



# **SOUTH CAROLINA**

## **TITLE INSURANCE RATES AND CHARGES**

Application and Schedule of Rates

Effective: October 25, 2019



**ALLIANT  
NATIONAL**  
TITLE INSURANCE COMPANY

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## SCHEDULE OF RATES

| <b>Policy<br/>Amount</b> | <b>Premium</b> | <b>Policy<br/>Amount</b> | <b>Premium</b> | <b>Policy<br/>Amount</b> | <b>Premium</b> |
|--------------------------|----------------|--------------------------|----------------|--------------------------|----------------|
| \$ 1,000.00              | \$ 100.00      | \$ 42,000.00             | \$ 151.20      | \$ 83,000.00             | \$ 279.00      |
| \$ 2,000.00              | \$ 100.00      | \$ 43,000.00             | \$ 154.80      | \$ 84,000.00             | \$ 282.00      |
| \$ 3,000.00              | \$ 100.00      | \$ 44,000.00             | \$ 158.40      | \$ 85,000.00             | \$ 285.00      |
| \$ 4,000.00              | \$ 100.00      | \$ 45,000.00             | \$ 162.00      | \$ 86,000.00             | \$ 288.00      |
| \$ 5,000.00              | \$ 100.00      | \$ 46,000.00             | \$ 165.60      | \$ 87,000.00             | \$ 291.00      |
| \$ 6,000.00              | \$ 100.00      | \$ 47,000.00             | \$ 169.20      | \$ 88,000.00             | \$ 294.00      |
| \$ 7,000.00              | \$ 100.00      | \$ 48,000.00             | \$ 172.80      | \$ 89,000.00             | \$ 297.00      |
| \$ 8,000.00              | \$ 100.00      | \$ 49,000.00             | \$ 176.40      | \$ 90,000.00             | \$ 300.00      |
| \$ 9,000.00              | \$ 100.00      | \$ 50,000.00             | \$ 180.00      | \$ 91,000.00             | \$ 303.00      |
| \$ 10,000.00             | \$ 100.00      | \$ 51,000.00             | \$ 183.00      | \$ 92,000.00             | \$ 306.00      |
| \$ 11,000.00             | \$ 100.00      | \$ 52,000.00             | \$ 186.00      | \$ 93,000.00             | \$ 309.00      |
| \$ 12,000.00             | \$ 100.00      | \$ 53,000.00             | \$ 189.00      | \$ 94,000.00             | \$ 312.00      |
| \$ 13,000.00             | \$ 100.00      | \$ 54,000.00             | \$ 192.00      | \$ 95,000.00             | \$ 315.00      |
| \$ 14,000.00             | \$ 100.00      | \$ 55,000.00             | \$ 195.00      | \$ 96,000.00             | \$ 318.00      |
| \$ 15,000.00             | \$ 100.00      | \$ 56,000.00             | \$ 198.00      | \$ 97,000.00             | \$ 321.00      |
| \$ 16,000.00             | \$ 100.00      | \$ 57,000.00             | \$ 201.00      | \$ 98,000.00             | \$ 324.00      |
| \$ 17,000.00             | \$ 100.00      | \$ 58,000.00             | \$ 204.00      | \$ 99,000.00             | \$ 327.00      |
| \$ 18,000.00             | \$ 100.00      | \$ 59,000.00             | \$ 207.00      | \$ 100,000.00            | \$ 330.00      |
| \$ 19,000.00             | \$ 100.00      | \$ 60,000.00             | \$ 210.00      | \$ 101,000.00            | \$ 332.10      |
| \$ 20,000.00             | \$ 100.00      | \$ 61,000.00             | \$ 213.00      | \$ 102,000.00            | \$ 334.20      |
| \$ 21,000.00             | \$ 100.00      | \$ 62,000.00             | \$ 216.00      | \$ 103,000.00            | \$ 336.30      |
| \$ 22,000.00             | \$ 100.00      | \$ 63,000.00             | \$ 219.00      | \$ 104,000.00            | \$ 338.40      |
| \$ 23,000.00             | \$ 100.00      | \$ 64,000.00             | \$ 222.00      | \$ 105,000.00            | \$ 340.50      |
| \$ 24,000.00             | \$ 100.00      | \$ 65,000.00             | \$ 225.00      | \$ 106,000.00            | \$ 342.60      |
| \$ 25,000.00             | \$ 100.00      | \$ 66,000.00             | \$ 228.00      | \$ 107,000.00            | \$ 344.70      |
| \$ 26,000.00             | \$ 100.00      | \$ 67,000.00             | \$ 231.00      | \$ 108,000.00            | \$ 346.80      |
| \$ 27,000.00             | \$ 100.00      | \$ 68,000.00             | \$ 234.00      | \$ 109,000.00            | \$ 348.90      |
| \$ 28,000.00             | \$ 100.80      | \$ 69,000.00             | \$ 237.00      | \$ 110,000.00            | \$ 351.00      |
| \$ 29,000.00             | \$ 104.40      | \$ 70,000.00             | \$ 240.00      | \$ 111,000.00            | \$ 353.10      |
| \$ 30,000.00             | \$ 108.00      | \$ 71,000.00             | \$ 243.00      | \$ 112,000.00            | \$ 355.20      |
| \$ 31,000.00             | \$ 111.60      | \$ 72,000.00             | \$ 246.00      | \$ 113,000.00            | \$ 357.30      |
| \$ 32,000.00             | \$ 115.20      | \$ 73,000.00             | \$ 249.00      | \$ 114,000.00            | \$ 359.40      |
| \$ 33,000.00             | \$ 118.80      | \$ 74,000.00             | \$ 252.00      | \$ 115,000.00            | \$ 361.50      |
| \$ 34,000.00             | \$ 122.40      | \$ 75,000.00             | \$ 255.00      | \$ 116,000.00            | \$ 363.60      |
| \$ 35,000.00             | \$ 126.00      | \$ 76,000.00             | \$ 258.00      | \$ 117,000.00            | \$ 365.70      |
| \$ 36,000.00             | \$ 129.60      | \$ 77,000.00             | \$ 261.00      | \$ 118,000.00            | \$ 367.80      |
| \$ 37,000.00             | \$ 133.20      | \$ 78,000.00             | \$ 264.00      | \$ 119,000.00            | \$ 369.90      |
| \$ 38,000.00             | \$ 136.80      | \$ 79,000.00             | \$ 267.00      | \$ 120,000.00            | \$ 372.00      |
| \$ 39,000.00             | \$ 140.40      | \$ 80,000.00             | \$ 270.00      | \$ 121,000.00            | \$ 374.10      |
| \$ 40,000.00             | \$ 144.00      | \$ 81,000.00             | \$ 273.00      | \$ 122,000.00            | \$ 376.20      |
| \$ 41,000.00             | \$ 147.60      | \$ 82,000.00             | \$ 276.00      | \$ 123,000.00            | \$ 378.30      |

| Policy        |           | Policy        |           | Policy        |           |
|---------------|-----------|---------------|-----------|---------------|-----------|
| Amount        | Premium   | Amount        | Premium   | Amount        | Premium   |
| \$ 124,000.00 | \$ 380.40 | \$ 168,000.00 | \$ 472.80 | \$ 212,000.00 | \$ 565.20 |
| \$ 125,000.00 | \$ 382.50 | \$ 169,000.00 | \$ 474.90 | \$ 213,000.00 | \$ 567.30 |
| \$ 126,000.00 | \$ 384.60 | \$ 170,000.00 | \$ 477.00 | \$ 214,000.00 | \$ 569.40 |
| \$ 127,000.00 | \$ 386.70 | \$ 171,000.00 | \$ 479.10 | \$ 215,000.00 | \$ 571.50 |
| \$ 128,000.00 | \$ 388.80 | \$ 172,000.00 | \$ 481.20 | \$ 216,000.00 | \$ 573.60 |
| \$ 129,000.00 | \$ 390.90 | \$ 173,000.00 | \$ 483.30 | \$ 217,000.00 | \$ 575.70 |
| \$ 130,000.00 | \$ 393.00 | \$ 174,000.00 | \$ 485.40 | \$ 218,000.00 | \$ 577.80 |
| \$ 131,000.00 | \$ 395.10 | \$ 175,000.00 | \$ 487.50 | \$ 219,000.00 | \$ 579.90 |
| \$ 132,000.00 | \$ 397.20 | \$ 176,000.00 | \$ 489.60 | \$ 220,000.00 | \$ 582.00 |
| \$ 133,000.00 | \$ 399.30 | \$ 177,000.00 | \$ 491.70 | \$ 221,000.00 | \$ 584.10 |
| \$ 134,000.00 | \$ 401.40 | \$ 178,000.00 | \$ 493.80 | \$ 222,000.00 | \$ 586.20 |
| \$ 135,000.00 | \$ 403.50 | \$ 179,000.00 | \$ 495.90 | \$ 223,000.00 | \$ 588.30 |
| \$ 136,000.00 | \$ 405.60 | \$ 180,000.00 | \$ 498.00 | \$ 224,000.00 | \$ 590.40 |
| \$ 137,000.00 | \$ 407.70 | \$ 181,000.00 | \$ 500.10 | \$ 225,000.00 | \$ 592.50 |
| \$ 138,000.00 | \$ 409.80 | \$ 182,000.00 | \$ 502.20 | \$ 226,000.00 | \$ 594.60 |
| \$ 139,000.00 | \$ 411.90 | \$ 183,000.00 | \$ 504.30 | \$ 227,000.00 | \$ 596.70 |
| \$ 140,000.00 | \$ 414.00 | \$ 184,000.00 | \$ 506.40 | \$ 228,000.00 | \$ 598.80 |
| \$ 141,000.00 | \$ 416.10 | \$ 185,000.00 | \$ 508.50 | \$ 229,000.00 | \$ 600.90 |
| \$ 142,000.00 | \$ 418.20 | \$ 186,000.00 | \$ 510.60 | \$ 230,000.00 | \$ 603.00 |
| \$ 143,000.00 | \$ 420.30 | \$ 187,000.00 | \$ 512.70 | \$ 231,000.00 | \$ 605.10 |
| \$ 144,000.00 | \$ 422.40 | \$ 188,000.00 | \$ 514.80 | \$ 232,000.00 | \$ 607.20 |
| \$ 145,000.00 | \$ 424.50 | \$ 189,000.00 | \$ 516.90 | \$ 233,000.00 | \$ 609.30 |
| \$ 146,000.00 | \$ 426.60 | \$ 190,000.00 | \$ 519.00 | \$ 234,000.00 | \$ 611.40 |
| \$ 147,000.00 | \$ 428.70 | \$ 191,000.00 | \$ 521.10 | \$ 235,000.00 | \$ 613.50 |
| \$ 148,000.00 | \$ 430.80 | \$ 192,000.00 | \$ 523.20 | \$ 236,000.00 | \$ 615.60 |
| \$ 149,000.00 | \$ 432.90 | \$ 193,000.00 | \$ 525.30 | \$ 237,000.00 | \$ 617.70 |
| \$ 150,000.00 | \$ 435.00 | \$ 194,000.00 | \$ 527.40 | \$ 238,000.00 | \$ 619.80 |
| \$ 151,000.00 | \$ 437.10 | \$ 195,000.00 | \$ 529.50 | \$ 239,000.00 | \$ 621.90 |
| \$ 152,000.00 | \$ 439.20 | \$ 196,000.00 | \$ 531.60 | \$ 240,000.00 | \$ 624.00 |
| \$ 153,000.00 | \$ 441.30 | \$ 197,000.00 | \$ 533.70 | \$ 241,000.00 | \$ 626.10 |
| \$ 154,000.00 | \$ 443.40 | \$ 198,000.00 | \$ 535.80 | \$ 242,000.00 | \$ 628.20 |
| \$ 155,000.00 | \$ 445.50 | \$ 199,000.00 | \$ 537.90 | \$ 243,000.00 | \$ 630.30 |
| \$ 156,000.00 | \$ 447.60 | \$ 200,000.00 | \$ 540.00 | \$ 244,000.00 | \$ 632.40 |
| \$ 157,000.00 | \$ 449.70 | \$ 201,000.00 | \$ 542.10 | \$ 245,000.00 | \$ 634.50 |
| \$ 158,000.00 | \$ 451.80 | \$ 202,000.00 | \$ 544.20 | \$ 246,000.00 | \$ 636.60 |
| \$ 159,000.00 | \$ 453.90 | \$ 203,000.00 | \$ 546.30 | \$ 247,000.00 | \$ 638.70 |
| \$ 160,000.00 | \$ 456.00 | \$ 204,000.00 | \$ 548.40 | \$ 248,000.00 | \$ 640.80 |
| \$ 161,000.00 | \$ 458.10 | \$ 205,000.00 | \$ 550.50 | \$ 249,000.00 | \$ 642.90 |
| \$ 162,000.00 | \$ 460.20 | \$ 206,000.00 | \$ 552.60 | \$ 250,000.00 | \$ 645.00 |
| \$ 163,000.00 | \$ 462.30 | \$ 207,000.00 | \$ 554.70 | \$ 251,000.00 | \$ 647.10 |
| \$ 164,000.00 | \$ 464.40 | \$ 208,000.00 | \$ 556.80 | \$ 252,000.00 | \$ 649.20 |
| \$ 165,000.00 | \$ 466.50 | \$ 209,000.00 | \$ 558.90 | \$ 253,000.00 | \$ 651.30 |
| \$ 166,000.00 | \$ 468.60 | \$ 210,000.00 | \$ 561.00 | \$ 254,000.00 | \$ 653.40 |
| \$ 167,000.00 | \$ 470.70 | \$ 211,000.00 | \$ 563.10 | \$ 255,000.00 | \$ 655.50 |

| <b>Policy<br/>Amount</b> | <b>Premium</b> | <b>Policy<br/>Amount</b> | <b>Premium</b> | <b>Policy<br/>Amount</b> | <b>Premium</b> |
|--------------------------|----------------|--------------------------|----------------|--------------------------|----------------|
| \$ 256,000.00            | \$ 657.60      | \$ 300,000.00            | \$ 750.00      | \$ 344,000.00            | \$ 842.40      |
| \$ 257,000.00            | \$ 659.70      | \$ 301,000.00            | \$ 752.10      | \$ 345,000.00            | \$ 844.50      |
| \$ 258,000.00            | \$ 661.80      | \$ 302,000.00            | \$ 754.20      | \$ 346,000.00            | \$ 846.60      |
| \$ 259,000.00            | \$ 663.90      | \$ 303,000.00            | \$ 756.30      | \$ 347,000.00            | \$ 848.70      |
| \$ 260,000.00            | \$ 666.00      | \$ 304,000.00            | \$ 758.40      | \$ 348,000.00            | \$ 850.80      |
| \$ 261,000.00            | \$ 668.10      | \$ 305,000.00            | \$ 760.50      | \$ 349,000.00            | \$ 852.90      |
| \$ 262,000.00            | \$ 670.20      | \$ 306,000.00            | \$ 762.60      | \$ 350,000.00            | \$ 855.00      |
| \$ 263,000.00            | \$ 672.30      | \$ 307,000.00            | \$ 764.70      | \$ 351,000.00            | \$ 857.10      |
| \$ 264,000.00            | \$ 674.40      | \$ 308,000.00            | \$ 766.80      | \$ 352,000.00            | \$ 859.20      |
| \$ 265,000.00            | \$ 676.50      | \$ 309,000.00            | \$ 768.90      | \$ 353,000.00            | \$ 861.30      |
| \$ 266,000.00            | \$ 678.60      | \$ 310,000.00            | \$ 771.00      | \$ 354,000.00            | \$ 863.40      |
| \$ 267,000.00            | \$ 680.70      | \$ 311,000.00            | \$ 773.10      | \$ 355,000.00            | \$ 865.50      |
| \$ 268,000.00            | \$ 682.80      | \$ 312,000.00            | \$ 775.20      | \$ 356,000.00            | \$ 867.60      |
| \$ 269,000.00            | \$ 684.90      | \$ 313,000.00            | \$ 777.30      | \$ 357,000.00            | \$ 869.70      |
| \$ 270,000.00            | \$ 687.00      | \$ 314,000.00            | \$ 779.40      | \$ 358,000.00            | \$ 871.80      |
| \$ 271,000.00            | \$ 689.10      | \$ 315,000.00            | \$ 781.50      | \$ 359,000.00            | \$ 873.90      |
| \$ 272,000.00            | \$ 691.20      | \$ 316,000.00            | \$ 783.60      | \$ 360,000.00            | \$ 876.00      |
| \$ 273,000.00            | \$ 693.30      | \$ 317,000.00            | \$ 785.70      | \$ 361,000.00            | \$ 878.10      |
| \$ 274,000.00            | \$ 695.40      | \$ 318,000.00            | \$ 787.80      | \$ 362,000.00            | \$ 880.20      |
| \$ 275,000.00            | \$ 697.50      | \$ 319,000.00            | \$ 789.90      | \$ 363,000.00            | \$ 882.30      |
| \$ 276,000.00            | \$ 699.60      | \$ 320,000.00            | \$ 792.00      | \$ 364,000.00            | \$ 884.40      |
| \$ 277,000.00            | \$ 701.70      | \$ 321,000.00            | \$ 794.10      | \$ 365,000.00            | \$ 886.50      |
| \$ 278,000.00            | \$ 703.80      | \$ 322,000.00            | \$ 796.20      | \$ 366,000.00            | \$ 888.60      |
| \$ 279,000.00            | \$ 705.90      | \$ 323,000.00            | \$ 798.30      | \$ 367,000.00            | \$ 890.70      |
| \$ 280,000.00            | \$ 708.00      | \$ 324,000.00            | \$ 800.40      | \$ 368,000.00            | \$ 892.80      |
| \$ 281,000.00            | \$ 710.10      | \$ 325,000.00            | \$ 802.50      | \$ 369,000.00            | \$ 894.90      |
| \$ 282,000.00            | \$ 712.20      | \$ 326,000.00            | \$ 804.60      | \$ 370,000.00            | \$ 897.00      |
| \$ 283,000.00            | \$ 714.30      | \$ 327,000.00            | \$ 806.70      | \$ 371,000.00            | \$ 899.10      |
| \$ 284,000.00            | \$ 716.40      | \$ 328,000.00            | \$ 808.80      | \$ 372,000.00            | \$ 901.20      |
| \$ 285,000.00            | \$ 718.50      | \$ 329,000.00            | \$ 810.90      | \$ 373,000.00            | \$ 903.30      |
| \$ 286,000.00            | \$ 720.60      | \$ 330,000.00            | \$ 813.00      | \$ 374,000.00            | \$ 905.40      |
| \$ 287,000.00            | \$ 722.70      | \$ 331,000.00            | \$ 815.10      | \$ 375,000.00            | \$ 907.50      |
| \$ 288,000.00            | \$ 724.80      | \$ 332,000.00            | \$ 817.20      | \$ 376,000.00            | \$ 909.60      |
| \$ 289,000.00            | \$ 726.90      | \$ 333,000.00            | \$ 819.30      | \$ 377,000.00            | \$ 911.70      |
| \$ 290,000.00            | \$ 729.00      | \$ 334,000.00            | \$ 821.40      | \$ 378,000.00            | \$ 913.80      |
| \$ 291,000.00            | \$ 731.10      | \$ 335,000.00            | \$ 823.50      | \$ 379,000.00            | \$ 915.90      |
| \$ 292,000.00            | \$ 733.20      | \$ 336,000.00            | \$ 825.60      | \$ 380,000.00            | \$ 918.00      |
| \$ 293,000.00            | \$ 735.30      | \$ 337,000.00            | \$ 827.70      | \$ 381,000.00            | \$ 920.10      |
| \$ 294,000.00            | \$ 737.40      | \$ 338,000.00            | \$ 829.80      | \$ 382,000.00            | \$ 922.20      |
| \$ 295,000.00            | \$ 739.50      | \$ 339,000.00            | \$ 831.90      | \$ 383,000.00            | \$ 924.30      |
| \$ 296,000.00            | \$ 741.60      | \$ 340,000.00            | \$ 834.00      | \$ 384,000.00            | \$ 926.40      |
| \$ 297,000.00            | \$ 743.70      | \$ 341,000.00            | \$ 836.10      | \$ 385,000.00            | \$ 928.50      |
| \$ 298,000.00            | \$ 745.80      | \$ 342,000.00            | \$ 838.20      | \$ 386,000.00            | \$ 930.60      |
| \$ 299,000.00            | \$ 747.90      | \$ 343,000.00            | \$ 840.30      | \$ 387,000.00            | \$ 932.70      |

| <b>Policy<br/>Amount</b> | <b>Premium</b> | <b>Policy<br/>Amount</b> | <b>Premium</b> | <b>Policy<br/>Amount</b> | <b>Premium</b> |
|--------------------------|----------------|--------------------------|----------------|--------------------------|----------------|
| \$ 388,000.00            | \$ 934.80      | \$ 432,000.00            | \$ 1,027.20    | \$ 476,000.00            | \$ 1,119.60    |
| \$ 389,000.00            | \$ 936.90      | \$ 433,000.00            | \$ 1,029.30    | \$ 477,000.00            | \$ 1,121.70    |
| \$ 390,000.00            | \$ 939.00      | \$ 434,000.00            | \$ 1,031.40    | \$ 478,000.00            | \$ 1,123.80    |
| \$ 391,000.00            | \$ 941.10      | \$ 435,000.00            | \$ 1,033.50    | \$ 479,000.00            | \$ 1,125.90    |
| \$ 392,000.00            | \$ 943.20      | \$ 436,000.00            | \$ 1,035.60    | \$ 480,000.00            | \$ 1,128.00    |
| \$ 393,000.00            | \$ 945.30      | \$ 437,000.00            | \$ 1,037.70    | \$ 481,000.00            | \$ 1,130.10    |
| \$ 394,000.00            | \$ 947.40      | \$ 438,000.00            | \$ 1,039.80    | \$ 482,000.00            | \$ 1,132.20    |
| \$ 395,000.00            | \$ 949.50      | \$ 439,000.00            | \$ 1,041.90    | \$ 483,000.00            | \$ 1,134.30    |
| \$ 396,000.00            | \$ 951.60      | \$ 440,000.00            | \$ 1,044.00    | \$ 484,000.00            | \$ 1,136.40    |
| \$ 397,000.00            | \$ 953.70      | \$ 441,000.00            | \$ 1,046.10    | \$ 485,000.00            | \$ 1,138.50    |
| \$ 398,000.00            | \$ 955.80      | \$ 442,000.00            | \$ 1,048.20    | \$ 486,000.00            | \$ 1,140.60    |
| \$ 399,000.00            | \$ 957.90      | \$ 443,000.00            | \$ 1,050.30    | \$ 487,000.00            | \$ 1,142.70    |
| \$ 400,000.00            | \$ 960.00      | \$ 444,000.00            | \$ 1,052.40    | \$ 488,000.00            | \$ 1,144.80    |
| \$ 401,000.00            | \$ 962.10      | \$ 445,000.00            | \$ 1,054.50    | \$ 489,000.00            | \$ 1,146.90    |
| \$ 402,000.00            | \$ 964.20      | \$ 446,000.00            | \$ 1,056.60    | \$ 490,000.00            | \$ 1,149.00    |
| \$ 403,000.00            | \$ 966.30      | \$ 447,000.00            | \$ 1,058.70    | \$ 491,000.00            | \$ 1,151.10    |
| \$ 404,000.00            | \$ 968.40      | \$ 448,000.00            | \$ 1,060.80    | \$ 492,000.00            | \$ 1,153.20    |
| \$ 405,000.00            | \$ 970.50      | \$ 449,000.00            | \$ 1,062.90    | \$ 493,000.00            | \$ 1,155.30    |
| \$ 406,000.00            | \$ 972.60      | \$ 450,000.00            | \$ 1,065.00    | \$ 494,000.00            | \$ 1,157.40    |
| \$ 407,000.00            | \$ 974.70      | \$ 451,000.00            | \$ 1,067.10    | \$ 495,000.00            | \$ 1,159.50    |
| \$ 408,000.00            | \$ 976.80      | \$ 452,000.00            | \$ 1,069.20    | \$ 496,000.00            | \$ 1,161.60    |
| \$ 409,000.00            | \$ 978.90      | \$ 453,000.00            | \$ 1,071.30    | \$ 497,000.00            | \$ 1,163.70    |
| \$ 410,000.00            | \$ 981.00      | \$ 454,000.00            | \$ 1,073.40    | \$ 498,000.00            | \$ 1,165.80    |
| \$ 411,000.00            | \$ 983.10      | \$ 455,000.00            | \$ 1,075.50    | \$ 499,000.00            | \$ 1,167.90    |
| \$ 412,000.00            | \$ 985.20      | \$ 456,000.00            | \$ 1,077.60    | \$ 500,000.00            | \$ 1,170.00    |
| \$ 413,000.00            | \$ 987.30      | \$ 457,000.00            | \$ 1,079.70    |                          |                |
| \$ 414,000.00            | \$ 989.40      | \$ 458,000.00            | \$ 1,081.80    |                          |                |
| \$ 415,000.00            | \$ 991.50      | \$ 459,000.00            | \$ 1,083.90    |                          |                |
| \$ 416,000.00            | \$ 993.60      | \$ 460,000.00            | \$ 1,086.00    |                          |                |
| \$ 417,000.00            | \$ 995.70      | \$ 461,000.00            | \$ 1,088.10    |                          |                |
| \$ 418,000.00            | \$ 997.80      | \$ 462,000.00            | \$ 1,090.20    |                          |                |
| \$ 419,000.00            | \$ 999.90      | \$ 463,000.00            | \$ 1,092.30    |                          |                |
| \$ 420,000.00            | \$ 1,002.00    | \$ 464,000.00            | \$ 1,094.40    |                          |                |
| \$ 421,000.00            | \$ 1,004.10    | \$ 465,000.00            | \$ 1,096.50    |                          |                |
| \$ 422,000.00            | \$ 1,006.20    | \$ 466,000.00            | \$ 1,098.60    |                          |                |
| \$ 423,000.00            | \$ 1,008.30    | \$ 467,000.00            | \$ 1,100.70    |                          |                |
| \$ 424,000.00            | \$ 1,010.40    | \$ 468,000.00            | \$ 1,102.80    |                          |                |
| \$ 425,000.00            | \$ 1,012.50    | \$ 469,000.00            | \$ 1,104.90    |                          |                |
| \$ 426,000.00            | \$ 1,014.60    | \$ 470,000.00            | \$ 1,107.00    |                          |                |
| \$ 427,000.00            | \$ 1,016.70    | \$ 471,000.00            | \$ 1,109.10    |                          |                |
| \$ 428,000.00            | \$ 1,018.80    | \$ 472,000.00            | \$ 1,111.20    |                          |                |
| \$ 429,000.00            | \$ 1,020.90    | \$ 473,000.00            | \$ 1,113.30    |                          |                |
| \$ 430,000.00            | \$ 1,023.00    | \$ 474,000.00            | \$ 1,115.40    |                          |                |
| \$ 431,000.00            | \$ 1,025.10    | \$ 475,000.00            | \$ 1,117.50    |                          |                |

Rates over \$500,000 up to  
\$5,000,000 add \$1.80 per  
thousand

Rates over \$5,000,000 add  
\$1.20 per thousand

**SECTION I**  
**APPLICATION OF RATES**

Charges:

I-1 The rates quoted herein are for title insurance premiums only and do not include charges for real estate title searches, abstracts, attorney's fees, escrow or closing services.

I-2 Charges – Computing:

All charges for title insurance are to be computed in accordance with these rules and the Basic Schedule of Rates shown herein. Rates specified herein shall be charged as of the effective date of the filing (in effect rate at time of Commitment to the consumer shall be the rate charged). The total Basic Charge shall be rounded off to the nearest dollar (using the standard accounting practice of .49 down and .50 up).

I-3 Additional Charge Provisions:

Additional charges will be made when unusual conditions of title are encountered, when special services are rendered, multiple legal descriptions are to be insured, when physical inspections are required or when coverage involves unusual or extra-hazardous risks. The Company reserves the right in such cases to make additional charges commensurate with the services or risk involved.

I-4 Additional Charges – Application:

Except where otherwise designated, all charges for additional coverage shall be added to and become a part of the rate. When the schedule provides for the addition of a given percentage, each percentage is computed upon the charge in the appropriate bracket set forth in the Basic Schedule of Rates.

I-5 Percentage Calculations:

All percentage calculations must be based on 100% of the rate for the applicable title policy as set forth in the Basic Schedule of Rates.

I-6 Minimum Premium Charge:

The minimum premium for any policy of any type shall be \$100.00, unless otherwise specifically provided for herein.

I-7 Insured Closing Protection Letters

Closing protection letters shall be issued upon request by the applicable lender, buyer or seller in all transactions where the Company's title insurance policies are issued and where the Company's issuing agent or approved attorney is performing settlement services. The rate for issuance of a closing protection letter shall be thirty-five dollars (\$35.00). The fee shall be payable in full to the Underwriter at closing for the additional risk it assumes when providing closing protection closing protection.



I-8 Definitions:

I-8.1 Inspections:

A physical inspection of the property by a representative or designee of the insuring company to determine facts that are not matters of record and which are insured against in policies or endorsements.

I-8.2 Fair Value:

The fair value shall be considered to be the full value of the property, including all encumbrances of record which specifically affect the property, but excluding all blanket type of encumbrances. If no sale is involved, the fair value is determined from available information, but in no event shall it be less than the total of all encumbrances of record.

I-8.3 Insured Owner:

- (a) The name insured, the vestee, or the parties as defined in a policy of title insurance.
- (b) A corporation acquiring title from its insured stockholders, or stockholders in an insured corporation acquiring title from the corporation.
- (c) A distributee in an estate of a deceased insured owner.
- (d) A principal acquiring title from an insured nominee or trustee, or a nominee or trustee acquiring title from an insured principal.
- (e) A grantee by gift from an insured owner.
- (f) A trustee acquiring title from an insured owner to establish a trust in which the insured owner is a beneficiary, or a beneficiary acquiring title from an insured trustee to terminate or change a trust.
- (g) A partnership acquiring title from insured owners who are members of a partnership, or partners acquiring title from an insured partnership.
- (h) Applicable Bracket refers to the premium applicable to the face amount of a particular policy.

**NOTE:** The definitions of “insured owner” are for use only in connection with this schedule of fees and charges and are not applicable to the definition of “insureds” as defined under any policy of title insurance.

I-8.4 Parcel Definitions:

- (a) Property in the same tract, subdivision or section, title to which is vested in one owner, is considered being one parcel and the charge is the schedule rate applicable.
- (b) Property in the same or different tract, subdivision or section, title to which is vested in separate owners, is considered to be separate parcels and the schedule rate is charged on each separate ownership.
- (c) Property in different tracts, subdivisions or sections, title to which is vested in one owner, is considered to be separate parcels and in addition to the schedule charge for the policy, a minimum charge of \$50.00 is made for each such separate parcel. This \$50.00 minimum charge does not apply if separate parcels in different tracts, subdivision, or sections abut to form one parcel.
- (d) Property divided by a county line is considered to be non-contiguous and the extra parcel charge will apply.

I-8.5 Conventional Loan:

A mortgage not obtained under a government insured program.

I-9 Commitments:

I-9.1 Usage:

A commitment will be issued only as an incident to the issuance of a title policy for which a charge is made. If a commitment is required for the closing of any transaction, a work/preparation fee may be charged. If a commitment is cancelled, see Section I-8.3.

I-9.2 Endorsement Extending Term of Commitment:

An endorsement may be issued to the proposed insured of a title commitment extending the termination date for a period of six months for a service charge of \$20.00 per endorsement. Maximum number of endorsements that may be issued is three. In the case of planned project commitments the commitment may be extended for five (5) years from the effective date.

I-9.3 Cancellation Charges:

If a commitment is issued and relied upon, the applicable scheduled charge must be paid. If the commitment is issued in good faith in furtherance of a bona fide sale, purchase, or loan transaction, and if such order is cancelled, a commitment fee may not be imposed.

**NOTE:** If unusual work has been performed, an increased cancellation fee may be charged, to compensate the company for its expenses provided the customer is informed of the reason for the increased charge.

I-9.4 Credit for Cancellation Charges on Commitments:

- (a) Where no substantial change in the title has occurred subsequent to the original commitment, the order may be reopened within six (6) months and all of the cancellation charge for the commitment may be credited on a subsequent policy charge.
- (b) Where a subsequent change in the title has occurred subsequent to the date of the commitment and a policy is to be issued covering additional documents, the insurance rate applicable shall be charged and no credit will be allowed for the cancellation charge.

1-10 Issuance of Policies:

The conditions of the title commitment require that the premium and charges be paid prior to the issuance of the title policy. Therefore, no policy will be issued until the charges have been remitted to the issuing agent. Furthermore, the conditions of the title commitment state that the requirements under Schedule B-Section 1 be complied with before the final policy is issued or that those items not complied will be reflected as an exception on the final policy if said policy can be and is issued.

I-11 Outstanding Contracts:

Any order for title insurance or service placed prior to the effective date of a filing will be governed by the then existing rates and procedures, even though the transaction may not be consummated until the amended filings are in effect. Any existing contract entered into between a title insurer or agent with a customer, i.e. developers, U.S. Government, Urban Renewal, etc., prior to the filing date, in which a specified rate or procedure is to be used through the duration of said contract, which rates and procedures are different than hereby filed, shall continue at the contract rate until the expiration of the contract.

I-12 Churches or Charitable Non-Profit Organizations:

A charge of 50% of the Basic Rate may be charged to owner's and/or lender's insurance properly paid for by insured churches, charitable or like eleemosynary non-profit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended. The Basic Rate, with one discount, applies on policies issued on all other property.

The term "properly paid for" is construed as meaning the amount paid by the party who would customarily be responsible for payment of such charges.

## SECTION II OWNER'S RATES

The charge for owner's insurance is applicable to title insurance insuring an owner, or the owner of a lesser estate or interest. The charge must be based upon the full value of the estate or interest covered. (See Fair Value under Definitions)

Additional charges shall be made for extra parcels as defined under "Parcels Definitions" and for such other insurance coverage as may be requested.

### II-1 Charges:

100% of Basic Rate

### II-2 Reissue Rate:

When an Owner's policy is purchased within Ten (10) years of the original policy date of a prior owner's, loan or leasehold policy, the charge will be 50% of the amount set forth in the current ANTIC Basic Schedule of Rates for the old policy amount from the current ANTIC Basic Schedule Rates for the new policy amount. The earlier policy ("previous policy") must be issued by a title insurance company licensed to do business in South Carolina in order to be eligible to be the basis for Reissue Rate.

In no event shall the charge be less than 50% of the premium for the new policy or ANTIC's minimum basic rate.

**NOTE 1:** Where a prior owner's, loan or leasehold policy has insured more than one parcel, and no segregation of liability has been made as to each parcel, a statement from the owner setting forth the value of each parcel, as of the date of the prior policy, should be obtained, the aggregate of which would equal the liability of the prior policy. Then, the short term rate on any particular parcel will be the percentage set forth in Section II computed at the dollar value of that parcel as furnished in the owner's statement, the increase, if any, to be charged as set forth in Section II-5.

### II-3 Extension Rate for Owner's Policies

A. Except as provided below, when change (extension) in the date of an existing owner's policy is requested, which extends the date of coverage on property already insured to a current date, upon receipt of satisfactory certification of title covering the period from the date of the existing policy, the old policy can be endorsed to change the date or a new policy may be issued, furnishing coverage through the date of the new title certification. Premium for extension of owner coverage shall be 50% of the Basic Rate computed on the amount of insurance stated in the existing policy.

### II-4 Expanded Coverage Residential Owners

Expands the coverage of a standard policy. The charge for this policy will be 120% of the applicable charge for the Basic Policy plus any additional charges for endorsements, if any, issued separately.

II-5 Increased Liability:

The charge for increased liability on an existing policy shall be the difference between the current schedule of rates based upon the amount of the insurance shown in the initial policy and the current schedule of rates based upon the ultimate amount of insurance issued at the appropriate rate for the type of insurance involved, with a minimum charge of \$25.00.

In addition to these charges, the charge for the applicable endorsement will apply.

II-6 Consolidation of Undivided Interest:

- (a) The charge for an Owner's policy insuring the transfer of an undivided interest, where no loan is involved in the order, is the Basic Schedule Rate for the fair value of such undivided interest. If all of the other undivided interest were previously insured in the party acquiring such interest and are also to be insured by the new policy, add to the above charge 25% of the Basic Schedule Rate for the difference between the sale price of the undivided interest and the fair value of all the interests. This rate shall apply only in the consolidation of undivided interests.
- (b) If an Owner's policy issued covering only the undivided interest conveyed and a separate loan policy is issued covering all of the undivided interests, the charge for the loan policy is the applicable insurance rate provided for the loan under Section III.

II-7 Owner's Policy Following Foreclosure or Deed in Lieu of Foreclosure:

- (a) For a policy of title insurance covering the Master's Deed, Sheriff's Deed, or Deed in Lieu:

When a lender insured by a mortgage policy acquires title by foreclosure or by voluntary conveyance in lieu of foreclosure such insured or the designee for the benefit of such insured shall be entitled to the reissue rate on an owner's policy up to the face amount of such previous mortgage policy.

- (b) For a commitment to insure a resale ("REO Rate"):
  - (1) Where the defaulted encumbrance has been insured and the grantee of the Master's Deed, the Sheriff's Deed or Deed in Lieu of Foreclosure desires to cover a resale to an ultimate purchaser, a commitment to cover such a resale by the grantee may be issued for 50% of the Basic Rate. The charge for the ultimate resale purchaser's policy shall be 10% (ten percent) of the Basic Rate for the amount of the original loan plus Basic Rate for any additional amount of insurance.

- (2) Where the defaulted encumbrance has not been insured, the full owner's rate applicable under Section II-1 shall be charged, based upon the amount of insurance issued.

II-8 Sale of One Parcel with a Loan on More Than One Parcel:

If a purchaser obtains a loan secured by the property being acquired and also by other property owned by him, an Owner's policy will be issued on the property being acquired at Basic Schedule Rate (Section II) for the sale price and a separate loan policy issued covering all of the property. The charge for the loan policy is lender's rate applicable under Lender's Insurance Section III sections, plus \$50.00 for each parcel over two.

II-9 Conversion Of Insured Leasehold Estate To Fee Title Estates:

When a lessee who has obtained a leasehold owner's policy issued by ANTIC and thereafter purchases the property makes application for a fee owner's policy within ten (10) years from the date of the leasehold policy, the reissue rates shall apply up to the face amount of the previous policy.

### SECTION III LENDER'S RATES

This section provides title insurance insuring a lender or an assignee:

#### III-1 Charges:

- (a) When no transfer of title is involved requiring owner's insurance: 100% of the Basic Schedule of Rates
- (b) When concurrent with owner's or lender's insurance on the same estate in land issued at full value the charge shall be \$100.00: (See base rates for effective dates)
- (c) When insuring a construction loan to an owner of property the charge shall be \$2.00 per thousand of liability and said policy shall expire 2 years from the effective date.

Construction loan is defined as a loan for which at least sixty-five percent (65%) of the funds are to be used for construction purposes and the term of the loan is no longer than twenty-four (24) months. Both requirements must be met for a loan to qualify for a construction loan rate.

#### III-2 Loan Policies:

##### ALTA Loan

This policy may be issued insuring the interest of a lender, for the amount as set forth in Section III-1

##### ALTA Short Form Residential Loan Policy:

These policies are intended for residential (1 to 4 family dwellings) lenders who need a standardized loan policy for immediate acceptance in the secondary market, with extended coverage, for the rate set forth in Section III.

#### III-3 Extension Rate for Mortgage Policy

- A. Except as provided below, when change (extension) in the date of an existing mortgage policy is requested, which extends the date of coverage on property already insured to a current date, upon receipt of satisfactory certification of title covering the period from the date of the existing policy, the old policy can be endorsed to change the date or a new policy may be issued, furnishing coverage through the date of the new title certification. Premium for extension of mortgagee coverage shall be 50% of the Basic Rate computed on the amount of the insurance of the existing policy. If a new policy is issued an additional \$100.00 shall be collected.
- B. When an endorsement that extends the date of an existing mortgage policy is issued to include modification of mortgage instrument and to extend the maturity date of the

mortgage, then the premium will be 50% of the basic rate based of the original rate of the policy.

- C. If the amount of the mortgage insurance is increased concurrently with an extension, the premium for any increased amount of insurance shall be calculated at Basic Rate in the applicable bracket.
- D. When an assignment incidental to the sale of a residential mortgage is recorded within (2) years after the recording date of an insured mortgage, there will be no additional premium for an endorsement extending the date of the mortgage policy through the assignment's recordation, adding the assignee as an insured, and adding the recording date of the assignment to the description of the insured mortgage in Schedule A of the mortgage policy.
- E. The following provisions apply specifically to residential loans.
  - 1. When an assignment of a residential mortgage is recorded within two (2) years after the recording date of an insured mortgage, there will be no additional premium for an endorsement extending the date of the mortgage policy through the recordation of the assignment.
  - 2. When policy endorsements ("draw endorsements") are issued insuring periodic disbursements under and insured residential mortgage, no extension premium will be charged for such endorsement extending the date of the policy through the date of disbursement made within two (2) years from the date of the insured mortgage, so long as the aggregate amount of all disbursements does not exceed the amount of insurance stated in Schedule A.
- F. When policy endorsements ("draw endorsements") are issued insuring periodic disbursements under an insured mortgage which is not a residential mortgage no extension premium will be charged for such endorsements extending the date of the policy through the date of disbursements made within three (3) years from the recording date of the insured mortgage, so long as the aggregate amount of all disbursements does not exceed the amount of insurance stated in Schedule A.
- G. Notwithstanding the face amount of a revolving credit mortgage, the initial amount of insurance shall be limited to the value of the property initially secured by the mortgage. The premium charge shall be the Basic Rate.

When additional property is added to the revolving credit mortgage by way of a mortgage spreader or mortgage modification agreement and the insured lender requests an endorsement to its policy, the amount of insurance shall be increased by the value of the additional property added to the lien of the insured mortgage at the time each spreader/modification agreement is recorded. The premium for the additional coverage shall be charged at the Basic Rate for the increase in coverage.

If the insured lender requests that the effective date of the policy be extended to the current date to update coverage for properties previously insured under the mortgage, the premium for such extension shall be \$100.00



- H. For purposes of this section, a “residential mortgage” means a construction or permanent mortgage on (1) property improved with single one to four family dwelling or (2) a single residential condominium unit.
- I. For purposes of this section, “additional property” is defined to mean property added to the lien of the insured mortgage by way of mortgage spreader or mortgage modification agreement subsequent to the date of policy, which property must be contiguous to and derived from the same source of title as the property originally insured in the policy.

#### III-4 Substitution Mortgage Rate:

When a substitution or refinance mortgage is made within ten (10) years of the original mortgage policy to the same borrower on the same property, the title to which was insured in a loan policy insuring the original mortgage, the charge will be 50% of the amount set forth in the current ANTIC Basic Schedule of Rates for the old policy amount from the current ANTIC Basic Schedule Rates for the new policy amount. The premium on the difference between the face amount of the original mortgage policy and the amount of the new mortgage policy shall be calculated at the Basic Rate in the applicable bracket. The maximum reissue credit is 50% of the premium of the new policy.

#### III-5 Expanded Coverage Residential Mortgage Policy

ALTA Expanded Coverage Residential Loan Policy and ALTA Short Form Expanded coverage Residential Loan Policy expands the coverage of a standard policy. The charge for these policies will be 120% of the applicable charge for the Basic Policy plus any additional charges for endorsements, if any, issued separately.

#### III-6 Subordinate Mortgages

- A. When separate policies are issued simultaneously, insuring multiple mortgages on the same property, as part of a single transaction, the premium shall be based on the aggregate of liability for the policies. The simultaneous issue rate applies to owner’s policy, if any.
- B. In addition, a premium of \$100.00 will be charged for each mortgagee policy in excess of one (1).
- C. When an insured subordinate mortgage is made other than simultaneously with the first mortgage but within ten (10) years of the date of the policy issued in connection therewith and the mortgage is from the same borrower on the same property, the title to which was insured by Alliant National in connection with the existing first mortgage, the premium shall be based on the applicable bracket, treating the old mortgage and the new mortgage as a single transaction.
- D. Where the first mortgage was not insured by ANTIC, the premium for insurance of a subordinate mortgage shall be computed at the Basic Rate.

### III-7 Minimum Liability:

Loan policies cannot be issued for an amount less than the full principal debt except when the land covered in the policy represents only part of the security of the loan(s), then the policy shall be written in the amount of the value of such land or the amount of the loan, whichever is the lesser. A policy, however, can be issued for a reasonable amount in excess of the principal debt to cover interest, foreclosure costs, etc., not to exceed 150% of the principal debt.

### III-8 Multiple Parcels as Security:

In the event a loan is secured by two or more parcels of real estate, a mortgagee policy may be issued as to one or more of such parcels provided that the policy is not issued for less than the amount of the debt allocated to such parcel or parcels.

### III-9 Simultaneous Issue:

When an owner's policy and a loan policy covering identical land are to be issued simultaneously as part of a planned transaction within a reasonable time of each other, the rate for the first loan policy not in excess of the owner's policy shall be \$100.00. The premium on the amount of the loan policy exceeding the owner's policy shall be calculated at the applicable rate.

### III-10 Simultaneous Issue of Multiple Loan Policy:

When separate policies are issued simultaneously insuring multiple mortgages on the same property, the premium shall be based on the aggregate of liability of the policies. In addition to such premium, a charge of \$100.00 will be made for each additional policy.

### III-11 Permanent Loan after Temporary Construction Loan

If the temporary construction is refinanced by a permanent loan and the Company is asked to issue a mortgagee policy in connection with a new mortgage securing the permanent loan, no credit will be allowed against the premium for the premium charged for the construction loan mortgagee policy.

### III-12 Loan on Leasehold:

The charge applicable to Lender's insurance (Section III) shall apply.

### III-13 Insuring Over Objections in Lender's Policy:

When the Company determines it may insure against loss by reason of encumbrances or defects (other than printed exceptions), affirmative insurance may be given by the issuance of specifically filed endorsements at the appropriate rate for each endorsement. (See Section VI)

### III-14 Loan Policy Insuring Mortgage With Loan Amount in Excess of Land Value:

Title insurance may be required in some cases and under conditions for which no charge has been provided for in this manual, such as where specific land is not the primary security. The total loan amount may be in excess of the value of the land upon which a Mortgage is so placed. In such situations, upon a letter request (which states the circumstances) from the lender, the policy may be written for an amount based on the value of the real property. The charge for the policy shall be the rate applicable to the type of policy and the amount of insurance.

### III-15 Limited Coverage Mortgagee Policy

When there is an outstanding first mortgage, the Company may issue a mortgage policy insuring a junior mortgage based on an examination of the title from the date of the recording of the outstanding first mortgage through the date of recording of the insured second mortgage. The policy shall take exception to all matters occurring prior to and including the recording of the outstanding first mortgage, and to those matters, which the Company deems appropriate occurring between the date of the recording of the first mortgage and the recording of the second mortgage. The maximum amount of the mortgage, which may be insured under this policy shall be \$200,000.00. The premium for this policy will be \$150.00.

## SECTION IV

### LEASEHOLD RATES

This section is applicable to title insuring a leasehold estate or interest created for or held by a lessee or a lender.

#### IV-1 Charges:

100% of Basic Schedule of Rates

The minimum charges may be computed on either the full value of the land and existing improvements or on a lesser amount relating to term of the lease as follows:

- (a) Less than twenty-five (25) years – ten (10) times the annual rental.
- (b) Twenty-five (25) years or more but less than fifty (50) years – twenty (20) times the annual rental.
- (c) Fifty (50) years or more but less than ninety-nine (99) years – the full value of the land and existing improvements.
- (d) Insurance in excess of the minimum amount may be issued at the appropriate insurance rate.

If a loan is involved, the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is greater.

When the same entity is both lessee and a fee owner of estates or interests covered by the policy and it is required that one policy is used to insure all such estates or interest for full value and without and segregation of liability, the Basic Rate based upon one policy amount is charged.

If concurrently with an owner's policy, a separate leasehold policy is issued, the charge for the larger policy shall be 100% of the amount as set forth in the filed rates and the charge for the smaller policy shall be in accordance with Section III.

#### IV-2 Leasehold Policies:

##### IV-2.1 ALTA Owner's Policy with ALTA Endorsement 13

This policy may be issued insuring the interest of an owner or purchaser of a lease, for 100% of the amount set forth in Section II. Endorsement(s) may be added upon compliance with the underwriter's requirements and upon payment of the additional amounts set forth in Section VI.

#### IV-2.2 ALTA Loan Policy with ALTA Endorsement 13.1

This policy may be issued insuring the interest of a leasehold lender, for the amount set forth in Section III based on the amount allocated to the property. Endorsement(s) may be added upon compliance with the underwriter's requirements and upon payment of the additional amounts set forth in Section VI.

#### IV-3 Reissue Rate:

See applicable rate for Owner policies in Section II and for Loan policies Section III.

#### IV-4 Leasehold in Land and Fee in Improvements:

When an owner's policy insuring a fee simple estate in land only and an owner's policy insuring a leasehold estate in the land and a fee in the improvements (where the ownership of the improvements is separated from ownership of the land), the charge shall be computed on the total of the two policies added together and shall be 100% of the amount set forth in the Basic Schedule of Rates (Section II). If omission and/or additional coverage endorsements are requested, the charge for the endorsements will be computed based on the amount of the policy on which endorsements are required. Where ownership of the improvements is not separated from ownership of the land, the policy written on the fee simple estate shall be for the total value of the land and the improvements and the Basic Rate shall apply.

#### IV-5 Conversion of Leasehold Estates to Fee Title Estates:

See Section II-9 under Owner's Insurance.

**SECTION V**  
**PLANNED PROJECT RATE**

V-1 Planned Project Rate

- A. Where the developer of an apartment project, condominium project or subdivision desires to purchase multiple owner's or mortgage policies aggregating \$5,000,000 or more, or where separate policies on various parcels, leases, units, apartments or mortgages are required to be issued to different insured at different times aggregating \$5,000,000 or more the developer may purchase insurance in the amount of the estimated total of all policies which will be ultimately issued.
- B. The rate applicable to individual policies will be the rate applicable to a policy in the amount of the estimated total of all policies to be issued.
- C. The rates for planned projects shall only apply if the following procedure is conducted.
  - a. A commitment must be issued covering all real property, which will be insured, in the estimated total face amount of all policies to be issued.
  - b. All policies must be issued within a period of sixty (60) months from the date of the commitment.
- D. If a developer elects to use the planned project rate, no reissue or extension rates shall be applicable to the developer's coverage or to policies insuring purchasers from the developer.

## SECTION VI ENDORSEMENTS

Endorsements providing additional coverage or insurance may be issued upon compliance with underwriter's requirements for the appropriate charges.

### VI-1 Charges:

Where a charge is not shown for a particular endorsement, it indicates that normally such endorsement is not available for the form of policy to be issued. Where percentage figures are listed, the percentage is computed on 100% of the rate for the applicable title policy as set forth in the Basic Schedule of Rates. The charge shall be rounded off to the nearest dollar (using the standard accounting practice of .49 down and .50 up).

### VI-2 Insuring Over Exceptions and Objects in Policies:

When the company determines it may insure against loss by reason of encumbrances or defects (other than printed exceptions), affirmative insurance may be given by the issuance of specifically filed endorsements at the appropriate rate for each endorsement, as set forth in Section VI.

### VI-3 Authorized Forms:

Forms authorized for use in South Carolina.

| ALTA   | Other | DESCRIPTION   | OWNER | LENDER | RESIDENTIAL<br>(Premium may be up to the charge listed below) | COMMERCIAL<br>(Premium may be up to the charge listed below) |
|--------|-------|---|-------|--------|---|--|
| 1-06   |       | STREET ASSESSMENTS ENDORSEMENT<br>With Street Improvement Assessment Coverage   |       | X      | \$100.00  | \$100.00   |
| 3-06   |       | ZONING – UNIMPROVED LAND ENDORSEMENT<br>Provide insurance against violations of zoning ordinances.  | X     | X      | \$125.00  | \$.25 per thousand of liability                              |
| 3.1-06 |       | ZONING – COMPLETED STRUCTURE ENDORSEMENT<br>Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on improved property    | X     | X      | \$125.00  | \$.50 per thousand of liability                              |
| 3.2    |       | ZONING – UNDER DEVELOPMENT<br>- Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on property under development       | X     | X      |   | \$.50 per thousand of liability                              |
| 4-06   |       | CONDOMINIUM ASSESSMENTS – PRIORITY<br>Insures against loss or damage resulting from certain condominium risks   |       | X      | \$100.00  | \$100.00   |
| 4.1-06 |       | CONDOMINIUM ENDORSEMENT<br>No violation of CC&R's separate taxation, encroachments, right of first refusal  | X     | X      | \$100.00  | \$100.00   |
| 5-06   |       | PLANNED UNIT DEVELOPMENT<br>Insures against certain risk of a planned unit development  |       | X      | \$100.00  | \$100.00   |
| 5.1-06 |       | PUD ENDORSEMENT<br>No violations of CC&R's, priority of assessments, encroachments, right of first refusal.   | X     | X      | \$100.00  | \$100.00   |
| 6-06   |       | VARIABLE RATE MORTGAGE ENDORSEMENT<br>Insures lender against loss as a result of unenforceability or lack of priority of the insured mortgage due to changes in the interest rate |       | X      | \$100.00  | \$100.00   |
| 6.2-06 |       | VARIABLE RATE MORTGAGE – NEGATIVE AMORTIZATION ENDORSEMENT<br>Variable rate mortgage endorsement for mortgages with negative amortization.  |       | X      | \$100.00  | \$100.00   |
| 7-06   |       | MANUFACTURED HOUSING UNIT ENDORSEMENT<br>Manufactured housing unit is located on the land.  |       | X      | \$100.00  | \$100.00   |



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| 7.1-06 |  | MANUFACTURED HOUSING –<br>CONVERSION: LOAN<br>ENDORSEMENT<br>Insures a lender against loss due to<br>unenforceability of the insured<br>mortgage against the manufactured<br>home and that the manufactured home<br>is affixed as real property |   | X | \$100.00 | \$100.00 |
| 7.2-06 |  | MANUFACTURED HOUSING -<br>CONVERSION: OWNER<br>ENDORSEMENT<br>Insures the owner that the<br>manufactured home is affixed as real<br>property and that there are no personal<br>property liens attached to the home                              | X |   | \$100.00 | \$100.00 |
| 8.1-06 |  | ENVIRONMENTAL PROTECTION<br>LIEN ENDORSEMENT<br>Covering residential property only.<br>Insures lender against environmental<br>liens having priority over the insured<br>mortgage   |   | X | \$100.00 | \$100.00 |
| 8.2-06 |  | ENVIRONMENTAL PROTECTION<br>LIEN ENDORSEMENT –<br>COMMERCIAL PROPERTY<br>Same as above  | X | X | \$200.00 | \$200.00 |
| 9-06   |  | RESTRICTIONS,<br>ENCROACHMENTS, MINERALS –<br>LOAN POLICY ENDORSEMENT<br>Restrictions, Encroachments and<br>Minerals<br>Insures lender against loss due to<br>violations of covenants, conditions and<br>restrictions, encroachment             |   | X | \$100.00 | \$100.00 |
| 9.1-06 |  | COVENANTS, CONDITIONS &<br>RESTRICTIONS-UNIMPROVED<br>LAND-OWNERS POLICY<br>ENDORSEMENT<br>Restrictions, Encroachments and<br>Minerals –Same as above but for<br>Unimproved Owners  | X |   | \$100.00 | \$100.00 |
| 9.2-06 |  | COVENANTS, CONDITIONS &<br>RESTRICTIONS-IMPROVED LAND-<br>OWNERS POLICY<br>ENDORSEMENT<br>Restrictions, Violations and<br>Encroachments and same as above but<br>for Improved - Owners  | X |   | \$100.00 | \$100.00 |
| 9.3-06 |  | COVENANTS, CONDITIONS &<br>RESTRICTIONS - LOAN POLICY<br>ENDORSEMENT<br>Restrictions, Violations and<br>Encroachments –<br>Same as above except for Future<br>Improvements  |   | X | \$100.00 | \$100.00 |
| 9.6-06 |  | PRIVATE RIGHTS – Loan Policy<br>ENDORSEMENT<br>Insures against enforcement of a<br>Private Right in a Covenant  |   | X | \$100.00 | \$100.00 |

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| 9.6.1-06 |  | PRIVATE RIGHTS – CURRENT ASSESSMENT<br>Insures against loss or damage resulting from private charges or assessments in a Covenant   |   | X | \$100.00 | \$100.00 |
| 9.7-06   |  | RESTRICTIONS, ENCROACHMENTS, MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT<br>Same as above except for Land Under Development   |   | X | \$100.00 | \$100.00 |
| 9.8-06   |  | COVENANTS CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT ENDORSEMENT–<br>Same as above but for Land Under Development   | X |   | \$100.00 | \$100.00 |
| 9.9-06   |  | PRIVATE RIGHTS – OWNER’S POLICY ENDORSEMENT<br>Insures against enforcement of a Private Right in a Covenant   | X |   | \$100.00 | \$100.00 |
| 9.10-06  |  | RESTRICTIONS, ENCROACHMENTS, MINERAL-CURRENT VIOLATIONS-LOAN POLICY<br>Same coverage as 9-06 except only for violations in existence as of date of policy   |   | X | \$100.00 | \$100.00 |
| 10-06    |  | ASSIGNMENT ENDORSEMENT<br>Insures the assignee of the insured mortgage that the assignment of mortgage is valid   |   | X | \$100.00 | \$100.00 |
| 10.1-06  |  | ASSIGNMENT AND DATEDOWN ENDORSEMENT<br>Insures the assignee the validity of assignment; priority of the lien  |   | X | \$100.00 | \$100.00 |
| 11-06    |  | MORTGAGE MODIFICATION ENDORSEMENT<br>Insures lender against the invalidity, unenforceability and lack of priority because of a recorded modification  |   | X | \$100.00 | \$100.00 |
| 11.1-06  |  | MORTGAGE MODIFICATION WITH SUBORDINATION ENDORSEMENT<br>Same as above but when loan has been subordinated to another lien   |   | X | \$100.00 | \$100.00 |
| 11.2-06  |  | MORTGAGE MODIFICATION WITH ADDITIONAL AMOUNT OF INSURANCE<br>Similar to ALTA 11-06. Also insures against loss or damage resulting from the failure of the priority of the insured mortgage occurring after the effective date of policy and before Date of Endorsement. |   | X | \$100.00 | \$100.00 |

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| 12-06   |  | AGGREGATION ENDORSEMENT<br>allocation of liability under multiple<br>loan policies insuring a single loan<br>transaction affecting property in<br>multiple counties and/or states   |   | X | \$100.00 | \$100.00 |
| 12.1-06 |  | AGGREGATION – STATE LIMITS –<br>Similar to ALTA 12-06 except that it<br>takes into account states that a<br>restricted cap insurance amounts for<br>policies  |   | X | \$125.00 | \$250.00 |
| 13-06   |  | LEASEHOLD-OWNER’S<br>ENDORSEMENT<br>Adding leasehold owners coverage to<br>policy   | X |   | \$100.00 | \$100.00 |
| 13.1-06 |  | LEASEHOLD-LENDERS<br>ENDORSEMENT<br>Adding leasehold lenders coverage to<br>policy  |   | X | \$100.00 | \$100.00 |
| 14-06   |  | FUTURE ADVANCE – PRIORITY<br>ENDORSEMENT<br>Insures a lender against loss due to an<br>additional advance not having priority   |   | X | \$100.00 | \$100.00 |
| 14.1-06 |  | FUTURE ADVANCE -<br>KNOWLEDGE ENDORSEMENT<br>Insures a lender against loss due to<br>additional advance not have the same<br>priority as the insured mortgage except<br>for an advance made after the insured<br>has knowledge of the existence of liens. |   | X | \$100.00 | \$100.00 |
| 14.2-06 |  | FUTURE ADVANCE – LETTER OF<br>CREDIT ENDORSEMENT<br>Endorsement insures a mortgage<br>securing a letter of credit or letter of<br>credit reimbursement agreement.   |   | X | \$100.00 | \$100.00 |
| 14.3-06 |  | FUTURE ADVANCE – REVERSE<br>MORTGAGE ENDORSEMENT<br>Insures lender against loss due to the<br>invalidity or lack of priority of the<br>insured reverse mortgage.  |   | X | \$100.00 | \$100.00 |
| 15-06   |  | NON-IMPUTATION<br>ENDORSEMENT – FULL EQUITY<br>TRANSFER – <b>UNDERWRITING<br/>APPROVAL REQUIRED</b><br>Insures entity and provides that the<br>entity’s knowledge will not be imputed<br>to the insured in order to waive liability<br>under the policy.  | X |   | \$100.00 | \$100.00 |
| 15.1-06 |  | NON-IMPUTATION<br>ENDORSEMENT –ADDITIONAL<br>INSURED<br>Insures that the title insurer will not<br>assert a “knowledge of the insured”<br>defense to deny liability based upon<br>imputed knowledge of a related party.                                   | X |   | \$100.00 | \$100.00 |

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| 15.2-06 |  | NON-IMPUTATION – PARTIAL EQUITY TRANSFER ENDORSEMENT<br>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 |   | \$100.00  | \$100.00 |
| 16-06   |  | MEZZANINE FINANCE ENDORSEMENT<br><b>REQUIRES UNDERWRITING APPROVAL</b><br>Insures the lender who accepts the assignment of its borrower’s security interest in the land insured   | X | X | \$200.00  | \$200.00 |
| 17-06   |  | ACCESS AND ENTRY ENDORSEMENT<br>Assures that the property abuts a physically open street.   | X | X | \$200.00  | \$200.00 |
| 17.1-06 |  | INDIRECT ACCESS & ENTRY ENDORSEMENT<br>Insures that an easement provides actual vehicular and pedestrian access   | X | X | \$200.00  | \$200.00 |
| 17.2-06 |  | UTILITY ACCESS ENDORSEMENT<br>Insures against loss if there is a lack of a right of access to specific utilities or services  | X | X | \$200.00  | \$200.00 |
| 18-06   |  | SINGLE TAX PARCEL ENDORSEMENT –<br>Insures that the insured parcel has a specific tax identification number   | X | X | \$200.00  | \$200.00 |
| 18.1-06 |  | MULTIPLE TAX PARCEL ENDORSEMENT –<br>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 | \$200.00  | \$200.00 |
| 19-06   |  | CONTIGUITY – MULTIPLE PARCELS ENDORSEMENT<br>Property described in the policy is contiguous to specific adjoining property described in the Endorsement.  | X | X | \$200.00  | \$200.00 |
| 19.1-06 |  | CONTIGUITY – SINGLE PARCEL ENDORSEMENT<br>Property described in the policy is contiguous to specific adjoining property described in the Endorsement.   | X | X | \$200.00  | \$200.00 |
| 19.2-06 |  | CONTIGUITY – SPECIFIED PARCELS<br>Property described in the policy is contiguous except as specified on survey  | X | X | No Charge | \$150.00 |
| 20-06   |  | FIRST LOSS – MULTIPLE PARCEL TRANSACTIONS ENDORSEMENT<br>Modifies a lender’s policy so that the insured lender is not required to accelerate the indebtedness or require  |   | X | \$200.00  | \$200.00 |

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|         |  | the maturity of the indebtedness in order to prove a loss.   |   |   |          |          |
| 22-06   |  | LOCATION ENDORSEMENT<br>Insures that a designed improvement is located on the land and is known as a particular street address   | X | X | \$200.00 | \$200.00 |
| 22.1-06 |  | LOCATION & MAP ENDORSEMENT<br>Same as above but must attach a map of property  | X | X | \$200.00 | \$200.00 |
| 23-06   |  | CO-INSURANCE – SINGLE PARCEL – ENDORSEMENT<br><b>UNDERWRITING APPROVAL REQUIRED</b><br>Identifies other insures and allocates the amount of liability between the insurers   | X | X | \$200.00 | \$200.00 |
| 24-06   |  | DOING BUSINESS AS ENDORSEMENT<br>Insures lender against unenforceability of lien because the loan violated doing business laws of the state.   |   | X | \$200.00 | \$200.00 |
| 25-06   |  | SAME AS SURVEY ENDORSEMENT<br>Insures that the description of the land is the same as the land shown on the survey   | X | X | \$200.00 | \$200.00 |
| 25.1-06 |  | SAME AS PORTION OF SURVEY ENDORSEMENT<br>Same as above but only a portion of the survey  | X | X | \$200.00 | \$200.00 |
| 26-06   |  | SUBDIVISION ENDORSEMENT<br>Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances  | X | X | \$200.00 | \$200.00 |
| 27-06   |  | USURY ENDORSEMENT<br>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 | \$200.00 | \$200.00 |
| 28-06   |  | EASEMENT-DAMAGE OR ENFORCED REMOVAL ENDORSEMENT<br>Insures lender against loss in the event that a specific easement holder causes damage to a building or compels the removal or alteration of an existing building located on the land | X | X | \$200.00 | \$200.00 |
| 28.1-06 |  | ENCROACHMENTS – BOUNDARIES AND EASEMENTS<br>Insures against forced removal of existing building onto adjoining land  | X | X | \$200.00 | \$200.00 |

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| 28.2-06 |  | ENCROACHMENTS –<br>BOUNDARIES AND EASEMENTS –<br>DESCRIBED IMPROVEMENTS<br>Same as 28.1 except improvements are<br>itemized  | X | X | \$200.00      | \$200.00 |
| 28.3-06 |  | ENCROACHMENTS –<br>BOUNDARIES AND EASEMENTS –<br>DESCRIBED IMPROVEMENTS<br>AND LAND UNDER<br>DEVELOPMENT<br>Same as 28.1 except it includes Future<br>Improvements as defined in a plan                                | X | X | \$200.00      | \$200.00 |
| 29-06   |  | INTEREST RATE SWAP<br>ENDORSEMENT– DIRECT<br>OBLIGATION<br>Insures against invalidity,<br>unenforceability or lack of priority of<br>the insured mortgage as security for the<br>repayment of the Swap Obligation      |   | X | Not available | \$200.00 |
| 29.1-06 |  | INTEREST RATE SWAP<br>ENDORSEMENT– ADDITIONAL<br>INTEREST<br>Same as above but excludes master<br>interest rate exchange agreements,<br>creditors’ rights, calculation by court,<br>unpaid recording or similar taxes. |   | X | Not available | \$200.00 |
| 29.2-06 |  | INTEREST RATE SWAP-DIRECT<br>OBLIGATION – DEFINED<br>AMOUNT<br>Insures the invalidity, unenforceability<br>or lack of priority of a mortgage based<br>on an interest repayment obligation                              |   | X | Not available | \$200.00 |
| 29.3-06 |  | INTEREST RATE SWAP –<br>ADDITIONAL INTEREST -<br>DEFINED AMOUNT<br>Same as above except it would include<br>the additional interest owed under the<br>repayment obligation   |   | X | Not Available | \$200.00 |
| 30-06   |  | SHARED APPRECIATION<br>MORTGAGE ENDORSEMENT<br>Insures lender invalidity or<br>unenforceability of the insured<br>mortgage under a shared appreciation<br>mortgage   |   | X | Not Available | \$200.00 |
| 30.1-06 |  | COMMERCIAL PARTICIPATION<br>INTEREST ENDORSEMENT<br>Provides coverage against lack of<br>priority, unenforceability, or invalidity<br>as a result of shared appreciation   |   | X | Not Available | \$200.00 |
| 31-06   |  | SEVERABLE IMPROVEMENTS<br>ENDORSEMENT<br>Insures loss by reason of a defect, lien<br>or encumbrance on severable<br>improvements   |   | X | Not available | \$200.00 |
| 32-06   |  | CONSTRUCTION LOAN –<br>PENDING DISBURSEMENT<br>ENDORSEMENT<br>Insures Lender against loss due to the<br>invalidity or unenforceability of lien as  |   | X | \$200.00      | \$200.00 |

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|         |  | advances are made and includes mechanic's liens   |   |   |  |  |
| 32.1-06 |  | CONSTRUCTION LOAN – LOSS OF PRIORITY – DIRECT PAYMENT ENDORSEMENT<br>Insures lender against invalidity or unenforceability of lien or lack of priority as advances are made under the construction loan. Includes mechanic's lien when direct payment is made to mechanic lien claimant |   | X | \$200.00   | \$200.00   |
| 32.2-06 |  | CONSTRUCTION LOAN – LOSS OF PRIORITY<br>Insured's direct payment Endorsement<br>Similar to 32-06 but allows for periodic construction disbursement payments   |   | X | \$200.00   | \$200.00   |
| 33-06   |  | DISBURSEMENT ENDORSEMENT<br>Amends the date of coverage the amount of liability and includes any items of record since the previous date of coverage  |   | X | \$200.00   | \$200.00   |
| 34-06   |  | IDENTIFIED RISK COVERAGE ENDORSEMENT<br>Insures against a final court order enforcing an Identified Risk in favor of an adverse party   | X | X | Commensurate with risk specific to endorsement. To be quoted on case by case basis | Commensurate with risk specific to endorsement. To be quoted on case by case basis |
| 35-06   |  | ALTA 35-06 MINERALS - BUILDINGS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL<br>Insures against loss or damage resulting from enforced removal or alteration of buildings because of existing right to use surface   | X | X | Not Available  | \$200.00   |
| 35.1-06 |  | ALTA 35.1-06 MINERALS – IMPROVEMENTS ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL<br>Insures against forced removal or alteration of Improvements because of existing right to use surface for extraction of minerals  | X | X | Not Available  | \$200.00   |
| 35.2-06 |  | ALTA 35.2-06 MINERALS - DESCRIBED IMPROVEMENTS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL<br>Provides coverage against enforced removal or alteration of listed improvements because of existing right to use surface for minerals   | X | X | Not Available  | \$200.00   |
| 35.3-06 |  | ALTA 35.3-06 MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL<br>Provides coverage against enforced removal or alteration of improvements defined in endorsement, located on the Land and Future Improvements  | X | X | Not Available  | \$200.00   |

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|         |  | because of existing right to use the surface for minerals  |   |   |               |          |
| 36-06   |  | ALTA 36-06 ENERGY PROJECT - LEASEHOLD EASEMENTS - OWNER'S ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL<br>Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements | X |   | Not available | \$200.00 |
| 36.1-06 |  | ALTA 36.1-06 ENERGY PROJECT - LEASEHOLD EASEMENTS - LOAN ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL<br>Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements  |   | X | Not available | \$200.00 |
| 36.2-06 |  | ALTA 36.2-06 ENERGY PROJECT - LEASEHOLD - OWNER'S ENDORSEMENT<br>REQUIRES UNDERWRITER APPROVAL - Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests                          | X |   | Not available | \$200.00 |
| 36.3-06 |  | ALTA 36.3-06 ENERGY PROJECT - LEASEHOLD LOAN ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL<br>Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests                               |   | X | Not available | \$200.00 |
| 36.4-06 |  | ALTA 36.4-06 ENERGY PROJECT - COVENANTS LAND UNDER DEVELOPMENT - OWNER'S ENDORSEMENT<br>REQUIRES UNDERWRITER APPROVAL - Patterned after Endorsement 9.8-06 but tailored to energy project context.                                     | X |   | Not available | \$200.00 |
| 36.5-06 |  | ALTA 36.5-06 ENERGY PROJECT - COVENANTS LAND UNDER DEVELOPMENT - LOAN ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL<br>Patterned after Endorsement 9.7-06 and is loan counterpart of 36.4-06   |   | X | Not available | \$200.00 |



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| 36.6-06 |  | ALTA 36.6-06 ENERGY PROEJCT – ENCROACHMENTS<br>ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL<br>Provides coverage against loss or damage as to encroachments or enforced removal of any “Electrical Facility”                                      | X | X | Not available | \$200.00 |
| 36.7-06 |  | ALTA 36.7-06 - ENERGY PROJECT – FEE ESTATE – OWNER’S POLICY<br>Electricity Generating Facility located or to be located on land according to plans.  | X |   | Not Available | \$200.00 |
| 36.8-06 |  | ALTA 36.08-06 - ENERGY PROJECT – FEE ESTAE – LOAN POLICY<br>Electricity Generating Facility located or to be located on land.  |   | X | Not Available | \$200.00 |
| 37-06   |  | ALTA 37-06 ASSIGNMENT OF RENTS OR LEASES<br>ENDORSEMENT<br>PROVIDES COVERAGE AGAINST LOSS OR DAMAGE FROM DEFECT IN ASSIGNMENT OF RENTS OR LEASES   |   | X | Not Available | \$200.00 |
| 39-06   |  | ALTA 39-06 POLICY AUTHENTICATION<br>ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL<br>States that the Company will not deny liability under the policy or endorsements on grounds were issued electronically or lack of signature                   | X | X | \$50.00       | \$50.00  |
| 40-06   |  | ALTA 40-06 TAX CREDIT - OWNER'S POLICY ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - Insures against loss or damage sustained by the named Tax Credit Investor caused by a defect.   | X |   | Not Available | \$200.00 |
| 40.1-06 |  | ALTA 40.1-06 TAX CREDIT - DEFINE AMOUNTS - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL<br>SIMILAR TO 40-06<br>insures against loss or damage sustained by Tax Credit Investor but only to the extent of “Additional Amount of Insurance” | X |   | Not Available | \$200.00 |
| 41-06   |  | ALTA 41-06 WATER – BUILDINGS<br>Insures against forced removal or alteration of surface improvements (buildings) due to exercise by a water right  | X | X | \$200.00      | \$200.00 |
| 41.1-06 |  | WATER – IMPROVEMENTS<br>Insures against forced removal or alteration of surface improvements (buildings and other improvements) due to exercise by a water right to extract water  | X | X | \$200.00      | \$200.00 |

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| 41.2-06  |            | WATER – DESCRIBED IMPROVEMENTS<br>Insures against enforced removal of a specific list of existing improvements due to water rights.       | X | X | \$200.00      | \$200.00      |
| 41.3-06  |            | WATER – LAND UNDER DEVELOPMENT<br>Insures against enforced removal or alteration of existing and future improvements due to water rights. | X | X | \$200.00      | \$200.00      |
| 42-06    |            | COMMERCIAL LENDER GROUP<br>Insures against loss due to transfers of mortgage after date of policy.  |   | X | Not Available | \$200.00      |
| 43-06    |            | ANTI – TAINT<br>Gives assurance that advances under Revolving Credit Loan will not affect priority of the Term Loan.                      |   | X | Not Available | \$200.00      |
| 44-06    |            | INSURED MORTGAGE RECORDING<br>Provides mortgage recording information if not available at time the policy was issued.                     |   | X | \$200.00      | \$200.00      |
| 45-06    |            | PARI PASSU MORTGAGE<br>Provides coverage to multiple insured mortgages  |   | X | Not Available | \$200.00      |
| 46-06    |            | OPTION ENDORSEMENT<br>Insures against loss in a defect in the execution of the Option agreement   | X |   | \$200.00      | \$200.00      |
| ALTA JR1 |            | JUNIOR LOAN – DATE DOWN ENDORSEMENT<br>Issue in conjunction with a Limited Coverage Junior Loan Policy                                    |   | X | No Charge     | Not Available |
| ALTA JR2 |            | JUNIOR LOAN – REVOLVING CREDIT/VARIABLE RATE ENDORSEMENT –<br>Issue in conjunction with a Limited Coverage Junior Loan Policy             |   | X | No Charge     | Not Available |
|          |            |   |   |   |               |               |
|          | ANTIC 1296 | CORRECTIVE ENDORSEMENT<br>Provides for modification of commitment or policy   | X | X | No Charge     | No Charge     |
|          | ANTIC 1297 | FNMA BALLOON ENDORSEMENT<br>Insures lien priority based on provisions and conditions of a Balloon Mortgage Rider                          |   | X | \$100.00      | \$100.00      |