NEVADA

TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: January 10, 2026

ALLIANT NATIONAL
TITLE INSURANCE COMPANY

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NEVADA
BASIC SCHEDULE OF RATES
FOR TITLE INSURANCE
ALL COUNTIES

Amount of Insurance	Rate
Up to and including $50,000	$536
$50,001 to $100,000	Add $48.05 per $10,000
$100,001 to $200,000	Add $36.04 per $10,000
$200,001 to $300,000	Add $33.18 per $10,000
$300,001 to $1,000,000	Add $24.02 per $10,000
$1,000,001 to $3,000,000	Add $21.16 per $10,000
$3,000,001 +	Add $16.59 per $10,000

TITLE INSURANCE

GENERAL RULES

A. ***COMPUTATION OF BASIC RATE***

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

i) Whenever percentages of the Basic Schedule of Rates for Title Insurance are used herein, the charge arrived at from the use of the percentage shall be rounded up to the next dollar.

~~ii)~~ The basic rate is defined as those rates shown on the Basic Schedule of Rates for Title Insurance. It is the rate charged for a standard insurance policy.

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 management.

C ***ASSUMPTION OF LIABILITY***

Whenever documents of any kind are recorded in accordance with specific instructions which impose a definite liability upon the Company, the rate applicable for the type of policy normally issued covering such documents will accrue immediately upon recording. Any subsequent services rendered, or assurances given, shall be charged for in accordance with the appropriate charge, as provided for herein, unless otherwise specifically set forth within this filing.

D. ***SEPARATE SALES OR EXCHANGES (Different Owners)***

Basic Schedule of Rates applicable on each separate sale or seller involved.

The applicable charge applies on the amount of each individual sale even though there may be one common purchaser, and the sales are handled concurrently in the same order, and one or separate policies are issued. This section is not applicable to sales by holders of specified undivided interest.

E. UNDIVIDED INTEREST, TRANSFER OF
(when sold separately from remaining interest)

Basic Schedule of Rates applicable, based upon the interest conveyed, the purchase price, or the fair value thereof, whichever is higher, and the type of insurance issued.

F. FORMS

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

G. 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).

H. MINIMUM RATE CHARGE

The charges set forth herein are minimum charges for regularly issued policies including endorsements, guarantees, and other forms of insurance coverage, and for ordinary services in connection with the business of title insurance. Unless otherwise stated, the minimum charge shall be as $380.00.

I. *ADDITIONAL CHARGES*

Additional charges will be made when unusual conditions of title are encountered, or when special risks are insured against, or when special services are requested. In the event such charges are made, agreement thereto will be obtained from each person or entity obligated to pay all or any part of such charges in writing in advance.

J. *CHARGES FOR INCREASED LIABILITY*

All references to increased liability unless defined differently in individual sections, shall be the difference between the charge based on the amount of insurance in the initial policy or other form of insurance coverage and the charge based on the ultimate amount of insurance issued, each computed at the appropriate rate for the type insurance involved.

K. ***DEFINITIONS***

a. ALTA: American Land Title Association

b. CLTA: California Land Title Association

c. Binder: California Land Title Association Interim Binder

d. Extended Coverage: Policies issued without standard exceptions

e. Standard Coverage: Policies issued with standard exceptions

L. ***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

BASIC CHARGE

Summary: The minimum is based upon the purchase price of the estate, or interest covered. If additional coverage's are given, or if additional work charges are necessary, all such additional charges shall be added to the applicable rate. Additional charges shall be itemized and provided to the insured or party to be charged.

A.	Standard Coverage Owner's Policy	100% of Basic Insurance Rate
B.	Extended Coverage Owner's Policy	140% of Basic Insurance Rate
C.	ALTA Homeowners Policy for one-to-four family residence	110% of Basic Insurance Rate

SHORT TERM REISSUE RATE

A. This rate is available when the seller in a transaction is the insured under a policy of title insurance within the prior five (5) years for residential property and three (3) years for any other type of property covering identical property currently being sold. The premium for this section is as follows:

The rate shall 80% of the basic schedule of rates based on the amount of the proposed policy.

Note: Short Term Rate shall not be applied in addition to any other discount rates so as to compound the discount percentage. Minimum Rate applies to this section.

VENDEE'S POLICY

A. Original policy -- Basic Schedule of Rates applicable

NOTE : Short Term Rate Applicable

B. Reissue policy -- 25% of the Basic Schedule of Rates for Standard Coverage, 30% of Basic Schedule of Rates if Extended Coverage.

The charge for the original policy insuring a vendee under a contract of sale is based upon the full value of the estate or interest covered. The charge for the reissue policy is made at the time the deed is given in fulfillment of the contract provided the reissue policy insures the originally named vendee as the owner in the same amount and coverage as the original policy. Insurance issued in excess of the original policy shall be charged for on an increased liability at the appropriate per-unit for the type of insurance issued. If the original issue is a Standard Coverage policy form and the reissue is an Extended Coverage policy form, then to the charge of 25% specified in B herein shall be added an additional 30% of the Basic Schedule of Rates based on the amount of insurance issued for the additional coverage form of policy.

CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATE

Leasehold policies covering individual leasehold estates may be reissued to cover the conversion into a fee title estate where the terms of said lease contain an option to purchase for the following charge:

A. If option is exercised and a prior Leasehold policy has been issued, the cost of title insurance shall be 25% of the applicable rate for a Standard Coverage policy form and 30% for an Extended Coverage policy form based upon the amount of the prior policy. Insurance on the excess amount, if any, shall be charged at 100% of the applicable insurance rate, based upon the rate applicable for each unit of additional insurance issued.

PURCHASE, IMPROVEMENT, AND SALE OF PROPERTY WITH A LEASE BACK

A. Initial Policy - 100% of Charge applicable for type of coverage required.

B. Final policy - 100% of Charge applicable for amount and type of coverage required, less 75% of charge made under A, above.

The provisions of this section are applicable only if the final policy to the ultimate purchaser is issued within twelve (12) months from the expiration date of the statutory period for filing mechanic’s liens. Subsequent to said date the charge for the final policy shall be the charge applicable, without credit for the amount shown in A.

THIRD PARTY TRANSACTION – “HOLD OPEN”

This rate is available in cases where the applicant is taking title to the property with the intention of conveying the same to a third party. The title policy may be held and issued to the ultimate purchaser within 24 months. The rate shall be 125% of the applicable insurance rate for the type of policy coverage requested which charge shall be paid upon first acquisition.

If the amount of the resale is greater than the amount of the first acquisition, then an increased liability charge shall be made at the applicable per unit rate for the amount of the increase. The policy hold open may be extended after 24 months at the rate of 15% of the applicable rate per year.

SALE OF ONE PARCEL WITH A LOAN ON MORE THAN ONE PARCEL

A When a transaction involves the purchase of a parcel of land for a specified amount and concurrently the purchaser is obtaining a loan to be secured by the parcel being acquired, plus an additional parcel or parcels of land which he owns, and a joint protection form of policy is requested covering all the property involved, said policy should be issued for the full value of all the property covered at the insurance rate applicable, plus additional chain charges, if any. The billing may be split by charging liability, and any additional chain charges, to the respective parties responsible for such charges.

B. As an alternative, an owner's policy may be issued on the sale portion at the Base Schedule of Rates applicable, and a separate loan policy on the loan at the Loan Rate. If one additional chain is involved, no charge shall be made. If more than two chains are involved, the appropriate charge shall be made for additional chains in excess of two, at the rate applicable.

NOTE: Short Term Rate Applicable

OWNERS POLICY FOLLOWING A FORECLOSURE, TRUSTEE'S SALE OR DEED IN LIEU

The minimum liability shall be based upon the amount of the default loan plus the unpaid balance of any prior loan to which the property is to remain subject.

A. For a policy of title insurance covering the trustee's deed, commissioner's deed or deed in lieu.

1. Insured Encumbrance where a Company's Trustee Sale or Foreclosure Guarantee has been issued.

a. 25% of the Basic Schedule of Rates, minimum $380.00, when insuring the insured beneficiary as the grantee in the trustee's deed, commissioner's deed or deed in lieu, or

b. 40% of the Basic Schedule of Rates, minimum $380.00, when insuring a party other than the insured beneficiary as the grantee in the trustee's deed, commissioner's deed or deed in lieu.

The above charges are based upon the amount of insurance shown in a Company issued trustee's sale or foreclosure guarantee covering the defaulted encumbrance provided said defaulted encumbrance has been insured by a policy of title insurance. Insurance issued in excess of the amount shown in said guarantee shall be charged on an increased liability basis at the basic schedule of rates.

Where the defaulted encumbrance has not been so insured, or if a trustee's sale of foreclosure guarantee had not been issued on said encumbrance, or if said guarantee was the issue of another insurer the charge shall 100% of the basic schedule of rates.

ELIMINATION OF OBJECTIONS FROM OWNER'S POLICY

Defects, encumbrances or other matters may be eliminated from a policy by CLTA Endorsement 110.1 (or insured against by special endorsement) for an additional charge of 20% of the Basic Schedule of Rates if such insurance is approved. This provision is not applicable where such insurance is based upon an indemnity, the charge for which is subject to agreement between the customer and this Company.

PARTIAL EXTENDED COVERAGE FOR OWNERS

The Standard Coverage policy form may be expanded to provide additional coverage to an owner as to one or more of the printed matters excepted from the coverage of said policy, by an endorsement thereto which would affirmatively assure the insured against loss which said insured may sustain by reason thereof, for the following additional charges:

A. Any tax or assessments matters not disclosed or of record

5% of Basic Schedule of Rates

B. Any facts, rights or claims not of record but which would be disclosed by an inspection or inquiry

15% of Basic Schedule of Rates

C. Any easements, claims of easement or encumbrances not disclosed of record

15% of Basic Schedule of Rates

D. Any survey matters as disclosed by a correct survey

15% of Basic Schedule of Rates

E. Any unpatented mining claims, reservations or exceptions in patents, water rights or claims to water.

5% of Base Schedule of Rates

NOTE 1: If, collectively, a sufficient number of the above items are the subject of insurance, the total additional charge for the expanded coverage shall not exceed 40% of Basic Rate

NOTE 2: If the patent contains no reservations, or if any reservations contained therein are included within the policy as typed exceptions, the language "Reservations in Patents" may be eliminated without charge. Where not applicable the language "mining claims, water rights, or title to water" may be eliminated without charge.

NOTE 3: If the work necessary to verify the status of patent matters is considerable, then an additional charge may be made based upon the amount of work or time expended thereon. Such additional charges must be quoted and approved by the customer in advance.

VACATED STREET, ALLEY, EASEMENT OR RIGHT OF WAY COVERED IN CONNECTION WITH THE ISSUANCE OF A POLICY

The charge shall be commensurate with the work required with a minimum of $200.00 per parcel.

In connection with the issuance of a report or a policy on a given parcel of land, the vacated portion of a street or alley, or an easement or right of way appurtenant to or adjoining the land under search may be included. Such shall be treated as a non-contiguous to the abutting parcel showing in a single ownership.

OWNER'S POLICY INSURING A TRUSTEE UNDER A TRUST AGREEMENT

When a Trustee under a Declaration of Trust is acquiring title to parcel of land from an insured owner for the sole purpose of establishing a trust, and the conveyance by said insured owner to said Trustee is not in fact an actual sale, exchange, loan or lease, an owner's policy for fair value may be issued for the benefit of said Trustee at 25% of the Basic Schedule of Rates based upon the amount of outstanding insurance, minimum $380.00 plus an increased liability charge, if any, based on the rate applicable for each unit of insurance issued in excess of the original amount.

MECHANICS' LIENS, ELIMINATION OF (Owner's Policies)

20% of Basic Schedule of Rates (Owner)

Upon completion of construction the appropriate endorsement may be attached to a policy issued by the company insuring against loss by reason of any possible mechanics' liens for the benefit of a purchaser from an owner-builder, based on the amount of the policy.

SECTION 2

LENDER'S INSURANCE

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

The minimum charge shall be based upon an amount no less than that portion of the encumbrance allocated to the property covered, and contemplates a single parcel or chain of title. If additional parcels or chains of title are involved or if additional coverage's are given, or if additional work charges are necessary, such additional charges shall be added to the applicable rate. Additional charges shall be itemized and provided to the insured party to be charged.

BASIC CHARGE – LOAN POLICY

(No Concurrent Owner's Insurance)

A. CLTA Standard Coverage Policy Form

If no transfer requiring owners' insurance is involved

80% of Basic Schedule of Rates

B. ALTA Loan Policy Extended Coverage

ALTA Loan Policy

ALTA Leasehold Loan Policy

If no transfer requiring owner's insurance is involved

90% of Basic Schedule of Rates

LOAN POLICY WITH SIMULTANEOUS OWNER'S INSURANCE

(Simultaneous with Owner's at Full Value)

A. Loan Policy Standard Coverage

If concurrently with Standard Owners Policy issued for fair value of the land and improvements	$50.00

B. Loan Policy Extended Coverage

When issued concurrent with an Extended Owner's Policy — $50.00

If issued concurrent with a Standard Coverage Owner's Policy or Homeowner's Policy — 55% of Basic Rate

Insurance in excess of the owner's policy amount shall be charged the at the applicable per unit rate for the amount of the increase at the Basic Schedule of Rates

REVAMPING OR REFINANCING LOAN POLICY

Policies covering a new loan given for the sole purpose of revamping or replacing a loan on substantially the same property are issued for the charges herein specified based upon the amount of the new loan.

The charges herein specified shall be applicable only where the borrower is an insured owner, the property is substantially the same property, otherwise the normal rates shall be applicable.

The rate shall be 50% of the Basic Schedule of Rates. Minimum Rate applies to this section.

LENDER'S BUNDLED COMPREHENSIVE COVERAGE REFINANCE RATE

This rate is available to lenders who desire the efficiencies of a bundled group of products for a new Loan Policy issued for refinancing a single family residential property. The Rate will include the following products:

1. Loan Policy
2. Endorsements applicable to the insured property, as requested by the insured lender.
3. Tax Certificate/Search
4. Deletion of Standard Schedule B-2 Exceptions 1-5

The following rates will apply to this program:

Lenders Bundled Comprehensive Coverage Refinance Rates		
Liability		**Rate**
$0 - $50,000		$575

$50,001 - $150,000		$675
$150,001 - $200,000		$775
$201,001 - $250,000		$875
$250,001 - $300,000		$975
$300,001 - $500,000		$1175
$500,001 - $750,000		$1475
$750,001 – and up		Additional $1.00 per thousand of liability

PARTIALLY EXTENDED LENDER'S COVERAGE

A. Defects, encumbrances or other matters may be limited or insured against affirmatively by an appropriate endorsement for an additional charge of 10% of the Basic Schedule of Rates, unless a different charge is stipulated under endorsements for the same or similar coverage.

B. Any tax or assessment matters not disclosed by record.

10% of Basic Schedule of Rates.

C. Any facts, rights or claims not of record but which would be disclosed by inspection or inquiry

15% of Basic Schedule of Rates

D. Any easements, claims or easements or encumbrances not disclosed of record.

15% of Basic Schedule of Rates

E. Any discrepancies, conflicts in boundary lines, shortages in area, encroachments or other facts as disclosed by a correct survey.

15% of Basic Schedule of Rates

F. Any unpatented mining claims, reservations or exceptions in patents, water rights or claims to water.

10% of Basic Schedule of Rates

NOTE 1: If, collectively, a sufficient number of the above items are the subject of insurance, the total additional charge for the expanded coverage shall not exceed the charge for an Extended Coverage Loan Policy.

NOTE 2: If the patent contains no reservations, or if any reservations contained therein are included within the policy as typed exceptions, the language "Reservations in Patents" may be eliminated without charge. Where not applicable, the language "mining claims, water rights, claim or title to water", may be eliminated without charge.

MECHANICS' LIENS, ELIMINATION OF (Lenders Policies)

10% of Basic Schedule of Rates (Lender)

Upon completion of construction the appropriate endorsement may be attached to a policy issued by the company insuring against loss by reason of any possible mechanics' liens for the benefit of a purchaser from an owner-builder, based on the amount of the policy, or for the benefit of a lender, based on the amount of the loan.

ELIMINATION OF OBJECTIONS FROM OWNER'S POLICY

Defects, encumbrances or other matters may be eliminated from a policy by CLTA Endorsement 110.1 (or insured against by special endorsement) for an additional charge of 10% of the Basic Schedule of Rates if such insurance is approved. This provision is not applicable where such insurance is based upon an indemnity, the charge for which is subject to agreement between the customer and this Company.

ADDITIONAL ADVANCE (Open-End Mortgage/Deed of Trust)

Additional advances under insured deeds of trust or mortgages may be covered by either an endorsement to the outstanding policy or the issuance of a new policy. Charges are based upon the amount of the advance.

a. 65% of Basic Schedule of Rates if Standard Coverage Policy form, minimum $120.00

b. 75% of Basic Schedule of Rates if Extended Coverage Policy form minimum $140.00

c. 80% of Basic Schedule of Rates if original policy was a Standard Loan Policy form and an Extended Coverage Loan Policy form is requested on advance, minimum $160.00 (policy only, endorsement will not be issued)

NOTE 1: If mechanic's lien coverage is required add 10% of Basic Schedule of Rates to the above charges.

These charges shall also apply where it is necessary to modify the deed of trust or mortgage to provide for the additional advance only and also apply when the ownership of the property has changed.

DISASTER LOANS

A. Lender's insurance (covering the financing or refinancing required by an owner of record within twenty-four (24) months of the date of Proclamation of a State of Disaster, in rebuilding any structure which was partially or totally destroyed in the disaster area, will be issued for 50% of the charge applicable based on the type and amount of insurance. Minimum $380.00.

B. Lender's insurance (covering the financing or refinancing through a Farmers Home Administration (U.S. Department of Agriculture Rural Credit Agency) loan required by an owner of record within twenty-four (24) months of the date of Proclamation of a State Disaster, where property damage or severe production losses have occurred because of a natural disaster, will be issued for 50% of the charge applicable based on the type and amount of insurance. Minimum $380.00.

MULTIPLE LOAN POLICIES

When multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the basic rate applicable, based on the aggregate amount of the loans, plus $50.00 for each additional policy over one, plus the additional parcel charge if any.

STANDARD LOAN POLICY IN CONNECTION WITH EXTENDED LOAN POLICY

A Standard Coverage Loan Policy insuring a second loan issued concurrently with an Extended Coverage Loan Policy is issued for seventy percent (70%) of Basic Schedule of Rates on an increased liability basis, based on the amount of the second deed of trust, plus $50.00 for the extra policy.

LIMITED COVERAGE LOAN POLICY

A Limited Coverage Policy may be issued with a liability not to exceed $250,000. The charge for the policy will be:

$0 to $50,000 $140.00
$2.00 per thousand above $50,000 up to and including $250,000.

One ALTA JR-1 Endorsement may be issued within six months of the Date of Policy at no additional charge.

ASSIGNMENTS OF DEEDS OF TRUST

The charge for insuring an assignment of the beneficial interest under a previously insured deed of trust or mortgage is based upon the unpaid balance of the encumbrance. If the assignment is made to secure a collateral loan, the charge is then based on the amount of the collateral.

A. INSURANCE BY POLICY

1. 30% of Basic Schedule of Rates, if the original and the new coverage are both Standard Coverage Policy form. (Minimum $380.00, maximum $500.00).

   No maximum if issued prior to completion of construction, which is to be funded by said loan, or prior to expiration of lien period. An additional coverage fee will be added upon agreement between customer and company in advance.

2. 40% of Basic Schedule of Rates, if the original and the new coverage are both Extended Loan Policy form. (Minimum $200.00, maximum $500.00).

3. 50% of Basic Schedule of Rates, if the original coverage is a Standard Coverage Loan Policy form and the new coverage is to be Extended Coverage Loan Policy form. (Minimum $380.00, no maximum).

NOTE: Policies insuring assignments of non-insured deeds of trust or mortgages will be issued for the applicable loan rate according to the rates in Section 2 Basic Charge – Loan Policy A or B.

Where multiple assignments of beneficial interests under insured deeds of trust are made by the same beneficiary ("beneficiary" being defined in the same manner as "insured owner") and recorded concurrently, the charge shall be based upon the aggregate unpaid balance of the loans at the rates provided for above plus $50.00 for each policy of title insurance or loan insured over one.

EXTENSION OR MODIFICATION OF INSURED DEEDS OF TRUST

Policies issued covering an 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 encumbrance:

a. 30% of Basic Schedule of Rates, if the original and the new coverage are both Standard Coverage form.

b. 40% of Basic Schedule of Rates, if the original and the new coverage are both Extended Coverage form.

c. 50% of Basic Rate, if the original coverage is Standard Coverage form and the new coverage is Extended Coverage form.

NOTE 1: The above charges apply up to the amount of insurance the appropriate per-unit rate for the type of insurance issued.

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY – ASSESSMENTS PRIORITY AND CURRENT ASSESSMENTS

An Expanded Coverage Residential Loan Policy is available for qualifying improved one-to-four family residences at the applicable rate plus an additional 10% of the regular rate.

SECTION 3

DEVELOPER'S AND BUILDER'S RATE

The rates hereinafter set forth shall be available to a developer, contractor or subdivider.

The charges herein provided are applicable to policies covering land within a single subdivision, tract or governmental section which has been divided or is to be divided into two (2) or more separate lots, building sites or units of occupancy, all of which are being developed for sale or lease as separate individual units.

To the charges applicable on a given project may be added additional charges on a per-unit basis, to cover any unusual amount of engineering work necessary in preparing or approving split descriptions.

The following charges are in addition to the charges for the owner's policy, if any, insuring the subdivider or developer upon acquisition of the land, even though the construction loans may be recorded concurrently therewith:

A. BASIC DEVELOPER RATE

1. This rate is based upon the full value of each separate sale by the developer or contractor of either improved or unimproved property which qualifies under the provisions of this section, depending upon the number of parcels contained in a given project, in the following manner:

2 to 20 parcels inclusive	70% of Basic Schedule of Rates
21 to 100 parcels inclusive	60% of Basic Schedule of Rates
101 parcels or more	55% of Basic Schedule of Rates

B. CONSTRUCTION LOAN RATE

The charge for a construction loan policy will be 70% of Basic Schedule of Rates

SECTION 4

LEASEHOLD INSURANCE

LEASEHOLD (other than oil, gas or mineral)

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

If the lessees and the fee owners estates or interests are co-insured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the charge is the Basic Schedule of Rates for Title Insurance for the one policy amount.

If the lessees and the fee owners estates or interests are segregated in the same policy by an endorsement, or if concurrently with an owners policy a separate leasehold policy is issued, the charge for the leasehold insurance so segregated will be on an increased liability basis at the appropriate rate per unit for the minimum amount of leasehold insurance called for under the formula shown below, plus the $20.00 additional policy charge.

A. Leasehold Rate

1. Standard Coverage Policy Form - 100% of Basic Schedule of Rates

2. Extended Coverage. Owners Policy - 140% of Basic Schedule of Rates

SECTION 5

DEED IN LIEU OF FORECLOSURE REPORT,

TRUSTEE SALE GUARANTEES,

TRUSTEE'S SALE GUARANTEE

100% of Basic Rate, based upon the total unpaid balance of defaulted loan, minimum $325.00.

Where two or more trustee's sale guarantees are to be issued concurrently covering multiple loans by the same beneficiary to the same borrower, the charge shall be based upon the aggregate unpaid balances of the defaulted loans, plus $100 for each guarantee over one.

Where it is necessary to reissue a previously issued trustee's sale guarantee as a litigation guarantee or vice versa, or to reissue any such guarantee for the benefit of a newly substituted trustee, an additional charge of $100 shall be made.

NOTE 1: See Section 2, Owners Policy Following Foreclosure.

SECTION 6

GUARANTEES AND REPORTS

LITIGATION GUARANTEES

Litigation guarantees are issued for the benefit of attorneys only; to be used for the purpose of instituting legal proceedings in connection with quiet title actions, partitions or other matters of litigation or for the foreclosure of various types of liens or assessments other than deeds of trust or mortgages.

90% of Basis Schedule of Rates, based upon the value of the particular estate or interest involved, minimum charge $200.00.

$40.00 for each continuation guarantee over one issued within a period of twenty-four months of the original guarantee to cover the filing of a Lis Pendens.

NOTE: The provisions and charges under this section are not applicable for Trustee's Sale guarantees covering deeds of trust or mortgages.

PROPERTY SEARCH GUARANTEE

Guarantees, based upon an examination of the assessor's tax rolls and the grantee indices of the office of the County Recorder, listing those properties apparently vested in, or deeds of trust or mortgages held by, certain designated parties, assume a liability limited to the next multiple of $100.00 above the Rate paid.

A. Assessor's Tax Rolls only: $10.00 per year, per name (husband and wife considered as one name), plus $5.00 for each parcel over two reported.

B. Recorder's Indices, including the current year Assessor's Rolls:
$20.00 per year, per name (husband and wife considered one name), minimum $60.00, plus $5.00 for each parcel over two reported on property searches, plus $3.00 for each deed of trust over two reported on encumbrance searches.

The information disclosed by the above service is checked against the lot book accounts to determine whether the property or deed of trust so acquired is currently retained by such parties and only the property or deed of trust so retained is reported. The guarantee is issued without examination of the record title to any such property and without passing upon the sufficiency of the documents by which the parties acquired title to or the interest in said property.

NOTE: On searches involving common names or where considerable amount of work is required to produce the guarantee, an additional charge commensurate with the work done shall be made.

TRUSTEE'S SALE GUARANTEE

Guarantees the accuracy of interests in real property for the purposes of a foreclosure.

The rate shall be 100% of the basic schedule of title insurance rates.

LOT BOOK GUARANTEE

Guarantees the last recorded instrument purporting to transfer title, mortgages or deeds of trust which purport to affect title, and homesteads, agreements to convey, attachments, notices, tax deeds which purport to affect title to said land.

$75.00 per parcel plus an additional charge of $3.00 for each name searched (spouses are considered as one) and any lien over two.

Credit for the charges hereunder may be allowed on the charge for a report or policy of title insurance within a period of six months.

JUDGMENT LIEN GUARANTEE

Guarantees that according to public records that there are no federal tax liens, abstracts of judgment, and Certificate of State Tax Liens.

$75.00 per parcel plus an additional charge of $3.00 for each name searched (spouses are considered as one) and any lien over two.

Credit for the charges hereunder may be allowed on the charge for a report or policy of title insurance within a period of six months.

SECTION 7

BINDERS AND COMMITMENTS

BINDERS AND LONG TERM COMMITMENTS

CANCELLATION CHARGE (Reports or Commitments only)

After a preliminary report, binder or commitment has been issued and relied upon, the Company is advised that it will not be asked to write a policy, a charge may be imposed for the title work and report shall be as follows:

A. The charge for preliminary title report or commitment will be that amount which in the opinion of the Company is proper compensation for the services rendered, but in no event shall said charges be less than the minimum Base Rate for a Standard Owners Policy.

B. If the Company receives instructions to record documents, even though the report has been canceled, which impose a definite liability in the case of failure to comply, then the full schedule rate applicable shall be charged for the type of transaction involved.

CREDIT FOR REPORTS OR COMMITMENTS ON SUBSEQUENT POLICIES

A. Where no major change in the title has occurred since the issuance of the original report or commitment, the order may be reopened and all of the charge for the report or commitment credited on a subsequent charge within six months from the date of the report or commitment.

B. Where a major change has occurred in the title since the issuance of the original report or commitment no credits for amounts previously billed for services will apply.

SECTION 8

MISCELLANEOUS/ADDITIONAL CHARGES

ADDITIONAL CHAIN OR PARCEL CHARGE

An additional charge of $200.00 per parcel, or additional chain of title over one, shall be added to the applicable insurance rate. Additional parcels are defined as having different ownership, are not contiguous or in the same government section, subdivision or survey.

WORK CHARGE

When, in the opinion of the Company, a complex search requires extra time and attention, the Company may impose a per hour work charge.

TAX AND ASSESSMENT COVERAGE

In most areas, no additional charge is made for the examination or coverage of taxes and assessments for irrigation, reclamation, municipal, or special districts; however, in certain areas, an additional charge may be assessed under reports or policies of title insurance, based upon either the distance traveled to another municipality, or the surcharge imposed by the taxing authority itself, in connection with the procurement of such data. A charge equal to the cost of the procurement of such data may be made in those cases where an unusual number of parcels may have to be searched.

RELOCATION RATE

This rate is available to employees of an employer-sponsored relocation program. The rate will be authorized only in connection with those costs which the employee would be obligated to pay by established custom as a party to the transaction.

Charge: 75% of the applicable insurance rate may be applied for the type and amount of coverage requested.

This rate is not applicable to endorsements issued in connection with the Form(s) of Policy(ies) requested.

PRIOR POLICY RATE

50% of the basic schedule of rates. This rate applies to owners policies when a prior owner's title policy by any title insurance company is presented.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATION

50% of the basic schedule of rates. This rate applies to owners and lenders policies on property dedicated to church or charitable use within the normal activities for which such entities were intended.

SENIOR CITIZEN'S RATE

A senior citizen (55 years of age and over) is entitled to a 25% discount on his/her normal portion of the escrow fee for residential owner-occupied property, provided that valid identification is presented.

MILITARY PERSONNEL RATE

A buyer or seller enlisted in active duty with the U.S. Military is entitled to a 25% discount on his/her normal portion of the escrow fee for residential owner-occupied property, provided that a valid military identification is presented.

TEACHER RATE

A buyer or seller, employed as a teacher in the school district in which the property is located, is entitled to a 25% discount on his/her normal portion of the escrow fee for residential owner-occupied property, provided proof of employment is presented.

FIRST TIME HOMEBUYER RATE

A first time homebuyer of an owner-occupied residential property is entitled to a 25% discount on the buyer's normal portion of the escrow fee, provided buyer provides reasonable evidence that this is his/her first home

The discount rate in this section shall not be applied in addition to any other discount rate, so as to compound the discount, nor in addition to first sales out of new subdivision by a developer.

INSPECTION CHARGE

This charge will be made whenever an Extended Coverage Policy form requires a physical inspection of the property.

Charge: Based upon the travel time and mileage involved in making an inspection. Minimum inspection fee shall be $25.00.

CLOSING PROTECTION LETTERS

Closing protection letters shall be issued upon request by the applicable lender or buyer who is a party to a real estate transaction in which a policy of title insurance has been or will be issued by or on behalf of the title insurer and where a Company's issuing agent is performing settlement services. The rate for issuance of each closing protection letter shall be twenty-five ($25.00). The fee shall be payable in full to the Underwriter at closing for the additional risk it assumes when providing closing protection.

SECTION 9

ENDORSEMENTS

Summary:

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.

ALTA	CLTA	Description	Owr	Lndr	Charge
1-06		STREET ASSESSMENT COVERAGE With Street Improvement Assessment Coverage		X	No Charge
3-06		ZONING - LAND ONLY provide insurance against violations of zoning ordinances.	X	X	10% of Basic Rate Minimum $100
3.1-06		ZONING – COMPLETED STRUCTURE Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on improved property	X	X	15% (Min. 100.00)
3.2-06		ZONING – COMPLETED STRUCTURE ENDORSEMENT Provides certain protection to an insured owner or lender against certain aspects regarding zoning ordinances on improved property	X	X	25% of Basic Rate
4-06		CONDOMINIUM ENDORSEMENT		X	No Charge
4.1-06		CONDOMINIUM ENDORSEMENT No violation of CC&R's separate taxation , encroachments, right of first refusal		X	No Charge
5-06		PUD ENDORSEMENT			No Charge
5.1-06		PUD ENDORSEMENT No violations of CC&R's, priority of assessments, encroachments, right of first refusal.		X	No Charge
6-06		A.R.M. – ADJUSTABLE/VARIABLE RATE MORTGAGE ENDORSEMENT		X	No Charge
6.2-06		A.R.M. – NEGATIVE AMORTIZATION ENDORSEMENT Variable rate mortgage endorsement for mortgages with negative amortization.		X	No Charge

7-06		MANUFACTURED HOUSING UNIT ENDORSEMENT manufactured housing unit is located on the land.		X	$25.00
7.1-06		MANUFACTURED HOUSING UNIT – CONVERSION LOAN		X	$25.00
7.2-06		MANUFACTURED HOUSING CONVERSION - OWNER	X		$25.00
8.1-06		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT Covering residential property only		X	No Charge
8.2-06		ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT – COMMERICAL PROPERTY		X	10% of basic rate Minimum $100 Maximum $250
9-06		COMPREHENSIVE ENDORSEMENT Restrictions, Encroachments and Minerals		X	No Charge
9.1-06		COMPREHENSIVE ENDORSEMENT Restrictions, Encroachments and Minerals – Unimproved Owners	X		$100
9.2-06		COMPREHENSIVE ENDORSEMENT Restrictions, Encroachments and Minerals – Improved - Owners	X		$100
9.3-06		COMPREHENSIVE ENDORSEMENT Restrictions, Encroachments and Minerals – Future Improvements - LOAN		X	No Charge
9.6-06		PRIVATE RIGHTS – Loan Policy Endorsement Insures against enforcement of a Private Right in a Covenant		X	$100, underwriting approval required for use
9.7-06		RESTRICTIONS, ENCROACHMENTS, MINERALS – LAND UNDER DEVELOPMENT ENDORSEMENT Same as above but for Land Under Development		X	$100, underwriting approval required for use
9.8-06		COVENANTS CONDITIONS AND RESTRICTIONS – LAND UNDER DEVELOPMENT ENDORSEMENT Same as above but for Land Under Development	X		$100, underwriting approval required for use
9.9-06		PRIVATE RIGHTS – OWNER'S POLICY ENDORSEMENT Insures against enforcement of a Private Right in a Covenant	X		$100, underwriting approval required for use
9.10-06		Restrictions, Encroachments, Minerals-Current Violations-Loan Policy		X	No Charge
10-06		ASSIGNMENT OF LIEN		X	$75.00
10.1-06		ASSIGNMENT WITH DATEDOWN Validity of assignment; priority of the lien		X	20% based on unpaid balance

11-06		MORTGAGE MODIFICATION		X	30% of Basic Rate
11.1-06		MORTGAGE MODIFICATION WITH SUBORDINATION		X	30% of Basic Rate
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	35% of basic rate for existing balance of loan: 100% of basic rate for additional advance
12-06		TIE-IN ENDORSEMENT allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states		X	No Charge
12.1-06		AGGREGATION – STATE LIMITS – Similar to ALTA 12-06 except that it takes into account states that have a restricted cap insurance amount for policies.		X	10% of Basic Rate
13-06		LEASEHOLD OWNERS ENDORSEMENT Adding leasehold owners coverage to policy	X		No Charge
13.1-06		LEASEHOLD LENDERS ENDORSEMENT Adding leasehold lenders coverage to policy		X	No Charge
14-06		FUTURE ADVANCE - PRIORITY		X	$25.00
14.1-06		FUTURE ADVANCE - KNOWLEDGE		X	$75.00
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	$75.00
14.3-06		FUTURE ADVANCE		X	$75.00
15-06		NON-IMPUTATION ENDORSEMENT – FULL EQUITY TRANSFER	X		$100
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		$100.00
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		$100.00
16-06		MEZZANINE FINANCE ENDORSEMENT **REQUIRES UNDERWRITING APPROVAL**		X	$100.00

		Insures the lender who accepts the assignment of it's borrower's security interest in the land insured			
17-06		ACCESS AND ENTRY ENDORSEMENT Assures that the property abuts a physically open street.	X	X	$100.00
17.1-06		INDIRECT ACCESS & ENTRY	X	X	$100.00
17.2-06		UTILITY ACCESS	X	X	$100.00
18-06		TAX PARCEL ENDORSEMENT – Single Parcel	X	X	$100.00
18.1-06		TAX PARCEL ENDORSEMENT – Multiple Parcels 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	$100.00
19-06		CONTIGUITY – MULTIPLE PARCELS ENDORSEMENT property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	$100.00
19.1-06		CONTIGUITY – SINGLE PARCEL ENDORSEMENT property described in the policy is contiguous to specific adjoining property described in the Endorsement.	X	X	$100.00
20-06		FIRST LOSS – MULTIPLE PARCEL		X	$100.00
22-06		LOCATION ENDORSEMENT		X	No Charge
22.1-06		LOCATION & MAP ENDORSEMENT		X	No Charge
23-06		CO-INSURANCE – SINGLE PARCEL		X	No Charge
24-06		DOING BUSINESS AS ENDORSEMENT		X	No Charge
25-06		SAME AS SURVEY ENDORSEMENT		X	Standard Coverage-20% Extended Coverage - $25
25.1-06		SAME AS PORTION OF SURVEY		X	Standard Coverage-20% Extended Coverage - $25
26-06		SUBDIVISION ENDORSEMENT		X	10% of Basic
27-06		USERY ENDORSEMENT		X	$100.00
28-06		EASEMENT DAMAGE - ENFORCED REMOVAL	X	X	10% of Basic

28.1-06		ENCROACHMENTS – BOUNDARIES AND EASEMENTS	X	X	$100 Lender – 10% of Basic Rate Owner ($100 minimum)
28.2-06		ENCROACHMENTS – BOUNDARIES AND EASEMENTS – DESCRIBED IMPROVEMENTS	X	X	$100 Lender – 10% of Basic Rate Owner ($100 minimum)
29-06		INTEREST RATE SWAP – DIRECT OBLIGATION		X	$100.00
29.1-06		INTEREST RATE SWAP – ADDITIONAL INTEREST		X	$100.00
29.2-06		INTEREST RATE SWAP – DIRECT OBLIGATION – DEFINED AMOUNT		X	10% of Basic Rate
29.3-06		Interest Rate Swap – Additional Interest – Defined Amount		X	10% of Basic Rate
30-06		SHARED APPRECIATION – 1-4 FAMILY		X	$100.00
30.1-06		COMMERCIAL PARTICIPATION INTEREST ENDORSEMENT – Provides coverage against lack of priority, unenforceability, or invalidity as a result of shared appreciation.		X	10% of Basic Rate
31-06		SEVERABLE IMPROVEMENTS		X	$100.00
32-06		CONSTRUCTION LOAN – PENDING DISBURSEMENT ENDORSEMENT – Insures Lender against loss due to the invalidity or unenforceability of lien as advances are made and includes mechanic's liens.		X	$100, underwriting approval required for use
32.1-06		CONSTRUCTION LOAN – LOSS OF PRIORITY – DIRECT PAYMENT		X	$100.00
32.2-06		CONSTRUCTION LOAN – LOSS OF PRIORITY – INSURED'S DIRECT PAYMENT ENDORSEMENT – Similar to 32-06 but allows for periodic construction disbursement payments.		X	$100, underwriting approval required for use
33-06		CONSTRUCTION LOAN – DISBURSEMENT AND DATE DOWN		X	10% of basic Rate
34-06		IDENTIFIED RISK COVERAGE ENDORSEMENT – Insures against a final court order enforcing an Identified Risk in favor of an adverse party.		X	Negotiable, underwriting approval required for use
35-06		MINERALS – BUILDINGS ENDORSEMENT – Insures against loss or damage resulting from enforced removal or alteration of buildings because of existing right to use surface	X	X	10% of Basic Rate, underwriting approval required for use
35.1-06		MINERALS – IMPROVEMENTS ENDORSEMENT –	X	X	No Charge Lender – 10% of Basic Rate Owner ($100

		Insures against forced removal or alteration of improvements because of existing right to use surface for extraction of minerals.			minimum, $500 maximum. Underwriting approval required for use
35.2-06		MINERALS – DESCRIBED IMPROVEMENTS ENDORSEMENT – Provides coverage against enforced removal or alteration of listed improvements because of existing right to use surface for minerals.	X	X	No Charge Lender – 10% of Basic Rate Owner ($100 minimum, $500 maximum. Underwriting approval required for use
35.3-06		MINERALS – LAND UNDER DEVELOPMENT ENDORSEMENT – 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	No Charge Lender – 10% of Basic Rate Owner ($100 minimum, $500 maximum. Underwriting approval required for use
36-06		ENERGY PROJECT – LEASEHOLD EASEMENTS – OWNER'S ENDORSEMENT- Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements.	X		10% of Basic Rate, underwriting approval required for use
36.1-06		ENERGY PROJECT – LEASEHOLD EASEMENTS – LOAN ENDORSEMENT – Provides coverage against loss or damage for insured easement interests to create rights in the land for project improvements.		X	10% of Basic Rate, underwriting approval required for use
36.2-06		ENERGY PROJECT – LEASEHOLD – OWNER'S ENDORSEMENT – Provides coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests.	X		10% of Basic Rate, underwriting approval required for use
36.3-06		ENERGY PROJECT – LEASEHOLD – LOAN ENDORSEMENT – Provides coverage the same as ALTA 36-06 except it deletes the aspects addressing insured easement interests.		X	10% of Basic Rate, underwriting approval required for use
36.4-06		ENERGY PROJECT – COVENANTS LAND UNDER DEVELOPMENT – OWNER'S ENDORSEMENT – Patterned after ALTA 9.8-06 but tailored to energy project context.	X		10% of Basic Rate, underwriting approval required for use

36.5-06		ENERGY PROJECT – COVENANTS LAND UNDER DEVELOPMENT – LOAN ENDORSEMENT – Patterned after ALTA 9.7-06 and is loan counterpart of ALTA 36.4-06.		X	10% of Basic Rate, underwriting approval required for use
36.6-06		ENERGY PROJECT – ENCROACHMENTS ENDORSEMENT – Provides coverage against loss or damage as to encroachments or enforced removal of any “Electrical Facility”.	X	X	10% of Basic Rate, underwriting approval required for use
37-06		ASSIGNMENT OF RENTS OR LEASES ENDORSEMENT – Provides coverage against loss or damage from defect in Assignment of Rents or Leases.		X	$50.00
38-06		MORTGAGE TAX ENDORSEMENT – Provides coverage against loss or damage by reason of the invalidity or unenforceability of the lien resulting from failure to pay the Mortgage Tax.		X	$100.00
39-06		POLICY AUTHENTICATION ENDORSEMENT- States that the Company will not deny liability under the policy or endorsements on grounds were issued electronically or lack of signature.	X	X	No Charge, underwriting approval required for use
40-06		TAX CREDIT – OWNER’S ENDORSEMENT – Insures against loss or damage sustained by the named Tax Credit Investor caused by a defect.	X		10% of Basic Rate, underwriting approval required for use
40.1-06		TAX CREDIT – DEFINE AMOUNTS – OWNER’S ENDORSEMENT – Similar to 40-06 it insures against loss or damage sustained by Tax Credit Investor by only to the extent of “Additional Amount of Insurance”.	X		10% of Basic Rate, underwriting approval required for use
ALTA JR1		JUNIOR LOAN – DATE DOWN		X	No charge for first downdate $25.00 thereafter
ALTA JR2		JUNIOR LOAN – REVOLVING CREDIT/VARIABLE RATE		X	No Charge

ALTA 47		OPERATIVE LAW – OWNER'S POLICY To be used with the ALTA 2006 Owner's Policy, includes verbiage regarding tribal law.	X		No Charge
ALTA 47.1		OPERATIVE LAW – LOAN POLICY To be used with the ALTA 2006 Loan Policy, includes verbiage regarding tribal law.		X	No Charge
ALTA 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
ALTA 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
ALTA 49		Forgery – New Owner's Policy - Residential	X		10% of Basic Rate (Min. $150.00)
ALTA 49.1		Forgery – Existing Owner's Policy - Residential	X		10% of Basic Rate (Min. $250.00)
ALTA 50		Residential Solar – Loan Policy		X	$100
	100	COMPREHENSIVE – LENDER (C.C. & R. Encroachment and Mining) ENDORSEMENT assures against incorrectness of information given by the insurer as to restrictions, violation of restrictions, encroachments, etc.		X	No Charge
	100.12	RIGHT OF REVERSION ENDORSEMENT Insures against loss by reason of the enforcement of any reverter, right of re-entry or right of power of termination of the estate or interest in the land		X	$25.00
	100.13	ASSESSMENT LIEN OF ASSOCIATION OR CONDOMINIUM ENDORSEMENT Insures Lender against lack of priority of their lien over lien of any assessment by a Homeowners or Condominium Association		X	$25.00
	100.2.10	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy		X	No Charge
	100.28	VIOLATION OF COVENANTS – FUTURE CONSTRUCTION ENDORSEMENT – **REQUIRES UNDERWRITING APPROVAL** Insures against loss by reason of any final judgment enforcing the covenants passed upon a violation of the land present or future		X	20% Owner Policy 10% Lender Policy of Basic Rate

	100.29	MINERAL RIGHTS ENDORSEMENT INCLUDING AESTHETIC DAMAGE – **REQUIRES UNDERWRITING APPROVAL –** Insures against loss by reason of physical and aesthetic damage to improvements from the exercise of any right to use the surface of the land		X	20% of Basic Rate
	100.30	MINERAL RIGHTS ENDORSEMENT – **REQUIRES UNDERWRITING APPROVAL –** Insures against loss by reason of physical damage to improvements from exercise of any right to use the surface of the land		X	10% of Basic Rate
	101	MECHANIC LIEN COVERAGE ENDORSEMENT – **REQUIRES UNDERWRITING APPROVAL** Insures Lender against loss by reason of establishment of priority over the lien of the insured mortgage by any statutory lien for labor or material.		X	10% of Basic Rate
	101.1	MECHANICS' LIEN Insures against loss or damage by reason of any statutory lien for labor or material in Notice of Completion	X		20% Of Basic Rate
	101.2	MECHANICS' LIENS, NOTICE OF COMPLETION Insures against loss or damage of the priority over the insured mortgage by reason of any statutory lien for labor or material in Notice of Completion		X	10% of Basic Rate
	101.3	MECHANICS' LIEN, NO NOTICE OF COMPLETION Insures against loss or damage of the priority over the insured mortgage by reason of any statutory lien for labor or material completed at Date of Policy		X	10% of Basic Rate
	101.4	MECHANICS' LIENS, NO NOTICE OF COMPLETION Insures against loss or damage by reason of any statutory lien for labor or material as of Date of Policy	X		20% Of Basic Rate
	102.5	FOUNDATION ENDORSEMENT No Violation of CC&R's, no encroachments onto easements or adjoining land.		X	15% of Basic Rate, Minimum $100 Maximum $1000
	103.1	EASEMENTS – DAMAGE FROM USE OR MAINTENANCE ENDORSEMENT Insures against loss as a result of any exercise of the right to use or maintenance of an easement		X	10% of Basic Rate

	103.3	EASEMENTS – REMOVAL OF IMPROVEMENTS ENDORSEMENT Insures against loss as a result of forced removal of any portion of the improvements which encroach upon an easement		X	10% of Basic Rate
	103.4	INGRESS & EGRESS EASEMENT ENDORSEMENT Insures that the easement provides ingress and egress for the owner to and from a public street		X	20% Owner Policy 10% Loan Policy
	103.5	WATER RIGHTS ENDORSEMENT – SURFACE DAMAGE against loss or damage to buildings, improvements, lawns and shrubbery by reason of withdrawal of water from said land.	X	X	No Charge 1-4 Family 20% Owner Policy 10% Loan Policy
	103.8	WATER RIGHTS ENDORSEMENT – EXISTING OR FUTURE IMPROVEMENTS against loss or damage to buildings, improvements, lawns and shrubbery by reason of withdrawal of water from said land.		X	10% of Basic Rate
	107.2	INCREASED LIABILITY -			$25.00 plus excess liability premium
	107.9	NAMING ADDITIONAL INSURED ENDORSEMENT Amends policy to add additional insureds but does not extend policy date		X	No Charge at time of closing otherwise $100.00
	108.7	ADDITIONAL ADVANCE – STANDARD COVERAGE		X	65% of basic rate based upon amount of advance.
	108.8	ADDITIONAL ADVANCE – EXTENDED COVERAGE		X	75% of basic rate based upon amount of advance
	110.1	DELETION OF ITEM FROM POLICY (OTHER THAN STANDARD EXCEPTIONS)	X	X	20% of basic rate for Owners 10% of basic rate for loan
	111.5	VARIABLE RATE MORTGAGE		X	No Charge
	111.8	VARIABLE RATE - NEGATIVE AMORTIZATION		X	No Charge
	111.9	FNMA BALLOON MORTGAGE		X	No Charge
	111.10	REVOLVING LINE – OPTIONAL ADVANCE Assures priority of optional additional advances.		X	$25.00
	111.11	REVOLVING LINE – OBLIGATORY ADVANCE		X	$25.00

		Assures priority of obligatory additional advances. Includes variable rate interest coverage			
	115.1	CONDOMINIUM		X	No Charge
	115.2	PLANNED UNIT DEVELOPMENT		X	No Charge
	115.3	CONDOMINIUM		X	No Charge
	115.4	PLANNED UNIT DEVELOPMENT	X	X	No Charge
	116	SURVEY PROTECTION ENDORSEMENT Insures against loss by reason of the failure of improvements not to be located on the land		X	No Charge
	116.1	SURVEY ENDORSEMENT Insures that the property described in the policy is the same as that shown on a plat of survey of said property	X	X	$25.00Extended 20% Standard (min. $300)
	GE-1	Policy Modification (Correction) Endorsement	X	X	No Charge