



WISCONSIN

TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: June 25, 2022



**ALLIANT
NATIONAL**
TITLE INSURANCE COMPANY

TABLE OF CONTENTS

GENERAL RULES		Page 3
A	Computation of Basic Rate	Page 3
B	Fair Value	Page 3
C	Policy Schedules	Page 3
D	Non-Filed Endorsements	Page 4
E	Rate Combinations	Page 4
F	Minimum Rate Charge	Page 4
G	Additional Charges	Page 4
H	Fees for Services not Specified in Manual	Page 4
SECTION 1 OWNER INSURANCE		Page 5
	Original Rates for Owner's Policy	Page 5
	ALTA Homeowners Policy	Page 6
	Upgrade from Standard to Alta Homeowner's ALTA U.S. Policy	Page 6
	Owner's Policy Reissue Rate	Page 6
	Owner's and Leasehold Owner's Policies	Page 7
SECTION 2 LENDER INSURANCE		Page 7
	Original Rates for First Mortgage Loan Policies	Page 8
	Expedited Search Residential Refinance Loan Policy	Page 8
	Standard Residential Refinance Loan Policies	Page 9
	Expanded Coverage Residential Loan	Page 9
	Simultaneous Issue of Loan Policies	Page 9
	Residential Limited Coverage Jr. Loan	Page 10
	Foreclosure Commitment Rate	Page 11
	Purchase Money Mortgage for a Sale Transfer Loan Policies Reissue Rate	Page 11
SECTION 3 DEVELOPER'S AND BUILDER'S RATE		Page 12
	Residential Construction Owner's and Loan Policies	Page 12
	Residential New Construction Refinance Loan Policy	Page 13
SECTION 4 MISCELLANEOUS AND ADDITIONAL CHARGES		Page 13
	Charitable or Non-Profit Organizations	Page 13
	Rate for Employees	Page 13
	Extra-Hazardous Risk Premium	Page 14
	Gap Coverage	Page 14
	Miscellaneous	Page 14
SECTION 5 ENDORSEMENT		Page 15
	Summary / Charges / Description	Page 15

TITLE INSURANCE

GENERAL RULES

A. COMPUTATION OF REGULAR RATE

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

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

B. FAIR VALUE

The fair value shall be considered the sale price. Where no sale is involved, the fair value shall be determined from all available information. In no event shall it be less than the sum, as shown by the records, of all the encumbrances to which the property is subject or less than quadruple the County Assessor's assessed value, whichever is greater. The Company will not issue title insurance for less than fair value nor where applicable less than the value of the estate or interest to be insured. Insurance in excess of such values must be approved by the company.

C. POLICY SCHEDULES

The filed policy schedules are for reference only and the specific format and language may be altered as long as the intent of such form remains the same.

D. NON-FILED ENDORSEMENTS

Various endorsements may be issued by the company to accommodate customers' requests for affirmative assurance. The premiums, if any, for such endorsements shall be determined by the Company on a case-by-case basis.

E. RATE COMBINATIONS

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

F. MINIMUM RATE CHARGE

The minimum premium for any policy rate shall be \$510.00 unless otherwise noted.

G. ADDITIONAL CHARGES

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

H. FEES FOR SERVICES NOT SPECIFIED IN MANUAL

In some cases or conditions, services may be required for which there is no charge provided in this manual. In any such event, a charge shall be made which in the opinion of the Company appears to be consistent with the general pricing procedures as set forth herein.

**SECTION 1
OWNER'S INSURANCE
SCHEDULE OF RATES**

The minimum premium for Regular Rates and Reissue Rates shall be \$510.00.
Original Rates for Owner's Policy or Owner's Leasehold Policy

Low	High	Increment	
\$0.00	\$15,000	Flat Rate	\$510.00
\$15,001	\$100,000	Per Thousand	\$3.00
\$100,001	\$500,000	Per Thousand	\$2.00
\$500,001	\$1,000,000	Per Thousand	\$1.00
\$1,000,001	\$5,000,000	Per Thousand	\$0.75
\$5,000,001	\$10,000,000	Per Thousand	\$0.65
\$10,000,001	\$50,000,000	Per Thousand	\$0.55
Above \$50,000,000		Per Thousand	\$0.50

NOTE: A policy issued insuring a policy amount other than an even thousand dollars of coverage, shall be charged at the rate applicable for the next highest \$1,000.00 of coverage.

Determining the Owner's Policy Amount: An Owner's Policy insuring a fee simple estate shall be issued in an amount equal to the fair market value of the Land described in the Owner's Policy, Fair market value shall be presumed to be the full market value unless the Company is furnished with a current appraisal indicating a different value.

An Owner's Policy with Leasehold Endorsement shall not be issued for other than the fair market value of the leasehold estate described in the Policy. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of:

- The sum of the rent payments called for under the terms of the lease;
- The amount of a current appraisal of the leasehold interest; or
- The amount determined by any other method of valuation acceptable to the Company.

Valuation of leasehold estates with a term of 99 years, renewable forever, shall be the same as for fee simple estates.

Original Rates for ALTA Homeowner's Policy

The ALTA Homeowner's Policy is an Owner's Policy with enhanced coverage, which can be issued only to natural persons (or trustees under the inter-vivos trusts) on real property improved by an owner-occupied one to four family residential dwelling or condominium unit. This Policy may also be issued to the Insured under a current standard Owner's Policy issued by the Company as an "upgrade" to their current

Owner's Policy coverage, upon the surrender of the current Policy and payment of an additional premium. The rate for the ALTA Homeowner's Policy is 20% higher than the standard Owner's Policy premium rate.

The rate for an original ALTA Homeowner's Policy is calculated as follows:

Multiply the applicable title insurance premium for a standard Owner's Policy by 120%. The minimum premium for a Homeowner's Policy is \$510.00.

3. Upgrade from Standard Owner's Policy to ALTA Homeowner's Policy

An existing standard Owner's Policy may be "upgraded" to an ALTA Homeowner's Policy by surrendering the original Owner's Policy and paying an additional upgrade premium. The amount of such upgrade premium is determined by whether or not the effective date of the Policy is to be extended. The premium for any increase above the face amount of the existing Policy is 120% of the standard Owner's Policy rate at the appropriate rate bracket.

Policy Date Unchanged: If the original Policy date is not extended, the premium charged for such upgrade is equal to 20% of premium charged for the existing Policy. The minimum premium for such upgrade is \$100.00.

Policy Date Advanced: If the original Policy date is extended to a current date, the premium charged for such upgrade is 120% of the reissue rates for a standard Owner's Policy. For example, if the premium for the existing standard Owner's Policy in the amount of \$100,000 was \$500.00, and the reissue rate would be 80% of \$500.00 or \$400.00, then 120% of \$400.00 or \$480.00 is the premium for the upgrade to a Homeowner's Policy. The minimum premium for such upgrade is \$100.00. In the event that the insured requests that the ALTA Homeowner's Policy be issued in an amount greater than the amount of the existing standard Owner's Policy, then an additional premium equal to 120% of the rate for Owner's Policies in the applicable premium bracket for such additional amount must be added to any upgrade premium. The minimum premium for such upgrade is \$120.00.

4. ALTA U.S. Policy

The ALTA U.S. Policy is available only to the United States or an entity thereof. See ALTA Owner's Policy above for premium.

5. Reissue Rates for Owner's Policy

The "Reissue Rate" is that rate charged for a new Owner's Policy ("New Policy") when either a prior Owner's Policy or a prior Loan Policy (each a "Prior Policy") was issued on the same land to be insured in a New Policy, by a title insurance company licensed in the State of Wisconsin.

In order to qualify for a Reissue Rate, the Company, or its Agent, must be notified that a Prior Policy has been issued and be furnished a copy thereof, or such other information sufficient to enable the Company to verify that such Prior Policy was in fact issued or was entitled to be issued.

The premium for any New Policy which qualifies for a Reissue Rate under this section is calculated at eighty (80) percent of the otherwise applicable rate for such new Policy, without regard or consideration for the amount of the Prior Policy.

6. Owner's and Leasehold Owner's Policies

Whenever an Owner's Policy and an Owner's Policy with Leasehold endorsement covering the same real property are issued simultaneously and the amount of the Owner's Policy with Leasehold endorsement does not exceed the amount of the Owner's Policy, the rate for the Owner's Policy with Leasehold endorsement is 30% of the premium charged for the Owner's Policy on the fee simple estate, with a minimum premium of \$425.00.

SECTION 2

LENDER'S INSURANCE

The provisions contained in this Section are applicable to title insurance issued for the benefit of a lender or its assignee.

Loan Policies shall be issued for the full loan amount except when the land covered in the policy represents only a part of the security for the loan. The lender shall, if requested by the Company, furnish a statement as to the value of real property. A policy can be issued, however, for an amount up to 125% of the principal debt to cover interest and other costs incident to a foreclosure.

When a loan is secured by two or more parcels of real estate, a Loan Policy may be issued on one or more of such parcels provided that the policy is not issued for less than the amount of the security allocated to such parcel or parcels.

A Loan Policy expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Rates for First Mortgages.

1. Original Rates For First Mortgage Loan Policies and Short Form Loan Policies and First Mortgage Leasehold Loan Policies

Low	High	Increment	
\$0.00	\$15,000	Flat Rate	\$510.00
\$15,001	\$100,000	Per Thousand	\$3.00
\$100,001	\$500,000	Per Thousand	\$2.00
\$500,001	\$1,000,000	Per Thousand	\$1.00
\$1,000,001	\$5,000,000	Per Thousand	\$0.75
\$5,000,001	>	Per Thousand	Call Company for quote

NOTE: A policy issued insuring a policy amount other than an even thousand dollars of coverage, shall be charged at the rate applicable for the next highest \$1,000.00 of coverage.

Determining the Loan Policy Amount: The term “Mortgage” as used herein shall mean any instrument (including a deed of trust), securing a loan or a loan guarantee which uses real property as collateral. A Loan Policy cannot be issued for less than the full amount principal debt secured. However, a Loan Policy may be issued in an amount up to, but not to exceed, 125% of the principal debt to cover unamortized interest, foreclosure expenses and costs incurred by a lender in possession. When two Loan Policies are issued concurrently on the same transaction, and no Owner’s Policy is to be issued, the sum of the liability in each Loan Policy shall be determined and premium charged based on the aggregate amount thereof.

Coverage under a Loan Policy terminates upon the full payment or satisfaction of the debt secured by the Mortgage insured by the Loan Policy, except when satisfied through foreclosure or the acquisition of title by a deed to the insured lender in lieu of foreclosure. Any new Mortgage given to renew a prior debt secured by a Mortgage previously insured is considered a new transaction, creating new liability for the Company and, if insured, carries a premium at the basic title insurance rate for loan Policies unless it qualifies for a reduced rate within the classification of “Reissue Rates for Loan Policies”.

2. Rate for Expedited Search Residential Refinance Loan Policy

Loan Policies issued in connection with expedited search refinances on Residential Property are issued without a search of easements and restrictions and must therefore include a general exception in Schedule B1 of the Policy, as provided by the Insurer, for such matters. An expedited search may rely on a prior title policy, issued by a company licensed to do business in Wisconsin as a starter file and may include specific exceptions from that prior title policy as an alternative to including a general exception on Schedule B1 of the Policy.

Up to \$500,000 of liability.....\$375.00
Over \$500,000.....\$1.00 per thousand

No Reissue Rate or other discounts are available in connection with the above.

3. Rate for Standard Residential Refinance Loan Policies

Standard Loan Policies issued in connection with refinances of Residential Property are issued with a search of easements, restriction and other matters of public record and will include specific exceptions to coverage for such matters in Schedule B1 of the Policy, as required by the Company.

Up to \$500,000 of liability.....\$475.00
Over \$500,000, add.....\$1.00 per thousand

No Reissue Rate of other discounts are applicable in connection with the above.

4. Expanded Coverage Residential Loan Policy Coverage

The ALTA Expanded Coverage Residential Loan Policy provides substantial additional protection to first lien mortgage lenders beyond those provided by the standard ALTA Loan Policy. It is designed primarily to be issued simultaneously with the ALTA Homeowner's Policy. This Policy is authorized for issuance only when insuring purchase money mortgages on real property improved with owner-occupied, one-to-four family residential dwellings. The premium for an original ALTA Expanded Coverage Residential Loan Policy is calculated by multiplying the rate for the standard Loan Policy set forth herein by 120%. The minimum premium is \$450.00.

5. Rate for Simultaneously Issued Owner's and Loan Policies

In all cases, the Owner's Policy shall be in an amount equal to the actual purchase price of the property or, in the event that the transfer to the borrowers is unrelated to a sale of real property, in an amount equal to either the full assessed value for tax purposes or the fair market value of the property, whichever is greater. The simultaneously issued policy premium rate does not apply when two or more loan policies are issued concurrently and no Owner's Policy is to be issued. See "Rates for Standard ALTA Loan Policies".

If an Owner's Policy and a Loan Policy or Policies covering the same real property are to be issued simultaneously and bear the same Date of Policy, then the combined rate for such Owner's and Loan Policies is the sum of the applicable rate for the Owner's Policy plus:

Subject to the foregoing, simultaneously issued Loan Policies shall be priced as follows:

For residential property, \$375.00 for the first Loan Policy simultaneously issued, \$300 for each additional loan policy.

For property other than residential property, and provided the Company or agent of the Company issues both the Owner's and Loan Policies, \$425.00 for the first Loan Policy simultaneously issued and \$375.00 for each additional Loan Policy.

When the total of the insurance for the Loan Policy or aggregate total of multiple Loan Policies exceeds the new or increased insurance of the Owner's Policy, the rate for such excess shall be calculated at the Original Rate for the applicable Loan Policy in the applicable bracket or brackets for such excess amount.

Endorsements would be issued as notated in Section 5.

6. Residential Limited Coverage Junior Loan Coverage

An ALTA Residential Limited Coverage Junior Loan Policy may be issued when the loan being insured is in a second or junior position, per the following schedule based on liability amount:

Low	High	Increment	
\$0.00	\$300,000	Flat Rate	\$75.00
\$300,001	\$500,000	Per Thousand	\$1.00

Use of this Policy is limited to residential property only. It cannot be issued to insure first lien mortgages or deeds of trust. Reissue or other discounted rates do not apply.

7. Foreclosure Commitment Rate

Commitments issued to a lender in anticipation of a mortgage foreclosure, unless otherwise requested, shall be issued in the amount not to exceed \$15,000 for a charge of \$350.00, which premium includes two update endorsements issued within eight months of the Effective Date of the Foreclosure Commitment. The charge for any increase in the amount of the Commitment is calculated under the applicable Owner's Policy date.

8. Purchase Money Mortgage for a Sale-Transfer of Title Rate

For sale transactions where the insured lender is making a purchase money mortgage on a residential property, the rate for the Loan policy, regardless if an Owner's Policy is issued simultaneously with such Policy or not, shall be \$350.00. This rate shall not apply to any loan which has an amount of over \$500,000. For Loan Policies insuring purchase money mortgages on sale transactions which exceed \$500,000 in liability, calculate premium due using the rate from the section entitled "RATES FOR STANDARD ALTA LOAN POLICIES".

9. Reissue Rates for Loan Policies

The "Reissue Rate" is that rate charged for a new Loan Policy ("New Policy") when either a prior Owner's Policy or a prior Loan Policy (each a "Prior Policy") was issued on the same land to be insured in a New Policy, by a Title insurance company licensed in the State of Wisconsin.

In order to qualify for a Reissue Rate, the Company, or its Agent, must be notified that a Prior Policy has been issued and be furnished a copy thereof, or such other information sufficient to enable the Company to verify that such Prior Policy was in fact issued or was entitled to be issued.

The Premium for any New Policy which qualifies for a Reissue Rate under this section is calculated at eighty (80) percent of the otherwise applicable rate for such new Policy, without regard or consideration for the amount of the Prior Policy.

SECTION 3

DEVELOPER'S AND BUILDER'S RATE

Rate for Residential Construction Owner's and Loan Policies

As used in this Manual, the term "As-built Value" is defined as the total estimated full value (appraised value) of the Land and improvement(s) located thereon after the completion of new construction. If an unimproved parcel is being acquired in the current transaction and the Company, or its agent, are the only company issuing an Owner's Policy, then a new Owner's Policy may be issued in an amount equivalent to the As-built Value. The rate charged shall be the Rate for Standard ALTA Owner's Policies, or when applicable, the Reissue Rate for Owner's Policies, as set forth herein.

If an unimproved parcel is being acquired as part of the current insured transaction and there is another company authorized to issue title insurance in Wisconsin that will be issuing an Owner's Policy in an amount equivalent to the unimproved parcel sales price, then an Owner's Policy may be issued in an amount equivalent to the difference between the As-built Value and the amount of the sales price for the unimproved parcel. The rate charged shall be the Rate for Standard ALTA Owner's Policies, or when applicable, Reissue Rates for Owner's Policies, as set forth herein, for additional insurance calculated by beginning at the sales price of the unimproved parcel and increasing coverage up to the As-built Value coverage amount. Liability shall not be assumed for matters that would otherwise be covered by the policy issued on the unimproved parcel, and adequate exception must be made in Schedule B-1 of the Owner's Policy issued for the additional coverage.

If an unimproved parcel has already been acquired, but no Owner's Policy naming the current owner as the insured has been presented, then a new Owner's Policy may be issued in an amount equivalent to the As-built Value. The rate charged shall be the Rate for Standard ALTA Owner's Policies, or when applicable, Reissue Rates for Owner's Policies, as set forth herein.

If an unimproved parcel has already been acquired, and an Owner's Policy that was issued at the time the unimproved parcel was acquired is presented, then a new Owner's Policy may be issued in an amount equivalent to the difference between the As-built Value and the amount of the existing Owner's Policy. The premium shall be \$250.00 plus Reissue Rate for Owner's Policies for the additional insurance beginning at the amount of the existing Owner's Policy and increasing up to the As-built Value amount.

If the borrower is not interested in any additional Owner's Policy coverage, and no new Owner's Policy will be issued, then the following rate shall be charged when issuing a Residential Construction Loan Policy (no Reissue Rate or other discounts are available in connection with the following):

Up to \$350,000 of liability.....\$675.00
Over \$350,000, add.....\$1.00 per thousand

Rate for Residential New Construction Refinance Loan Policies

A rate of \$200.00 shall be charged for Loan Policies issued in connection with the refinance of a construction loan to a permanent financing loan with the same lender that financed the construction loan. The agent issuing the Loan Policy for the permanent financing must be the same agent that issued the construction Loan Policy. This rate shall apply to loans less than \$500,000 of liability. Loans for more than \$500,000 in liability shall be charged a rate of \$200.00 plus \$2.00 per thousand for each on thousand dollars of liability over and above \$500,000. No Reissue Rate or other discounts are available for this premium rate.

Notwithstanding anything to the contrary in any issuing agency agreement, the maximum commission paid to an agent for this Policy shall be 50% of the total premium charged.

SECTION 4

MISCELLANEOUS AND ADDITIONAL CHARGES

1. Rate for Charitable or Non-Profit Organizations

Policies issued in connection with transactions where either the grantor or the proposed insured is an IRS qualified section 501(c)(3) organization shall be calculated at the applicable rate for the Policy or policies but may be reduced to an amount not less than the amount required to be remitted to the Company pursuant to the Policy Issuing Agency Agreement then in effect.

2. Rate for Employees

Policies issued in connection with transactions where either the grantor or the buyer is an employee of the Company, or one of its agents, shall be calculated at the applicable rate for the Policy or Policies but may be reduced to an amount not less than the amount required to be remitted to the Company pursuant to the Policy Issuing Agency Agreement then in effect.

3. Extra-Hazardous Risk Premium

Mechanic's Lien Coverage: Because of the unique risks involved in providing mechanic's lien coverage, the Company reserves the right to charge an additional premium, as determined by the Company when providing this coverage on any Policy insuring title to property other than a single family home or condominium unit.

Extra-Hazardous Risks: Insuring title to certain real property interests or appurtenances may involve extraordinary or extra-hazardous risks and the Company reserves the right in such cases to charge a premium in addition to any other premiums referred to herein, which, in its sole discretion, is commensurate with the risk assumed by the Company.

4. Gap Coverage

The Company may provide Gap Coverage by endorsement (Gap Endorsement) to the Commitment, which Gap Endorsement, subject to the express terms and provisions thereof, will provide that the Company agrees to issue the final Policy or Policies without exception for matters arising subsequent to the Effective Date of the Commitment. The premium for the Gap Endorsement so issued for any Owner's Policy coverage is \$150.00, provided the Owner's Policy is issued. There is no premium charge for the Gap Coverage with respect to Loan Policies issued on refinance transactions, provided there is a Closing Protection Letter provided by the Company as part of the insured transaction.

5. Miscellaneous

The Company reserves the right to reject any request to issue title insurance that it deems unsatisfactory, in its sole and absolute discretion. Agents authorized to issue title insurance Policies on behalf of the Company are its agents for this sole purpose and no other, do not represent the Company and shall not be deemed to have actual and/or apparent authority to act for or on behalf of the Company in any other matters. Attorneys may be approved to certify title to land to the Company for purposes of issuance of title commitments and Policies. Approved attorneys of the Company are not agents of the Company.

SECTION 5

ENDORSEMENTS

The charges set forth herein are minimum charges, and are keyed to the coverage’s specifically referred to in each endorsement. Additional charges may be made for other additional work where warranted. **Note:** The word “Basic” or “Basic Rate” in this schedule shall refer to the Basic Schedule of Rates. Any reference to “Per Thousand” refers to per thousand of liability.

Premium charges for endorsements are listed below EXCEPT THAT on a loan policy insuring one to four family residential property, there will be no charge for any of the listed endorsements, unless the requested endorsement is an ALTA 7 Series Endorsement (in such case, charge the rate below).

Various endorsements may be issued by the company to accommodate customers to afford the customer affirmative assurance. The premiums, if any, for such endorsements shall be determined by the company on a case-by-case basis.

ALTA	OTHER	Description	Owr	Lndr	Residential Charge	Commercial Charge
1-06		STREET ASSESSMENTS ENDORSEMENT With Street Improvement Assessment Coverage		X	No Charge	\$125.00
3-06		ZONING – UNIMPROVED LAND ENDORSEMENT Provide insurance against violations of zoning ordinances.	X	X	\$125.00	\$250.00
3.1-06		ZONING – COMPLETED STRUCTURE ENDORSEMENT Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on improved property	X	X	\$125.00	\$350.00
3.2-06		ZONING – UNDER DEVELOPMENT - Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on property under development	X	X	Not Available	\$350.00

4-06		CONDOMINIUM		X	No Charge	\$125.00
4.1-06		CONDOMINIUM ENDORSEMENT No violation of CC&R's separate taxation, encroachments, right of first refusal	X	X	No Charge	\$125.00
5-06		PLANNED UNIT DEVELOPMENT		X	No Charge	\$125.00
5.1-06		PUD ENDORSEMENT No violations of CC&R's, priority of assessments, encroachments, right of first refusal.	X	X	No Charge	\$125.00
6-06		VARIABLE RATE MORTGAGE ENDORSEMENT 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	\$125.00	\$125.00
6.2-06		VARIABLE RATE MORTGAGE – NEGATIVE AMORTIZATION ENDORSEMENT Variable rate mortgage endorsement for mortgages with negative amortization.		X	No Charge	\$125.00
7-06		MANUFACTURED HOUSING UNIT ENDORSEMENT Manufactured housing unit is located on the land.		X	No Charge	Not Available
7.1-06		MANUFACTURED HOUSING – CONVERSION: LOAN ENDORSEMENT Insures a lender against loss due to unenforceability of the insured mortgage against the manufactured home and that the manufactured home is affixed as real property		X	No Charge	Not Available
7.2-06		MANUFACTURED HOUSING - CONVERSION: OWNER ENDORSEMENT Insures the owner that the manufactured home is affixed as real property and that there are no personal property liens attached to the home	X		\$125.00	Not Available
8.1-06		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT Covering residential property only. Insures lender against environmental liens having priority over the insured mortgage		X	No Charge	Not Available

8.2-06		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT – COMMERCIAL PROPERTY Same as above	X	X	Not available	10% of premium minimum \$250.00
9-06		RESTRICTIONS, ENCROACHMENTS, MINERALS – LOAN POLICY ENDORSEMENT Restrictions, Encroachments and Minerals Insures lender against loss due to violations of covenants, conditions and restrictions, encroachment		X	No Charge	10% of premium minimum \$250.00
9.1-06		COVENANTS, CONDITIONS & RESTRICTIONS-UNIMPROVED LAND- OWNERS POLICY ENDORSEMENT Restrictions, Encroachments and Minerals –Same as above but for Unimproved Owners	X		No Charge	\$125.00
9.2-06		COVENANTS, CONDITIONS & RESTRICTIONS-IMPROVED LAND- OWNERS POLICY ENDORSEMENT Restrictions, Violations and Encroachments and same as above but for Improved - Owners	X		No Charge	\$250.00
9.3-06		COVENANTS, CONDITIONS & RESTRICTIONS - LOAN POLICY ENDORSEMENT Restrictions, Violations and Encroachments – Same as above except for Future Improvements		X	No Charge	\$125.00
9.6-06		PRIVATE RIGHTS – Loan Policy ENDORSEMENT Insures against enforcement of a Private Right in a Covenant		X	\$150.00	\$250.00
9.6.1-06		PRIVATE RIGHTS – CURRENT ASSESSMENT		X	\$150.00	\$250.00
9.7-06		RESTRICTIONS, ENCROACHMENTS, MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT Same as above except for Land Under Development		X	\$225.00	10% of premium minimum \$250.00
9.8-06		COVENANTS CONDITIONS AND RESTRICTIONS - LAND UNDER DEVELOPMENT ENDORSEMENT– Same as above but for Land Under Development	X		\$250.00	10% of premium minimum \$250.00

9.9-06		PRIVATE RIGHTS – OWNER’S POLICY ENDORSEMENT Insures against enforcement of a Private Right in a Covenant	X		\$150.00	\$250.00
9.10-06		Restrictions, Encroachments, Mineral-Current Violations-Loan Policy		X	No Charge	\$125.00
10-06		ASSIGNMENT ENDORSEMENT Insures the assignee of the insured mortgage that the assignment of mortgage is valid		X	\$50.00	\$150.00
10.1-06		ASSIGNMENT AND DATEDOWN ENDORSEMENT Insures the assignee the validity of assignment; priority of the lien		X	\$150.00	\$250.00
11-06		MORTGAGE MODIFICATION ENDORSEMENT Insures lender against the invalidity, unenforceability and lack of priority because of a recorded modification		X	\$150.00	\$250.00
11.1-06		MORTGAGE MODIFICATION WITH SUBORDINATION ENDORSEMENT Same as above but when loan has been subordinated to another lien		X	\$125.00	10% of premium minimum \$250.00
11.2-06		MORTGAGE MODIFICATION WITH ADDITIONAL AMOUNT OF INSURANCE – 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	\$125.00 plus additional premium	10% of premium minimum \$250.00 plus applicable premium
12-06		AGGREGATION ENDORSEMENT allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states		X	\$125.00	\$250.00
12.1-06		AGGREGATION – STATE LIMITS – Similar to ALTA 12-06 except that it takes into account states that a restricted cap insurance amounts for policies		X	\$125.00	\$250.00
13-06		LEASEHOLD-OWNER’S ENDORSEMENT Adding leasehold owners coverage to policy	X		\$50.00 (in addition to policy premium)	\$100.00 (in addition to policy premium)
13.1-06		LEASEHOLD-LENDERS ENDORSEMENT Adding leasehold lenders coverage to policy		X	\$50.00 (in addition to policy premium)	\$100.00 (in addition to policy premium)

14-06		FUTURE ADVANCE – PRIORITY ENDORSEMENT Insures a lender against loss due to an additional advance not having priority		X	10% of premium minimum \$125.00	10% of premium minimum \$250.00
14.1-06		FUTURE ADVANCE - KNOWLEDGE ENDORSEMENT Insures a lender against loss due to additional advance not have the same priority as the insured mortgage except for an advance made after the insured has knowledge of the existence of liens.		X	10% of premium minimum \$125.00	10% of premium minimum \$250.00
14.2-06		FUTURE ADVANCE – LETTER OF CREDIT ENDORSEMENT Endorsement insures a mortgage securing a letter of credit or letter of credit reimbursement agreement.		X	Not Available	10% of premium minimum \$125.00
14.3-06		FUTURE ADVANCE – REVERSE MORTGAGE ENDORSEMENT Insures lender against loss due to the invalidity or lack of priority of the insured reverse mortgage.		X	\$125.00	Not Available
15-06		NON-IMPUTATION ENDORSEMENT – FULL EQUITY TRANSFER – UNDERWRITING APPROVAL REQUIRED Insures entity and provides that the entity’s knowledge will not be imputed to the insured in order to waive liability under the policy.	X		Not available	10% of premium minimum \$250.00
15.1-06		NON-IMPUTATION ENDORSEMENT – ADDITIONAL INSURED Insures that the title insurer will not assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party.	X		Not available	10% of premium minimum \$250.00
15.2-06		NON-IMPUTATION – PARTIAL EQUITY TRANSFER ENDORSEMENT Insures that the title insurer will not assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party in a partial equity transfer.	X		Not available	10% of premium minimum \$250.00
16-06		MEZZANINE FINANCE ENDORSEMENT REQUIRES UNDERWRITING APPROVAL Insures the lender who accepts the assignment of its borrower’s security interest in the land insured	X	X	Not available	\$250.00

17-06		ACCESS AND ENTRY ENDORSEMENT Assures that the property abuts a physically open street.	X	X	\$125.00	\$150.00
17.1-06		INDIRECT ACCESS & ENTRY ENDORSEMENT Insures that an easement provides actual vehicular and pedestrian access	X	X	\$125.00	\$150.00
17.2-06		UTILITY ACCESS ENDORSEMENT Insures against loss if there is a lack of a right of access to specific utilities or services	X	X	\$250.00	\$250.00
18-06		SINGLE TAX PARCEL ENDORSEMENT – Insures that the insured parcel has a specific tax identification number	X	X	No Charge	\$150.00
18.1-06		MULTIPLE TAX PARCEL ENDORSEMENT – Property is known by a specific tax assessor’s parcel number(s) based on the tax roll outstanding as of the date of policy	X	X	Not Available	\$250.00
19-06		CONTIGUITY – MULTIPLE PARCELS ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	No Charge	\$150.00
19.1-06		CONTIGUITY – SINGLE PARCEL ENDORSEMENT Property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	No Charge	\$150.00
19.2-06		CONTIGUITY – SPECIFIED PARCELS	X	X	No Charge	\$150.00
20-06		FIRST LOSS – MULTIPLE PARCEL TRANSACTIONS ENDORSEMENT Modifies a lender’s policy so that the insured lender is not required to accelerate the indebtedness or require the maturity of the indebtedness in order to prove a loss.		X	Not Available	10% of premium minimum \$250.00
22-06		LOCATION ENDORSEMENT Insures that a designed improvement is located on the land and is known as a particular street address	X	X	No Charge	\$150.00
22.1-06		LOCATION & MAP ENDORSEMENT Same as above but must attach a map of property	X	X	\$150.00	\$250.00

23-06		CO-INSURANCE – SINGLE PARCEL – ENDORSEMENT UNDERWRITING APPROVAL REQUIRED Identifies other insurers and allocates the amount of liability between the insurers	X	X	Not Available	\$100.00
24-06		DOING BUSINESS AS ENDORSEMENT Insures lender against unenforceability of lien because the loan violated doing business laws of the state.		X	No Charge	\$250.00
25-06		SAME AS SURVEY ENDORSEMENT Insures that the description of the land is the same as the land shown on the survey	X	X	No Charge	\$250.00
25.1-06		SAME AS PORTION OF SURVEY ENDORSEMENT Same as above but only a portion of the survey	X	X	No Charge	\$250.00
26-06		SUBDIVISION ENDORSEMENT Insures against failure of the land to constitute a lawfully created parcel under subdivision and local ordinances	X	X	\$125.00	\$250.00
27-06		USURY ENDORSEMENT Insures lender against loss by reason of invalidity or unenforceability of the lien resulting from violation of the usury laws of a specific state		X	\$125.00	\$250.00
28-06		EASEMENT-DAMAGE OR ENFORCED REMOVAL ENDORSEMENT 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	\$125.00	\$250.00
28.1-06		ENCROACHMENTS – BOUNDARIES AND EASEMENTS	X	X	\$125.00	\$250.00
28.2-06		ENCROACHMENTS – BOUNDARIES AND EASEMENTS – DESCRIBED IMPROVEMENTS	X	X	\$125.00	\$250.00
28.3-06		ENCROACHMENTS – BOUNDARIES AND EASEMENTS – DESCRIBED IMPROVEMENTS AND LAND UNDER DEVELOPMENT	X	X	\$125.00	\$250.00
29-06		INTEREST RATE SWAP ENDORSEMENT– DIRECT OBLIGATION Insures against invalidity, unenforceability or lack of priority of the insured mortgage as security for the repayment of the Swap		X	Not available	10% of premium minimum \$250.00

	Obligation				
29.1-06	<p>INTEREST RATE SWAP ENDORSEMENT– ADDITIONAL INTEREST</p> <p>Same as above but excludes master interest rate exchange agreements, creditors’ rights, calculation by court, unpaid recording or similar taxes.</p>		X	Not available	10% of premium minimum \$250.00
29.2-06	Interest Rate Swap-Direct Obligation – Defined Amount		X	Not available	10% of premium minimum \$250.00
29.3-06	Interest Rate Swap – Additional Interest - Defined Amount		X	Not Available	10% of premium minimum \$250.00
30-06	<p>SHARED APPRECIATION MORTGAGE ENDORSEMENT</p> <p>Insures lender invalidity or unenforceability of the insured mortgage under a shared appreciation mortgage</p>		X	\$250.00	Not available
30.1-06	<p>COMMERCIAL PARTICIPATION INTEREST ENDORSEMENT – provides coverage against lack of priority, unenforceability, or invalidity as a result of shared appreciation</p>		X	Not Available	\$250.00
31-06	<p>SEVERABLE IMPROVEMENTS ENDORSEMENT</p> <p>Insures loss by reason of a defect, lien or encumbrance on severable improvements</p>		X	Not available	\$250.00
32-06	<p>CONSTRUCTION LOAN – PENDING DISBURSEMENT ENDORSEMENT</p> <p>Insures Lender against loss due to the invalidity or unenforceability of lien as advances are made and includes mechanic’s liens</p>		X	\$250.00	\$350.00
32.1-06	<p>CONSTRUCTION LOAN – LOSS OF PRIORITY – DIRECT PAYMENT ENDORSEMENT</p> <p>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</p>		X	\$250.00	\$350.00
32.2-06	<p>CONSTRUCTION LOAN – LOSS OF PRIORITY – INSURED’S DIRECT PAYMENT ENDORSEMENT – Similar to</p>		X	\$250.00	\$350.00

		32-06 but allows for periodic construction disbursement payments				
33-06		DISBURSEMENT ENDORSEMENT Amends the date of coverage the amount of liability and includes any items of record since the previous date of coverage		X	\$100.00	\$100.00
34-06		IDENTIFIED RISK COVERAGE ENDORSEMENT – 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 Insures against loss or damage resulting from enforced removal or alteration of buildings because of existing right to use surface	X	X	Not Available	\$250.00
35.1-06		ALTA 35.1-06 MINERALS – IMPROVEMENTS ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL - Insures against forced removal or alteration of Improvements because of existing right to use surface for extraction of minerals	X	X	Not Available	\$250.00
35.2-06		ALTA 35.2-06 MINERALS - DESCRIBED IMPROVEMENTS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL -Provides coverage against enforced removal or alteration of listed improvements because of existing right to use surface for minerals	X	X	Not Available	\$250.00
35.3-06		ALTA 35.3-06 MINERALS - LAND UNDER DEVELOPMENT ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL -Provides coverage against enforced removal or alteration of improvements defined in endorsement, located on the Land and Future Improvements because of existing right to use the surface for minerals	X	X	Not Available	\$250.00
36-06		ALTA 36-06 ENERGY PROJECT - LEASEHOLD EASEMENTS - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - Provides coverage against loss or damage for insured easement interests to create	X		Not available	\$350.00

		rights in the land for project improvements				
36.1-06		ALTA 36.1-06 ENERGY PROJECT - LEASEHOLD EASEMENTS –LOAN ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL - Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements		X	Not available	\$350.00
36.2-06		ALTA 36.2-06 ENERGY PROJECT - LEASEHOLD - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL -Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests	X		Not available	\$350.00
36.3-06		ALTA 36.3-06 ENERGY PROJECT - LEASEHOLD LOAN ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL -Provides Coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests		X	Not available	\$350.00
36.4-06		ALTA 36.4-06 ENERGY PROJECT - COVENANTS LAND UNDER DEVELOPMENT -OWNER'S ENDORSEMENT - REQUIRES UNDERWRITER APPROVAL - Patterned after Endorsement 9.8-06 but tailored to energy project context.	X		Not available	15% of premium minimum \$350.00
36.5-06		ALTA 36.5-06 ENERGY PROJECT - COVENANTS LAND UNDER DEVELOPMENT – LOAN ENDORSEMENT- REQUIRES UNDERWRITER APPROVAL - Patterned after Endorsement 9.7-06 and is loan counterpart of 36.4-06		X	Not available	10% of premium minimum \$350.00
36.6-06		ALTA 36.6-06 ENERGY PROJECT – ENCROACHMENTS ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL Provides coverage against loss or damage as to encroachments or enforced removal of any “Electrical Facility”	X	X	Not available	15% of premium Owner's Policy 10% of premium Loan Policy minimum \$350.00
36.7-06		ENERGY PROJECT – FEE ESTATE – LOAN POLICY		X	Not Available	\$350.00
36.8-06		ENERGY PROJECT – FEE ESTAE – LOAN POLICY		X	Not Available	\$350.00

37-06		ALTA 37-06 ASSIGNMENT OF RENTS OR LEASES ENDORSEMENT – Provides coverage against loss or damage from defect in Assignment of Rents or Leases		X	Not Available	\$250.00
39-06		ALTA 39-06 POLICY AUTHENTICATION ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL - States that the Company will not deny liability under the policy or endorsements on grounds were issued electronically or lack of signature	X	X	\$50.00	\$100.00
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	10% of premium minimum \$250.00
40.1-06		ALTA 40.1-06 TAX CREDIT - DEFINE AMOUNTS - OWNER'S ENDORSEMENT – REQUIRES UNDERWRITER APPROVAL Similar to 40-06 it insures against loss or damage sustained by Tax Credit Investor but only to the extent of “Additional Amount of Insurance”	X		Not Available	10% of premium minimum \$250.00 plus additional premium
41-06		WATER - BUILDINGS		X	\$125.00	10% of premium minimum \$250.00
41.1-06		WATER - IMPROVEMENTS		X	\$125.00	10% of premium minimum \$250.00
41.2-06		WATER – DESCRIBED IMPROVEMENTS		X	\$125.00	10% of premium minimum \$250.00
41.3-06		WATER – LAND UNDER DEVELOPMENT		X	\$125.00	10% of premium minimum \$250.00
42-06		COMMERCIAL LENDER GROUP		X	Not Available	\$250.00
43-06		ANTI - TAINT		X	Not Available	\$250.00
44-06		INSURED MORTGAGE RECORDING		X	\$50.00	\$100.00
45-06		PARI PASSU MORTGAGE		X	Not Available	10% of premium minimum \$250.00
ALTA JR1		JUNIOR LOAN – DATE DOWN ENDORSEMENT		X	No Charge	Not Available

		Issue in conjunction with a Limited Coverage Junior Loan Policy				
ALTA JR2		JUNIOR LOAN – REVOLVING CREDIT/VARIABLE RATE ENDORSEMENT Issue in conjunction with a Limited Coverage Junior Loan Policy		X	\$100.00	Not Available
		GAP	X	X	\$150.00	\$150.00
	GE-3 (ANTIC)	POLICY/COMMITMENT MODIFICATION (CORRECTION) ENDORSEMENT	X	X	No Charge	No Charge
47		OPERATIVE LAW – OWNER’S POLICY To be used with the ALTA 2006 Owner’s Policy, includes verbiage regarding tribal law.	X		No Charge	
47.1		OPERATIVE LAW – LOAN POLICY To be used with the ALTA 2006 Loan Policy, includes verbiage regarding tribal law.		X		No Charge
47.2		OPERATIVE LAW – HOMEOWNER’S POLICY To be used with the ALTA 2013 Homeowner’s Policy, includes verbiage regarding tribal law.	X		No Charge	
47.3		OPERATIVE LAW – EXPANDED COVERAGE RESIDENTIAL LOAN POLICY To be used with the ALTA 2015 Expanded Coverage Residential Loan Policy, includes verbiage regarding tribal law.		X		No Charge