

**SCHEDULE OF FEES AND CHARGES**  
**FOR POLICIES OF TITLE INSURANCE OF**  
**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
**FOR THE STATE OF WASHINGTON**

**Effective May 8, 2017**

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
FOR THE STATE OF WASHINGTON**

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**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 1**

**GENERAL RULES**

**1.1 Owners Insurance**

Unless otherwise provided herein, owners insurance (other than leasehold) shall be issued in an amount at least equal to the full value of the estate insured, without deduction of encumbrances, provided that insurance in a greater amount to cover the value of the proposed improvements or anticipated increase in land value may be issued as agreed upon by the applicant and the Company.

**1.2 Lenders Insurance**

Lenders insurance shall be issued in an amount at least equal to the amount of the loan, except that a policy may be issued to the assignee of a mortgage in an amount not less than the balance due upon the indebtedness, and if the assignment is made as collateral, the policy may be issued in an amount not less than the amount of the collateral loan.

**1.3 Leasehold Insurance**

The charges for an owner's policy to insure a leasehold estate for a period of fifty (50) years or more, or one which includes an option to purchase, shall be based upon the full value of the premises leased. The rate for insurance of leasehold estates for a period of less than fifty (50) years shall be based upon such proportionate part of the full value of the premises leased as the term of the lease, including any option to renew, bears to fifty (50) years or ten (10) times the gross annual rent, whichever is less.

An assignment of a leasehold estate shall be deemed a new lease for the unexpired term by the lessee or his assignee for rating purposes.

**1.4 Policy Categories – Defined**

A. Owners Insurance:

Standard Coverage, as used herein, is an ALTA Owner's Policy issued in Standard Coverage Form.

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**SECTION 1**

**GENERAL RULES**

**1.4 Policy Categories – Defined (Continued)**

**A. Owners Insurance (Continued):**

The Homeowner's Policy of Title Insurance is an Expanded Coverage policy which may, only for the purpose the application of rates in this Schedule for the simultaneous issue of lenders insurance or for endorsements, be classified under Standard Coverage Owners Insurance.

Extended Coverage, as used herein, is an ALTA Owner's Policy issued in Extended Coverage Form.

**B. Lenders Insurance:**

Standard Coverage, as used herein, is an ALTA Loan Policy issued in Standard Coverage Form.

Extended Coverage, as used herein, is an ALTA Loan Policy issued in Extended Coverage Form or ALTA Short Form Residential Loan Policy.

**C. ALTA Standard and Extended Coverage – Defined:**

An ALTA Owner's Policy or ALTA Loan Policy is in Standard Coverage Form when it contains the following or similar matters as Exceptions to Coverage in Part I of Schedule B:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.

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**SECTION 1**

**GENERAL RULES**

**1.4 Policy Categories – Defined (Continued)**

C. ALTA Standard and Extended Coverage – Defined (Continued):

4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

For purposes of this schedule an ALTA Owner's Policy or ALTA Loan Policy is deemed to be in Extended Coverage Form when any one or more of the Standard Coverage Exceptions to Coverage do not appear in the policy.

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**SECTION 2**

**APPLICATION OF RATES**

**2.1 General Schedule Rate**

Except as otherwise designated herein, the General Schedule Rate applicable to the county where the subject property is located (which General Schedule Rate Areas are set forth in Section 3 herein) shall be the rate used in issuing preliminary commitments or policies of title insurance with respect to any estate, lien or interest in real property. A preliminary report or commitment may be issued preliminary to insurance covering any such estate, lien or interest but not for the purpose of showing condition of title in respect to any estate, lien or interest which is not to be the subject of such insurance, and the practice of placing a mortgage of record for construction purposes or otherwise, either before or after a preliminary commitment has been issued, with the request that it be shown as an encumbrance on the title with the further designation that it is "not the mortgage to be insured", or any similar practice to avoid the imposition of a premium otherwise due, is a violation of this Schedule unless the applicable premium is charged and paid.

**2.2 Computation of Rates**

Except as otherwise designated herein, the applicable General Schedule Rate shall be applied in units of \$20,000 of insurance as specified therein. If the amount of insurance exceeds a multiple of the individual unit of insurance, the rate will be applied to the next highest unit of insurance. Where rates are computed as a percentage of a General Schedule Rate, the computed charge shall be rounded up to the next highest even dollar amount.

**2.3 Separate Rating and Additional Examination Charges**

- A. Property in more than one county shall be rated separately, with the schedule rate of the title insurer in each county to apply, based upon the valuation allotted to property in each county.
  
- B. If application is made for a single policy covering property consisting of two (2) or more non-contiguous parcels of land which is to be in Extended Coverage, then the applicable cost for Extended Coverage as provided for herein will be applied to each parcel separately with the applicable minimum charge made on each parcel.

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**SECTION 2**

**APPLICATION OF RATES**

**2.3 Separate Rating and Additional Examination Charges (Continued)**

- C. The premiums shown in this schedule contemplate a single chain of title and the customary services performed in association with the issuance of a title insurance policy and/or an endorsement thereto or title guarantee. When the subject transaction involves multiple separate chains of title, an additional charge of \$150.00 shall be made for each additional chain over one.

**2.4 Fair Market Value**

Fair market value (full value), as used herein, is defined as the full value of the property, including all encumbrances of record. 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.

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**SECTION 2**

**APPLICATION OF RATES**

**2.5 Tax Title**

The following schedule shall be applied on the valuation of the land and improvements claimed under the tax deed at the time of the application for insurance, and the value of the improvements erected or to be erected by the claimant under the tax deed shall be rated as additional insurance under the applicable General Schedule Rate. The following charges shall apply to all tax titles, whether derived through the foreclosure of general taxes or special assessments, except those derived through the foreclosure remedy analogous to mortgage foreclosure.

For owners or lenders insurance:

The charge shall be the following percentage of the amount insured, based on the time which has elapsed since the execution of the tax deed:

1. Less than three years – ten-percent (10%) of the amount insured except as modified above, with a minimum charge of \$500.00;
2. Over three years – appropriate rate as set forth in this Schedule that would otherwise apply.

The Short Term Rate does not apply the charges in this paragraph.

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**SECTION 3**

**GENERAL SCHEDULE RATES**

**3.1 General Schedule Rate 1– Area 1 – For the Counties of King, Pierce and Snohomish**

<b>Amount of Insurance up to</b>	<b>General Schedule Rate</b>
\$60,000	\$667.00
\$80,000	\$715.00
\$100,000	\$763.00
\$120,000	\$811.00
\$140,000	\$859.00
\$160,000	\$907.00
\$180,000	\$955.00
\$200,000	\$1,003.00
\$220,000	\$1,051.00
\$240,000	\$1,099.00
\$260,000	\$1,147.00
\$280,000	\$1,195.00
\$300,000	\$1,243.00
\$320,000	\$1,291.00
\$340,000	\$1,339.00
\$360,000	\$1,387.00
\$380,000	\$1,435.00
\$400,000	\$1,483.00

For insurance greater than \$400,000 add the following amount for each \$20,000 or fraction thereof:

\$48.00 up to and including	\$740,000;
\$43.00 up to and including	\$1,000,000;
\$30.00 up to and including	\$5,000,000;
\$20.00 up to and including	\$10,000,000;
\$15.00 up to and including	\$50,000,000;
\$12.00 up to and including	\$100,000,000;
\$11.00 above	\$100,000,000.

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**SECTION 3**

**GENERAL SCHEDULE RATES**

**3.2 General Schedule Rate 2 – Area 2 – For the Counties of Clallam, Jefferson, Kitsap and Mason**

<b>Amount of Insurance up to</b>	<b>General Schedule Rate</b>
\$60,000	\$607.00
\$80,000	\$651.00
\$100,000	\$694.00
\$120,000	\$738.00
\$140,000	\$782.00
\$160,000	\$825.00
\$180,000	\$869.00
\$200,000	\$913.00
\$220,000	\$956.00
\$240,000	\$1,000.00
\$260,000	\$1,044.00
\$280,000	\$1,087.00
\$300,000	\$1,131.00
\$320,000	\$1,175.00
\$340,000	\$1,218.00
\$360,000	\$1,262.00
\$380,000	\$1,306.00
\$400,000	\$1,350.00

For insurance greater than \$400,000 add the following amount for each \$20,000 or fraction thereof:

\$44.00 up to and including	\$740,000;
\$39.00 up to and including	\$1,000,000;
\$27.00 up to and including	\$5,000,000;
\$18.00 up to and including	\$10,000,000;
\$14.00 up to and including	\$50,000,000;
\$11.00 up to and including	\$100,000,000;
\$10.00 above	\$100,000,000.

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**SECTION 3**

**GENERAL SCHEDULE RATES**

**3.3 General Schedule Rate 3 – Area 3 – For the Counties of Adams, Asotin, Benton, Columbia, Ferry, Franklin, Garfield, Grant, Kittitas, Klickitat, Pend Oreille, Stevens, Walla Walla and Yakima**

Amount of Insurance up to	General Schedule Rate
\$60,000	\$507.00
\$80,000	\$543.00
\$100,000	\$580.00
\$120,000	\$616.00
\$140,000	\$653.00
\$160,000	\$689.00
\$180,000	\$726.00
\$200,000	\$762.00
\$220,000	\$799.00
\$240,000	\$835.00
\$260,000	\$872.00
\$280,000	\$908.00
\$300,000	\$945.00
\$320,000	\$981.00
\$340,000	\$1,018.00
\$360,000	\$1,054.00
\$380,000	\$1,091.00
\$400,000	\$1,127.00

For insurance greater than \$400,000 add the following amount for each \$20,000 or fraction thereof:

\$36.00 up to and including	\$740,000;
\$33.00 up to and including	\$1,000,000;
\$23.00 up to and including	\$5,000,000;
\$15.00 up to and including	\$10,000,000;
\$11.00 up to and including	\$50,000,000;
\$ 9.00 up to and including	\$100,000,000;
\$ 8.00 above	\$100,000,000.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 3**

**GENERAL SCHEDULE RATES**

- 3.4 **General Schedule Rate 4 – Area 4 – For the Counties of Chelan, Clark, Cowlitz, Douglas, Grays Harbor, Island, Lewis, Lincoln, Okanogan, Pacific, San Juan, Skagit, Skamania, Spokane, Thurston, Wahkiakum, Whatcom and Whitman**

Amount of Insurance up to	General Schedule Rate
\$60,000	\$527.00
\$80,000	\$565.00
\$100,000	\$603.00
\$120,000	\$641.00
\$140,000	\$679.00
\$160,000	\$717.00
\$180,000	\$754.00
\$200,000	\$792.00
\$220,000	\$830.00
\$240,000	\$868.00
\$260,000	\$906.00
\$280,000	\$944.00
\$300,000	\$982.00
\$320,000	\$1,020.00
\$340,000	\$1,058.00
\$360,000	\$1,096.00
\$380,000	\$1,134.00
\$400,000	\$1,172.00

For insurance greater than \$400,000 add the following amount for each \$20,000 or fraction thereof:

\$38.00 up to and including	\$740,000;
\$34.00 up to and including	\$1,000,000;
\$24.00 up to and including	\$5,000,000;
\$16.00 up to and including	\$10,000,000;
\$12.00 up to and including	\$50,000,000;
\$9.00 up to and including	\$100,000,000;
\$9.00 above	\$100,000,000.

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**SECTION 4**

**RATE REDUCTIONS**

**4.1 Short Term Rate**

If an owner's or loan policy has been issued by a title insurer and an order for title insurance is placed within ten (10) years following the date of the prior policy covering all or a portion the land insured under the prior policy, the charge will be:

- A. Eighty-percent (80%) of the General Schedule Rate; or
- B. Seventy-percent (70%) of the General Schedule Rate when the subject property is being utilized for commercial purposes and the amount of insurance will be \$1,000,000 or more.

The Short Term Rate may not be used to as a reduction to the minimum applicable General Schedule Rate.

The provisions of the individual insurance rates as contained herein may preclude or limit the application of the Short Term Rate.

**4.2 Prior Evidence of Title**

When a copy of the seller's or borrower's commitment or policy of title insurance is submitted or available at the time the application for title insurance is accepted for a policy in the amount of \$1,000,000 or more covering property that is being utilized for commercial purposes, the premium shall be reduced by ten-percent (10%).

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**SECTION 5**

**OWNERS INSURANCE**

The charges in this section apply to policies issued to insure ownership interests including estates in fee, easement rights, leaseholds and equitable interests which would not be subject to the charges in Section 8 "Subdivision Rate".

**5.1 Owners Insurance**

**A. Standard Coverage Owners Policy:**

One-hundred percent (100%) of the applicable General Schedule Rate.

The Short Term Rate applies to the premium for a Standard Coverage Owners Policy however the Short Term Rate may not reduce the premium below the minimum applicable General Schedule Rate.

Note: In the Counties of Clallam, Clark, Jefferson, King, Kitsap, Mason, Pierce, Thurston, Snohomish, Spokane and Whatcom the Homeowner's Rate in paragraph 5.2 may be applicable to the issuance of a Standard Coverage Owners Policy.

**B. Homeowner's Policy of Title Insurance:**

The applicable premium for a Standard Coverage Owners Policy as determined under paragraphs 5.1(A) or 5.2 herein, plus an additional premium of ten-percent (10%) of the applicable General Schedule Rate.

The Short Term Rate does not apply to the additional premium for the issuance of the Homeowner's Policy of Title Insurance.

**C. Extended Coverage Owners Policy:**

The applicable premium for a Standard Coverage Owners Policy as determined under paragraphs 5.1(A) or 5.2 herein, plus an additional premium of thirty-five percent (35%) of the applicable General Schedule Rate.

The Short Term Rate does not apply to the additional premium for the issuance of an Extended Coverage Owner's Policy.



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**SECTION 5**

**OWNERS INSURANCE**

**5.2 Homeowner's Rate**

In the Counties of Clallam, Jefferson, King, Kitsap, Mason, Pierce, Thurston, Snohomish and Whatcom, the premium for a Standard Coverage Owner's Policy to insure the purchaser of an existing single family one-to-four unit residence or residential condominium unit shall be seventy-percent (70%) of the applicable General Schedule Rate.

The Homeowner's Rate may not reduce the premium below the minimum applicable General Schedule Rate.

The Short Term Rate does not apply to the Homeowner's Rate.

**5.3 Sale with a Commitment to Insure a Resale**

The charge for a commitment to insure an ultimate resale purchaser through a Standard Coverage Owners Policy (a "Resale Commitment") is one-hundred and ten-percent (110%) of the applicable General Schedule Rate based on the full value of the initial sale. The Short Term Rate may apply to the General Schedule Rate for the sale, but not the ten-percent (10%) Resale Commitment charge, which is a minimum of \$75.00.

This paragraph is effective only on the following conditions; otherwise the charges for Owners Insurance in paragraph 5.1 are applicable on both the sale and resale.

- A. A Resale Commitment is to be issued upon recording the initial conveyance in lieu of a policy of title insurance.
- B. The future transaction involves only a single resale to one ultimate purchaser.
- C. The final sale to the ultimate insured is recorded within ninety (90) days from the date of the Resale Commitment, and if not, the policy of title insurance will automatically be issued insuring the grantee in the initial sale in the amount of said sale and at no additional charge. This Resale Commitment may be extended for one (1) year prior to its expiration by payment of an additional ten-percent (10%) of the applicable General Schedule Rate based on the amount of the Resale Commitment, minimum \$75.00. The Short Term Rate does not apply to the Resale Commitment extension charge.

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**SECTION 5**

**OWNERS INSURANCE**

**5.3 Sale with a Commitment to Insure a Resale (Continued)**

- D. If separate lender's insurance is requested concurrently with the issuance of the Resale Commitment, an additional charge shall be made at the rate applicable to the type of insurance issued paragraph 6.1 herein.
- E. If an Extended Coverage Owner's policy is to be issued, the charge shall be the amount applicable to a Resale Commitment for a Standard Coverage Policy shown above plus the applicable surcharge for the issuance of an Extended Coverage Owners Policy shown in paragraph 5.1(C) herein.
- F. If the ultimate sale amount is in excess of the Resale Commitment amount or requires the issuance of a different policy other than for which the Resale Commitment was issued, the charge for the additional amount of insurance or the ultimate policy shall be the difference between the charge applicable to the outstanding Resale Commitment and the charge applicable to the policy to be issued.

**5.4 Simultaneous Issues**

When more than one owners policy of the same kind shall be applied for under one application and issued as of the same date, and covering the same land in a common ownership, the rate for insurance shall be the rate applicable to the aggregate amount insured under such application, with the addition of \$220.00 in the Counties of Clallam, Clark, Cowlitz, Grays Harbor, Jefferson, King, Kitsap, Lewis, Mason, Pacific, Pierce, Skamania and Snohomish and \$150.00 in all other counties for each policy issued in addition to the first policy issued under such application.

The Short Term Rate does not apply to additional policy charges in this paragraph.

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**SECTION 6**

**LENDERS INSURANCE**

The charges in this section apply to title insurance policies issued to insure a lender that would not be subject to the charges in Section 8 "Subdivision Rate".

**6.1 With a Sale Transaction**

A. Standard Coverage Loan Policy:

To insure a loan or loans in an amount that does not exceed the amount of the simultaneously issued Owners Policy; \$220.00 in the Counties of Clallam, Clark, Cowlitz, Grays Harbor, Jefferson, King, Kitsap, Lewis, Mason, Pacific, Pierce, Skamania and Snohomish and \$150.00 in all other counties for each concurrently issued Standard Coverage loan policy.

B. Extended Coverage Loan Policy:

1. Issued with a Sale of Residential Property or a Simultaneous Standard Coverage Owners Policy:

To insure a purchase money loan or loans with a sale of a residential property consisting of a single-family one to four unit residence or residential condominium unit; or for all other loans and/or properties to insure a loan or loans in an amount that does not exceed the amount of a simultaneously issued Standard Coverage Owners Policy; the additional policy charge set forth for a Standard Coverage Loan Policy in sub-paragraph 6.1(A) above for each loan policy, plus an additional premium of thirty-five percent (35%) of the applicable General Schedule Rate based on the amount of the loan or the aggregate amount of all simultaneous loans.

2. Issued with an Extended Coverage Owners Policy:

To insure a loan or loans in an amount that does not exceed the amount of the simultaneously issued Extended Coverage owner's policy; the additional policy charge set forth for a Standard Coverage Loan Policy in sub-paragraph 6.1(A) above for each concurrently issued Extended Coverage loan policy.

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**SECTION 6**

**LENDERS INSURANCE**

**6.1 With a Sale Transaction (Continued)**

C. Lenders Insurance in Excess of the Amount of the Owners Policy:

In the event the amount of insurance of the loan policy contemplated in subparagraphs 6.1(A) and (B) above exceeds the amount of the simultaneously issued owner's insurance, the amount of the loan policy which equals the amount of the owner's policy shall be rated in subparagraphs 6.1(A) and (B) above with the liability of the loan in excess of the owner's policy rated by using the difference between the applicable General Schedule Rate for amount to be insured under the loan policy less the applicable General Schedule Rate for amount to be insured under the owners policy, which additional premium is to be reduced by the application of the Short Term Rate. In the event the loan policy is to be Extended Coverage, the amount of the difference taken at the applicable General Schedule Rate between the loan policy and owner's policy shall be multiplied by thirty-five percent (35%) and added to the premium obtained above for the loan policy.

Except as otherwise specified herein the Short Term Rate does not apply to the charges in this paragraph.

**6.2 Without a Sale Transaction**

A. Stand Alone Loan Policy:

When new loan does not replace an existing insured loan on the same property:

1. Standard Coverage Loan Policy:

One-hundred percent (100%) of the applicable General Schedule Rate based on the loan amount.

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SECTION 6

LENDERS INSURANCE

6.2 Without a Sale Transaction (Continued)

A. Stand Alone Loan Policy: (Continued)

2. Extended Coverage Loan Policy:

The premium applicable to a Standard Coverage Loan Policy in subparagraph 6.2(A)(1) above plus an additional premium of thirty-five percent (35%) of the applicable General Schedule Rate.

The Short Term Rate does not apply to the additional premium for the issuance of an Extended Coverage Loan Policy.

B. Mortgage Reorganization:

A "Mortgage Reorganization" is when a new loan replaces an existing insured loan on the same property.

The premium applicable to an Extended Coverage Loan Policy to insure a Mortgage Reorganization shall be forty-five percent (45%) of the applicable General Schedule Rate with a minimum charge of \$250.00.

Note 1: The Short Term Rate does not apply to the Mortgage Reorganization Rate.

Note 2: The charges in this paragraph may also apply to the reorganization of security instruments to individuals, including contracts of sale, provided that the subject security instrument was insured under a policy of title insurance.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 6**

**LENDERS INSURANCE**

**6.3 Extension or Modification of Insured Deeds of Trust**

Policies issued covering and agreement extending or modifying the terms of insured deeds of trust are issued at the charges herein specified, based upon the unpaid balance of the encumbrances:

- A. Twenty-percent (20%) of the applicable General Schedule Rate, when the original and the new policy are Standard Coverage, minimum \$200.00.
- B. Thirty-percent (30%) of the applicable General Schedule Rate, when the original and the new policy are Extended Coverage, minimum \$200.00.
- C. Forty-percent (40%) of the applicable General Schedule Rate, when the original policy is Standard Coverage and the new policy is Extended Coverage.

Note 1: The "Short Term Rate" is not applicable to this paragraph.

Note 2: The above charges apply up to amount of insurance stated in the original policy. Insurance in excess thereof shall be charges on an increased liability basis at the appropriate per-unit rate for the type of insurance issued, see paragraph 6.2(A).

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**SECTION 6**

**LENDERS INSURANCE**

**6.4 Assignment of an Insured Deed of Trust**

The charge for insuring an assignment of one-hundred percent (100%) of the beneficial interest under an insured deed of trust is based upon the unpaid balance of the encumbrance:

- A. Twenty-percent (20%) of the applicable General Schedule Rate, when the original and the new policy are Standard Coverage, minimum \$200.00.
- B. Thirty-percent (30%) of the applicable General Schedule Rate, when the original and the new policy are Extended Coverage, minimum \$200.00.
- C. Forty-percent (40%) of the applicable General Schedule Rate, when the original policy is Standard Coverage and the new policy is to be Extended Coverage.

Note 1: The "Short Term Rate" is not applicable to this paragraph.

Note 2: A policy insuring an assignment of an uninsured deed of trust may be issued at the applicable rate for Lenders Insurance in paragraph 6.2(A) based upon the unpaid balance of the indebtedness, but only on the approval of the Company.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 6**

**LENDERS INSURANCE**

**6.5 Additional Advance**

A policy insuring an additional advance secured by a deed of trust insured by the Company can be issued at the following charges based upon the amount of the additional advance, unless otherwise noted:

- A. Sixty-percent (60%) of the applicable General Schedule Rate, when the original and the new policy are Standard Coverage.
- B. Seventy-percent (70%) of the applicable General Schedule Rate when the original and the new policy are Extended Coverage.
- C. Eighty-percent (80%) of the applicable General Schedule Rate when the original policy was issued in standard coverage form and new policy is issued in extended coverage form.

Note 1: For insurance when mechanic's lien exposure exists, coverage may only be issued at the aggregate loan balance.

Note 2: The "Short Term Rate" is not applicable to this paragraph.



**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 6**

**LENDERS INSURANCE**

**6.6 Owner-Occupied Residential – Secondary Loan Policy (OR-SLP)**

The Owner-Occupied Residential – Secondary Loan Policy (OR-SLP) is an ALTA Loan Policy in Standard Coverage Form supplemented with generic Exceptions to Coverage for defects, liens and encumbrances on the Title other than voluntary and involuntary monetary liens and encumbrances. The OR-SLP may only be used to insure a junior mortgage or equity loan of up to \$500,000 upon an insured homeowner's equity in a single family one-to-four unit residence or residential condominium unit which constitutes the owners residence. The premium for the issuance of the OR-SLP shall be twenty-seven percent (27%) of the applicable General Schedule Rate, minimum \$200.00.

**6.7 ALTA Residential Limited Coverage Junior Loan Policy**

The ALTA Residential Limited Coverage Junior Loan Policy may be issued in connection with a junior mortgage or equity loan of up to \$250,000 that is secured by a single family one-to-four unit residence or residential condominium unit at a premium of \$125.00.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 7**

**HIGH VALUE COMMERCIAL TRANSACTIONS**

**7.1 High Value Commercial Transactions**

The premium for policies with an amount of insurance of \$10,000,000 or more that insure title to land utilized for commercial purposes shall be determined in concurrence with the following conventions:

- A. The applicable rate for Owners Insurance (Section 5) and/or Lenders Insurance (Section 6); and
- B. Debits or credits selected by an authorized employee of the Company's Underwriting Department predicated on the following factors and in the following amounts shall be applied to the applicable insurance rate:

Underwriting Analysis Factors:

- 1. Properties held by the Federal Government in Trust (reservations) and/or other restricted Federal Indian-owned lands subject to the oversight of the Bureau of Indian Affairs, 0% to +10%;
- 2. Pending or recent mortgage foreclosure or deed in lieu, +10% to -10%;
- 3. Recent sheriff's sale or tax sale, 0% to +10%;
- 4. New, recent or ongoing construction of improvements, +20% to -20%;
- 5. Determination of ownership of land underlying waterways, as impacted by:
  - a. Navigable v. non-navigable waters;
  - b. Tidally influenced v. non-tidally influenced waters;
  - c. Mean high waterline v. ordinary high water mark;
  - d. Conveyance/encumbrance of tidelands or shorelands;+10% to -10%;
- 6. Length of ownership, 0% to -15%;
- 7. Recent insurance, 0% to -20%;

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SECTION 7

HIGH VALUE COMMERCIAL TRANSACTIONS

7.1 High Value Commercial Transactions (Continued)

8. Property type/size, as impacted by:
  - a. Length of time property as been in current configuration;
  - b. Consistency of the use of the property;
  - c. Number of easements present;
  - d. Risk of encroachments;
  - e. Amount of acreage;
  - f. Property crossing county lines;0 to -20%;
9. Coinsurance, 0% to -10%;
10. Sophistication and experience of the parties and their counsel as impacted by:
  - a. Extent of established track record with customer(s) in relation to development, construction and project management success;
  - b. Familiarity with level of due diligence completed by counsel;
  - c. Familiarity of customer and counsel with specific property type and coverage available for special risks;0% to -25%;

Additional/Expedited Services Factors:

11. Mapping of easements, +10% to -10%;
12. Zoning compliance reports, 0% to -10%;
13. Need for employee overtime to meet transactional deadlines, 0% to +10%;
14. Reallocation of staff to meet the parties' transactional deadlines, 0% to +10%;

The debits and credits identified in this paragraph will be added or subtracted together to achieve the total net adjustment. The total net adjustment may not exceed +/-60%.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 8**

**SUBDIVISION RATE**

The Subdivision Rate is available to developers, builders and their lenders and purchasers covering insured land in a specific project for the acquisition, development and sale or lease of the completed single family residences, multiple occupancy residential units or commercial improvements.

**8.1 Acquisition**

A Standard Coverage Owners Policy insuring the purchase of land that has been subdivided or is to be subdivided for development and sale shall be forty-percent (40%) of the applicable General Schedule Rate, with a minimum charge of \$300.00.

**8.2 Development**

Standard or Extended Coverage Loan policies insuring financing for the development of the project and/or construction of improvements shall be thirty-five percent (35%) of the applicable General Schedule Rate with a minimum charge of \$300.00.

**8.3 Sale of Completed Properties**

For an owner's policy to a purchaser, from the developer or builder following completion of construction;

- A. Which is Standard Coverage: the charge shall be forty-percent (40%) of the applicable General Schedule Rate, with a minimum charge of \$215.00.

When the completed property is part of a development resulting in the sale or lease of five (5) or more units, the premium for Standard Coverage shall be reduced by twelve-percent (12%) of the applicable General Schedule Rate.

- B. Which is a Homeowner's Policy of Title Insurance: add ten-percent (10%) of the applicable General Schedule Rate to the charges for Standard Coverage in subparagraph 8.3(A) above.
- C. Which is Extended Coverage: add thirty-five percent (35%) of the applicable General Schedule Rate to the charges in subparagraph 8.3(A) above for Standard Coverage.

Note: The Short Term Rate does not apply to the charges in this section.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 9**

**TITLE GUARANTEES**

**9.1 Trustee's Sale Guarantee**

The premium for a Trustee's Sale Guarantee shall be one-hundred percent (100%) of the applicable General Schedule Rate based upon the outstanding balance of the deed of trust in default.

Included in the premium of a Trustee's Sale Guarantee are two (2) continuation endorsements within 12 months from the date of guarantee. Additional endorsements may be issued at \$50.00 each.

The charges in this paragraph also apply to the issuance of a Real Estate Contract Forfeiture Guarantee which liability is based upon the outstanding balance of the defaulted contract.

The Short Term Rate does not apply to the issuance of a Trustee's Sale Guarantee.

**9.2 Litigation Guarantee:**

The premium for a Litigation Guarantee shall be one-hundred percent (100%) of the applicable General Schedule Rate based upon the unpaid balance of the deed of trust, mortgage, lien, or contract which is the subject of the action or when the action involves a matter other than foreclosure or forfeiture, upon the value of the estate or interest involved.

Included in the premium of a Litigation Guarantee is one (1) continuation endorsement at the time of filing the notice of action (lis pendens). Additional endorsements may be issued within 24 months of the date of the guarantee at \$50.00 each.

The Short Term Rate does not apply to the issuance of a Litigation Guarantee.

Note: Where multiple deeds of trust executed by the same grantor cover land in the same plat or subdivision and the beneficiary is the same, the charge shall be based on the aggregate balance of the deeds of trust plus \$50.00 for each deed of trust over one.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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SECTION 9

TITLE GUARANTEES

**9.3 Limited Residential Trustee's Sale Guarantee:**

The Limited Residential Trustee's Sale Guarantee may only be issued for the foreclosure of a deed of trust or mortgage which encumbers a single family residential property of one to four units or a single unit in a residential condominium. The liability amount of the guarantee is the least of the unpaid principal balance of the foreclosing mortgage or \$250,000. This guarantee may be issued in connection with the foreclosure of a deed of trust or mortgage in excess of \$250,000 however the amount of the guarantee may not be increased. If a liability is desired in excess of \$250,000 see the Trustee's Sale Guarantee above.

The charge for a Limited Residential Trustee's Sale Guarantee is \$225.00. The charge for a continuation shall be \$50.00 for the first one issued and \$25.00 for each continuation thereafter.

The Short Term Rate does not apply to the issuance of a Limited Residential Trustee's Sale Guarantee.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY  
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**SECTION 9**

**TITLE GUARANTEES**

**9.4 Miscellaneous Title Guarantees – General Rules**

The limited title services described in paragraphs 9.5, 9.6, 9.7, 9.8, 9.9, 9.10 and 9.11 below are restricted to the subject matter stated therein.

The guarantees in paragraphs 9.6, 9.7 and 9.9 provide for a standard liability amount up to the next multiple of \$100.00 above the fee charged. The liability of these guarantees can be increased for an additional charge computed at forty-five percent (45%) of the applicable General Schedule Rate based on the additional amount of liability desired in addition to the fee stated for the guarantee below.

The Short Term Rate does not apply to the issuance of any guarantee in this section.

**9.5 Condition of Title Guarantee**

The Condition of Title Guarantee provides assurance from an examination of the public records as to the vesting of the estate or interest described in the Guarantee and the defects, liens and encumbrances that affect that interest.

The minimum charge for the issuance of a Condition of Title Guarantee, involving a single chain of title, is the minimum amount of the applicable General Schedule Rate. The liability of the Guarantee shall be \$1,000.00. Liabilities in excess of this amount can be provided at one-hundred percent (100%) of the applicable General Schedule Rate.

A Condition of Title Guarantee may only be dated down or continued within one (1) year of the original Date of Guarantee at a minimum charge of \$50.00 per continuation.

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**SECTION 9**

**TITLE GUARANTEES**

**9.6 Judgment and Tax Lien Guarantee**

\$75.00 per name, (a married couple or registered domestic partners are considered to constitute one name) plus an additional charge of \$5.00 for each lien over two (2) reported. The liability of the guarantee shall be the next multiple of \$100.00 above the fee charged.

**9.7 Lot Book Guarantee**

\$75.00 per parcel for furnishing the last recorded instrument purporting to transfer title and any deeds of trust or mortgages affecting the property.

**9.8 Mortgage Priority Guarantee**

The Mortgage Priority Guarantee may be used instead of the ORT-43-06 Endorsement (Loan Reset) or the ORT-44-06 Endorsement (Loan Workout) at a charge of \$125.00.

**9.9 Plant Information Guarantee**

Guarantee showing information contained in the title plant, within specified parameters.

\$50.00 per hour, minimum \$300.00 plus \$5.00 for each item reported.

**9.10 Recorded Document Guarantee**

Guarantee pursuant to application, \$50.00 per hour, minimum \$300.00 or a minimum of \$100.00 when the applicant for the guarantee is a principal party in an open order for title insurance pending with same issuing agent. The liability of the Recorded Document Guarantee is \$25,000.

**9.11 Subdivision Guarantee**

The charge for a Subdivision Guarantee shall be \$150.00 per ownership involved, minimum charge \$300.00. The liability of the Subdivision Guarantee may be the amount required by the governmental agency requiring the guarantee.



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**SECTION 10**

**ENDORSEMENTS**

**10.1 Endorsements – General Rules and Application of Rates**

A. General Rules:

1. When the charge for an endorsement herein is expressed as a percentage, said percentage is to be calculated from the applicable General Schedule Rate based on the amount of the policy being endorsed.
2. As used herein “standard” means Standard Coverage, “extended” means Extended Coverage.

B. Simultaneous Issues:

When an owners and loan policy are issued simultaneously and both policies are of the same type, i.e. standard or extended coverage, and each are also requested to be endorsed with the same form or forms of endorsement, there shall be only one charge made for the same form of endorsement or endorsements under the owners policy, provided however that the amount of insurance in the loan policy does not exceed the amount of insurance under the simultaneously issued owners policy.

Note 1: The Short Term Rate, or any other rate reduction that may be found in this schedule, do not apply the premiums shown herein for the issuance of any endorsement.

Note 2: The General Rules and Application of Rates in this section pertain to the issuance of endorsements and are to be applied in conjunction with the applicable General Rules and Application of Rates in Sections 1 and 2 herein.

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**SECTION 10**

**ENDORSEMENTS**

**10.2 American Land Title Association (ALTA) Endorsements**

The following endorsement forms are promulgated by the American Land Title Association (ALTA):

<u>ALTA Number</u>	<u>Description</u>	<u>Rate</u>
1-06	<b>Street Assessments</b> <i>Loan Policies</i> Standard/Extended:	No Charge
3-06	<b>Zoning – Unimproved Land</b> <i>Owners &amp; Loan Policies</i> Extended:  (Same as CLTA 123.1-06)	10%
3.1-06	<b>Zoning – Improved Land</b> <i>Owners &amp; Loan Policies</i> Extended:  (Same as CLTA 123.2-06)	15%
3.2-06	<b>Zoning – Land Under Development</b> <i>Owners &amp; Loan Policies</i> Extended:  (Same as CLTA 123.3-06)	15%
4-06	<b>Condominium</b> <i>Loan Policies</i> Standard/Extended:  (Same as CLTA 115.1-06)	No Charge
4.1-06	<b>Condominium</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:  (Same as CLTA 115.3-06)	No Charge

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SECTION 10

ENDORSEMENTS

<u>ALTA Number – Description</u>	<u>Rate</u>
5-06 <b>Planned Unit Development</b> <i>Loan Policies</i> Standard/Extended:	No Charge
(Same as CLTA 115.2-06)	
5.1-06 <b>Planned Unit Development</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:	No Charge
(Same as CLTA 115.4-06)	
6-06 <b>Variable Rate Mortgage</b> <i>Loan Policies</i> Standard/Extended:	No Charge
(Same as CLTA 111.5-06)	
6.2-06 <b>Variable Rate Mortgage –</b> <b>Negative Amortization</b> <i>Loan Policies</i> Standard/Extended:	No Charge
(Same as CLTA 111.8-06)	
7-06 <b>Manufactured Housing Unit</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:	No Charge
(Same as CLTA 116.5-06)	
7.1-06 <b>Manufactured Housing Conversion: Loan</b> Standard/Extended:	No Charge
(Same as CLTA 116.5.1-06)	
7.2-06 <b>Manufactured Housing Conversion: Owner’s</b> Standard/Extended:	No Charge
(Same as CLTA 116.5.2-06)	

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ENDORSEMENTS

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>8.1-06 Environmental Protection Lien</b> <i>Loan Policies</i> Standard/Extended:  (Same as CLTA 110.9-06)	No Charge
<b>8.2-06 Environmental Protection Lien</b> <i>Owners Policies</i> Standard/Extended:  (Same as CLTA 110.9.1-06)	No Charge
<b>9-06 Restrictions, Encroachments, Minerals – Loan Policy</b> Extended:  (Same as CLTA 100.2-06)	No Charge, issued only at date of policy
<b>9.1-06 Covenants, Conditions and Restrictions – Unimproved Land Owner’s Policy</b> Extended:  (Same as CLTA 100.9-06)	\$150.00, issued only at date of policy
<b>9.2-06 Covenants, Conditions and Restrictions – Improved Land Owner’s Policy</b> Extended:  (Same as CLTA 100.10-06)	\$250.00, issued only at date of policy
<b>9.3-06 Covenants, Conditions and Restrictions – Loan Policy</b> Extended:  (Same as CLTA 100.2.1-06)	No Charge, issued only at date of policy
<b>9.6-06 Private Rights – Loan Policy</b> Standard/Extended:  (Same as CLTA 100.2.6-06)	No Charge, issued only at date of policy

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**SECTION 10**

**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy</b> Extended:  (Same as CLTA 100.2.7-06)	  \$250.00, issued only at date of policy
<b>9.8-06 Restrictions, Encroachments, Minerals – Land Under Development – Owner’s Policy</b> Extended:  (Same as CLTA 100.2.8-06)	  \$250.00, issued only at date of policy
<b>9.9-06 Private Rights – Owner’s Policy</b> Extended:  (Same as CLTA 100.2.9-06)	  No Charge, issued only at date of policy
<b>9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy</b> Extended:  (Same as CLTA 100.2.10-06)	  No Charge, issued only at date of policy
<b>10-06 Assignment</b> Standard/Extended:  (Same as CLTA 104.12-06)	  \$100.00 (If Assignment recorded concurrent with insured deed of trust, no charge.)
<b>10.1-06 Assignment and Date Down</b> Standard: Extended:  (Same as CLTA 104.13-06)	  20% (Minimum \$200.00) 30% (Minimum \$300.00)
<b>11-06 Mortgage Modification</b> Standard: Extended:  (Same as CLTA 110.11-06)	  20% (Minimum \$200.00) 30% (Minimum \$200.00) If extension only, Maximum \$500.00

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ENDORSEMENTS

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>11.1-06 Modification with Subordination</b>	
Standard:	20% (Minimum \$200.00)
Extended:	30% (Minimum \$200.00)
	If extension only, Maximum \$500.00
(Same as CLTA 110.11.1-06)	
<b>11.2-06 Modification with Additional Amount of Insurance</b>	
Standard:	20% (Minimum \$200.00); plus the applicable rate for the increase in the amount of insurance*
Extended:	30% (Minimum \$200.00); plus the applicable rate for the increase in the amount of insurance*
	*If extension only, Maximum \$500.00; plus the applicable rate for the increase in the amount of insurance
	Note: The minimum charge for an additional advance in paragraph 6.5 does not apply to charges computed under this endorsement.
(Same as CLTA 110.11.2-06)	
<b>12-06 Aggregation – Loan (“Tie-in”)</b>	
Standard/Extended:	\$100.00
(Same as CLTA 117-06)	
<b>12.1-06 Aggregation – State - Loan</b>	
Standard/Extended:	\$100.00
(Same as CLTA 117.1-06)	
<b>13-06 Leasehold – Owner</b>	
Standard/Extended:	No Charge
(Same as CLTA 119.5-06)	
<b>13.1-06 Leasehold – Loan</b>	
Standard/Extended:	No Charge
(Same as CLTA 119.6-06)	

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**SECTION 10**

**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>14-06 Future Advance – Priority</b> Standard/Extended:  (Same as CLTA 111.14-06)	No Charge
<b>14.1-06 Future Advance – Knowledge</b> Standard/Extended:  (Same as CLTA 111.14.1-06)	No Charge
<b>14.2-06 Future Advance – Letter of Credit</b> Standard/Extended:  (Same as CLTA 111.14.2-06)	No Charge
<b>14.3-06 Future Advance – Reverse Mortgage</b> Standard/Extended:  (Same as CLTA 111.14.3-06)	No Charge
<b>15-06 Nonimputation – Full Equity Transfer</b> <i>Owners Policies</i> Extended:  (Same as CLTA 127-06)	10% (Minimum \$500.00)
<b>15.1-06 Nonimputation – Additional Insured</b> <i>Owners Policies</i> Extended:  (Same as CLTA 127.1-06)	10% (Minimum \$500.00)
<b>15.2-06 Nonimputation – Partial Equity Transfer</b> <i>Owners Policies</i> Extended:  (Same as CLTA 127.2-06)	10% (Minimum \$500.00)

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**SECTION 10**

**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>16-06 Mezzanine Financing</b> <i>Owners Policies</i> Extended:	10% (Minimum \$250.00)
(Same as CLTA 128-06)	
<b>17-06 Access and Entry</b> <i>All Policies</i> Standard/Extended:	\$100.00
(Same as CLTA 103.11-06)	
<b>17.1-06 Indirect Access and Entry</b> <i>Owners Policies</i> Standard:	10% (Minimum \$150.00)
Extended:	\$150.00
<i>Loan Policies</i> Standard:	10% (Minimum \$150.00)
Extended:	\$150.00
(Same as CLTA 103.12-06)	
<b>17.2-06 Utility Access</b> <i>Owners &amp; Loan Policies</i> Extended:	10% (Minimum \$250.00, Maximum \$500.00)
(Same as CLTA 103.13-06)	
<b>18-06 Single Tax Parcel</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:	\$100.00
(Same as CLTA 129-06)	
<b>18.1-06 Multiple Tax Parcels</b> <b>&amp;</b> <i>Owners &amp; Loan Policies</i> <b>18.2-06</b> Standard/Extended:	\$100.00
(Same as CLTA 129.1-06 & 129.2-06)	



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<u>ALTA Number – Description</u>	<u>Rate</u>
<b>19-06</b> <b>Contiguity – Multiple Parcels</b> <i>Owners &amp; Loan Policies</i> Extended:  (Same as CLTA 116.4.1-06)	\$100.00 when the parcels are fully searched and insured as a part of the policy, otherwise the charge will be 20% for an owner’s policy and 10% for a loan policy (Minimum \$250.00)
<b>19.1-06</b> <b>Contiguity – Single Parcel</b> <i>Owners &amp; Loan Policies</i> Extended:  (Same as CLTA 116.4-06)	\$100.00 when the parcels are fully searched and insured as a part of the policy, otherwise the charge will be 20% for an owner’s policy and 10% for a loan policy (Minimum \$250.00)
<b>19.2-06</b> <b>Contiguity – Specified Parcels</b> <i>Owners &amp; Loan Policies</i> Extended:  (Same as CLTA 116.9-06)	\$100.00 when the parcels are fully searched and insured as a part of the policy, otherwise the charge will be 20% for an owner’s policy and 10% for a loan policy (Minimum \$250.00)
<b>20-06</b> <b>First Loss, Multiple Parcel Transactions</b> Standard/Extended:  (Same as CLTA 130-06)	10% (Minimum \$500.00)
<b>22-06</b> <b>Location</b> <i>Owners &amp; Loan Policies</i> Extended:  (Same as CLTA 116.01-06)	No Charge

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**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>22.1-06 Location and Map</b> <i>Owners &amp; Loan Policies</i> Extended:  (Same as CLTA 116.02-06)	No Charge
<b>23-06 Co-Insurance, Single Policy</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:  (Same as CLTA 114.3-06)	No Charge
<b>23.1-06 Co-Insurance – Multiple Policies</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:  (Same as CLTA 114.4-06)	No Charge
<b>24-06 Doing Business</b> Standard/Extended:  (Same as CLTA 133-06)	\$100.00
<b>25-06 Same as Survey</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:  (Same as CLTA 116.1-06)	\$150.00
<b>25.1-06 Same as Portion of Survey</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:  (Same as CLTA 116.1.2-06)	\$150.00
<b>26-06 Subdivision</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:  (Same as CLTA 116.8-06)	\$150.00 when the subject property is a whole lot on a valid recorded map, otherwise the charge will be 20% for an owners policy and 10% for a loan policy (Minimum \$250.00, Maximum \$1,000.00)

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**SECTION 10**

**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>27-06 Usury</b>	
Standard/Extended:	\$150.00
(Same as CLTA 132-06)	
<b>28-06 Easement – Damage or Enforced Removal</b>	
<i>Owners &amp; Loan Policies</i>	
Extended:	\$100.00
(Same as CLTA 103.1-06)	
<b>28.1-06 Encroachments – Boundaries and Easements</b>	
<i>Owners Policies</i>	
Extended:	10% (Minimum \$150.00, Maximum \$500.00)
<i>Loan Policies</i>	
Extended:	\$150.00
(Same as CLTA 103.14-06)	
<b>28.2-06 Encroachments – Boundaries and Easements – Described Improvements</b>	
<i>Owners Policies</i>	
Extended:	10% (Minimum \$150.00, Maximum \$500.00)
<i>Loan Policies</i>	
Extended:	\$150.00
(Same as CLTA 103.15-06)	
<b>28.3-06 Encroachments – Boundaries and Easements – Described Improvements and Land Under Development</b>	
<i>Owners Policies</i>	
Extended:	10% (Minimum \$250.00, Maximum \$750.00)
<i>Loan Policies</i>	
Extended:	\$250.00
(Same as CLTA 103.15-06)	

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<u>ALTA Number – Description</u>	<u>Rate</u>
<b>29-06 Interest Rate Swap – Direct Obligation</b> Standard/Extended:  (Same as CLTA 134-06)	10% (Minimum \$150.00, Maximum \$1,000.00)
<b>29.1-06 Interest Rate Swap – Additional Interest</b> Standard/Extended:  (Same as CLTA 134.1-06)	10% (Minimum \$150.00, Maximum \$1,000.00)
<b>29.2-06 Interest Rate Swap Endorsement Direct Obligation – Defined Amount</b> Standard/Extended:  (Same as CLTA 134.2-06)	10% (Minimum \$150.00, Maximum \$1,000.00) plus the applicable insurance rate for the amount of additional insurance specified in the endorsement.
<b>29.3-06 Interest Rate Swap Endorsement Additional Interest – Defined Amount</b> Standard/Extended:  (Same as CLTA 134.3-06)	10% (Minimum \$150.00, Maximum \$1,000.00) plus the applicable insurance rate for the amount of additional insurance specified in the endorsement.
<b>30-06 One to Four Family Shared Appreciation</b> <i>Loan Policies</i> Standard/Extended:  (Same as CLTA 135-06)	\$100.00
<b>31-06 Severable Improvements</b> <i>Loan Policies</i> Standard/Extended:  (Same as CLTA 136-06)	\$100.00

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**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>32-06 Construction Loan – Loss of Priority</b> Extended:  (Same as CLTA 137-06)	No Charge
<b>32.1-06 Construction Loan – Loss of Priority</b> <b>Direct Payment</b> Extended:  (Same as CLTA 137.1-06)	No Charge
<b>32.2-06 Construction Loan – Loss of Priority</b> <b>Insured's Direct Payment</b> Extended:  (Same as CLTA 137.2-06)	No Charge
<b>33-06 Disbursement</b> Extended:  (Same as CLTA 138-06)	10% based upon the amount of the disbursement (Minimum \$50.00 per issue, Maximum \$500.00 per issue)
<b>34-06 Identified Risk Coverage</b> <i>Loan Policies</i> Standard/Extended:  (Same as CLTA 139-06)	No Charge
<b>35-06 Minerals and Other Subsurface Substances – Buildings</b> <i>Owners Policies</i> Standard/Extended:  <i>Loan Policies</i> Standard/Extended:  (Same as CLTA 140-06)	10% (Minimum \$100.00, Maximum \$500.00)  \$100.00

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**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>35.1-06 Minerals and Other Subsurface Substances – Improvements</b>	
<i>Owners Policies</i>	
Standard/Extended:	10% (Minimum \$100.00, Maximum \$500.00)
<i>Loan Policies</i>	
Standard/Extended:	\$100.00
(Same as CLTA 140.1-06)	
<b>35.2-06 Minerals and Other Subsurface Substances – Described Improvements</b>	
<i>Owners Policies</i>	
Standard/Extended:	10% (Minimum \$150.00, Maximum \$500.00)
<i>Loan Policies</i>	
Standard/Extended:	\$150.00
(Same as CLTA 140.2-06)	
<b>35.3-06 Minerals and Other Subsurface Substances – Land Under Development</b>	
<i>Owners Policies</i>	
Standard/Extended:	10% (Minimum \$250.00, Maximum \$500.00)
<i>Loan Policies</i>	
Standard/Extended:	\$250.00
(Same as CLTA 140.3-06)	
<b>36-06 Energy Project – Leasehold/Easement – Owners</b>	
Extended:	10%
(Same as CLTA 141-06)	
<b>36.1-06 Energy Project – Leasehold/Easement – Loan</b>	
Extended:	10%
(Same as CLTA 141.1-06)	

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<u>ALTA Number – Description</u>	<u>Rate</u>
<b>36.2-06 Energy Project – Leasehold Owner’s</b> Extended:  (Same as CLTA 141.2-06)	10%
<b>36.3-06 Energy Project – Leasehold Loan</b> Extended:  (Same as CLTA 141.3-06)	10%
<b>36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development Owner’s</b> Extended:  (Same as CLTA 141.4-06)	10%
<b>36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development Loan</b> Extended:  (Same as CLTA 141.5-06)	10%
<b>36.6-06 Energy Project – Encroachments</b> <i>Owners and Loan Policies</i> Extended: (Same as CLTA 141.6-06)	10%
<b>36.7-06 Energy Project – Fee Estate – Owner’s</b> Extended:  (Same as CLTA 141.7-06)	10%
<b>36.8-06 Energy Project – Fee Estate – Loan</b> Extended:  (Same as CLTA 141.8-06)	10%

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**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>37-06</b> <b>Assignment of Rents or Leases</b> <i>Loan Policies</i> Standard/Extended:	\$25.00 per issue
(Same as CLTA 104.6-06)	
<b>39-06</b> <b>Policy Authentication</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:	No Charge
(Same as CLTA 142-06)	
<b>40-06</b> <b>Tax Credit – Owners Policy</b> Standard/Extended:	10% (Minimum \$250.00)
(Same as CLTA 147-06)	
<b>40.1-06</b> <b>Tax Credit – Defined Amount – Owners Policy</b> Standard/Extended:	10% (Minimum \$250.00) plus the applicable insurance rate for the amount of additional insurance specified in the endorsement.
(Same as CLTA 147.1-06)	
<b>41-06</b> <b>Water – Buildings</b> <i>Owners Policies</i> Standard/Extended:	10% (Minimum \$100.00, Maximum \$500.00)
<i>Loan Policies</i> Standard/Extended:	\$100.00
(Same as CLTA 143-06)	
<b>41.1-06</b> <b>Water – Improvements</b> <i>Owners Policies</i> Standard/Extended:	10% (Minimum \$100.00, Maximum \$500.00)
<i>Loan Policies</i> Standard/Extended:	\$100.00
(Same as CLTA 143.1-06)	



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**ENDORSEMENTS**

<u>ALTA Number – Description</u>	<u>Rate</u>
<b>41.2-06 Water – Described Improvements</b>	
<i>Owners Policies</i>	
Standard/Extended:	10% (Minimum \$150.00, Maximum \$500.00)
<i>Loan Policies</i>	
Standard/Extended:	\$150.00
(Same as CLTA 143.2-06)	
<b>41.3-06 Water – Land Under Development</b>	
<i>Owners Policies</i>	
Standard/Extended:	10% (Minimum \$250.00, Maximum \$500.00)
<i>Loan Policies</i>	
Standard/Extended:	\$250.00
(Same as CLTA 143.3-06)	
<b>42-06 Commercial Lender Group Endorsement</b>	
Standard/Extended:	\$250.00
(Same as CLTA 144-06)	
<b>43-06 Anti-Taint</b>	
<i>Loan Policies</i>	
Standard/Extended:	\$250.00
(Same as CLTA 145-06)	
<b>44-06 Insured Mortgage Recording – Loan</b>	
Standard/Extended:	No Charge
(Same as CLTA 146-06)	
<b>45-06 Pari Passu Mortgage Loan Policy</b>	
Standard/Extended:	\$250.00
(Same as CLTA 148-06)	

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ENDORSEMENTS

<u>ALTA Number – Description</u>	<u>Rate</u>
46-06 <b>Option</b> <i>Owners Policies</i>	No Charge
(Same as CLTA 149-06)	

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**SECTION 10**

**ENDORSEMENTS**

**10.3 California Land Title Association CLTA Endorsements**

The following endorsement forms are promulgated by the California Land Title Association (CLTA):

<u>CLTA Number – Description</u>	<u>Rate</u>
100-06 <b>Restrictions, Encroachments &amp; Minerals – Loan Policy</b> <i>Loan Policies</i> Extended:	No Charge, issued only at date of policy
100.12-06 <b>CC&amp;R's, Right of Reversion</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:	\$25.00 per issue
100.13-06 <b>CC&amp;R's, Assessment Liens</b> <i>Loan Policies</i> Standard/Extended:	\$25.00 per issue
100.18-06 <b>CC&amp;R's, Right of Reversion</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:	\$25.00 per issue
100.19-06 <b>CC&amp;R's, Violations</b> <i>Owners Policies</i> Extended: <i>Loan Policies</i> Extended:	\$250.00, issued only at date of policy  No Charge, issued only at date of policy
100.20-06 <b>CC&amp;R's, Violations</b> <i>Owners Policies</i> Extended: <i>Loan Policies</i> Extended:	\$250.00, issued only at date of policy  No Charge, issued only at date of policy
101.1-06 <b>Mechanic's Liens</b> <i>Owners Policies</i> Standard/Extended:	20%
101.2-06 <b>Mechanic's Liens, Notice of Completion</b> <i>Loan Policies</i> Standard/Extended:	10%

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**ENDORSEMENTS**

<u>CLTA Number – Description</u>	<u>Rate</u>
101.3- <b>Mechanic’s Liens, No Notice of Completion</b> 06 <i>Loan Policies</i> Standard/Extended:	10%
102.4- <b>Foundation</b> 06 <i>Loan Policies</i> Standard/Extended:	No Charge
102.5- <b>Foundation</b> 06 <i>Loan Policies</i> Standard/Extended:	No Charge
103.2 <b>Easement – Damage Use or Maintenance</b> 06 <i>Loan Policies</i> Standard: Extended:	10% (Minimum \$150.00) \$150.00
103.3- <b>Easement, Existing Encroachment, Forced Removal</b> 06 <i>Loan Policies</i> Extended:	\$100.00
103.4- <b>Easement, Access to Public Street</b> 06 <i>Owners Policies</i> Standard: Extended: <i>Loan Policies</i> Standard: Extended:	10% (Minimum \$150.00) \$150.00  10% (Minimum \$150.00) \$150.00
103.6- <b>Encroachments, None Exist</b> 06 <i>Loan Policies</i> Extended:	10% (Minimum \$150.00, Maximum \$500.00)
103.7- <b>Land Abuts Street</b> 06 <i>All Policies</i> Standard/Extended:	\$100.00
105- <b>Multiple Mortgages in One Policy</b> 06        Standard/Extended:	No Charge

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**ENDORSEMENTS**

<u>CLTA Number – Description</u>	<u>Rate</u>	
107.1- Allocation of Liability of Parcels 06 <i>All Policies</i>	No Charge	
107.2- Amount of Insurance Increase 06 <i>All Policies</i>	The insurance rate applicable for the liability assumed in excess of the amount shown on the existing policy.	
107.5- Leasehold Improvements 06 <i>All Policies</i>	No Charge	
107.9- Additional Insured 06 <i>All Policies</i>	No Charge - if attached at the time policy is issued. \$100.00 if attached subsequently.	
107.11- Non-Merger after Lender Acquires Title 06 <i>Loan Policies:</i> Standard/Extended:	10% (Minimum \$250.00 Maximum \$500.00)	
108.8- Additional Advance 06 Standard: Extended:	60% based on amount of the advance; 70% based on the amount of the advance (Minimum \$200.00)	
110.1- Deletion of Item from Policy 06 <i>Owners Policies</i> Standard/Extended:	20% based on amount of policy (Minimum \$200.00)	
	<i>Loan Policies</i> Standard/Extended:	10% based on amount of policy (Minimum \$100.00)
110.7- Insurance Against Enforceability of Item 06 <i>All Policies:</i>	No Charge	
110.10- Modification and Additional Advance 06 Standard/Extended:	10% based upon the existing balance plus the additional advance calculated at the appropriate rate	

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**ENDORSEMENTS**

<u>CLTA Number – Description</u>	<u>Rate</u>
111-06 <b>Mortgage Priority Partial Reconveyance</b> Standard/Extended:	10% based on unpaid balance of encumbrance. (Minimum \$100.00 Maximum \$250.00)
111.1-06 <b>Mortgage Priority Partial Reconveyance</b> Standard/Extended:	10% based on unpaid balance of encumbrance. (Minimum \$100.00 Maximum \$250.00)
111.4-06 <b>Mortgage Impairment After Conveyance</b> Standard/Extended:	10% (Minimum \$150.00, Maximum \$250.00)
114-06 <b>Co-Insurance</b> <i>All Policies</i>	No Charge
114.1-06 <b>Co-Insurance Joint and Several Liability</b> <i>All Policies</i>	No Charge
114.2-06 <b>Co-Insurance Joint and Several Liability</b> <i>All Policies</i>	No Charge
116-06 <b>Designation of Improvements, Address</b> <i>Loan Policies</i> Extended:	No Charge
116.3-06 <b>Legal Description – New Subdivision</b> <i>Owners Policies</i> Standard/Extended:	20% (Minimum \$150.00, Maximum \$500.00)
<i>Loan Policies</i> Standard/Extended:	10% (Minimum \$75.00, Maximum \$150.00)
122-06 <b>Construction Lender Advance</b> <i>Loan Policies</i> Extended:	If base policy is for the full amount of loan - 10% based upon the amount of advance (Minimum \$150.00, Maximum \$500.00) If base policy is in the amount of initial advance only, see 108.8-06

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**SECTION 10**

**ENDORSEMENTS**

**10.4 Old Republic National Title Insurance Company (ORT) Endorsements**

The following endorsement forms are promulgated by Old Republic National Title Insurance Company (ORT):

<u>ORT Number – Description</u>	<u>Rate</u>
37-06 <b>Deletion of Arbitration</b> <i>Owners &amp; Loan Policies</i> Standard/Extended:	No Charge
38-06 <b>Reverse Annuity Mortgage</b> & 38A-06    Standard/Extended:	No Charge
43-06 <b>Loan Reset</b> Standard/Extended:	\$125.00
44-06 <b>Loan Reset</b> Standard/Extended:	\$125.00
47 <b>Fairway</b> <i>Owners Policies</i> Standard/Extended:	\$500.00 issued only at policy date
63 <b>Policy Correction</b> <i>All Policies</i>	No Charge
68-06 <b>Date-Down</b> <i>Loan Policies</i> Standard/Extended:	\$100.00 – without taxes; 30% - with tax date-down (Minimum \$150.00 Maximum \$250.00)
3919 <b>Loan Modification Endorsement</b>	\$125.00

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**SECTION 11**

**UCC INSURANCE**

**11.1 UCC Insurance Policy**

The UCC Insurance Policy insures, in addition to other matters, that the described security interest in collateral (personal property and fixtures located in the United States) has attached, been perfected and has priority over any other security interest or lien in accordance with Article 9 of the Uniform Commercial Code. This policy may only be issued by and through the Underwriting Department.

The basic charge for a UCC Insurance Policy is one-hundred percent (100%) of the UCC Insurance Rate shown below with a minimum charge of \$500.00.

<b>Amount of Insurance</b>	<b>=</b>	<b>Rate</b>	<b>+</b>	<b>Rate Per \$1,000</b>	
\$0 to \$500,000	=	\$0.00	+	\$1.50	over \$0
\$500,001 to \$1,000,000	=	\$750.00	+	\$1.10	over \$500,000
\$1,000,001 to \$3,000,000	=	\$1,300.00	+	\$0.85	over \$1,000,000
\$3,000,001 to \$5,000,000	=	\$3,000.00	+	\$0.75	over \$3,000,000
\$5,000,001 to \$10,000,000	=	\$4,500.00	+	\$0.60	over \$5,000,000
\$10,000,001 to \$20,000,000	=	\$7,500.00	+	\$0.55	over \$10,000,000
\$20,000,001 to \$30,000,000	=	\$13,000.00	+	\$0.475	over \$20,000,000
\$30,000,001 to \$40,000,000	=	\$17,750.00	+	\$0.45	over \$30,000,000
\$40,000,001 to \$50,000,000	=	\$22,250.00	+	\$0.425	over \$40,000,000
\$50,000,001 and above	=	\$26,500.00	+	\$0.40	over \$50,000,000

**11.2 Mixed Collateral Transactions**

In a transaction where both real property and personal property secure the same indebtedness and the Company simultaneously issues policies of title insurance covering both the real and personal property, the charge for a UCC Policy of Insurance shall be ninety-percent (90%) of the UCC Insurance Rate shown above, minimum charge \$500.00.



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**SECTION 11**

**UCC INSURANCE**

**11.3 UCC Policy Mezzanine Endorsement**

The charge for a Mezzanine Endorsement issued simultaneously with a UCC Insurance Policy shall be ten-percent (10%) of the UCC Insurance Rate shown above.

**11.4 UCC Policy for Purchasers**

The UCC Policy for Purchasers shall be issued at fifty-percent (50%) of the UCC Insurance Rate shown in paragraph 10.1 herein, minimum charge \$500.00, when it is the only UCC policy issued by the Company in a transaction.

When the Company simultaneously issues a UCC Purchasers Policy and a UCC Insurance Policy, the charge for the UCC Purchasers Policy shall be ten-percent (10%) of the rate applicable to the concurrent UCC Insurance Policy up to the amount of the UCC Insurance Policy, minimum \$200.00. A simultaneously issued UCC Purchasers Policy whose liability is in excess of the concurrent UCC Insurance Policy shall incur an additional premium of fifty-percent (50%) of the UCC Insurance Rate on the amount of insurance that exceeds the amount of UCC Insurance Policy.