



# STATE OF WEST VIRGINIA

## TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: January 5, 2023



**ALLIANT**  
NATIONAL  
TITLE INSURANCE COMPANY

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**SCHEDULE OF RATES  
FOR TITLE INSURANCE IN WEST VIRGINIA**

**GENERAL PROVISIONS**

1. The effective date of the general provisions, rules and rates is January 5, 2023.
2. The rates set forth herein are for title insurance. The rates are established in accordance with rules set forth in W. Va. Code 33-20-1 et seq.
3. Rates are applicable to units of insurance in multiples of \$1,000.00 or any fraction thereof.
4. Insurer may charge an additional Rate for affirmative risk coverage(s) not contained in the Schedule of Rates. Agents are responsible for submitting the information about such Rate to the Insurer prior to the policy becoming effective. The Insurer will then provide the Application for Consent-to-Rate to the West Virginia Insurance Department in accordance with Section 33-20-4 of the West Virginia Code.
5. Insurer, upon notification to its applicant, may decline to search, examine, issue its commitment or insure any title, or to issue any endorsement to a policy. Insurer may at any time, in its sole discretion, refuse an application or cancel any unclosed application of the applicant, without liability on the part of Insurer.
6. Agents will issue a Title Commitment, a binding obligation of the Company to issue a title policy in accordance with the terms and conditions of the title commitment. Therefore, the Company's charge is \$50 in addition to the original rate for title insurance.

**DEFINITIONS**

**As used herein, the following terms shall have the meaning set forth as follows:**

1. **Full Value of the Land:** Actual purchase price or, if no sale is involved, the full fair market value as may be agreed upon between the Company and the proposed insured based upon normally accepted methods of valuation.
2. **Full Value of the Leasehold Estate:** The full value of land, inclusive of tenant leasehold improvements, or the aggregate of the rentals payable under the primary term of the lease, whichever is less.
3. **Full Principal Debt:** That part of the mortgage debt that is secured by land, excluding therefrom that part of the debt, if any, secured by personal property.
4. **Identical Land:** The land or any part thereof described in a policy of title insurance, or indemnity.
5. **Simultaneous Issue:** Two or more policies issued on Identical Land out of the same transaction. The effective dates of the policies do not have to be the same in order to qualify for a simultaneous issue; however, if the effective dates are not the same, such policies must have been able to have been issued the same day.
6. **Rate:** That cost per unit of insurance which, when multiplied by the total units of liability, results in the charge for the risk assumed.
7. **Residential Property:** Property in which the owner resides or intends to reside and consists of any of the following: (a) land improved by a one to four family residential structure with all improvements on the land related to residential use; (b) unimproved land located within a residential subdivision; (c) property a residential condominium unit; and (d) property other than Commercial Property.

- 8. Commercial Property:** Property in which is utilized for business or professional commercial purposes and consists of any of the following: (a) land improved; (b) unimproved land not located within a residential subdivision.
- 9. Insurer:** is Alliant National Title Insurance Company, and unless otherwise indicated, includes all who are expressly authorized to act on behalf of the Insurer, including its employees and duly authorized agents.

**1. ORIGINAL TITLE INSURANCE RATE FOR OWNER'S POLICIES**

An owner's policy insuring a fee interest will not be issued for less than the **Full Value of the Land**. An owner's policy insuring a leasehold estate will not be issued for less than the **Full Value of the Leasehold Estate**. The purchaser of an unimproved property may, however, obtain insurance for the **Full Value of the Land** and the anticipated value of the contemplated improvements.

The Rate for the issuance of an owner's policy with the ALTA 13-06 Leasehold Owner's Endorsement attached shall be the same Rate for original owner's policy coverage.

**The rate for original owner's policy coverage shall be:**

Per Thousand or any Fraction thereof	
Up to \$100,000 of liability written .....	\$4.00
Over 100,000 and up to \$500,000 add .....	\$3.00
Over \$500,000 and up to \$1,000,000 add .....	\$2.50
Over \$1,000,000 and up to \$5,000,000 add .....	\$2.00
Over \$5,000,000 add .....	\$1.50
Minimum.....	\$150.00,

and without distinction as to whether the land is Residential or Commercial Property.

**2. SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES**

When owner's policies insuring the fee interest and/or leasehold estates and covering identical land are issued simultaneously, the rate for the owner's policies shall be the applicable owner's rates. The rate for the owner's policy insuring the leasehold estate so simultaneously issued shall be fifty percent (50%) of the rate for the owner's policy insuring the fee interest up to the amount of the owner's policy, the minimum being \$150.00. The rate on the amount of the owner's policy insuring the leasehold estate in excess of the owner's policy insuring the fee interest is the original title insurance rate for the owner's policy in the applicable bracket or brackets.

**3. SIMULTANEOUS ISSUANCE OF TWO OWNER'S POLICIES INSURING THE FEE TITLE**

When an Owner's Policy is issued to a purchaser and the seller, at the time of conveyance, the rate on the purchaser's owner's policy shall be the original title insurance rate but the seller's policy will be issued for an additional twenty-five percent (25%) of the original title insurance rate. The minimum for each policy shall be \$150.00.

**4. RATES APPLICABLE FOR OWNER'S POLICY WHERE LEASEHOLD INTEREST WAS PREVIOUSLY INSURED**

When an insured under a Owner's Policy insuring a leasehold estate purchases the fee interest in the land within five (5) years after the issuance of its Policy, the insured may be issued an Owner's Policy in an amount up to the **Full Value of the Land** of the fee interest, at fifty percent (50%) of original owner's rate up to the amount of the original owner's policy, and at original rates for the amount of insurance in excess of the original owner's coverage.

**5. RATE FOR SIMULTANEOUS ISSUANCE OF OWNER’S AND LOAN POLICIES**

When an Owner's Policy and a Loan Policy covering **Identical Land** are issued simultaneously, the combined rate for the simultaneously issued policies shall be the applicable owner’s rate plus \$100.00; provided, that the Loan Policy does not insure an amount in excess of the Owner's Policy. When the insurance for the deed of trust exceeds the insurance of the owner, the rate for such excess shall be the original Loan Policy rate in the applicable bracket or brackets. To qualify for simultaneous issuance rate, the mortgagor, the lien of which is insured by the Loan Policy, must be one and the same legal entity as the owner insured by the Owner's Policy and such simultaneous policies must be issued within 30-days of each policy.

**6. ORIGINAL TITLE INSURANCE RATE FOR DEEDS OF TRUST**

A Loan Policy cannot be issued for an amount less than the full principal debt secured by real property unless it is issued in an amount equal to the fair market value of the real property securing the debt. A policy can, however, be issued for an amount in excess of the principal debt to cover interest, foreclosure cost, etc., where agreed to by the Insurer and the Insured.

When the Short Form Residential Loan Policy is issued, there is no additional charge beyond the rates for original lender’s policy coverage. Further, the rates for original lender’s policy coverage shall apply regardless of whether the policy covers a first deed of trust, or a mortgage other than a first deed of trust.

The Rate for the issuance of a loan policy with the ALTA 13.1-06 Leasehold Loan Endorsement attached shall be the same Rate for the issuance of original lender’s policy coverage.

**The rate for original lender’s policy coverage shall be:**

Per Thousand or any Fraction thereof	
Up to \$100,000 of liability written .....	\$3.00
Over 100,000 and up to \$500,000 add .....	\$2.00
Over \$500,000 and up to \$1,000,000 add .....	\$1.50
Over \$1,000,000 and up to \$5,000,000 add .....	\$1.00
Over \$5,000,000 add .....	\$.75
Minimum.....	\$150.00,

and without distinction as to whether the land is Residential or Commercial property.

**7. REISSUE TITLE INSURANCE RATE FOR LOAN POLICIES**

When the owner of land on which application is made for a Loan Policy of title insurance has had the title to the Identical Land insured, such owner shall be entitled to a reissue rate of sixty percent (60%) of the rate for original lender’s policy coverage up to the face amount of such prior Loan or Owner’s Policy, provided that the owner-applicant provides a copy of their prior Policy or such other information to enable the Insurer to verify the representations made.

If the amount of insurance required under the Loan Policy is in excess of the prior Policy, the rate of the excess shall be the original Lender’s Policy coverage rate.

**8. REISSUE TITLE INSURANCE RATE FOR OWNER POLICIES**

When the purchase of an Owner’s Policy of title insurance is made, and either an owner’s or loan policy was previously issued within 10 years on the Identical Land, such purchaser shall be entitled to a reissue rate of sixty percent (60%) of the rate for original owner’s insurance up to the face amount of such prior Owner’s or Loan Policy, provided that the purchaser provides a copy of the prior Policy or such other information to enable the Insurer to verify the representations made.

If the amount of insurance required under the Owner's Policy is in excess of the prior Policy, the rate of the excess shall be the original Owner's Policy coverage rate.

## **9. ENHANCED COVERAGE POLICIES**

The ALTA Homeowner's Policy and ALTA Expanded Coverage Residential Loan policies of Title Insurance are available for improved residential one to four family transactions only.

The premium for the issuance of a Enhanced Loan and/or Owner's Policy of Title Insurance is 10% in addition to the applicable rate for Owner's policy coverage and/or Lender's policy coverage.

## **10. JUNIOR LOAN POLICIES**

The rate for the policy is \$150 up to and including \$100,000 of liability, plus \$1.00 per additional thousand or fraction thereof. This policy may not be issued for liability amounts in excess of \$200,000.

This applies for use with the following policies: ALTA Residential Limited Coverage Junior Loan Policy (10-19-96) and ALTA Short Form Residential Limited Coverage Junior Loan Policy (10-19-96).

## **11. ASSIGNMENT OF MORTGAGE LOANS**

When an assignee desires an endorsement to an existing policy changing the name of the Insured only and neither requires a change in the effective date of the policy nor requires that the assignment be included as an insured instrument, the Rate shall be \$25.00.

When an Assignment is made of a mortgage which was previously insured by Insurer, either a new policy or an endorsement to the existing policy shall be issued providing coverage through the recording date of the Assignment at the Rate of:

If within one year from the effective date of the existing policy at \$.10 per thousand;  
After one year from the effective date of policy at \$.50 per thousand, regardless if the mortgage was insured by Insurer.

## **12. LOAN MODIFICATIONS**

The premium for a policy insuring an extension or modification of an insured deed of trust shall be based upon the unpaid balance of the encumbrance.

The premium is calculated as follows:

If the effective date of the policy is within 5-years.... 50% of the applicable lender policy coverage rate.

If the effective date of the policy is over 5-years.... 70% of the applicable lender policy coverage rate.

## **13. MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

Policy Amounts From	Rate
\$0-\$1,000,000 .....	\$125
\$1,000,001 - \$1,500,000 .....	\$250
\$1,500,001 - \$2,000,000 .....	\$350

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

## 14. BULK CENTRALIZED REFINANCE RATE

### BULK CENTRALIZED REFINANCE RATE (100 order minimum)

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

1. The loan is not in excess of \$2,000,000
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by company management.
8. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of Alliant National Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,000 - \$1,500,000	\$1,020
\$1,500,000 - \$2,000,000	\$3,000

**Rates include customarily issued endorsements.**

### BULK CENTRALIZED REFINANCE RATE (300 order minimum)

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

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;

3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Alliant National Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **three hundred (300)** monthly title openings ordered through an Underwritten Title Company of Alliant National Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,000 - \$1,500,000	\$860
\$1,500,000 - \$2,000,000	\$1050

**Rates include customarily issued endorsements.**

## **15. CLOSING PROTECTION LETTERS**

The fees to be charged for a Closing Protection Letter ("CPL") shall be \$50 for a lender or purchaser, and \$75 for a seller. A fee shall be charged to each party receiving the benefit of the CPL. The entire amount of the CPL fee, rate, or charge shall be remitted to Underwriter for providing a CPL. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional fee of \$50 per letter would be charged. A CPL is available as an option to the parties of real property transactions covering property located in the State of West Virginia.

The CPL is designed to be issued as a single-transaction letter for specific real estate transactions. Title insurance must be purchased as a condition for a CPL to become an available option. The election for a CPL must be made prior to or at the time of closing. The protection is available to the lender, purchaser, or seller.



## 16. ENDORSEMENTS

The charge for any endorsements bearing a rate as set forth below shall be made each time the endorsement is attached to a policy, regardless of the number of policies issued in a particular transaction.

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 1-06 Street Assessments	N/A	\$75
ALTA 3-06 Zoning	\$25 Residential \$100 Commercial	\$25 Residential \$100 Commercial
ALTA 3.1-06 Zoning – Completed Structure	\$25 Residential \$100 Commercial	\$25 Residential \$100 Commercial
ALTA 3.2-06 Zoning – Land Under Development	15%, max. \$5,000 (Commercial only)	15%, max. \$5,000  (Commercial only)
ALTA 3.3-06 Zoning Completed Improvement – Non-Conforming Use	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000  (Commercial only)
ALTA 3.4-06 Zoning - No Zoning Classification	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000  (Commercial only)
ALTA 4-06 Condominium - Assessments Priority	N/A	No Charge

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 4.1-06 Condominium - Current Assessments	No Charge	N/A
ALTA 5-06 Planned Unit Development - Assessments Priority	N/A	No Charge
ALTA 5.1-06 Planned Unit Development - Current Assessments	No Charge	N/A
ALTA 6-06 Variable Rate Mortgage	N/A	\$25
ALTA 6.2-06 Variable Rate Mortgage - Negative Amortization	N/A	\$25
ALTA 7-06 Manufactured Housing Unit	N/A	\$25
ALTA 7.1-06 Manufactured Housing Unit - Conversion - Loan	N/A	\$25
ALTA 7.2-06 Manufactured Housing Unit - Conversion - Owner's	\$25	N/A
ALTA 8.1-06 Environmental Protection Lien	N/A	\$25
ALTA 8.2-06 Commercial Environmental Protection Lien	\$100	\$100
ALTA 9-06 Restrictions, Encroachments, Minerals - Loan Policy	N/A	10% of loan rate. Minimum \$75.00
ALTA 9.1-06 Covenants, Conditions, Restrictions - Unimproved Land - Owner's Policy	10% of loan rate. Minimum \$75.00	10% of loan rate. Minimum \$75.00
ALTA 9.2-06 Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	10% of loan rate. Minimum \$75.00	10% of loan rate. Minimum \$75.00
ALTA 9.3-06 Covenants, Conditions, Restrictions - Loan Policy	N/A	10% of loan rate. Minimum \$75.00
ALTA 9.6-06 Private Rights - Loan Policy	N/A	\$25 Residential \$250 Commercial

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

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 14.2-06 Future Advance - Letter of Credit	N/A	\$250
ALTA 14.3-06 Future Advance - Reverse Mortgage	N/A	\$250
ALTA 15-06 Non-Imputation - Full Equity Transfer	\$.10 per thousand	N/A
ALTA 15.1-06 Non-Imputation - Additional Insured	\$.10 per thousand	N/A
ALTA 15.2-06 Non-Imputation - Partial Equity Transfer	\$.10 per thousand	N/A
ALTA 16-06 Mezzanine Financing	\$100	N/A
ALTA 17-06 Access and Entry	\$25	\$25
ALTA 17.1-06 Indirect Access and Entry	\$50	\$50
ALTA 17.2-06 Utility Access	\$250	\$250
ALTA 18-06 Single Tax Parcel	\$25 Residential; \$100 Commercial	\$25 Residential; \$100 Commercial
ALTA 18.1-06 Multiple Tax Parcel – Easements	\$25 Residential; \$100 Commercial	\$25 Residential; \$100 Commercial
ALTA 18.3-06 Single Tax Parcel and ID	\$100	\$100
ALTA 19-06 Contiguity - Multiple Parcels	\$25 Residential; \$100 Commercial	\$25 Residential; \$100 Commercial
ALTA 19.1-06 Contiguity - Single Parcel	\$25 Residential; \$100 Commercial	\$25 Residential; \$100 Commercial
ALTA 20-06 First Loss - Multiple Parcel Transactions	N/A	10% of loan rate. Minimum \$75.00
ALTA 22-06 Location	\$25	\$25
ALTA 22.1-06 Location and Map	\$25	\$25
ALTA 23-06 Co-Insurance - Single Policy	N/C	N/C
ALTA 24-06 Doing Business	N/A	\$100
ALTA 25-06 Same as Survey	\$25	\$25
ALTA 25.1-06 Same as Portion of Survey	\$25	\$25

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 26-06 Subdivision	\$25	\$25
ALTA 27-06 Usury	N/A	\$25
ALTA 28-06 Easement - Damage or Enforced Removal	N/A	\$25
ALTA 28.1-06 Encroachments - Boundaries and Easements	\$250	\$250
ALTA 28.2-06 Encroachments - Boundaries and Easements - Described Improvements	\$250	\$250
ALTA 29-06 Interest Rate Swap - Direct Obligation	N/A	\$100
ALTA 29.1-06 Interest Rate Swap - Additional Interest	N/A	\$100
ALTA 29.2-06 Interest Rate Swap - Direct Obligation - Defined Amount	N/A	\$100
ALTA 29.3-06 Interest Rate Swap - Additional Interest - Defined Amount	N/A	\$100
ALTA 30-06 Shared Appreciation Mortgage	N/A	N/C
30.1-06 Commercial Participation Interest	N/A	\$250
ALTA 31-06 Severable Improvements	5% of premium	5% of premium
ALTA 32-06 Construction Loan	N/A	Call for Quote
ALTA 32.1-06 Construction Loan - Direct Payment	N/A	Call for Quote
ALTA 32.2-06 Construction Loan - Insured's Direct Payment	N/A	Call for Quote
ALTA 33-06 Disbursement	N/A	Call for Quote
ALTA 34-06 Identified Risk Coverage	\$500	\$500
ALTA 35-06 Minerals and Other Subsurface Substances - Buildings	\$250	\$250
ALTA 35.1-06 Minerals and Other Subsurface Substances - Improvements	\$250	\$250

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

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