



# STATE OF KENTUCKY

## TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: February 11, 2023



**ALLIANT**  
NATIONAL  
TITLE INSURANCE COMPANY

# ALLIANT NATIONAL TITLE INSURANCE COMPANY

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# **ALLIANT NATIONAL TITLE INSURANCE COMPANY**

## **STATE OF KENTUCKY TITLE INSURANCE RATES AND CHARGES**

Rates set out in this Schedule of Title Insurance Rates and Charges for the use in the State of Kentucky are for title insurance premiums only and do not include charges for searches, examinations, closing fees, escrows, attorneys' fees or any county or city premium tax.

## ALLIANT NATIONAL TITLE INSURANCE COMPANY

### ORIGINAL TITLE INSURANCE PREMIUMS FOR OWNER'S POLICIES

A policy insuring the fee simple estate will not be issued for less than the full value of the real property. A policy insuring a leasehold estate will not be insured for less than the appraised value of the real property. Policies insuring leasehold estates are issued as Owner's Policies with a Leasehold Endorsement attached (ALTA Form 13).

The premium for original owner's title insurance is:

Liability	Rate per 1,000	Calculation of Premium Guide
Up to \$100,000	\$4.50	$\$4.50 \times (\text{Liability}/1,000)$ ; Minimum Premium \$100.00
Over \$100,000 and up to \$500,000, add	\$3.25	$\$450 + [3.25 \times ((\text{Liability} - \$100,000)/1,000)]$
Over \$500,000 and up to \$10,000,000, add	\$2.75	$\$1,750 + [2.75 \times ((\text{Liability} - \$500,000)/1,000)]$
Over \$10,000,000, add	\$2.25	$\$27,875 + [2.25 \times ((\text{Liability} - \$10,000,000)/1,000)]$

MINIMUM PREMIUM: \$100.00

## ALLIANT NATIONAL TITLE INSURANCE COMPANY

### TITLE INSURANCE PREMIUMS FOR ALTA HOMEOWNER'S POLICIES

The premium for homeowner's title insurance is:

Liability	Rate per 1,000	Calculation of Premium Guide
Up to \$100,000	\$5.25	$\$5.25 \times (\text{Liability}/1,000)$ ; Minimum Premium \$100.00
Over \$100,000 and up to \$500,000, add	\$3.75	$\$525 + [3.75 \times ((\text{Liability} - \$100,000)/1,000)]$
Over \$500,000, add	\$3.25	$\$2,025 + 3.25 \times ((\text{Liability} - \$500,000)/1,000)$

MINIMUM PREMIUM: \$100.00

# ALLIANT NATIONAL TITLE INSURANCE COMPANY

## ORIGINAL TITLE INSURANCE PREMIUMS FOR LOAN POLICIES

A Loan Policy will not be issued for an amount less than the full principal debt. A Loan Policy can be issued for an amount up to 25% in excess of the principal debt to cover accrued interest and foreclosure costs.

A policy insuring a mortgage expires with the payment or satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or a deed in lieu of foreclosure, pursuant to Section 2 of the Conditions and Stipulations of the ALTA 2006 Loan Policy. Policies insuring leasehold estates are issued as Loan Policies with a Leasehold Endorsement attached (ALTA Form 13.1).

Liability	Rate per 1,000	Calculation of Premium Guide
Up to \$100,000	\$3.55	$3.55 \times (\text{Liability}/1,000)$ ; Minimum Premium \$100.00
Over \$100,000 and up to \$500,000, add	\$2.75	$\$355 + [2.75 \times ((\text{Liability} - \$100,000)/1,000)]$
Over \$500,000 and up to \$1,000,000, add	\$2.40	$\$1,455 + [2.40 \times ((\text{Liability} - \$500,000)/1,000)]$
Over \$1,000,000 and up to \$15,000,000, add	\$2.10	$\$2,655.00 + [2.10 \times ((\text{Liability} - \$1,000,000)/1,000)]$
Over \$15,000,000, add	\$1.75	$\$32,055 + [1.75 \times ((\text{Liability} - \$15,000,000)/1,000)]$

MINIMUM PREMIUM: \$100.00

## ALLIANT NATIONAL TITLE INSURANCE COMPANY

### TITLE INSURANCE PREMIUMS FOR ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES

Liability	Rate per 1,000	Calculation of Premium Guide
Up to \$100,000	\$4.00	$\$4.00 \times (\text{Liability}/1,000)$ ; Minimum Premium \$100.00
Over \$100,000 and up to \$500,000, add	\$3.00	$\$400 + [3.00 \times ((\text{Liability} - \$100,000)/1,000)]$
Over \$500,000, add	\$2.50	$\$1,600 + 2.50 \times ((\text{Liability} - \$500,000)/1,000)$

MINIMUM PREMIUM: \$100.00

## **ALLIANT NATIONAL TITLE INSURANCE COMPANY**

### **REFINANCE TITLE INSURANCE PREMIUMS FOR LOAN POLICIES**

Applicable to the purchase of a loan policy by existing owner of the land. The rate is 70% of the loan policy rate for the liability amount. This rate applies to any transaction that involves residential property where the current owner is entering into a loan agreement in order to refinance their current loan and using the same real property as security for this loan as had been used in the current mortgage. A refinance loan transaction is a transaction in which the loan proceeds are used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction.

Minimum Premium: \$100.00

### **TITLE INSURANCE FOR SECOND LOAN POLICIES**

The premiums for title insurance on second mortgage transactions, and any other junior mortgages, will be the same as the Original Title Insurance Premiums for Loan Policies.

### **SIMULTANEOUS OWNER'S AND LOAN POLICY PREMIUMS**

When an Owner's Policy and Loan Policy covering identical land are to be issued simultaneously, the premium for the Owner's Policy shall be the Original Title Insurance Premiums for Owner's Policies. The premium for the Loan Policy so issued simultaneously will be \$100.00. If the amount of the Loan Policy exceeds the amount of the Owner's Policy, the premium charged on the amount of the Loan Policy exceeding the Owner's Policy is computed at the original title insurance premium for a first loan.

### **SIMULTANEOUS ISSUE PREMIUM FOR POLICIES COVERING A FEE AND LEASEHOLD ESTATE**

Where there is a sale and a simultaneous lease-back of the same property with an Owner's Policy issued by this Company in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a premium of 30% of the Original Title Insurance Premiums for Owner's Policies. If the amount of insurance requested is greater for the leasehold interest than that of the Owner's Policy, the excess shall be computed at the Original Title Insurance Premiums for Owner's Policies under the applicable brackets.

Minimum Premium: \$100.00



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## SIMULTANEOUS ISSUE OF SELLERS' AND PURCHASERS' POLICIES

Where there is a sale with an Owner's Policy issued by this Company to the purchaser, a policy to the seller may be issued upon request for a premium of 30% of the Original Title Insurance Premiums for Owner's Policies up to the amount of the policy to the purchaser.

Minimum Premium: \$100.00

## GOVERNMENT CONTRACTS

Separate contracts may be entered into with federal, state or municipal governmental entities for guarantees or policies of title insurance for such premiums as may be agreed upon by and between the Company and the governmental entity.

## EXTENSIONS OF MORTGAGE LOANS

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by an underwriter of Fidelity National Title Group policy is renewed by an extension agreement, a new title policy or endorsement for the existing policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$50,000 of liability written	\$1.00
Over \$50,000, add	\$0.50
Minimum Premium	\$50.00

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

## **ALLIANT NATIONAL TITLE INSURANCE COMPANY**

### **PREMIUM CHARGE FOR EXTRA-HAZARDOUS RISK**

In addition to any other charges set forth in this manual, the Company may charge an additional extra-hazardous risk premium in any case where, in the opinion of the Company, there exists an increased, extraordinary, and/or unusual risk with respect to the issuance of its policy or policies of title insurance or endorsements related thereto. Such charge shall be quoted upon request and shall be based on the specific risk inherent to the requested insurance coverage.

### **PREMIUM CHARGE FOR HIGH LIABILITY AND EXTRAORDINARY COMMERCIAL TRANSACTIONS**

The published rates are primarily for 1 – 4 unit residential properties covered by RESPA. Deviations in commercial transactions from this rate schedule must be approved by the company. The company reserves the right, at its discretion to charge a rate more or less for high liability and extraordinary commercial transactions.

### **CLOSING PROTECTION COVERAGE**

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein with certain protection as set forth in a form approved by the Department of Insurance, protects and provides coverage as set forth in KRS 304.22-030 to the Buyer/Borrower, Lender, Seller (covered party) against fraud, misapplication of funds or failure to comply with written closing instructions by the Title Agent (an agent authorized to issue title insurance in the State of Kentucky for the Company) resulting in loss by reason of matters relating to status of title. This protection is apart and in addition to the coverage provided under the title insurance policy; however title insurance must be purchased as a condition for this protection to become an available option. The election for this additional coverage must be made prior to or at the time of closing. The following charges to each party within a single transaction, if applicable, for issuance of this coverage is as follows:

\$50.00 for Lender

\$25.00 for Buyer/Borrower

\$25.00 for Seller

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### **MASTER HOME EQUITY LOAN POLICY**

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

### **MORTGAGE MODIFICATION GUARANTEE**

Assures the validity, priority and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

### **CENTRALIZED REFINANCE RATES**

#### **A. CENTRALIZED REFINANCE RATE I**

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

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Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The new policy coverage is ALTA in Form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

**Note 1:** Not applicable to construction loans or loan policies issued concurrently with owner's policies.

**Note 2:** Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no

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additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 5-06, ALTA 6-06, ALTA 6.2-06, ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

**Note 3:** No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

### B. CENTRALIZED REFINANCE RATE II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

<b>Amount of Insurance</b>	<b>Centralized Refinance Rate II</b>
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property

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improved with a one-to-four family residential dwelling unit or residential condominium unit;

5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

**Note 1:** Not applicable to construction loans or loan policies issued concurrently with owner's policies.

**Note 2:** There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

**Note 3:** In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

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## ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The premium charge shall be:

Policy Amount	Rate
\$ 0-\$1,000,000	\$125
\$ 1,000,001 - \$1,500,000	\$250
\$ 1,500,001 - \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000; add \$100.

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## ENDORSEMENTS

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some estate or interest other than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given. As used in this chart, N/A = Not Applicable, N/C = No Charge. Percentages refer to a percentage of the Premium based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 1-06 Street Assessments	N/A	\$100
ALTA 3-06 Zoning	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000 (Commercial only)
ALTA 3.1-06 Zoning – Completed Structure	15%, max. \$5,000 (Commercial only)	15%, max. \$5,000 (Commercial only)
ALTA 3.2-06 Zoning – Land Under Development	15%, max. \$5,000 (Commercial only)	15%, max. \$5,000 (Commercial only)
ALTA 3.3-06 Zoning Completed Improvement – Non-Conforming Use	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000 (Commercial only)
ALTA 3.4-06 Zoning - No Zoning Classification	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000 (Commercial only)
ALTA 4-06 Condominium - Assessments Priority	N/A	\$50



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<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 4.1-06 Condominium - Current Assessments	\$50	\$50
ALTA 5-06 Planned Unit Development - Assessments Priority	N/A	\$50
ALTA 5.1-06 Planned Unit Development - Current Assessments	\$50	\$50
ALTA 6-06 Variable Rate Mortgage	N/A	\$25 Residential \$75 Commercial
ALTA 6.2-06 Variable Rate Mortgage - Negative Amortization	N/A	\$25 Residential \$75 Commercial
ALTA 7-06 Manufactured Housing Unit	\$75	\$75
ALTA 7.1-06 Manufactured Housing Unit - Conversion - Loan	N/A	\$75
ALTA 7.2-06 Manufactured Housing Unit - Conversion - Owner's	\$75	N/A
ALTA 8.1-06 Environmental Protection Lien	N/A	\$25
ALTA 8.2-06 Commercial Environmental Protection Lien	\$100	\$100
ALTA 9-06 Restrictions, Encroachments, Minerals - Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA 9.1-06 Covenants, Conditions, Restrictions - Unimproved Land - Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA 9.2-06 Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA 9.3-06 Covenants, Conditions, Restrictions - Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA 9.6-06 Private Rights - Loan Policy	N/A	\$25 Residential \$250 Commercial

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<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 9.7-06 Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA 9.8-06 Covenants, Conditions Restrictions - Land Under Development - Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA 9.9-06 Private Rights - Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA 9.10-06 Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA 10-06 Assignment	N/A	\$100
ALTA 10.1-06 Assignment and Date Down	N/A	\$100
ALTA 11-06 Mortgage Modification (Incl. Date Down)	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA 11.1-06 Mortgage Modification with Subordination	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA 11.2-06 Mortgage Modification with Additional Amount of Insurance	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA 12-06 Aggregation - Loan	N/A	\$100
ALTA 12.1-06 Aggregation - State Limits - Loan	N/A	\$100
ALTA 13-06 Leasehold - Owner's Policy	N/C	N/A
ALTA 13.1-06 Leasehold - Loan Policy	N/A	N/C
ALTA 14-06 Future Advance - Priority	N/A	\$250
ALTA 14.1-06 Future Advance - Knowledge	N/A	\$250

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<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 14.2-06 Future Advance - Letter of Credit	N/A	\$250
ALTA 14.3-06 Future Advance - Reverse Mortgage	N/A	\$250
ALTA 15-06 Non-Imputation - Full Equity Transfer	\$.10 per thousand	N/A
ALTA 15.1-06 Non-Imputation - Additional Insured	\$.10 per thousand	N/A
ALTA 15.2-06 Non-Imputation - Partial Equity Transfer	\$.10 per thousand	N/A
ALTA 16-06 Mezzanine Financing	\$100	N/A
ALTA 17-06 Access and Entry	\$100	\$100
ALTA 17.1-06 Indirect Access and Entry	\$100	\$100
ALTA 17.2-06 Utility Access	\$250	\$250
ALTA 18-06 Single Tax Parcel	\$100	\$100
ALTA 18.1-06 Multiple Tax Parcel – Easements	\$100	\$100
ALTA 18.3-06 Single Tax Parcel and ID	\$100	\$100
ALTA 19-06 Contiguity - Multiple Parcels	\$50	\$50
ALTA 19.1-06 Contiguity - Single Parcel	\$150	\$150
ALTA 20-06 First Loss - Multiple Parcel Transactions	N/A	\$500
ALTA 22-06 Location	N/C	N/C
ALTA 22.1-06 Location and Map	N/C	N/C
ALTA 23-06 Co-Insurance - Single Policy	N/C	N/C
ALTA 24-06 Doing Business	N/A	\$100
ALTA 25-06 Same as Survey	\$100	\$100
ALTA 25.1-06 Same as Portion of Survey	\$100	\$100

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<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 26-06 Subdivision	\$100	\$100
ALTA 27-06 Usury	N/A	\$100
ALTA 28-06 Easement - Damage or Enforced Removal	\$250	\$250
ALTA 28.1-06 Encroachments - Boundaries and Easements	\$250	\$250
ALTA 28.2-06 Encroachments - Boundaries and Easements - Described Improvements	\$250	\$250
ALTA 29-06 Interest Rate Swap - Direct Obligation	N/A	\$100
ALTA 29.1-06 Interest Rate Swap - Additional Interest	N/A	\$100
ALTA 29.2-06 Interest Rate Swap - Direct Obligation - Defined Amount	N/A	\$100
ALTA 29.3-06 Interest Rate Swap - Additional Interest - Defined Amount	N/A	\$100
ALTA 30-06 Shared Appreciation Mortgage	N/A	N/C
30.1-06 Commercial Participation Interest	N/A	\$250
ALTA 31-06 Severable Improvements	5% of premium	5% of premium
ALTA 32-06 Construction Loan	N/A	\$500
ALTA 32.1-06 Construction Loan - Direct Payment	N/A	\$500
ALTA 32.2-06 Construction Loan - Insured's Direct Payment	N/A	\$500
ALTA 33-06 Disbursement	N/A	N/C
ALTA 34-06 Identified Risk Coverage	\$500	\$500
ALTA 35-06 Minerals and Other Subsurface Substances - Buildings	\$250	\$250
ALTA 35.1-06 Minerals and Other Subsurface Substances - Improvements	\$250	\$250

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Endorsements	Owners Rate	Loan Rate
ALTA 35.2-06 Minerals and Other Subsurface Substances - Described Improvements	\$250	\$250
ALTA 35.3-06 Minerals and Other Subsurface Substances - Land Under Development	\$250	\$250
ALTA 36-06 Energy Project - Leasehold/ Easement - Owner's Policy	\$100	N/A
ALTA 36.1-06 Energy Project - Leasehold/ Easement - Loan Policy	N/A	\$100
ALTA 36.2-06 Energy Project - Leasehold - Owner's Policy	\$100	N/A
ALTA 36.3-06 Energy Project - Leasehold - Loan Policy	N/A	\$100
ALTA 36.4-06 Energy Project - Covenants, Conditions, and Restrictions - Land Under Dev. - Owner's Policy	\$100	N/A
ALTA 36.5-06 Energy Project - Covenants, Conditions, and Restrictions - Land Under Dev. - Loan	N/A	\$100
ALTA 36.6-06 Energy Project - Encroachments	\$100	\$100
ALTA 37-06 Assignments of Rents or Leases	N/A	\$250
ALTA 38-06 Mortgage Tax	N/A	N/C
ALTA 39-06 Policy Authentication	\$100	\$100

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Endorsements	Owners Rate	Loan Rate
ALTA 40-06 Tax Credit – Owner’s Policy	\$.10 per thousand	N/A
ALTA 40.1-06 Tax Credit - Defined Amount – Owner’s Policy	\$.10 per thousand for original policy amount, plus standard premium on additional amount set forth in endorsement	N/A
ALTA 41-06 Water - Buildings	\$250	\$250
ALTA 41.1-06 Water - Improvements	\$250	\$250
ALTA 41.2-06 Water - Described Improvements	\$250	\$250
ALTA 41.3-06 Water - Land Under Development	\$250	\$250
ALTA 42-06 Commercial Lender Group	N/A	\$100
ALTA 43-06 Anti-Taint - Loan Policy	N/A	\$100
ALTA 44-06 Insured Mortgage Recording - Loan	N/A	\$100
ALTA 46-06 Option	\$500	N/A
ALTA 47 Operative Law-Owner’s Policy	No Charge	N/A
ALTA 47.1 Operative Law-Loan Policy	N/A	No Charge
ALTA 47.2 Operative Law-Homeowner’s Policy	No Charge	N/A
47.3 Operative Law-Expanded Coverage Residential Loan Policy	N/A	No Charge