the policy is the same as that shown on a plat of survey of said property	X	X	Standard (Min. \$300.00) \$150.00 Extended 20%
		116.2	LOCATION OF IMPROVEMENTS – MAP Insures against loss or damage resulting from the specified improvement not being located upon the land.	X	X	\$100.00
		116.4	CONTIGUITY, SINGLE PARCEL Property described in the policy is contiguous to specific adjoining property described in the Endorsement		X	\$75.00
		116.4.1	CONTIGUITY, MULTIPLE PARCELS Property described in the policy is contiguous to specific adjoining property described in the Endorsement.		X	\$75.00
		116.5	MANUFACTURED HOUSING UNIT Manufactured housing unit is located on the land			\$50.00 with / \$75.00 after
		117	TIE-IN ENDORSEMENT Allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states		X	15% of Basic Rate (Min. \$250.00)
		122	Construction Loan Advance – Update Provides Lender update coverage for an obligatory advance when the original policy amount is for the full loan amount			\$100 Residential / \$200 / Commercial
		123.1	ZONING, UNIMPROVED LAND Provide insurance against violations of zoning ordinances			15% of Basic Rate (Min. \$250.00)
		123.2	ZONING, IMPROVED LAND Certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on improved property			15% of Basic Rate (Min. \$250.00)
		126	OWNER’S COMPREHENSIVE ENDORSEMENT Similar to L.T.A.A. No. 3R Endorsement, except this is for use only with an ALTA Extended Coverage Owners or Leasehold Policies.	X		\$100.00 with / \$150.00 after

		129.0	SINGLE TAX PARCEL Insures that the insured parcel has a specific tax identification number			\$75.00
		129.1	MULTIPLE TAX PARCEL Property is known by a specific tax assessor's parcel number(s) based on the tax roll outstanding as of the date of policy			\$75.00
AZ Patent 1			ARIZONA PATENT ENDORSEMENT 1 Insures against loss by reason of reservations contained in the Patent	X	X	\$75.00
AZ Patent 2			ARIZONA PATENT ENDORSEMENT 2 MODIFIED Insures against loss as a result of the enforcement of the reservations contained in the Patent	X	X	\$100.00
ANTIC #998			ADDITIONAL INSURED ENDORSEMENT FOR HOMEOWNERS POLICY modifies terms of "Natural Person" in a Homeowner's Policy	X		\$75.00
	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