



# MICHIGAN

## TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: 10.13.2021



**ALLIANT**  
**NATIONAL**  
TITLE INSURANCE COMPANY

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## **GENERAL RULES**

### **A. COMPUTATION OF REGULAR RATE**

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

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

### **B. FAIR VALUE**

The fair value shall be considered the sale price. Where no sale is involved, the fair value shall be determined from all available information. Fair market value shall be presumed to be the contract sales price unless the Company is furnished with a current appraisal by a qualified and licensed appraiser indicating a different value. In no event shall it be less than the sum, as shown by the public records, of all the encumbrances to which the property is subject or less than the District Assessor's assessed value, whichever is greater.

A leasehold owner's policy shall not be issued for less than the fair market value of the leasehold estate described in the policy. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of (a) the sum of the rent payments called for under the terms of the lease; (b) the amount of a current appraisal; or (c) the amount determined by any other reasonable method of valuation. Valuation of leasehold estates for 99 years renewable forever shall be the same as for fee simple estates.

The Company will not issue title insurance for less than fair value, nor where applicable, less than the value of the estate or interest to be insured. Insurance in excess of such values must be approved by Company management.

**C. FORMS**

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

**D. NON-FILED ENDORSEMENTS**

Various endorsements may be issued by the Company to accommodate customer requests to provide additional affirmative assurances. The premiums, if any, for such endorsements shall be determined by the Company on a case-by-case basis.

**E. RATE COMBINATIONS**

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

**F. MINIMUM RATE CHARGE**

The minimum premium for rates are shown on the individual rate tables.

**G. ADDITIONAL CHARGES**

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

**H. FEES FOR SERVICES NOT SPECIFIED IN MANUAL**

In some circumstances, 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.

**I. EXTRAORDINARY WORK FEE**

When the examination of title involves more than one chain of title, multiple endorsements, or unusual complexity, or if additional work is requested before or after the issuance of a policy, a work charge of up to \$300.00 per hour may be assessed. Work charges are in addition to premium or endorsement fees.

**SECTION I**

**OWNER'S INSURANCE**

**SCHEDULE OF RATES (RESIDENTIAL)**

**1. OWNER'S POLICY PREMIUM**

**A. Premium for Owner's Policy**

Owner's Policy  
Owner's Leasehold Policy  
USA Policy

The premium for an Owner's Policy is computed as follows:

For the first \$20,000 (or fraction) of liability:-----	\$375.00
For each additional \$1,000 (or fraction) to and including \$100,000 -----	\$5.50
For each additional \$1,000 (or fraction) to and including \$200,000 -----	\$3.75
For each additional \$1,000 (or fraction) to and including \$300,000 -----	\$3.25
For each additional \$1,000 (or fraction) to and including \$1,000,000-----	\$2.75
For each additional \$1,000 (or fraction) -----	\$2.25

**B. Premium for Homeowner's Policy**

Homeowner's Policy

The premium for a Homeowner's Policy is computed as follows:

For the first \$20,000 (or fraction) of liability:-----	\$425.00
For each additional \$1,000 (or fraction) to and including \$100,000 -----	\$5.75
For each additional \$1,000 (or fraction) to and including \$200,000 -----	\$4.50
For each additional \$1,000 (or fraction) to and including \$300,000 -----	\$4.00
For each additional \$1,000 (or fraction) to and including \$1,000,000-----	\$3.00
For each additional \$1,000 (or fraction) -----	\$2.40

**C. Owner's Resale Premium**

Owner's Policy, Owner's Leasehold Policy, USA Policy

This premium applies if the seller purchased the property (or a portion of the property) for value within the two years preceding the current order for title insurance. The premium is 70% of the premium provided for in Section 1.A. or in Section 1.B.

The minimum resale premium for an Owner's Policy is \$375. The minimum resale premium for a Homeowner's Policy is \$425.

**D. Owner's Policies for a Newly Constructed Residence**

The premium for an Owner's Policy on a newly constructed residence sold for the first time will be 60% of the charge calculated under Section 1.A., subject to a minimum charge of \$375.

**SECTION II**

**LENDER'S INSURANCE**

**SCHEDULE OF RATES (RESIDENTIAL)**

**2. LOAN POLICY PREMIUM**

**A. Premium for Loan Policy**

Loan Policy Leasehold Loan Policy  
Short Form Loan Policy

The premium for Loan Policy is computed as follows:

For the first \$20,000 (or fraction) of liability:-----	\$295.00
For each additional \$1,000 (or fraction) to and including \$100,000-----	\$3.25
For each additional \$1,000 (or fraction) to and including \$200,000-----	\$2.25
For each additional \$1,000 (or fraction) to and including \$300,000-----	\$2.00
For each additional \$1,000 (or fraction) to and including \$1,000,000-----	\$1.60
For each additional \$1,000 (or fraction)-----	\$1.25

**B. Premium for Expanded Coverage Loan Policy**

Expanded Coverage Loan Policy

The premium for an Expanded Coverage Loan Policy is computed as follows:

For the first \$20,000 (or fraction) of liability:-----	\$335.00
For each additional \$1,000 (or fraction) to and including \$100,000-----	\$2.80
For each additional \$1,000 (or fraction) to and including \$200,000-----	\$2.50
For each additional \$1,000 (or fraction) to and including \$300,000-----	\$2.10
For each additional \$1,000 (or fraction) to and including \$1,000,000-----	\$1.75
For each additional \$1,000 (or fraction)-----	\$1.40

**C. ALTA Residential Limited Coverage Junior Loan Policy**

Junior Loan Policy

This policy is used for home equity loans, and second or lesser priority mortgages, on residential property. This policy may not be issued in an amount more than \$250,000.

The premium for an ALTA Residential Limited Coverage Junior Loan Policy is:

For the first \$100,000 (or fraction) of liability:-----	\$175.00
For each additional \$1,000 (or fraction) to and including \$250,000-----	\$1.00



#### **D. Short Term Construction Loan**

The premium for a Loan Policy insuring a construction loan for residential property whose terms require full repayment within 24 months from the date of policy is 60% of the premium for an equivalent Loan Policy, as calculated in Section 2.A, subject to a minimum Charge of \$295.

#### **E. Construction End Loan**

Loan Policy

A Loan Policy insuring a permanent end loan following a construction loan will be issued at a reduced rate if:

The end loan takes place within two years of the construction loan; and  
both the construction loan and the end loan are insured by Alliant National Title Insurance Company.

In such circumstances, the premium for the policy insuring the end loan will be 25% of the premium specified in Section 2.A.

The minimum premium for a construction end loan policy under Section 2.D. is \$295.

**SECTION III**  
**GUARANTEES**

**1. MORTGAGE GUARANTEE**

When this Policy is issued to a lender, the premium that will apply as to each mortgage loan closed, reported, and to be insured by the Policy is as follows:

Loan amounts up to \$100,000.00.....	\$ 50
\$100,000.01 up to and including \$250,000.....	\$ 65
\$250,000.01 up to and including \$500,000.....	\$125
Maximum loan amount \$500,000	

**2. CHAIN OF TITLE GUARANTEE** \$ \$50.00

The rate for a Chain of Title Guarantee is \$50 for a maximum guarantee amount of \$25,000.

**3. FORECLOSURE GUARANTEE** \$300

Guarantees the accuracy of interests in real property for purposes of a foreclosure. The charge will be \$300 for Guarantees issued on Individual 1-4 Residential properties. The limit of liability shall be an amount equal to the face amount of the mortgage, with a maximum liability of \$300,000 without underwriter approval.

**SECTION IV**

**OWNER'S AND LOAN INSURANCE**

**SCHEDULE OF RATES (COMMERCIAL)**

**4. OWNER'S POLICY PREMIUMS**

**A. Basic Premium Owner's Policy**

Owner's Policy  
USA Policy

The premium for a basic Owner's Policy is computed according to the following schedule:

For the first \$1,000,000 of liability.....	\$2,000
For each additional \$1,000 (or fraction) up to and including \$10,000,000.....	\$1.00
For each additional \$1,000 (or fraction) up to \$40,000,000.....	\$.95
For each additional \$1,000 (or fraction) .....	\$.90

The minimum premium for an Owner's Policy under Section 4.A. is \$2,000.00.

**B. New Construction Owner's Policy**

Owner's Policy

The premium for an Owner's Policy issued simultaneously with a Loan Policy issued under Section 4.D. will be \$100 if the Owner's Policy amount does not exceed the Loan Policy amount. If the Owner's Policy amount exceeds the Loan Policy amount, the premium for the Owner's Policy shall be calculated using the following formula:

Owner's Policy premium calculated according to Section 4.A., minus the premium calculated according to Section 4.A. for an Owner's Policy in the amount of the Loan Policy, plus \$100.

This rate is available only if Alliant National Title Insurance Company is issuing both the Owner's and the Loan Policies.

The minimum premium for an Owner's Policy issued under Section 4.B. is \$100.

**C. Reissue Owner's Policy**

When the issuance of a new Owner's Policy is based upon an existing owner's policy submitted to the Company, the premium for the new Owner's Policy shall be 85% of the premium as calculated according to Section 4.A.

**D. LOAN POLICY PREMIUMS**

**1. Basic Premium Loan Policy**

Loan Policy

The premium for a Loan Policy is computed according to the following schedule:

For the first \$1,000,000 of liability.....	\$2,000
For each additional \$1,000 (or fraction) up to \$10,000,000.....	\$1.00
For each additional \$1,000 (or fraction) up to \$40,000,000.....	\$.95
For each additional \$1,000 (or fraction) .....	\$.90

The minimum premium for a Loan Policy under Section 2A is \$2,000.00.

**2. Loan Policy for New or Recent Construction**

Loan Policy

When a Loan Policy is issued in contemplation of construction, during the pendency of construction, or after the completion of construction, but under circumstances where a construction lien risk remains present, the premium is computed according to the following schedule:

For the first \$10,000,000 of liability .....	125% of the applicable premium in Section 4.A.
For that liability in excess of \$10,000,000.....	110% of the applicable premium in Section 4.A.

The minimum premium for a Loan Policy under Section 4.E. is \$2,000.00.

Sections 4.D.1. does not apply to a Loan Policy issued in contemplation of construction, during the pendency of construction, or after construction where a construction lien risk is present.

**E. End Loan Policy**

Loan Policy

A policy insuring a permanent end loan following a construction loan will be issued at a reduced rate if:

The End Loan takes place within two years of the Construction Loan; and both the construction loan and the end loan are insured by Alliant National Title Insurance Company.

In such circumstances, the premium for the policy insuring the end loan will be 25% of the Basic Rate in Section 4.D.1.

The minimum premium for a Loan Policy under Section 4.E. is \$2,000.

**F. Loan Policy Issued Simultaneously with Owner's Policy**

Loan Policy

This premium applies to the Loan Policy when an Owner's Policy and a Loan Policy are issued simultaneously with identical effective dates. The premium for the Loan Policy will be 25% of the premium provided for in Section 4.D.1. The premium for the Owner's Policy will be computed as set forth in Section 4.A., as applicable.

This Section does not apply if Sections 4.D.2. or 4.E. apply.

There is no minimum premium for a Loan Policy under Section 4.F.

**G. Refinance Rate**

Loan Policy

When a mortgage to be insured will pay off an existing mortgage of the same owner, the premium will be 65% of the Basic Rate under Section 4.D.1.

There is no minimum premium for a Loan Policy under Section 4.G.

## SECTION V

### MDOT ALTA OWNER'S POLICY RATE

This Rate applies to all commitments and ALTA Owner's Policies contracted for by the Michigan Department of Transportation.

A. The charge for one preliminary title insurance commitment and two interim commitments to update title is \$335 when title to all the land to be insured is vested in the same owner and the commitment is for a policy in the amount of \$10,000.

B. The charge for each additional interim commitment for title insurance to update title is \$52.50.

C. The Charge for an Owner's Policy is:

Amount of Liability	Rate
Up to \$25,000	\$335
\$25,000 to \$50,000 add	\$5.20 per \$1,000
\$50,001 to \$100,000 add	\$4.20 per \$1,000
\$100,001 to \$200,000 add	\$3.67 per \$1,000
\$200,001 to \$300,000 add	\$3.15 per \$1,000
\$300,001 to \$1,000,000 add	\$2.62 per \$1,000
\$1,000,001 to \$4,000,000 add	\$2.10 per \$1,000
\$4,000,001 to \$5,000,000 add	\$1.57 per \$1,000
Over \$5,000,000 add	\$1.05 per \$1,000

The amount charged under subparagraph (a) will be credited against the MDOT ALTA Owner's Policy when a policy is ordered on the land to which the preliminary commitment applies.

## **SECTION VI**

### ***ENDORSEMENTS***

The following endorsements are available at the stated rates.

When a percentage is specified as the rate for an endorsement on a policy (percentage endorsement), the rate is the stated percentage of the actual premium for the policy being issued. When a percentage endorsement is issued to change the coverage on an existing policy, the premium that is the basis for the percentage endorsement shall be computed using this manual.

If an endorsement results in an increase to the face amount of the policy, the premium for the additional insurance, in addition to any endorsement fee, shall be the difference between the premium for the existing policy (computed under this rate manual) and the premium for the policy at the policy amount as endorsed.

If, at the request of the insured, an endorsement is issued that provides substantially the same coverage as provided in an endorsement described below, the premium for the endorsement described below shall be charged.

Note: All ALTA endorsements are from the -06 series.

<b>ALTA #</b>	<b>Description</b>	<b>Residential Premium</b>	<b>Underwriting Approval Required?</b>	<b>Commercial Premium</b>
<b>ALTA 1</b>	Street Assessment			No Charge
<b>ALTA 3</b>	Zoning: Unimproved Land	10% \$250 minimum		10%
<b>ALTA 3.1</b>	Zoning: Completed Structure-Parking	15% \$500 minimum		15%
<b>ALTA 3.2</b>	Zoning: Land under Development	15% \$500 minimum		15%
<b>ALTA 3.3</b>	Zoning: Completed Improvement-Non-Conforming Use	15% \$500 minimum		15%
<b>ALTA 3.4</b>	Zoning: No Zoning Classification	10% \$250 minimum		10%
<b>ALTA 4</b>	Condominium	No Charge		No Charge
<b>ALTA 4.1</b>	Condominium-Assessments paid to date	No Charge		No Charge
<b>ALTA 5</b>	Planned Unit Development	No Charge		No Charge
<b>ALTA 5.1</b>	Planned Unit Development-Assessments paid to date	No Charge		No Charge
<b>ALTA 6</b>	Variable Rate	No Charge		No Charge
<b>ALTA 6.2</b>	Variable Rate-Negative Amortization	No Charge		No Charge
<b>ALTA 7</b>	Manufactured Housing Unit	No Charge		No Charge
<b>ALTA 7.1</b>	Manufactured Housing Conversion: Loan	10%		10%



<b>ALTA 7.2</b>	Manufactured Housing Conversion: Owner's	10%		15%
<b>ALTA 8.1</b>	Environmental Protection Lien	No Charge		Not Applicable
<b>ALTA 8.2</b>	Environmental Protection Lien-Commercial	No Charge		No Charge
<b>ALTA 9</b>	Covenants, Encroachments, Mineral: Loan	No Charge		No Charge
<b>ALTA 9.1</b>	Covenants: Owner's Unimproved Land	10% \$250 minimum		10%
<b>ALTA 9.2</b>	Covenants: Owner's Improved Land	10% \$250 minimum		10%
<b>ALTA 9.3</b>	Covenants, Encroachments, Environmental: Loan	No Charge		No Charge
<b>ALTA 9.6</b>	Private Rights: Loan Policy	No Charge		No Charge
<b>ALTA 9.7</b>	Restrictions, Encroachments, Minerals, Land under Development: Loan	15% \$250 minimum		No Charge
<b>ALTA 9.8</b>	Covenants: Existing and Future Improvements: Owner's	15% \$250 minimum		10%
<b>ALTA 9.9</b>	Private Rights: Owner's Policy	15% \$250 minimum		10%
<b>ALTA 9.10</b>	Restrictions, Encroachments, Minerals-Current Violation- Loan	10% \$250 minimum		No Charge
<b>ALTA 10</b>	Assignment	\$250		\$200

<b>ALTA 10.1</b>	Assignment and Date Down	\$300		\$300
<b>ALTA 11</b>	Mortgage Modification	10% \$250 minimum		10%
<b>ALTA 11.1</b>	Mortgage Modification with Subordination	10% \$250 minimum		10%
<b>ALTA 11.2</b>	Mortgage Modification /Additional Amount of Insurance	10% of the premium for the existing policy amount prior to endorsement (using this rate schedule), plus additional insurance. \$250 minimum		10% of the premium for the policy face amount prior to endorsement, plus additional insurance
<b>ALTA 12</b>	Aggregation	10% \$250 minimum	Yes	10%
<b>ALTA 12.1</b>	Aggregation-State Limits: Loan	10% \$250 minimum	Yes	10%
<b>ALTA 13</b>	Leasehold: Owner's	No Charge		No Charge
<b>ALTA 13.1</b>	Leasehold: Loan	No Charge		No Charge
<b>ALTA 14</b>	Future Advance-Priority	10% \$250 minimum		10%
<b>ALTA 14.1</b>	Future Advance-Knowledge	10% \$250 minimum		10%
<b>ALTA 14.2</b>	Future Advance Letter of Credit	10% \$250 minimum		10%
<b>ALTA 14.3</b>	Future Advance Reverse Mortgage	10% \$250 minimum	Yes	10%
<b>ALTA 15</b>	Nonimputation-Full Equity Transfer	15% \$250 minimum	Yes	10%
<b>ALTA 15.1</b>	Nonimputation-Additional Insured	15% \$250 minimum	Yes	10%
<b>ALTA 15.2</b>	Nonimputation-Partial Equity Transfer	15% \$250 minimum	Yes	10%

<b>ALTA 16</b>	Mezzanine Financing	15% \$250 minimum	Yes	15%
<b>ALTA 17</b>	Access and Entry	10% \$250 minimum		10%
<b>ALTA 17.1</b>	Indirect Access	10% \$250 minimum		10%
<b>ALTA 17.2</b>	Utility Access	10% \$250 minimum		10%
<b>ALTA 18</b>	Single Tax Parcel	No Charge		No Charge
<b>ALTA 18.1</b>	Multiple Tax Parcel- Easements	No Charge		No Charge
<b>ALTA 18.2</b>	Multiple Tax Parcel- No Easements	No Charge		No Charge
<b>ALTA 18.3</b>	Single Tax Parcel and ID	No Charge		No Charge
<b>ALTA 19</b>	Contiguity-Multiple Parcels	No Charge		No Charge
<b>ALTA 19.1</b>	Contiguity-Single Parcel	No Charge		No Charge
<b>ALTA 19.2</b>	Contiguity Specified Parcel	No Charge		No Charge
<b>ALTA 20</b>	First Loss-Multiple Parcel Transaction	10% \$250 minimum		10%
<b>ALTA 22</b>	Location	No Charge		No Charge
<b>ALTA 22.1</b>	Location and Map	\$250		10%
<b>ALTA 23</b>	Co-insurance-Single Policy	No Charge for endorsement. Coverage amount at basic rate for a policy	Yes	No Charge for the endorsement. The premium for insurance shall be computed as if the amount of insurance in the endorsement was a separate policy issued by the Company.
<b>ALTA 23.1</b>	Co-insurance- Multiple Policy	No Charge for endorsement. Coverage amount at basic rate for a policy.	Yes	No Charge for the endorsement. The premium for insurance shall be computed as if the amount of insurance in the endorsement was a separate policy issued by the Company.
<b>ALTA 24</b>	Doing Business	\$250		\$100

<b>ALTA 25</b>	Land Same as Survey	\$250			\$100
<b>ALTA 25.1</b>	Land Same as Portion of Survey	\$250			\$100
<b>ALTA 26</b>	Subdivision	10% \$250 minimum			10%
<b>ALTA 27</b>	Usury	10% \$250 minimum	Yes		10%
<b>ALTA 28</b>	Easement: Damage or Enforced Removal	10% \$250 minimum			10%
<b>ALTA 28.1</b>	Encroachments: Boundaries and Easements, Enforced Removal	10% \$250 minimum			10%
<b>ALTA 28.2</b>	Encroachments: Boundaries and Easements—Described Improvements	10% \$250 minimum			10%
<b>ALTA 28.3</b>	Encroachments: Boundaries and Easements—Land Under Development	15% \$250 minimum			
<b>ALTA 29</b>	Interest Rate Swap-Direct Obligation	10% \$250 minimum	Yes		10%
<b>ALTA 29.1</b>	Interest Rate Swap-Additional Interest.	10% \$250 minimum	Yes		10%
<b>ALTA 29.2</b>	Interest Rate Swap-Direct Obligation Defined Amount	10% plus cost of additional insurance. \$250 minimum	Yes		10% plus cost of additional insurance
<b>ALTA 29.3</b>	Interest Rate Swap-Additional Interest Defined Amount	10% plus cost of additional insurance. \$250 minimum	Yes		10% plus cost of additional insurance
<b>ALTA 30</b>	One to Four Family Appreciation	10% \$250 minimum			10%

<b>ALTA 30.1</b>	Commercial Participation Interest	10% \$250 minimum			10%
<b>ALTA 31</b>	Severable Improvements	10% \$250 minimum	Yes		10%
<b>ALTA 32</b>	Construction Loan-Loss of Priority	No Charge		No Charge	
<b>ALTA 32.1</b>	Construction Loan-Loss of Priority Direct Pay	No Charge		No Charge	
<b>ALTA 32.2</b>	Construction Loan-Loss of Priority-Insured Direct Pay	No Charge		No Charge	
<b>ALTA 33</b>	Disbursement	No Charge		No Charge	
<b>ALTA 34</b>	Identified Risk-Enforced Removal	10% \$250 minimum	Yes		10%
<b>ALTA 35</b>	Minerals and other Subsurface Rights-Buildings Only	10% \$250 minimum			10%
<b>ALTA 35.1</b>	Minerals and other Subsurface Rights-Improvements	10% \$250 minimum			10%
<b>ALTA 35.2</b>	Minerals and other Subsurface Rights-Specific Improvements	10% \$250 minimum			10%
<b>ALTA 35.3</b>	Minerals and other Subsurface Rights-Land Under Development	10% \$250 minimum			10%
<b>ALTA 36</b>	Energy Project-Leasehold/Easement Owner's	Not Applicable	Yes		10%
<b>ALTA 36.1</b>	Energy Project-Leasehold/Easement Loan	Not Applicable	Yes		10%
<b>ALTA 36.2</b>	Energy Project-Leasehold Owner's	Not Applicable	Yes		10%
<b>ALTA 36.3</b>	Energy Project-Leasehold Loan	Not Applicable	Yes		10%

<b>ALTA 36.4</b>	Energy Project-Covenants Land Under Development Owner's	Not Applicable	Yes		10%
<b>ALTA 36.5</b>	Energy Project-Covenants Land Under Development Loan	Not Applicable	Yes		10%
<b>ALTA 36.6</b>	Energy Project-Encroachments	Not Applicable	Yes		10%
<b>ALTA 36.7</b>	Energy Projects Fee Estate-Owner's policy	Not Applicable	Yes		10%
<b>ALTA 36.8</b>	Energy Projects Fee Estate-Loan	Not Applicable	Yes		10%
<b>ALTA 37</b>	Assignment of Rents/Leases	\$250			\$250
<b>ALTA 38</b>	Mortgage Tax	No Charge		No Charge	
<b>ALTA 39</b>	Policy Authentication	No Charge		No Charge	
<b>ALTA 40</b>	Tax Credit-Owner's Policy	10% \$250 minimum	Yes		10%
<b>ALTA 40.1</b>	Tax Credit Defined Amount-Owner's Policy	10% plus cost of additional insurance \$250 minimum	Yes		10% plus cost of additional insurance
<b>ALTA 41</b>	Water-Buildings	10% \$250 minimum			10%
<b>ALTA 41.1</b>	Water-Improvements	10% \$250 minimum			10%
<b>ALTA 41.2</b>	Water-Described Improvements	10% \$250 minimum			10%
<b>ALTA 41.3</b>	Water-Land under Development	10% \$250 minimum			10%
<b>ALTA 42</b>	Commercial Lender Group	\$500			10%
<b>ALTA 43</b>	Anti-taint	\$500	Yes		\$250
<b>ALTA 44</b>	Insured Mortgage Recording-Loan	\$250			\$250
<b>ALTA 45</b>	Pari Passu Mortgage	15% \$250 minimum	Yes		15%

<b>ALTA 47</b>	Operative Law – Owner’s Policy	No Charge		No Charge
<b>ALTA 47.1</b>	Operative Law – Loan Policy	No Charge		No Charge
<b>ALTA 47.2</b>	Operative Law – Homeowner’s Policy	No Charge		No Charge
<b>ALTA 47.3</b>	Operative Law – Expanded Coverage Residential Loan Policy	No Charge		No Charge

<b>JR 1</b>	ALTA Junior Loan Date-down	\$50		\$50
<b>JR 2</b>	ALTA Junior Loan-Future Advance	No Charge		No Charge
	Modification of Mortgage II- re-recording and any matters recorded since the original mortgage			5%
	Mortgage Assumption	10% \$250 minimum		10%
	Additional Named Insured	\$100		
	Fairway-Partnership	10% \$250 minimum		10%
	Deletion of Arbitration	No Charge		No Charge
	Encroachment onto Insured Land	10% \$250 minimum		10%
	Fairway-LLC Change in capital or profits	10% \$250 minimum		
	Fairway-LLC	10% \$250 minimum		10%
	Fairway-Corporation	10% \$250 minimum		
	Additional Named Insured	Not Applicable		No Charge



	<p>Custom (Blank) Endorsement</p>	<p>No charge for error correction. \$250 if policy date is advanced.</p>	<p>Yes- for any circumstance in which an owner's policy effective date is being advanced.</p>	<p>No charge if used to correct errors in a policy. If this endorsement is used to advance the date of a policy (date down), the endorsement fee shall be \$100.00. If this endorsement is used to increase the amount of insurance under an existing Owner's or Loan Policy, an endorsement fee of \$50.00 will be charged, along with an additional premium. The additional premium is the difference (computed using this rate manual) between the premium for the Policy to be endorsed and the premium for the Policy as increased. An affidavit or other appropriate materials documenting the basis for the increase in coverage may be required.</p>
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