



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ARIZONA TITLE INSURANCE RATE MANUAL

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

December 8, 2025

**SCHEDULE OF FEES AND CHARGES
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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
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FORWARD

This "Schedule" is prepared in accordance with Title 20, Arizona Revised Statutes, Section 20-376, et seq. Its purpose is to show the minimum charges applicable to the various types of coverage issued.

Other charges, as set forth in this "Schedule", shall apply when the requested insurance coverage involves excessive or special risk. When the Company is asked to provide special or additional services not contemplated in the insurance rates otherwise contained herein, such charges shall be computed by using a minimum work charge of \$150 per hour or fraction thereof. Special or additional work charges will be disclosed in writing to the requesting party for approval prior to the commencement of the work.

The rules and procedures contained herein are in no manner, either expressed or implied, to be construed as establishing or changing the rules and procedures pertaining to title practices but are so shown in order to apply the insurance rates defined herein.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

1.1 GENERAL RULES

A. SEPARATE RATING AND ADDITIONAL EXAMINATION/CHAIN CHARGES

1. Contiguous property vested in one ownership and being located in the same plat, subdivision or section, shall be construed as one parcel. When any of the parcels were vested in separate ownership within five years prior to the date of the order, they shall be construed as separate parcels, and an additional minimum charge of \$50 for each separate parcel shall apply. An easement over another parcel which is to be insured shall be rated as a separate parcel. The additional chain charge does not apply where the separate parcels abut to form one contiguous holding, and the title to each such parcel has been previously insured in the same vested owner.
2. Property divided by a county line shall be construed as non-contiguous and the applicable rate for each title insured in each county shall apply, based upon valuation allotted to each county.
3. Property vested in several ownerships shall be construed as separate parcels, and the insurance rate applicable shall be charged as to each separate ownership involved.
4. Property vested in one ownership and located in different plats, subdivisions or sections shall be construed as separate parcels, and an additional minimum charge of \$50 for each separate parcel shall apply. The additional chain charge does not apply when the separate parcels abut to form one contiguous holding and the title to each parcel has been previously insured in the same vested owner.

B. COMPUTATION OF FEES

Unless otherwise designated herein, rates shall be applied on a per unit of insurance basis in multiples of \$20,000, including any fraction thereof, in accordance with the division of such units as set forth in the applicable Basic Insurance Rate Schedule.

C. CORRECTIONS/DUPLICATE POLICIES

A policy may be rewritten, or a duplicate policy issued, to correct an error, not caused by the Company, for a charge of \$50.

D. FAIR VALUE

The Fair Value shall be considered the sales price. Where no sale is involved, the Fair Value is the value of the estate or interest to be insured which may be determined from all available information. Unless otherwise established, Fair Value is not less than the sum of the recorded encumbrances to which the property is subject. The Company's intent is not to issue title insurance for less than Fair Value. However, insurance in excess of Fair Value may only be issued with the Company's approval.

E. COURTESY RATE TO OTHER TITLE INSURANCE COMPANIES

A commission of not less than 20% nor more than 40% of the charge for the insurance product(s) ordered, may be paid to another title insurer or agent for referral of a title order. The percentage of the premium to be paid as a commission shall be determined by a negotiated agreement between the two companies/agents involved pursuant to A.R.S. Section 20-1584, subject to any laws and regulations that apply.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

F. MULTIPLE POLICIES, GUARANTEES, OR OWNERSHIPS INSURED SIMULTANEOUSLY

Whenever two or more policies or guarantees are issued simultaneously out of the same ownership the Applicable Insurance Rate is taken from the aggregate liability assumed and an additional charge of \$100 for each policy or guarantee issued over one.

Excepted therefrom are policies issued and charged under the Prepaid Reissue Rate, reissues of initial loan policies, and the Builders and Subdivision Section.

G. ADDITIONAL CHARGES

The rates herein are minimum charges. The Company reserves the right to make additional charges when additional work is performed, additional risk assumed or when additional costs are incurred. Additional costs include, but are not limited to, charges made by third party vendors for overnight or express mail or courier services, charges for the electronic transfer of funds, postage and inspection fees, and charges made by municipalities for information under their exclusive control required for the Company's insurance products. The Company also reserves the right to make additional charges when the parties to a transaction, including their agents or representatives, make demands that cause the Company to perform additional duties and spend an abnormal amount of time processing the order. Company work charges shall be computed according to the formula and conditions defined in the Forward; third party vendor charges and municipal government charges shall be the actual fee charged by the vendor or municipality.

H. ROUNDING OF TITLE PREMIUMS

When an insurance premium is derived from the application of a percentage of an insurance rate as stated herein, the fee to be charged will be the result of that calculation rounded up to the nearest even dollar amount. When multiple calculations are required to compute an insurance rate, only the result of the final calculation will be rounded up to the nearest even dollar amount.

I. MINIMUM POLICY FEE

Where indicated herein by "Minimum Policy Fee Applies", the minimum charge notwithstanding the provisions of any insurance rate herein, may not be less than the Minimum Policy Fee set forth in Sections 2.1 or 3.2 for the type of owners or loan policy requested. The Short Term Rate or other rate reduction cannot be applied to reduce a policy premium below the Minimum Policy Fee.

J. POLICY TYPES – STANDARD AND EXTENDED COVERAGE

1. **Owner's Insurance:**

Standard Coverage, as used herein, may be a CLTA Standard Coverage Owner's Policy; ALTA Owner's Policy issued in Standard Coverage Form.

The Homeowner's Policy of Title Insurance is an expanded coverage policy that unless otherwise specified herein, is for the purposes of this Schedule, classified as a standard coverage owner's policy.

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

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

GENERAL RULES

J. POLICY TYPES – STANDARD AND EXTENDED COVERAGE (CONTINUED)

2. Lender's Insurance:

Standard Coverage, as used herein, may be a CLTA Standard Coverage Loan Policy or an ALTA Loan Policy issued in Standard Coverage Form.

Extended Coverage is an ALTA Loan Policy issued in Extended Coverage Form or an ALTA Short Form Residential Loan Policy.

The ALTA Expanded Coverage Loan Policy is an expanded coverage policy that is separately described where available herein.

3. Standard Coverage:

An owners or loan policy, for the purposes of this Schedule, is deemed to be Standard Coverage when each of the Western Regional Exceptions, as adopted by the California Land Title Association (or their equivalent) and hereinafter referred to as the "Standard Exceptions", are shown as Exceptions to Coverage in the policy.

4. Extended Coverage:

An owners or loan policy, for the purposes of this Schedule, is deemed to be Extended Coverage when the policy does not contain one or more of the Standard Exceptions as an Exception to Coverage.

K. PROPERTY CLASSIFICATIONS – RESIDENTIAL AND COMMERCIAL

1. Residential: When a rating provision herein is stated as applying to "Residential", it signifies real property comprised of an existing single-family structure of one to four units including a residential condominium unit, an interest in a cooperative residential apartment or other real property intended and used for single-family residential purposes.
2. Commercial: When a rating provision herein is stated as applying to "Commercial", it signifies real property other than the real property defined as Residential above.

1.2 APPLICABLE INSURANCE RATE AND SHORT TERM RATE

A. Applicable Insurance Rate

"Applicable Insurance Rate" as used herein, is the percentage of the appropriate Basic Insurance Rate assigned to the policies shown in Section 2.1 for Owners Insurance or Section 3.1 for Lenders Insurance.

B. Short Term Rate

The Short Term Rate is a 20% reduction in the Applicable Insurance Rate. The Short Term Rate can apply when the current order is placed within 60 months from the date of issuance of a prior CLTA or ALTA form of policy of title insurance, provided that the grantor, borrower, lessor or assignor are insured under the terms of the prior policy and the property described therein is substantially the same as that of the new policy. (See Sections 2.3 and 3.3)

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

NOTE 1: Special rates are applicable for subdivision and development sale and loan transactions and are set forth in beginning with Section 5.1, under Subdivision and Development Rates.

NOTE 2: The Short Term Rate does not apply to endorsements.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

BASIC INSURANCE RATE SCHEDULE

BASIC RATE – AREA 1

FOR THE COUNTIES OF COCONINO, MARICOPA, PIMA, PINAL AND YAVAPAI

Amount of Insurance	Basic Insurance Rate	Amount of Insurance	Basic Insurance Rate
\$0 to \$100,000	\$830	\$540,001 to \$560,000	\$2,254
\$100,001 to \$120,000	\$917	\$560,001 to \$580,000	\$2,307
\$120,001 to \$140,000	\$984	\$580,001 to \$600,000	\$2,361
\$140,001 to \$160,000	\$1,074	\$600,001 to \$620,000	\$2,416
\$160,001 to \$180,000	\$1,149	\$620,001 to \$640,000	\$2,469
\$180,001 to \$200,000	\$1,224	\$640,001 to \$660,000	\$2,523
\$200,001 to \$220,000	\$1,281	\$660,001 to \$680,000	\$2,576
\$220,001 to \$240,000	\$1,341	\$680,001 to \$700,000	\$2,631
\$240,001 to \$260,000	\$1,403	\$700,001 to \$720,000	\$2,696
\$260,001 to \$280,000	\$1,464	\$720,001 to \$740,000	\$2,750
\$280,001 to \$300,000	\$1,525	\$740,001 to \$760,000	\$2,805
\$300,001 to \$320,000	\$1,579	\$760,001 to \$780,000	\$2,859
\$320,001 to \$340,000	\$1,640	\$780,001 to \$800,000	\$2,912
\$340,001 to \$360,000	\$1,701	\$800,001 to \$820,000	\$2,967
\$360,001 to \$380,000	\$1,762	\$820,001 to \$840,000	\$3,021
\$380,001 to \$400,000	\$1,822	\$840,001 to \$860,000	\$3,075
\$400,001 to \$420,000	\$1,877	\$860,001 to \$880,000	\$3,129
\$420,001 to \$440,000	\$1,931	\$880,001 to \$900,000	\$3,184
\$440,001 to \$460,000	\$1,984	\$900,001 to \$920,000	\$3,237
\$460,001 to \$480,000	\$2,038	\$920,001 to \$940,000	\$3,291
\$480,001 to \$500,000	\$2,092	\$940,001 to \$960,000	\$3,346
\$500,001 to \$520,000	\$2,146	\$960,001 to \$980,000	\$3,400
\$520,001 to \$540,000	\$2,199	\$980,001 to \$1,000,000	\$3,456

For each \$20,000, or fraction thereof, above \$1,000,000 add \$40.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

BASIC INSURANCE RATE SCHEDULE

BASIC RATE – AREA 2

FOR THE COUNTIES OF LA PAZ, MOHAVE AND YUMA

Amount of Insurance	Basic Insurance Rate	Amount of Insurance	Basic Insurance Rate
\$0 to \$60,000	\$630	\$520,001 to \$540,000	\$2,127
\$60,001 to \$80,000	\$725	\$540,001 to \$560,000	\$2,181
\$80,001 to \$100,000	\$798	\$560,001 to \$580,000	\$2,234
\$100,001 to \$120,000	\$873	\$580,001 to \$600,000	\$2,288
\$120,001 to \$140,000	\$949	\$600,001 to \$620,000	\$2,342
\$140,001 to \$160,000	\$1,020	\$620,001 to \$640,000	\$2,396
\$160,001 to \$180,000	\$1,096	\$640,001 to \$660,000	\$2,449
\$180,001 to \$200,000	\$1,169	\$660,001 to \$680,000	\$2,503
\$200,001 to \$220,000	\$1,226	\$680,001 to \$700,000	\$2,557
\$220,001 to \$240,000	\$1,284	\$700,001 to \$720,000	\$2,610
\$240,001 to \$260,000	\$1,342	\$720,001 to \$740,000	\$2,663
\$260,001 to \$280,000	\$1,407	\$740,001 to \$760,000	\$2,715
\$280,001 to \$300,000	\$1,472	\$760,001 to \$780,000	\$2,768
\$300,001 to \$320,000	\$1,527	\$780,001 to \$800,000	\$2,821
\$320,001 to \$340,000	\$1,582	\$800,001 to \$820,000	\$2,874
\$340,001 to \$360,000	\$1,636	\$820,001 to \$840,000	\$2,927
\$360,001 to \$380,000	\$1,691	\$840,001 to \$860,000	\$2,979
\$380,001 to \$400,000	\$1,746	\$860,001 to \$880,000	\$3,032
\$400,001 to \$420,000	\$1,800	\$880,001 to \$900,000	\$3,085
\$420,001 to \$440,000	\$1,855	\$900,001 to \$920,000	\$3,138
\$440,001 to \$460,000	\$1,910	\$920,001 to \$940,000	\$3,191
\$460,001 to \$480,000	\$1,965	\$940,001 to \$960,000	\$3,243
\$480,001 to \$500,000	\$2,019	\$960,001 to \$980,000	\$3,296
\$500,001 to \$520,000	\$2,073	\$980,001 to \$1,000,000	\$3,349

For each \$20,000, or fraction thereof, above \$1,000,000 add \$40.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

BASIC INSURANCE RATE SCHEDULE

BASIC RATE – AREA 3

**FOR THE COUNTIES OF APACHE, COCHISE, GILA,
GRAHAM, GREENLEE, NAVAJO AND SANTA CRUZ**

Amount of Insurance	Basic Insurance Rate	Amount of Insurance	Basic Insurance Rate
\$0 to \$60,000	\$630	\$520,001 to \$540,000	\$2,051
\$60,001 to \$80,000	\$696	\$540,001 to \$560,000	\$2,103
\$80,001 to \$100,000	\$766	\$560,001 to \$580,000	\$2,154
\$100,001 to \$120,000	\$838	\$580,001 to \$600,000	\$2,206
\$120,001 to \$140,000	\$911	\$600,001 to \$620,000	\$2,258
\$140,001 to \$160,000	\$979	\$620,001 to \$640,000	\$2,310
\$160,001 to \$180,000	\$1,052	\$640,001 to \$660,000	\$2,361
\$180,001 to \$200,000	\$1,122	\$660,001 to \$680,000	\$2,412
\$200,001 to \$220,000	\$1,176	\$680,001 to \$700,000	\$2,469
\$220,001 to \$240,000	\$1,232	\$700,001 to \$720,000	\$2,520
\$240,001 to \$260,000	\$1,288	\$720,001 to \$740,000	\$2,561
\$260,001 to \$280,000	\$1,350	\$740,001 to \$760,000	\$2,621
\$280,001 to \$300,000	\$1,413	\$760,001 to \$780,000	\$2,672
\$300,001 to \$320,000	\$1,465	\$780,001 to \$800,000	\$2,723
\$320,001 to \$340,000	\$1,518	\$800,001 to \$820,000	\$2,774
\$340,001 to \$360,000	\$1,570	\$820,001 to \$840,000	\$2,824
\$360,001 to \$380,000	\$1,623	\$840,001 to \$860,000	\$2,869
\$380,001 to \$400,000	\$1,686	\$860,001 to \$880,000	\$2,930
\$400,001 to \$420,000	\$1,738	\$880,001 to \$900,000	\$2,981
\$420,001 to \$440,000	\$1,790	\$900,001 to \$920,000	\$3,032
\$440,001 to \$460,000	\$1,843	\$920,001 to \$940,000	\$3,083
\$460,001 to \$480,000	\$1,896	\$940,001 to \$960,000	\$3,133
\$480,001 to \$500,000	\$1,948	\$960,001 to \$980,000	\$3,184
\$500,001 to \$520,000	\$2,000	\$980,001 to \$1,000,000	\$3,235

For each \$20,000, or fraction thereof, above \$1,000,000 add \$40.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

OWNERS INSURANCE

2.1 BASIC CHARGE

The Basic Insurance Rate is applied to the Fair Value of the estate or interest being insured. For the computation of charges, the Basic Insurance Rate contemplates a single parcel or chain of title.

Owners' insurance may be issued in the amount of the purchase price on unimproved property where construction loans are involved and separate lenders insurance is to be issued concurrently.

Proposed improvements may be insured in an amount as agreed upon by the applicant and the Company.

STANDARD COVERAGE

A. CLTA Standard Coverage Owner's Policy or ALTA Owner's Policy issued in Standard Coverage Form	100% of Basic Insurance Rate Minimum Policy Fee: \$830 in Basic Rate Area 1 \$630 in Basic Rate Area 2 \$630 in Basic Rate Area 3
B. Homeowner's Policy of Title Insurance	110% of Basic Insurance Rate \$913 in Basic Rate Area 1 \$693 in Basic Rate Area 2 \$693 in Basic Rate Area 3

EXTENDED COVERAGE

C. ALTA Owner's Policy issued in Extended Coverage Form	150% of Basic Insurance Rate Minimum Policy Fee: \$1,245 in Basic Rate Area 1 \$945 in Basic Rate Area 2 \$945 in Basic Rate Area 3
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2.2 REISSUE OF OWNERS INSURANCE

A. The reissue of a policy to an insured WHERE NO TRANSACTION is involved. (No time limit)

1. Standard Coverage

25% of the Basic Insurance Rate, based upon the amount of outstanding insurance, for the reissue up to the amount of outstanding insurance, plus an increased liability charge, if any, based on the rate applicable for each unit of insurance issued in excess of the original amount. Minimum Policy Fee Applies.

2. Extended Coverage

35% of Basic Insurance Rate based upon the amount of the outstanding insurance, plus an increased liability charge, if any, based on the rate applicable for each unit of insurance issued in excess of the original amount. Minimum Policy Fees Applies.

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

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

OWNERS INSURANCE

2.2 REISSUE OF OWNERS INSURANCE (Continued)

B. Prepaid Final Policy: when the insured in a policy initially issued pursuant to the Basic Charge for Standard or Extended Coverage Owner's Insurance specified in paragraph 2.1 acquires the title with the intent of conveying the same to an ultimate purchaser in a future transaction, said policy may be replaced in a subsequent policy insuring a single sale to an ultimate purchaser within 12 months of the date of the first issued policy. The premium for the final policy to the ultimate purchaser must be paid at the time the first insured acquires the title.

1. Standard Coverage

25% of the Basic Insurance Rate for 12 months, based upon the amount of insurance of the initial policy.

2. Extended Coverage

35% of the Basic Insurance Rate for 12 months, based upon the amount of insurance of the initial policy.

The original 12-month period may be extended for an additional 12 months, prior to its expiration, by payment of an additional 10% of the Basic Insurance Rate for Standard Coverage or 15% of the Basic Insurance Rate for Extended Coverage, based upon the original amount of insurance.

Upon consummation of the sale within the original period, or any extension thereof, no additional cost for the same type of policy as originally issued except as an increased liability charge, if any, based on the applicable rate in paragraph 2.1 above for each unit of insurance issued in excess of the original amount.

- NOTE:
1. If the original issue was Standard Coverage and the reissue is to be a Homeowner's Policy then to the charge herein specified shall be added an additional 10% of the Basic Insurance Rate based upon the full amount of the insurance to be issued.
 2. If the outstanding insurance was priced at standard rates and the reissue is Extended Coverage to the above charges will be added 50% of Basic Rate, based upon the full amount of insurance issued.
 3. If separate Lender's insurance is requested concurrently with the reissuance, the additional charge therefore shall be at the rate applicable for the type of insurance issued.
 4. The amount of Owner's insurance must be at least 1) equal to or greater than the amount of the new loan and any other loan to which the property is to remain subject, or 2) the Fair Value of the estate or interest covered.
 5. The Short Term Rate does not apply to the charges in this paragraph.

2.3 SHORT TERM RATE

The Short Term Rate for owners' insurance is 80% of the Applicable Insurance Rate. Minimum Policy Fee Applies.

Please see Section 1.2(B) for a complete explanation of the applicable of the Short Term Rate.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

OWNERS INSURANCE

2.4 VENDOR'S AND VENDEE'S INSURANCE

- A. Initial policy to the vendee, the Applicable Insurance Rate, based upon the Fair Value of the estate or interest.
- B. Upon completion of the contract where the vendee, or assignee, as the purchaser under the executory contract of sale, has been previously insured under a policy for full value, completes the contract, insurance may be issued covering the deed to said purchaser or assignee under the applicable reissue rates, if any.

Insurance in excess of the original amount shall be charged for on an increased liability basis at the Applicable Insurance Rate for each unit of insurance issued in excess of said original policy.

- C. Owners – Fee Estates, Insuring Vendor Concurrently with Insurance of Vendee

- 1. Standard Coverage - \$100
 - 2. Extended Coverage

50% of Basic Rate, based upon the same type and amount of insurance concurrently issued to the vendee. Minimum Policy Fee Applies.

NOTE: The Homeowner's Policy of Title Insurance is not applicable to this Section.

- D. Assignment of Vendor's Interest – Where the vendor under an executory contract of sale has previously furnished the purchaser under said contract a Standard Coverage policy for full value, transfers the vendor's interest in said contract, a Standard Coverage policy may be issued in the same amount as the full consideration paid for said interest at the Applicable Insurance Rate.

2.5 POLICIES FOLLOWING FORECLOSURE, TRUSTEE'S SALE OR DEED IN LIEU

The minimum charge shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. Insurance in excess of said amount is available on an increased liability basis at the appropriate per unit rate for the type of insurance issued.

- A. INSURED ENCUMBRANCE WHERE A TRUSTEE'S SALE, FORECLOSURE GUARANTEE OR SIMILAR GUARANTEE HAS BEEN ISSUED

- 1. Standard Coverage:

100% of the Basic Insurance Rate, based upon the amount of coverage requested, less a credit of 40% of the charge paid for the Trustee's Sale Guarantee, Judicial Foreclosure Guarantee or Forfeiture Guarantee. Where a Litigation Guarantee has been issued the credit will be 50% of the charge paid.

This credit is allowable only if the policy is issued within twelve (12) months from the date of the Trustee's Sale, Sheriff's Deed or Deed in Lieu.

- 2. Extended Coverage:

If the new owner was insured by an ALTA Loan Policy; Extended Coverage may be issued to insure said owner at the charges in subparagraph A(1) above, PLUS 40% of Basic Insurance Rate, for the total liability assumed.

NOTE: The above charges (1 and 2) are based upon the amount of liability shown in a trustee's sale or judicial 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 Applicable Insurance Rate.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

OWNERS INSURANCE

B. FEDERALLY GUARANTEED LOANS

If the defaulted loan was insured or guaranteed by a federal agency or instrumentality, the trustee's deed (or other deed evidencing the foreclosure) or deed in lieu may be recorded and the issuance of the policy to cover the deed to such agency may be deferred for a period not to exceed twenty-four months as set forth in Section 6.5.

C. TWO YEAR COMMITMENT TO OTHER THAN A FEDERAL AGENCY

A two year commitment for Standard Coverage may be issued at 60% of the Basic Insurance Rate up to the amount of the previously issued guarantee plus an increased liability amount, if any, based upon the rate applicable for each additional unit of insurance issued in excess of the original amount. Any subsequent owner's policy will be issued at 100% of the Basic Insurance Rate, less a credit of the full amount paid for said two year commitment. Minimum Policy Fee Applies.

An additional 10% of the Basic Insurance Rate, based upon the full amount of the commitment shall be added to a commitment for a Homeowner's Policy. Minimum Policy Fee Applies.

The two year commitment may be extended for a period of one year, prior to its expiration, by payment of an additional 10% of the Basic Insurance Rate, based on the original liability.

2.6 ELIMINATION OF MATTERS FROM OWNERS POLICY

A charge, not to exceed 20% of the Basic Insurance Rate unless a different charge is stipulated under a specific endorsement.

Loss by reason of encumbrance or defects (other than the printed exceptions) may be insured against affirmatively by an appropriate endorsement, at the charge herein stated.

NOTE: See Endorsement Section for specific endorsements and related fees.

2.7 CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATES

An outstanding policy insuring a lessee or assignee of a leasehold estate may be reissued upon conversion of the insured leasehold estate into a fee estate when the conversion is pursuant to the terms of the insured lease, or as agreed by the parties thereto, for the following charges.

1. Standard Coverage:

25% of the Basic Insurance Rate, based upon the amount of outstanding insurance, plus an increased liability charge, if any. Minimum Policy Fee Applies.

NOTE: When the outstanding insurance is a Standard Coverage and the reissue is a Homeowner's Policy, to the above charge add 10% of the Basic Insurance Rate based upon the full amount of the insurance to be issued.

2. Extended Coverage:

50% of the Basic Insurance Rate, based upon the amount of outstanding insurance, plus an increased liability charge, if any. Minimum Policy Fee Applies.

NOTE: When the outstanding insurance is Standard Coverage and the reissue is Extended Coverage to the above charges add 50% of the Basic Insurance Rate, based upon the full amount of insurance issued.

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

Where property is being purchased by "A" for the purpose of causing certain improvements to be erected thereon and the land and improvements are thereafter to be transferred to "B", the ultimate investor, with a lease of the premises back to "A". The charge for the original owner's insurance shall be the Basic Insurance Rate applicable based upon the amount of the original sale of the property at the time of acquisition by "A". On transfer of the title to "B", the charge for the final owner's insurance shall be the Basic Insurance Rate applicable based upon the combined value of the land and improvements, less a credit in an amount equal to one-half of the premium paid on the original sale policy. This credit will be allowed only if the improvements commence within six months from the date of recordation of the original deed and if the final policy is issued within six months from the expiration date of the statutory period for filing of mechanic's liens.

NOTE: The above charges do not include special loans or owners policies.

2.9 INSURANCE OF AN OPTION

1. When the amount of insurance is the amount paid for the option:

- A. Standard Coverage: The Applicable Insurance Rate for Standard Coverage based upon the amount paid for the option.
- B. Final Policy (Option exercised): The Applicable Insurance Rate for the type of policy to be issued based upon the full purchase price.

2. When the policy insuring the option is required to be issued for the option price:

- A. Standard Coverage: The applicable Insurance Rate for Standard Coverage based upon the full option price of the optioned property.
- B. Final Policy (Option exercised): (1) For Standard Coverage, 25% of the Basic Insurance Rate up to the amount of the option policy above; (2) For a Homeowner's Policy, add 10% of the Basic Insurance Rate to the Standard Coverage rate above on the full amount of the final policy to be issued; or (3) For Extended Coverage, 75% of the Basic Rate up to the amount of the option policy. Insurance in excess of the option policy may be issued on an increased liability basis at the Applicable Insurance Rate.

NOTE: For the above charges to apply the option or a memorandum thereof must be recorded, the Company must have a copy of the option agreement, and the option period does not exceed thirty-six months.

2.10 COMMERCIAL PROJECTS

The charges in this paragraph apply to Commercial developments which involve the issuance of one or more policies of title insurance aggregating \$5,000,000 or more. In determining the aggregate amount of insurance applicable to a project it is permissible to include transactions insured by another title insurer.

The Commercial Project insurance rates may not be used in combination with any other rate appearing in this Schedule, including but not limited to the Short Term Rate.

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OWNERS INSURANCE

2.10 COMMERCIAL PROJECTS (Continued)

A. Owners' insurance (original issue or increased liability)

1. If the aggregate in the project will be \$10,000,000 or less

Standard Coverage \$0.65 per \$1,000
Extended Coverage \$0.70 per \$1,000

2. If the aggregate in the project will be in excess of \$10,000,000

Standard Coverage \$0.60 per \$1,000
Extended Coverage \$0.65 per \$1,000

3. If the aggregate in the project will be in excess of \$25,000,000

Standard Coverage \$0.55 per \$1,000
Extended Coverage \$0.60 per \$1,000

B. Concurrent construction loan or lenders insurance under the following conditions

1. For each loan policy issued concurrently with Standard Coverage insuring an owner at the full value of land and improvements:

Standard Coverage - \$150
Extended Coverage - \$0.20 per \$1,000, Minimum \$650

2. For each loan policy issued concurrently with Extended Coverage owners at the full value of land and improvements:

Standard Coverage - \$150
Extended Coverage - \$650

3. For each reissue of a construction loan into a final policy, after completion of improvements, for reissue of an interim loan into a final policy, based on the amount of the initial insurance issued, or to reissue an owner's policy where no transaction is involved:

Original Form	Reissue	Rate Per Thousand
Standard	Standard	\$0.20, Maximum \$500
Standard	Extended	\$0.40, Maximum \$1,000
Extended	Extended	\$0.35, Maximum \$1,000

4. For reissue insurance in excess of original issue, increased liability at the rates set forth in A or B above.

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2.10 COMMERCIAL PROJECTS (Continued)

C. Lenders insurance in the project – not concurrent:

1. Up to an aggregate of \$10,000,000:

Standard Coverage \$0.65 per \$1,000
Extended Coverage \$0.70 per \$1,000

2. Aggregate in excess of \$10,000,000:

Standard Coverage \$0.60 per \$1,000
Extended Coverage \$0.65 per \$1,000

3. Aggregate in excess of \$25,000,000:

Standard Coverage \$0.55 per \$1,000
Extended Coverage \$0.60 per \$1,000

4. Reissue rates as set forth in paragraph B(4) above.

D. When the aggregate liability exceeds \$75,000,000 the rate per \$1,000 for all liability in excess of \$10,000,000 for each type of coverage in paragraphs A, B and C may be reduced by \$0.05 per \$1,000. When the aforesaid aggregate liability provisions is applied, the resultant rate per \$1,000 may be used in lieu of the charges shown in subparagraph E below for the issues of a percentage based endorsement.

E. Endorsements:

When the charge for an endorsement issued in connection with a project is otherwise obtained by multiplying a percentage of the Basic Insurance Rate as shown in paragraphs 7.1 to 7.6 herein the rate under Commercial Projects shall instead be calculated at the same percentage but applied to the following rates:

1. In a planned project where the aggregate policy liability will be \$10,000,000 or less:

\$0.70 per \$1,000

2. In a planned project where the aggregate policy liability will be in excess of \$10,000,000 up to \$25,000,000:

\$0.65 per \$1,000

3. In a planned project where the aggregate policy liability will be in excess of \$25,000,000:

\$0.60 per \$1,000

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LENDERS INSURANCE

3.1 BASIS OF CHARGE

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

The minimum charge shall be based upon an amount not less than the portion of the encumbrance allocated to the property covered. The charges herein contemplate a single parcel or chain of title, when additional parcels or chains of title are involved, or when additional charges apply, such additional charges shall be added to the Applicable Insurance Rate.

3.2 BASIC CHARGE

A. Standard Coverage (CLTA Standard Coverage Loan Policy or ALTA Loan Policy in Standard Coverage Form)

- | | |
|---|--|
| 1. If no transfer requiring owners insurance is involved. | 80% of Basic Insurance Rate
Minimum Policy Fee:
\$830 in Basic Rate Area 1
\$630 in Basic Rate Area 2
\$630 in Basic Rate Area 3 |
| 2. If issued concurrently with owners Insurance issued for full value of land and improvements. | \$100 Loan Policy Charge. |

(See Notes 1, 2 and 3 on page 15)

B. Extended Coverage (ALTA Loan Policy in Extended Coverage Form or ALTA Short Form Residential Loan Policy)

- | | |
|--|---|
| 1. If no transfer requiring owners insurance is involved. | 120% of Basic Insurance Rate
Minimum Policy Fee:
\$996 in Basic Rate Area 1
\$756 in Basic Rate Area 2
\$756 in Basic Rate Area 3 |
| 2. If issued concurrently with standard owners insurance issued for the full value of the land and improvements. | |
| a. When the subject property is Residential, the Residential Concurrent ALTA Loan Policy Rate shall be: | 65% of the Basic Insurance Rate* |
| b. When the subject property is Commercial, the Commercial Concurrent ALTA Loan Policy Rate shall be: | 65% of the Basic Insurance Rate |

*The aggregate premium for ALTA Endorsements 4, 4.1, 5, 5.1, 6, 6.2, 7, 7.1, 8.1, 9, 9.3, 9.6, 9.10, 22, 22.1, 28, 35, and 41 (or similar LTAA or CLTA endorsements) and AZ/ORT Endorsements 1 or 1A (the "Endorsements") shall not exceed \$300 in the event the sum of the individual charges for any combination of the Endorsements, as shown in paragraphs 7.1 to 7.6 herein, surpasses \$300 and when issued with an ALTA Loan Policy priced under the Residential Concurrent Loan Policy Rate in paragraph 3.2(B)(2)(a) above.

(See Notes 1, 2 and 3 on page 15)

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3.2 BASIC CHARGE (Continued)

B. Extended Coverage (ALTA Loan Policy in Extended Coverage Form or ALTA Short Form Residential Loan Policy) (Continued)

- | | |
|---|-------|
| 3. If issued concurrently with owners extended coverage for the full value of the land and improvements | \$100 |
|---|-------|

C. ALTA Expanded Coverage Residential Loan Policy

- | | |
|---|------------------------------|
| 1. If no transfer requiring owners insurance is involved. | 130% of Basic Insurance Rate |
| 2. If issued concurrently with CLTA/ALTA Standard Coverage Policies issued for the full value of the land and improvements. | 75% of Basic Rate* |
| 3. If issued concurrently with a Homeowner's Policy insuring for the full value of the land and improvements. | 65% of Basic Insurance Rate* |

*The aggregate premium for ALTA Endorsements 4, 4.1, 5, 5.1, 6, 6.2, 7, 7.1, 8.1, 9, 9.3, 9.6, 9.10, 22, 22.1, 28, 35, and 41 (or similar LTAA or CLTA endorsements) and AZ/ORT Endorsements 1 or 1A (the "Endorsements") shall not exceed \$300 in the event the sum of the individual charges for any combination of the Endorsements, as shown in paragraphs 7.1 to 7.6 herein, surpasses \$300 and when issued with an ALTA Expanded Coverage Residential Loan Policy priced under the charges in paragraphs 3.2(C)(2 & 3) above.

Note 1: Multiple loan policies insuring the same or different lenders which are issued concurrently with owners insurance may be priced on the aggregate loan amount with an additional policy fee of \$100 for each policy issued over one.

Note 2: Policies insuring purchase money loans, for which the requested amount of insurance exceeds the concurrent owner's policy, shall be priced at the applicable rate for lenders insurance shown above in subparagraphs 3.2(A)(2), 3.2(B)(2) or 3.2(C)(2 & 3).

Note 3: The Short Term Rate may only apply to the charges in paragraphs 3.2(A)(1), 3.2(B)(1) and 3.2(C)(1).

3.3 SHORT TERM RATE

The Short Term Rate for lenders insurance is 80% of the Applicable Insurance Rate. Minimum Policy Fee Applies.

Please see paragraph 1.2(B) for a complete explanation of the application of the Short Term Rate.

3.4 INTERIM (CONSTRUCTION) LOANS; ADDITIONAL COVERAGES AND REISSUES; AND TAKE-OUT (PERMANENT) LOANS

- | | |
|-----------------------------------|--|
| A. Interim or Construction Loans. | 100% of the Applicable Insurance Rate, for the amount and type of coverage required. |
|-----------------------------------|--|

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3.4 INTERIM (CONSTRUCTION) LOANS; ADDITIONAL COVERAGES AND REISSUES; AND TAKE-OUT (PERMANENT) LOANS (Continued)

B. Additional Coverages and Reissues of Initial Loan Policies.

To the above interim loan charges shall be added the following additional charges or combinations of such additional charges for the following added coverages or reissues of the initial policy covering a construction loan or an interim loan with a takeout loan commitment, provided the reissue occurs within 24 months from the date of the initial policy, or in the case of a construction loan within 24 months from the expiration date of the statutory period for filing mechanic's liens. Under a construction loan only an additional 24 month period is available for an additional charge of 10% of the Basic Insurance Rate.

1. Where Standard Coverage is the initial coverage, add for the additional coverages the following charges:
 - a. Reissue as Standard Coverage: 20% of the Basic Insurance Rate
 - b. Reissue as Extended Coverage: 40% of the Basic Insurance Rate
2. Where Extended Coverage is initial coverage, add for the additional coverage the following charges:
 - a. Reissue as Extended Coverage: 30% of the Basic Insurance Rate

Note: The charges set forth in paragraph B(1) and B(2) above are based upon the amount of the initial loan and if at the time of reissue, the new loan is of greater amount than the initial loan, charges will be added on an increased liability basis at the insurance rate

C. Take-Out Loan or Permanent Loan.

Where permanent financing is to be insured, after construction, and the company has issued any combination of initial and additional coverage as specified in paragraphs A and B above, a policy may be issued insuring the permanent financing lender, during the time limits set forth in paragraph B above.

Fee: 30% of the Applicable Insurance Rate based upon the amount of the last policy issued, PLUS, increased liability, if any.

Note: The foregoing is conditioned upon the initial construction mortgage and interim mortgage (if any) being executed by the same mortgagor as the permanent financing mortgage.

- Note:
1. The Short Term Rate does not apply to the charges in this paragraph.
 2. See Subdivision and Development rates for interim construction loans for the subdivision and development of land.
 3. In the event that an ALTA Expanded Coverage Residential Loan Policy is requested as a reissued policy or to insure a permanent loan as described above to the charge specified above for Extended Coverage an additional charge of 10% of the Basic Insurance Rate will be added based on the new loan amount.

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3.5 Reserved for future use.

3.6 Reserved for future use.

3.6.1 FINANCING OF COMMERCIAL PROPERTIES

A Standard or Extended Coverage Loan Policy insuring a deed of trust that secures a Commercial Property as collateral for new financing, but does not fund its purchase may be issued at 50% of the Applicable Insurance Rate for Lenders Insurance in paragraphs 3.2(A)(1) and 3.2(B)(1) based on the amount of the new loan. Minimum Policy Fee Applies.

Note 1: The Short Term Rate does not apply to this paragraph.

Note 2: This rate is not applicable to “Construction Loans” or the replacement of a construction loan with permanent financing.

3.6.2 FINANCING OF RESIDENTIAL PROPERTIES

The charges below apply to an ALTA Loan Policy or ALTA Short Form Residential Loan Policy which insure a new deed of trust securing a Residential property but that does not fund its purchase.

Included within these rates are the charges for ALTA Endorsements, 4, 4.1, 5, 5.1, 6, 6.2, 7, 7.1, 8.1, 9, 9.3, 9.10, 22, 22.1 and 28, or corresponding forms of endorsements promulgated by the California Land Title Association (CLTA) and Land Title Association of Arizona (LTAA), which may be issued without additional charge when appropriate.

<u>Policy Amount</u>	<u>Policy Premium</u>
\$0 to \$250,000	\$575
\$250,001 to \$500,000	\$750
\$500,001 to \$750,000	\$900
\$750,001 to \$1,000,000	\$1,050
\$1,000,001 to \$1,150,000	\$1,200
\$1,150,001 to \$1,300,000	\$1,300
\$1,300,001 to \$1,500,000	\$1,450

Above \$1,500,000 – 40% of the Basic Insurance Rate

Please note that the charges in paragraph 3.7 may apply when the subject transaction is a refinance of existing insured financing securing Residential property.

Note 1: The Short Term Rate does not apply to the charges in this paragraph.

Note 2: This rate is not applicable to “Construction Loans” or the replacement of a construction loan with permanent financing.

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3.6.3 REFINACE OF RESIDENTIAL PROPERTIES

The charges below apply to an ALTA Loan Policy or ALTA Short Form Residential Loan Policy which insure a new first lien deed of trust of up to \$3,000,000 encumbering a Residential property and when the following conditions exist:

- A. The new loan refinances an existing insured deed of trust;
- B. The new and old deeds of trust encumber the same property;
- C. The new loan does not finance the purchase of the subject property;
- D. The beneficiary of the new deed of trust is an institutional lender, and

Included within these rates are the charges for ALTA Endorsements 4, 4.1, 5, 5.1, 6, 6.2, 7, 7.1, 8.1, 9, 9.3, 9.10, 22, 22.1 and 28, or corresponding forms of endorsements promulgated by the California Land Title Association (CLTA) and Land Title Association of Arizona (LTAA), which may be issued without additional charge when appropriate.

<u>Policy Amount</u>	<u>Policy Premium</u>
\$0 to \$250,000	\$410
\$250,001 to \$500,000	\$595
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$850
\$1,000,001 to \$1,250,000	\$970
\$1,250,001 to \$1,500,000	\$1,050
\$1,500,001 to \$2,000,000	\$1,245
\$2,000,001 to \$3,000,000	\$1,695

Note 1: The Short Term Rate does not apply to the charges in this paragraph.

Note 2: This rate is not applicable to "Construction Loans" or the replacement of a construction loan with permanent financing.

3.7 ADDITIONAL ADVANCE (OPEN END DEED OF TRUST)

An additional advance under an insured deed of trust may be insured either by endorsement to an outstanding policy issued by the Company or the issuance of a new policy for the following charges based upon the amount of the advance:

1. 60% of the Basic Insurance Rate, if the original and the new policies are Standard Coverage.
2. 70% of the Basic Insurance Rate, if the original and the new policies are Extended Coverage.
3. 80% of the Basic Insurance Rate, if the original policy is Standard Coverage, and the new policy is Extended Coverage.
4. 80% of the Basic Insurance Rate, if the original and the new policy is an ALTA Expanded Coverage Residential Loan Policy.

Note 1: The Short Term Rate does not apply to the charges in this paragraph.

Note 2: If mechanics' lien coverage is written, add 10% of the Basic Insurance Rate to the above charges.

Note 3: The above charges apply even though the ownership of the property may have changed and provided that the obligation under the note has been assumed by the new owner. The above may also apply when it is necessary to modify the deed of trust or mortgage to provide for the additional advance.

Note 4: Existing Standard or Extended Coverage loan policies may not be reissued in ALTA Expanded Coverage Residential Loan Policy form.

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3.8 EXTENSION OR MODIFICATION OF AN INSURED DEED OF TRUST

A policy or endorsement issued for a modification of an insured deed of trust may be issued at the following charges based upon the outstanding amount of insurance:

- A. 20% of the Basic Insurance Rate, if the original and the new policies are both Standard Coverage. Minimum charge: \$300
- B. 30% of the Basic Insurance Rate, if the original and the new policies are both Extended Coverage. Minimum charge: \$350
- C. 40% of the Basic Insurance Rate, if the original policy is Standard Coverage and the new policy is Extended Coverage. Minimum charge: \$400
- D. 50% of the Basic Insurance Rate, if the original and the new policy is an ALTA Expanded Coverage Residential Loan Policy. Minimum charge: \$450

Note 1: The Short Term Rate does not apply to the charges in this paragraph.

Note 2: The above charges apply only upon the outstanding amount of insurance in the original policy. Insurance in excess thereof shall be charged for on an increased liability basis at the appropriate per-unit rate for the type of insurance issued.

Note 3: Existing Standard or Extended Coverage policies may not be reissued in ALTA Expanded Coverage Residential Loan Policy.

3.9 ASSIGNMENT OF AN INSURED DEED OF TRUST

Assignments of the beneficial interest under an insured deed of trust may be insured under a new policy or by endorsement at the following charges, which are in lieu of the loan rate charged in paragraph 3.1, based upon the unpaid balance of the encumbrance or upon the collateral amount if the assignment is for collateral purposes only.

1. 20% of the Basic Rate, if the original and the new policies are both Standard Coverage. Minimum charge: \$255
2. 30% of the Basic Rate, if the original and the new policies are both Extended Coverage. Minimum charge: \$315
3. 40% of the Basic Rate, if the original coverage is Standard Form and the new coverage is Extended form. Minimum charge: \$380
4. 50% of the Basic Rate, if the original coverage and the new coverage are both ALTA Expanded Coverage Residential Loan Policies. Minimum charge: \$410

Note 1: Non-insured owner of indebtedness (assignor) – the full insurance rate applicable for the type of coverage requested.

Note 2: Existing Standard or Extended Coverage policies cannot be reissued in ALTA Expanded Coverage Residential Loan Policy form.

Note 3: The Short Term Rate does not apply to the charges in this paragraph.

3.10 MULTIPLE LOAN POLICIES – NOT CONCURRENT WITH OWNERS INSURANCE

When multiple loans by the same lender to the same owner are processed and recorded concurrently, the charge is the applicable rate, based on the aggregate amount of the loans, plus \$100 for each additional policy over one, plus the additional parcel charge, if any.

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3.11 STANDARD COVERAGE LOAN POLICY IN CONNECTION WITH EXTENDED COVERAGE

A Standard Loan Policy issued concurrently with an Extended Loan Coverage Policy or ALTA Expanded Coverage Residential Loan Policy, in the absence of the issue of any owner/lessee insurance, is charged for on an increased liability basis. The increased basis is calculated on the aggregate amount of both loans less the amount of the extended coverage, plus the additional policy charge of \$100.

3.12 ELIMINATION OF MATTERS FROM A LOAN POLICY

Maximum 20% of the Basic Insurance Rate, based upon the amount of the loan. Loss by reason of encumbrances or defects (other than the printed exceptions) may be insured against affirmatively by an appropriate endorsement, at the charge herein stated.

Note: See Endorsement Section for specific endorsements.

3.13 DISASTER LOANS

Lenders Insurance, (Standard Coverage or Extended Coverage Form) to cover the financing or refinancing required by an owner of record within 24 months of the date of a Proclamation of a State of Disaster by the appropriate government official or agency, in rebuilding any structure or for restoration of land which was partially or totally destroyed in the disaster area, 70% of Basic Rate applicable based upon the type and amount of insurance issued, Minimum \$420.

3.14 FANNIE MAE BALLOON MORTGAGE POLICY

Lenders insurance covering a balloon reset can be issued in lieu of ORT 43 Endorsement (Loan Reset) or ORT 44 (Loan Workout) when lender wants a "new" policy issued (short form) - \$325.

3.15 MORTGAGE IMPAIRMENT PROTECTION INSURANCE POLICY

A limited policy issued to lenders who are making a non-purchase money loan, home equity line of credit or closed end consumer loan secured by a mortgage on an owner occupied one to four family residential property.

Loan amounts up to and including \$100,000	\$50
\$100,001 up to and including \$250,000	\$65
\$250,001 up to and including \$500,000	\$125
\$500,001 up to and including \$750,000	\$165
\$750,001 up to and including \$1,000,000	\$195

Maximum Loan Amount \$1,000,000

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

LEASEHOLD INSURANCE

The provisions contained in this Section are applicable to title insurance issued on a leasehold estate.

4.1 LEASEHOLD, INCLUDING ASSIGNMENT AND MODIFICATION THEREOF

A. Standard Coverage Policy	100% of the Basic Insurance Rate (Minimum Policy Fee Applies)
B. Extended Coverage Policy	150% of the Basic Insurance Rate (Minimum Policy Fee Applies)

The Short Term Rate applies only to lessors or assignors insured under the qualifying title insurance policy.

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

1. Less than twenty-five (25) years – ten (10) times the annual rental.
2. Twenty-five (25) years or more but less than fifty (50) years – twenty (20) times the annual rental.
3. Fifty (50) years or more – the full value of the land and existing improvements.
4. Insurance in excess of the minimum amount may be issued at the appropriate insurance rate.
5. If a loan is involved the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is greater.

4.2 LENDER'S INSURANCE

The charges are the same as set forth in Lenders Insurance.

Note: Where the order involves a loan covering a leasehold estate created by a lease being recorded concurrently with and as a part of a loan transaction, then the lessee must also be insured and charges made therefore in the same manner as when a sale and loan are processed concurrently on fee title.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SUBDIVISION AND DEVELOPMENT RATES

5.1 INVESTMENT/DEVELOPMENT RATE

This rate is available to individuals and entities whose profession or business purpose concerns the acquisition, development or sale of real property.

The charges below are based on the amount of policy liability and coverage requested and apply to a parcel or parcels of land which may have been divided or are to be divided into units for sale, lease or financing, or for an undivided parcel(s) of land for which development is proposed, or for other purposes in which policies of title insurance will be issued.

The charges in this paragraph do not apply to developments involving timeshares or fractional interest-private residence clubs. Please see paragraphs 5.4 and 5.5 herein for the rates applicable to these types of projects.

Payment of the charges for policy premiums as set forth below may be deferred until the closing of a subsequent transaction. In the event of deferred payment, a deposit of a portion of said charges may be required. The amount of the deposit will be determined by the Company or its policy issuing agent.

Up to and including \$2,000,000 70% of applicable charge
\$2,000,001 to \$10,000,000 65% of applicable charge
\$10,000,001 to \$25,000,000 60% of applicable charge
\$25,000,001 to \$50,000,000 55% of applicable charge
\$50,000,001 to \$75,000,000 50% of applicable charge
\$75,000,001 and over 45% of applicable charge

5.2 INTERIM “BRIDGE” FINANCING RATE

This rate is available when a mortgage or deed of trust is given by a developer, contractor or subdivider for interim financing covering all or a portion of a single family, condominium, townhouse, or other similar residential project.

This rate is NOT applicable to endorsements issued in connection with the policy requested.

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

Payment of the charges for policy premiums as set forth below may be deferred until the closing of a subsequent transaction. In the event of deferred payment, a deposit of a portion of said charges may be required. The amount of the deposit will be determined by the company or its agent.

- | | |
|----------------------|-----------------------------|
| 1. STANDARD COVERAGE | 10% of Basic Insurance Rate |
| 2. EXTENDED COVERAGE | 15% of Basic Insurance Rate |

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SUBDIVISION AND DEVELOPMENT RATES

5.3 UNIT INSURANCE RATE

This rate is available to developers, investors, contractors, or subdividers of a specific project or projects (except for projects involving timeshares or fractional interest-private residence clubs. See paragraphs 5.4 and 5.5 herein for the charges applicable to these types of projects.), on a parcel(s) of land which has been divided into units for sale or lease.

Charges shown under paragraph A below are computed on a per unit basis based upon the full sale price or unit value under a lease for each separate unit according to the number of units within a given project.

A. OWNERS STANDARD COVERATE

LIABILITY	1 - 100 UNITS	101 - 500 UNITS	501-1000 UNITS	1001 AND UP
\$0 - \$100,000	\$425	\$350	\$275	\$250
\$100,001- \$150,000	\$500	\$400	\$300	\$250
\$150,001- \$250,000	\$625	\$500	\$375	\$250
\$250,001- \$350,000	\$775	\$600	\$425	\$250
\$350,001- \$425,000	\$870	\$655	\$450	\$250
\$425,001- \$500,000	\$975	\$730	\$490	\$250
\$500,001- \$600,000	\$1,090	\$815	\$545	\$250
\$600,001- \$700,000	\$1,220	\$915	\$610	\$250
\$700,001- \$800,000	\$1,350	\$1,015	\$675	\$250
\$800,001- \$900,000	\$1,480	\$1,115	\$745	\$250
\$900,001- \$1,000,000	\$1,615	\$1,210	\$810	\$250
FOR EACH \$1,000 OF LIABILITY OVER \$1,000,000 ADD:				
	\$1	\$0.75	\$0.50	\$0.25

Note 1: These rates are restricted to "residential" units only.

Note 2: A Homeowner's Policy of Title Insurance may be issued, where applicable, for an additional fee of 10% of the Basic Insurance Rate to the charges shown herein based upon the amount of the insurance to be issued.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SUBDIVISION AND DEVELOPMENT RATES

5.4 TIMESHARES

A. INITIAL SALE OUT FROM PROJECT DEVELOPER

The following charges apply to the initial sale from the project developer of a timeshare interval ownership to the original interval purchaser.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

- a. In a project of up to 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$70
\$15,001 to \$45,000	\$85
\$45,001 to \$100,000	\$100
\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.	

- b. In a project of more than 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$100,000	\$55
\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.	

2. Lenders Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

The premium for a simultaneously issued standard coverage loan policy shall be \$15, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.35 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

B. RESALE RATE – CONVEYANCE TO PROJECT DEVELOPER

The following charges apply to a resale of a timeshare ownership interval from an individual purchaser to the project developer/association.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$70
\$15,001 to \$45,000	\$85
\$45,001 to \$100,000	\$100
\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.	

2. Lenders Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

The premium for a simultaneously issued standard coverage loan policy shall be \$15, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.35 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SUBDIVISION AND DEVELOPMENT RATES

5.4 TIMESHARES (Continued)

C. RESALE RATE – CONVEYANCE TO INDIVIDUAL PURCHASER

The following charges apply to the resale from an individual timeshare interval ownership holder to any purchaser other than the project developer/association.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$7,000	\$150
\$7,001 to \$60,000	\$250
\$60,001 and above, add \$0.55 for each \$1,000 or fraction thereof.	

2. Lenders – Standard Coverage Loan Policy:

The premium for a simultaneously issued standard coverage loan policy shall be \$15, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.50 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

D. LENDERS INSURANCE – NOT ISSUED CONCURRENTLY WITH OWNERS INSURANCE

The following charges apply to the issuance of a Standard Coverage Loan Policy to insure a loan covering an individual timeshare interval interest that is not issued concurrently with owners insurance.

1. When the trustor in the deed of trust to be insured will be the project developer/associated:

- a. In a project of up to 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$15,000	\$70
\$15,001 to \$45,000	\$85
\$45,001 to \$100,000	\$100
\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.	

- b. In a project of more than 200 intervals:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$100,000	\$55
\$100,001 and above, add \$0.35 for each \$1,000 or fraction thereof.	

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

SUBDIVISION AND DEVELOPMENT RATES

5.4 TIMESHARES (Continued)

D. LENDERS INSURANCE – NOT ISSUED CONCURRENTLY WITH OWNERS INSURANCE

2. When the trustor in the deed of trust to be insured will not be the project developer/association:

<u>Policy Amount</u>	<u>Policy Premium</u>
Up to \$7,000	\$150
\$7,001 to \$60,000	\$250
\$60,001 and above, add \$0.55 for each \$1,000 or fraction thereof.	

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

5.5 FRACTIONAL INTEREST – PRIVATE RESIDENCE CLUBS

A. SALE TRANSACTIONS

The following charges apply to the sale of a fractional interest in a fractional or private residence club.

1. Owners Insurance – Owners Policy of Title Insurance for Deeded Vacation Interests:
45% of the Basic Insurance Rate, Minimum charge \$270.
2. Lenders Insurance – Extended Coverage Loan Policy:

The premium for a simultaneously issued extended coverage loan policy shall be \$150, provided that the amount of the concurrently issued loan policy does not exceed the amount of the owners insurance. If issued in an amount in excess of the concurrent owner's insurance add \$0.50 for each \$1,000 or fraction thereof for the amount of insurance above the owner's policy.

B. LENDERS INSURANCE – NOT ISSUED CONCURRENTLY WITH OWNERS INSURANCE

The following charges apply to the issuance of an Extended Coverage Loan Policy to insure a loan covering a fractional interest in a fractional or private residence club that is not issued concurrently with owners insurance:

45% of the Basic Insurance Rate, Minimum charge \$270.

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

5.6 TRUSTEE'S SALE GUARANTEE – TIMEShare INTERVAL

The following charges apply to a Trustee's Sale Guarantee issued for the foreclosure of a deed of trust securing a timeshare interval(s) based upon the total unpaid balance of the defaulted loan.

<u>Guarantee Liability Amount</u>	<u>Guarantee Premium</u>
Up to \$150,000	\$175
\$150,001 and above, add \$0.50 for each \$1,000 or fraction thereof.	

A charge of \$50 shall apply to each continuation guarantee.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

GUARANTEES

The charges in this section are applicable to guarantees and other limited coverage title products.

6.1 TRUSTEE'S SALE OR JUDICIAL FORECLOSURE GUARANTEE

1. Basic charge: 100% of the Statewide Trustee's Sale Guarantee Rate (page 30), based upon the unpaid balance of the defaulted loan; includes one date down at the time of sale.
2. Continuation: \$100 for each continuation guarantee, over two.

Note: Continuation fees are not included in any later credits.

3. Conversion: \$100 to convert a Trustee's Sale Guarantee into a Judicial Foreclosure Guarantee, or the converse; or to reissue a guarantee for the benefit of a substituted trustee or attorney.

Note: Conversion fees may be included when computer later credits.

Note: For an owners' policy issued to the purchaser from the beneficiary at a non-judicial or judicial sale after the recording of a trustee's deed or sheriff's deed, see paragraph 2.5.

6.2 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, please see the Trustee's Sale Guarantee above.

Basic Charge: \$225.

Continuation: \$50 for the first continuation issued and \$25 for each continuation thereafter.

6.3 LITIGATION GUARANTEES

- A. Basic charge: 80% of Basic Insurance Rate, based upon the value of the estate or interest involved minimum \$1,000. Minimum charge - the minimum charge of the applicable Basic Insurance Rate. Includes one (1) continuation report at no additional charge, if requested within 6 months of the date of the original report.
- B. Continuation: \$50 for each continuation guarantee issued within a period of 12 months of the original guarantee other than as set forth in A above.

Note: A litigation guarantee is issued for the benefit of an attorney only, to be used for the purpose of instituting legal proceedings in connection with quiet title actions, petitions, foreclosure of mortgages, condemnation, liens and assessments or other matters of litigation.

6.4 FORFEITURE GUARANTEE

Basic charge: 100% of the Statewide Trustee's Sale Guarantee Rate (page 30), based upon the total unpaid balance of the contract under forfeiture.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

GUARANTEES

6.5 2 YEAR COMMITMENT (HUD)

When an insured under a loan policy acquires title to the land described therein by foreclosure or by a voluntary conveyance in extinguishment of debt and transfers the title to the Secretary of Housing and Urban Development (HUD) in connection with a claim arising out of the Secretary's business of insuring or guaranteeing the repayment of mortgage loans and the Secretary holds the title for resale, the Secretary, or the insured on behalf of the Secretary, shall be entitled to obtain a commitment for the title insurance with an effective term of two years at a rate of 25 percent of Basic Insurance Rate, based upon the amount of the debt, interest, and costs reimbursed by the Secretary of Housing and Urban Development under the loan guarantee obligation, committing to issue of Standard Coverage in favor of the Secretary of Housing and Urban Development or the Secretary's Purchaser. The owner's policy committed for, when issued, shall be issued at a rate of 80% of the Basic Insurance Rate.

6.6 JUDGMENT AND TAX LIEN GUARANTEE

\$50 per name, husband and wife considered one name, plus \$5 for each lien over two reported. The amount of insurance is the next multiple of \$100 above the fee charged. Minimum charge \$100.

When issued in conjunction with an order for title insurance where the parties are sellers, buyers or borrowers or with another guarantee described in this paragraph, the minimum charge shall be \$50.

6.7 LIMITED REALTY GUARANTEE

Basic charge: \$75, liability \$100

Indices searched - land indices in the title plant of the Company's issuing office.

Period of time - 10 years next preceding date of this report.

Purpose - showing apparent record owner and a list of recorded mortgages, deeds of trust and agreements of sale (only) not satisfied of record.

NOTE: If tax information is required there is an additional charge of \$10.

6.8 MORTGAGEE'S ABBREVIATED GUARANTEE INFORMATIONAL CERTIFICATE (MAGIC)

A title guarantee that shows the name of the apparent record owner, plus any homesteads, deeds of trust or liens.

\$175 for coverage up to \$250,000;
\$300 for coverage up to \$500,000.

For a deed of trust securing a revolving line of credit, see ORT Endorsement 22 which may be issued without an additional charge.

To date down an existing MAGIC see ORT Endorsement 23 which may be issued for a charge of \$25.

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GUARANTEES

6.9 MECHANIC'S LIEN GUARANTEE

\$25 per parcel includes TWO liens, plus \$5 for each lien over two reported. The amount of insurance is the next multiple of \$100 above the fee charged. Minimum \$100.

Note: When multiple mechanic's lien guarantees are issued simultaneously on the same project, the charge will be based upon the aggregate amount involved, plus \$75 for each separate guarantee issued.

6.10 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

A limited coverage loan product intended for subordinate deeds of trust encumbering Residential property.

\$175 for coverage up to \$250,000;
\$300 for coverage up to \$500,000.

A single ALTA JR1 Endorsement may be issued within six months of the date of issuance of the policy which may incorporate by reference the ALTA JR2 Endorsement, or the ALTA JR2 Endorsement may be issued separately, with either endorsement being issued without additional charge. If the ALTA JR Endorsement is issued after six months, but no more than twelve months after the issuance of the policy, a charge of \$50 shall apply.

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

6.11 (ORNTIC) JUNIOR LOAN POLICY and ACTIVATION ENDORSEMENT

A limited coverage loan policy intended for subordinate deeds of trust encumbering Residential property.

\$175 for coverage up to \$250,000;
\$300 for coverage up to \$500,000.

Note: The ORT 39 Activation Endorsement is issued without additional charge.

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

6.12 MORTGAGE PRIORITY GUARANTEE

Can be used in place of ORT 43 Endorsement (Loan Reset) or ORT 44 Endorsement (Loan Workout) - \$125.

6.13 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 \$400. The liability of the Guarantee shall be the next multiple of \$100 over the fee charged. Liabilities in excess of this amount can be provided at the charges applicable for the issuance of Standard Coverage Owner's Insurance as set forth in paragraph 2.1 herein.

A Condition of Title Guarantee may only be dated down or continued within 1 year of the original Date of Guarantee at a minimum charge of \$100 per continuation.

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GUARANTEES

TRUSTEE'S SALE GUARANTEES
JUDICIAL FORECLOSURE GUARANTEES

STATEWIDE TRUSTEE'S SALE GUARANTEE RATE

Liability Up To	Rate	Liability Up To	Rate	Liability Up To	Rate
\$100,000	\$460	\$750,000	\$1,540	\$1,400,000	\$2,395
\$125,000	\$525	\$775,000	\$1,585	\$1,425,000	\$2,425
\$150,000	\$565	\$800,000	\$1,615	\$1,450,000	\$2,455
\$175,000	\$610	\$825,000	\$1,660	\$1,475,000	\$2,485
\$200,000	\$670	\$850,000	\$1,690	\$1,500,000	\$2,515
\$225,000	\$720	\$875,000	\$1,735	\$1,525,000	\$2,545
\$250,000	\$750	\$900,000	\$1,765	\$1,550,000	\$2,575
\$275,000	\$805	\$925,000	\$1,810	\$1,575,000	\$2,605
\$300,000	\$845	\$950,000	\$1,840	\$1,600,000	\$2,635
\$325,000	\$890	\$975,000	\$1,875	\$1,625,000	\$2,665
\$350,000	\$925	\$1,000,000	\$1,915	\$1,650,000	\$2,695
\$375,000	\$970	\$1,025,000	\$1,945	\$1,675,000	\$2,725
\$400,000	\$1,000	\$1,050,000	\$1,975	\$1,700,000	\$2,755
\$425,000	\$1,050	\$1,075,000	\$2,005	\$1,725,000	\$2,785
\$450,000	\$1,080	\$1,100,000	\$2,035	\$1,750,000	\$2,815
\$475,000	\$1,125	\$1,125,000	\$2,065	\$1,775,000	\$2,845
\$500,000	\$1,155	\$1,150,000	\$2,095	\$1,800,000	\$2,875
\$525,000	\$1,200	\$1,175,000	\$2,125	\$1,825,000	\$2,905
\$550,000	\$1,235	\$1,200,000	\$2,155	\$1,850,000	\$2,935
\$575,000	\$1,280	\$1,225,000	\$2,185	\$1,875,000	\$2,965
\$600,000	\$1,310	\$1,250,000	\$2,215	\$1,900,000	\$2,995
\$625,000	\$1,355	\$1,275,000	\$2,245	\$1,925,000	\$3,025
\$650,000	\$1,390	\$1,300,000	\$2,275	\$1,950,000	\$3,055
\$675,000	\$1,435	\$1,325,000	\$2,305	\$1,975,000	\$3,085
\$700,000	\$1,465	\$1,350,000	\$2,335	\$2,000,000	\$3,115
\$725,000	\$1,510	\$1,375,000	\$2,365		

For each \$25,000, or fraction thereof, above \$2,000,000 add \$15.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

7.1 Endorsements – General Rules and Application of Rates

A. General Rules”

1. When the charge for an endorsement is expressed as a percentage, unless otherwise designed in this Schedule, said percentage is to be calculated from the appropriate Basic Insurance Rate based on the amount of insurance of the policy being endorsed.
2. The charges shown in this Section are for each issuance of the stated endorsement. When an endorsement endorses a specific matter in Schedule A, or a specific exception(s) to coverage in Schedule B, of the endorsed policy, each matter, or exception to coverage, so endorsed is deemed to be a separate issuance of the endorsement.
3. When the Company is requested to issue an “06” edition of any of the below listed endorsements, the applicable charge for such endorsement shall be the charge stated for the same numbered form shown.

B. Simultaneous Issues:

Unless otherwise stated herein, 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 exact 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 of the loan policy does not exceed the amount of insurance under the simultaneously issued owners policy. A loan policy with a greater amount of insurance than a simultaneously issued owners policy shall, for purposes of this rating provision, not be considered to be a simultaneous issue.

C. Commercial Endorsements:

In a Commercial sale or loan transaction when the title insurance being requested is required to be endorsed with endorsement forms that are filed for issuance at a fixed dollar rate, as shown herein, and not a percentage of the Basic Insurance Rate and the sum of the charges for the individual fixed rate endorsements exceeds \$750, the charge for all fixed rate endorsements to be issued with the particular policy shall be deemed to be included within the \$750 charge. A “fixed rate endorsement” as described above does not include any endorsement which is intended to be issued after the policy date or to any endorsement which applies a minimum and/or maximum premium amount.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

7.2 LTAA Endorsement Rates

<u>LTAA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
1	Assignment	<i>Loan</i>	<i>Standard Extended</i>	10%, Minimum \$100
1.1	Assignment	<i>Loan</i>	<i>Standard Extended</i>	20%, Minimum \$150
2	Additional Advance	<i>Loan</i>	<i>Extended</i>	According to applicable provisions of this rate schedule. See paragraph 3.7.
3	Comprehensive - Mineral Coverage Excluded	<i>Loan</i>	<i>Extended</i>	\$100
3R	Comprehensive	<i>Loan</i>	<i>Extended</i>	\$100
5	Improvement	<i>Loan</i>	<i>Extended</i>	\$50
7	Policy Amendment	<i>All Policies</i>		According to applicable provisions of this rate schedule.
9	Partial Release	<i>Loan</i>	<i>Standard Extended</i>	\$50
10	Date Down	<i>Loan</i>	<i>Standard Extended</i>	According to applicable provisions of this rate schedule. See paragraph 3.8.
10.1	Date Down	<i>Loan</i>	<i>Standard Extended</i>	According to applicable provisions of this rate schedule. See paragraph 3.8.
15	Date Down - Guarantee	See CLTA 2		
21	Land Modification	<i>Loan</i>	<i>Standard Extended</i>	According to applicable provisions of this rate schedule. See paragraph 3.8.
22	Horizontal Property Regime - Condominium	<i>Loan</i>	<i>Standard Extended</i>	\$50
23	Foundation	<i>Loan</i>	<i>Standard Extended</i>	15%, Minimum \$50, Maximum \$750
27	Collateral Assignment of Mortgage	<i>Loan</i>	<i>Standard Extended</i>	<p><i>If issued at date of policy:</i> No Charge <i>If issued after policy date:</i> 15% based on the collateral amount, Minimum \$100, Maximum \$250</p>

7.3 ALTA Endorsement Rates

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

<u>ALTA</u>	<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
1		Street Assessments	Loan	<i>Standard</i> <i>Extended</i>	<i>If issued at date of policy:</i> No Charge <i>If issued after policy date:</i> \$50
3	123.1	Zoning	<i>Owners</i>	<i>Standard</i>	15%, Minimum \$300, Maximum \$5,000
				<i>Extended</i>	10%, Minimum \$300, Maximum \$5,000
			<i>Loan</i>	<i>Standard</i>	15%, Minimum \$300, Maximum \$3,500
				<i>Extended</i>	10%, Minimum \$300, Maximum \$3,500
			<i>If issued with an owner's policy that is written in combination with a loan policy:</i> \$50		
3.1	123.2	Zoning - Completed Structure	<i>Owners</i>	<i>Standard</i>	20%, Minimum \$500, Maximum \$5,000
				<i>Extended</i>	15%, Minimum \$500, Maximum \$5,000
			<i>Loan</i>	<i>Standard</i>	20%, Minimum \$500, Maximum \$3,500
				<i>Extended</i>	15%, Minimum \$500, Maximum \$3,500
			<i>If issued with an owner's policy that is written in combination with a loan policy:</i> \$50		
3.2	123.3	Zoning - Land Under Development	<i>Owners</i>	<i>Standard</i>	20%, Minimum \$500, Maximum \$5,000
				<i>Extended</i>	15%, Minimum \$500, Maximum \$5,000
			<i>Loan</i>	<i>Standard</i>	20%, Minimum \$500, Maximum \$3,500
				<i>Extended</i>	15%, Minimum \$500, Maximum \$3,500
			<i>If issued with an owner's policy that is written in combination with a loan policy:</i> \$50		
3.3	123.4	Zoning - Completed Improvement - Non-Conforming Use	<i>Owners</i>	<i>Standard</i>	20%, Minimum \$500, Maximum \$5,000
				<i>Extended</i>	15%, Minimum \$500, Maximum \$5,000
			<i>Loan</i>	<i>Standard</i>	20%, Minimum \$500, Maximum \$3,500
				<i>Extended</i>	15%, Minimum \$500, Maximum \$3,500
			<i>If issued with an owner's policy that is written in combination with a loan policy:</i> \$50		

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ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

<u>ALTA</u>	<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
3.4	123.5	Zoning - No Zoning Classification	<i>Owners</i>	<i>Standard</i>	20%, Minimum \$500, Maximum \$5,000
				<i>Extended</i>	15%, Minimum \$500, Maximum \$5,000
			<i>Loan</i>	<i>Standard</i>	20%, Minimum \$500, Maximum \$3,500
				<i>Extended</i>	15%, Minimum \$500, Maximum \$3,500
			<i>If issued with an owner's policy that is written in combination with a loan policy:</i> <i>\$50</i>		
4	115.1	Condominium - Assessments Priority	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$100
4.1	115.3	Condominium - Current Assessments	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$100
5	115.2	Planned Unit Development - Assessments Priority	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$100
5.1	115.4	Planned Unit Development - Current Assessments	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$100
6	111.5	Variable Rate Mortgage	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$100
6.2	111.8	Variable Rate Mortgage - Negative Amortization	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$100
7	116.5	Manufactured Housing Unit	<i>Owners</i>	<i>Standard</i> <i>Extended</i>	\$100
			<i>Loan</i>	<i>Standard</i> <i>Extended</i>	
7.1	116.5.1	Manufactured Housing - Conversion	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$100
7.2	116.5.2	Manufactured Housing - Conversion	<i>Owners</i>	<i>Standard</i> <i>Extended</i>	\$100
8.1	110.9	Residential Environmental Protection Lien	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$100
8.2	110.9.1	Commercial Environmental Protection Lien	<i>Owners</i>	<i>Standard</i> <i>Extended</i>	\$100
			<i>Loan</i>	<i>Standard</i> <i>Extended</i>	
9	100	Restrictions, Encroachments, Minerals	<i>Loan</i>	<i>Extended</i>	\$100
9.1	100.9	Covenants, Conditions and Restrictions - Unimproved Land	<i>Owners</i>	<i>Extended</i>	<i>Issued only at date of policy:</i> <i>\$50</i>
9.2	100.10	Covenants, Conditions and Restrictions - Improved Land	<i>Owners</i>	<i>Extended</i>	<i>Issued only at date of policy:</i> <i>\$50</i>
9.3	100.2.1	Covenants, Conditions and Restrictions	<i>Loan</i>	<i>Extended</i>	\$100
9.6	100.2.6	Private Rights	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	<i>Issued only at date of policy:</i> <i>\$100</i>
9.6.1		Private Rights - Current Assessments	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	<i>Issued only at date of policy:</i> <i>\$100</i>
9.7	100.2.7	Restrictions, Encroachments, Minerals - Land Under Development	<i>Loan</i>	<i>Extended</i>	\$250
9.8	100.2.8	Covenants, Conditions and Restrictions - Land Under Development	<i>Owners</i>	<i>Extended</i>	\$250
9.9	100.2.9	Private Rights	<i>Owners</i>	<i>Extended</i>	<i>Issued only at date of policy:</i> <i>\$50</i>

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ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

<u>ALTA</u>	<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
9.10	100.2.10	Restrictions, Encroachments, Minerals - Current Violations	<i>Loan</i>	<i>Extended</i>	\$100
10	104.12	Assignment	<i>Loan</i>	<i>Standard Extended</i>	<i>If issued at date of policy:</i> No Charge <i>If issued after policy date:</i> \$100
10.1	104.13	Assignment & Date Down	<i>Loan</i>	<i>Standard Extended</i>	<i>If issued at date of policy:</i> No Charge <i>If issued after policy date:</i> See paragraph 3.9.
10.2	104.11	Collateral Assignment	<i>Loan</i>	<i>Standard Extended</i>	<i>If issued at date of policy:</i> No Charge <i>If issued after policy date:</i> 15% based on the collateral amount, Minimum \$100, Maximum \$250
10.3	104.11.1	Collateral Assignment and Date Down	<i>Loan</i>	<i>Standard Extended</i>	<i>If issued at date of policy:</i> No Charge <i>If issued after policy date:</i> See paragraph 3.9.
11	110.11	Mortgage Modification	<i>Loan</i>	<i>Standard</i>	20%, Minimum \$255*
				<i>Extended</i>	30%, Minimum \$315*
					(*If extension only, Maximum \$500)
11.1	110.11.1	Mortgage Modification with Subordination	<i>Loan</i>	<i>Standard</i>	20%, Minimum \$255*
				<i>Extended</i>	30%, Minimum \$315*
					(*If extension only, Maximum \$500)
11.2	110.11.2	Mortgage Modification with Additional Amount of Insurance	<i>Loan</i>	<i>Standard</i>	20%, Minimum \$255; plus, the applicable rate for the increase in the amount of insurance.
				<i>Extended</i>	30%, Minimum \$315; plus, the applicable rate for the increase in the amount of insurance.
12	117	Aggregation - Tie-In	<i>Loan</i>	<i>Standard Extended</i>	No Charge
12.1	117.1	Aggregation - State Limits	<i>Loan</i>	<i>Standard Extended</i>	No Charge
13	119.5	Leasehold	<i>Owners</i>	<i>Standard Extended</i>	No Charge
13.1	119.6	Leasehold	<i>Loan</i>	<i>Standard Extended</i>	No Charge
14	111.14	Future Advance - Priority	<i>Loan</i>	<i>Standard Extended</i>	No Charge
14.1	111.14.1	Future Advance - Knowledge	<i>Loan</i>	<i>Standard Extended</i>	\$100
14.2	111.14.2	Future Advance - Letter of Credit	<i>Loan</i>	<i>Standard Extended</i>	No Charge
14.3	111.14.3	Future Advance - Reverse Mortgage	<i>Loan</i>	<i>Standard Extended</i>	No Charge
15	127	Non-Imputation - Full Equity Transfer	<i>Owners</i>	<i>Standard Extended</i>	10%, Minimum \$500
15.1	127.1	Non-Imputation - Additional Insured	<i>Owners</i>	<i>Standard Extended</i>	10%, Minimum \$500
15.2	127.2	Non-Imputation - Partial Equity Transfer	<i>Owners</i>	<i>Standard Extended</i>	10%, Minimum \$500

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<u>ALTA</u>	<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
16	128	Mezzanine Financing	<i>Owners</i>	<i>Standard Extended</i>	10%, Minimum \$150; If issued with Extended Coverage under the Commercial Projects Rate: \$500
17	103.11	Access and Entry	<i>Owners</i>	<i>Standard Extended</i>	\$100
			<i>Loan</i>	<i>Standard Extended</i>	
17.1	103.12	Indirect Access and Entry	<i>Owners</i>	<i>Standard Extended</i>	\$100
			<i>Loan</i>	<i>Standard Extended</i>	
17.2	103.13	Utility Access	<i>Owners</i>	<i>Standard Extended</i>	10%, Minimum \$100, Maximum \$1,000
			<i>Loan</i>	<i>Standard Extended</i>	
18	129	Single Tax Parcel	<i>Owners</i>	<i>Standard Extended</i>	\$100
			<i>Loan</i>	<i>Standard Extended</i>	
18.1	129.1	Multiple Tax Parcels - Easement	<i>Owners</i>	<i>Standard Extended</i>	\$150
			<i>Loan</i>	<i>Standard Extended</i>	
18.2	129.2	Multiple Tax Parcel	<i>Owners</i>	<i>Standard Extended</i>	\$150
			<i>Loan</i>	<i>Standard Extended</i>	
18.3	129.3	Single Tax Parcel and ID	<i>Owners</i>	<i>Standard Extended</i>	\$150
			<i>Loan</i>	<i>Standard Extended</i>	
19	116.4.1	Contiguity - Multiple Parcels	<i>Owners</i>	<i>Extended</i>	<u>If the parcels are fully searched and insured as a part of policy:</u> No Charge <u>Otherwise, the charge will be:</u> 10%, Minimum \$150
			<i>Loan</i>	<i>Extended</i>	
19.1	116.4	Contiguity - Single Parcel	<i>Owners</i>	<i>Extended</i>	<u>If the parcels are fully searched and insured as a part of policy:</u> No Charge <u>Otherwise, the charge will be:</u> 10%, Minimum \$100
			<i>Loan</i>	<i>Extended</i>	
19.2	116.9	Contiguity - Specified Parcels	<i>Owners</i>	<i>Standard Extended</i>	<u>If the parcels are fully searched and insured as a part of policy:</u> No Charge <u>Otherwise, the charge will be:</u> 10%, Minimum \$100
			<i>Loan</i>	<i>Standard Extended</i>	
20	130	First Loss - Multiple Parcel Transactions	<i>Loan</i>	<i>Standard Extended</i>	10%, Minimum \$500
22	116.01	Location	<i>Owners</i>	<i>Extended</i>	\$100
			<i>Loan</i>	<i>Extended</i>	
22.1	116	Location and Map	<i>Owners</i>	<i>Extended</i>	\$100
			<i>Loan</i>	<i>Extended</i>	
22.2	116.02	Land Address	<i>All Policies</i>		\$100

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<u>ALTA</u>	<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
23	114.3	Co-Insurance - Single Policy	<i>Owners</i>	<i>Standard Extended</i>	No Charge
			<i>Loan</i>	<i>Standard Extended</i>	
23.1	114.4	Co-Insurance - Multiple Policies	<i>Owners</i>	<i>Standard Extended</i>	No Charge
			<i>Loan</i>	<i>Standard Extended</i>	
24	133	Doing Business	<i>Loan</i>	<i>Standard Extended</i>	\$50
25	116.1	Same as Survey	<i>Owners</i>	<i>Extended</i>	\$150
			<i>Loan</i>	<i>Extended</i>	
25.1	116.1.2	Same as Portion of Survey	<i>Owners</i>	<i>Extended</i>	\$150
			<i>Loan</i>	<i>Extended</i>	
26	116.8	Subdivision	<i>Owners</i>	<i>Standard Extended</i>	\$150
			<i>Loan</i>	<i>Standard Extended</i>	
27	132	Usury	<i>Loan</i>	<i>Standard Extended</i>	\$100
28	103.1	Easement - Damage or Enforced Removal	<i>Owners</i>	<i>Extended</i>	\$100
			<i>Loan</i>	<i>Extended</i>	
28.1	103.14	Encroachments - Boundaries and Easements	<i>Owners</i>	<i>Extended</i>	10%, Minimum \$100
			<i>Loan</i>	<i>Extended</i>	
28.2	103.15	Encroachments - Boundaries and Easements - Described Improvements	<i>Owners</i>	<i>Extended</i>	10%, Minimum \$100
			<i>Loan</i>	<i>Extended</i>	
28.3	103.16	Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	<i>Owners</i>	<i>Extended</i>	10%, Minimum \$250
			<i>Loan</i>	<i>Extended</i>	
29	134	Interest Rate Swap - Direct Obligation	<i>Loan</i>	<i>Standard Extended</i>	10%, Minimum \$150, Maximum \$1,000
29.1	134.1	Interest Rate Swap - Additional Interest	<i>Loan</i>	<i>Standard Extended</i>	10%, Minimum \$150, Maximum \$1,000
29.2	134.2	Interest Rate Swap - Direct Obligation - Defined Amount	<i>Loan</i>	<i>Standard Extended</i>	10%, Minimum \$150, Maximum \$1,000; plus, the applicable rate for the amount of additional insurance.
29.3	134.3	Interest Rate Swap - Additional Interest - Defined Amount	<i>Loan</i>	<i>Standard Extended</i>	10%, Minimum \$150, Maximum \$1,000; plus, the applicable rate for the amount of additional insurance.
30	135	Shared Appreciation Mortgage - One to Four Family Residence	<i>Loan</i>	<i>Standard Extended</i>	\$100
30.1	135.1	Commercial Participation Interest	<i>Loan</i>	<i>Standard Extended</i>	\$250
31	136	Severable Improvements	<i>Owners</i>	<i>Standard Extended</i>	\$100
			<i>Loan</i>	<i>Standard Extended</i>	
32	137	Construction Loan	<i>Loan</i>	<i>Extended</i>	No Charge
32.1	137.1	Construction Loan - Direct Payment	<i>Loan</i>	<i>Extended</i>	No Charge
32.2	137.2	Construction Loan - Insured's Direct Payment	<i>Loan</i>	<i>Extended</i>	No Charge

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<u>ALTA</u>	<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
33	138	Disbursement	<i>Loan</i>	<i>Extended</i>	\$100 – Residential \$200 – Commercial <i>Must be issued with an ALTA 32 series Endorsement.</i>
34	139	Identified Risk Coverage	<i>Loan</i>	<i>Standard Extended</i>	See paragraph 3.12.
34.1	139.1	Identified Exception & Identified Risk Coverage	<i>Loan</i>	<i>Standard Extended</i>	See paragraph 3.12.
35	140	Minerals and Other Subsurface Substances - Buildings	<i>Owners</i>	<i>Standard Extended</i>	\$100
			<i>Loan</i>	<i>Standard Extended</i>	
35.1	140.1	Minerals and Other Subsurface Substances - Improvements	<i>Owners</i>	<i>Standard Extended</i>	\$100
			<i>Loan</i>	<i>Standard Extended</i>	
35.2	140.2	Minerals and Other Subsurface Substances - Described Improvements	<i>Owners</i>	<i>Standard Extended</i>	\$175
			<i>Loan</i>	<i>Standard Extended</i>	
35.3	140.3	Minerals and Other Subsurface Substances - Land Under Development	<i>Owners</i>	<i>Standard Extended</i>	\$250
			<i>Loan</i>	<i>Standard Extended</i>	
36	141	Energy Project - Leasehold/Easement	<i>Owners</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
36.1	141.1	Energy Project - Leasehold/Easement	<i>Loan</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
36.2	141.2	Energy Project - Leasehold	<i>Owners</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
36.3	141.3	Energy Project - Leasehold	<i>Loan</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
36.4	141.4	Energy Project – CC&Rs - Land Under Development	<i>Owners</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
36.5	141.5	Energy Project – CC&Rs - Land Under Development	<i>Loan</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.

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ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

<u>ALTA</u>	<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
36.6	141.6	Energy Project – Encroachments	<i>Owners</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
			<i>Loan</i>	<i>Standard Extended</i>	
36.7	141.7	Energy Project - Fee Estate	<i>Owners</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
36.8	141.8	Energy Project - Fee Estate	<i>Loan</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
36.9	141.9	Energy Project – Minerals and other Subsurface Substances – Land Under Development	<i>Owners</i>	<i>Standard Extended</i>	Issued only by specific request of the insured and with approval of the Underwriting Department. The premium shall be determined pursuant to paragraph 2.10.
			<i>Loan</i>	<i>Standard Extended</i>	
37	104.6	Assignment of Rents or Leases	<i>Loan</i>	<i>Standard Extended</i>	\$50
39	142	Policy Authentication	<i>All Policies</i>	No Charge	
40	147	Tax Credit	<i>Owners</i>	<i>Standard Extended</i>	10%, Minimum \$250
40.1	147.1	Tax Credit - Defined Amount	<i>Owners</i>	<i>Standard Extended</i>	10%, Minimum \$250, plus the applicable insurance rate for the amount of additional insurance.
41	143	Water - Buildings	<i>Owners</i>	<i>Standard Extended</i>	\$100
			<i>Loan</i>	<i>Standard Extended</i>	
41.1	143.1	Water - Improvements	<i>Owners</i>	<i>Standard Extended</i>	\$100
			<i>Loan</i>	<i>Standard Extended</i>	
41.2	143.2	Water - Described Improvements	<i>Owners</i>	<i>Standard Extended</i>	\$175
			<i>Loan</i>	<i>Standard Extended</i>	
41.3	143.3	Water - Land Under Development	<i>Owners</i>	<i>Standard Extended</i>	\$250
			<i>Loan</i>	<i>Standard Extended</i>	
42	144	Commercial Lender Group	<i>Loan</i>	<i>Standard Extended</i>	\$250
43	145	Anti-Taint	<i>Loan</i>	<i>Standard Extended</i>	10%, Minimum \$500
44	146	Insured Mortgage Recording	<i>Loan</i>	<i>Standard Extended</i>	No Charge
45	148	Pari Passu Mortgage	<i>Loan</i>	<i>Standard Extended</i>	\$250
46	149	Option	<i>Owners</i>	<i>Standard</i>	No Charge
48	152	Tribal Waivers and Consents	<i>Owners</i>	<i>Standard Extended</i>	No Charge

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ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

<u>ALTA</u>	<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
48.1	152.1	Tribal Limited Waiver and Consent Agreement	<i>Owners</i>	<i>Standard Extended</i>	No Charge
			<i>Loan</i>	<i>Standard Extended</i>	No Charge
49	153	Forgery – New Owner's Policy – Residential	<i>Owners</i>	<i>Standard</i>	10%, Minimum \$100
49.1	153.1	Forgery – Existing Owner's Policy – Residential	<i>Owners</i>	<i>Standard</i>	20%, Minimum \$200
50	150	Residential Solar	<i>Loan</i>	<i>Standard Extended</i>	\$100
JR1	JR1	ALTA JR1	<i>Loan</i>	<i>Limited</i>	See paragraph 6.10.
JR2	JR2	ALTA JR2 Future Advance	<i>Loan</i>	<i>Limited</i>	See paragraph 6.10.

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ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

7.4 CLTA Endorsement Rates

CLTA	DESCRIPTION	POLICY TYPE	POLICY COVERAGE	RATE
2	Date-Down - Guarantee	<i>See Section 6</i>		
100	Restrictions, Encroachments, Minerals	<i>See ALTA 9</i>		
100.4	CC&Rs - Present Violations - Specific Provision	Owners	Standard	10%
			Extended	\$50
		Loan	Standard	10%
			Extended	\$50
100.5	CC&Rs - Violations	Owners	Standard	20%
			Extended	\$50
		Loan	Standard	20%
			Extended	\$50
100.6	CC&Rs - Future Violation	Owners	Standard	20%
			Extended	\$50
		Loan	Standard	20%
			Extended	\$50
100.8	CC&Rs - Future Violation - Specific Provision	Owners	Standard	20%
			Extended	\$50
		Loan	Standard	20%
			Extended	\$50
100.12	CC&Rs - Right of Reversion	<i>All Policies</i>		\$50 per issue
100.13	CC&Rs - Assessment Liens	Loan	Standard Extended	\$50 per issue
100.19	CC&Rs - Violations	<i>All Policies</i>		\$75
100.20	CC&Rs - Enforcement, Violations	Owners	Standard	10%, Minimum \$50
			Extended	\$50
		Loan	Standard	10%, Minimum \$50
			Extended	\$50
100.29	Minerals - Surface Damage	<i>All Policies</i>		10%
101	Mechanics Liens	Loan	Standard	20%
101.1	Mechanics Liens - Notice of Completion	Owners	Standard Extended	10%
101.2	Mechanics Liens - Notice of Completion	Loan	Standard Extended	10%
101.3	Mechanics Liens - No Notice of Completion	Loan	Standard Extended	15%
101.4	Mechanics' Liens - No Notice of Completion	Owners	Standard	20%
102.4	Foundation - Boundary Lines, CC&Rs	Loan	Standard Extended	\$50
102.5	Foundation - Boundary Lines, CC&Rs, Easements	Loan	Standard Extended	15%, Minimum \$50, Maximum \$750
102.6	Foundation - Portion of Premises - Boundary Lines, CC&Rs	Loan	Standard Extended	10%, Minimum \$50, Maximum \$500
102.7	Foundation - Portion of Premises - Boundary Lines, CC&Rs, Easements	Loan	Standard Extended	15%, Minimum \$50, Maximum \$750
103.3	Easement - Existing Encroachment - Enforced Removal	Loan	Standard	10%, Minimum \$50
			Extended	\$50
103.4	Easement - Access to Public Street	Owners	Standard	\$100
			Extended	\$50
		Loan	Standard	\$100
			Extended	\$50
103.5	Water Rights - Surface Damage	Owners	Extended	\$50
		Loan	Extended	

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<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
103.7	Land Abuts Street	<i>Owners</i>	<i>Standard</i>	\$100
			<i>Extended</i>	\$50
		<i>Loan</i>	<i>Standard</i>	\$100
			<i>Extended</i>	\$50
104.4	Collateral Assignment of Mortgage	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	<i>If issued at date of policy:</i> No Charge <i>If issued after policy date:</i> 15% based on the collateral amount, Minimum \$100, Maximum \$250
104.7	Assignment of Rents/Leases	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	\$50
104.10	Assignment of Mortgage	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	<i>If issued at date of policy:</i> No Charge <i>If issued after policy date:</i> \$100
107.1	Allocation of Liability of Parcels	<i>All Policies</i>		No Charge
107.2	Amount of Insurance - Increase	<i>Owners</i>	<i>Standard</i> <i>Extended</i>	The insurance rate applicable for the increase in liability.
		<i>Loan</i>	<i>Standard</i> <i>Extended</i>	
107.9	Additional Insured	<i>All Policies</i>		<i>If issued with policy:</i> No Charge <i>If issued after policy:</i> \$75
107.11	Non-Merger After Lender Acquires Title	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	10% based on the unpaid balance of the loan, Maximum \$250
108.8	Additional Advance	<i>Loan</i>	<i>Standard</i>	60% based on the amount of the advance
			<i>Extended</i>	70% based on the amount of advance
110.1	Deletion of Schedule B Exception From Policy	<i>Owners</i>	<i>Standard</i> <i>Extended</i>	20%
		<i>Loan</i>	<i>Standard</i> <i>Extended</i>	10%, Maximum \$100
110.2	Deletion of Arbitration Condition From Policy	<i>Owners</i>	<i>Standard</i> <i>Extended</i>	No Charge
		<i>Loan</i>	<i>Standard</i> <i>Extended</i>	
110.5	Modification of Mortgage	<i>Loan</i>	<i>Standard</i>	20%, Minimum \$255
			<i>Extended</i>	30%, Minimum \$315
110.7	Insurance Against Enforceability of Item	<i>Owners</i>	<i>Standard</i> <i>Extended</i>	No Charge
		<i>Loan</i>	<i>Standard</i> <i>Extended</i>	
110.10	Modification and Additional Advance	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	10%, plus the fee for the additional advance calculated at the appropriate rate. See paragraph 3.8.
111	Mortgage Priority - Partial Reconveyance	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	10%, Maximum \$250
111.1	Partial Reconveyance - No Waiver	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	10%, Maximum \$250
111.3	Partial Reconveyance - Lot Line Adjustment	<i>Loan</i>	<i>Standard</i> <i>Extended</i>	10%, Maximum \$250

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<u>CLTA</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
111.4	Mortgage Impairment After Conveyance	<i>Loan</i>	<i>Standard Extended</i>	10%, Maximum \$250
111.11	Revolving Credit Loan - Obligatory Advance	<i>Loan</i>	<i>Standard Extended</i>	No Charge
112.1	Bondholder	<i>Loan</i>	<i>Standard Extended</i>	\$50
116	Designation of Improvements - Address	<i>See ALTA 22.1</i>		
116.3	Legal Description - New Subdivision	<i>Owners</i>	<i>Standard Extended</i>	20%
		<i>Loan</i>	<i>Standard Extended</i>	10%
116.6	Manufactured Housing Unit - Post Policy Installation	<i>Owners</i>	<i>Standard Extended</i>	\$50
		<i>Loan</i>	<i>Standard Extended</i>	
122	Construction Lender Advance	<i>Loan</i>	<i>Extended</i>	<p>(a) <u>If base policy is for full amount of loan:</u> 10% based upon the amount of advance, Minimum \$100 per issue when the improvement being constructed is a single family one-to-four unit residence, Minimum \$250 for any other type of improvement.</p> <p>(b) <u>If base policy is in the amount of initial advance only, requiring an increase in liability:</u> Apply charges as called for under the 108 Endorsement series.</p>
124.1	Specified Covenants are Binding	<i>Owners</i>	<i>Standard Extended</i>	20%
		<i>Loan</i>	<i>Standard Extended</i>	10%

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7.5 ORT Endorsements

ORT	DESCRIPTION	POLICY TYPE	POLICY COVERAGE	RATE	
19	Optionees Policy		See ALTA 46		
22	Revolving Line		<i>Mortgagee's Abbreviated Guarantee (MAGIC)</i>	<i>Issue at date of guarantee: No Charge</i>	
23	Date Down		<i>Mortgagee's Abbreviated Guarantee (MAGIC)</i>	\$25 each issue	
28	Advances and Extension		<i>Mortgagee's Abbreviated Guarantee (MAGIC)</i>	No Charge	
32	Extension	<i>Loan</i>	<i>Standard Extended</i>	30%, Minimum \$250, Maximum \$500	
33	Partial Modification	<i>Loan</i>	<i>Standard Extended</i>	30%, Minimum \$250, Maximum \$1,000	
37	Deletion of Arbitration		See CLTA 110.2		
38	Reverse Annuity Mortgage	<i>Loan</i>	<i>Standard Extended</i>	No Charge	
38A	Reverse Annuity Mortgage - Trust	<i>Loan</i>	<i>Standard Extended</i>	No Charge	
39	Activation – ORNTIC Junior Loan Policy	<i>Loan</i>	<i>Limited</i>	See paragraph 6.11.	
43	Loan Reset	<i>Loan</i>	<i>Standard Extended</i>	\$125	
44	Loan workout	<i>Loan</i>	<i>Standard Extended</i>	\$125	
46	Environmental Protection Lien - Non-Residential	<i>Loan</i>	<i>Standard Extended</i>	\$50	
49	GAP	<i>Loan</i>	<i>Standard Extended</i>	\$100	
52	Lenders Comprehensive - Unimproved Land	<i>Loan</i>	<i>Extended</i>	No Charge	
54	Tax Deed	<i>Owners</i>	<i>Standard Extended</i>	\$500	
		<i>Loan</i>	<i>Standard Extended</i>		
58	Land Same as Map - Unimproved Land	<i>Loan</i>	<i>Extended</i>	No Charge	
63	Policy Correction	<i>All Policies</i>		No Charge	
68	Date-Down	<i>Loan</i>	<i>Standard Extended</i>	Same as paragraph 3.9. Extension or Modification of Insured Deeds of Trust, paragraph B, Maximum \$500	
71	Deletion of Natural Person Requirement	<i>Homeowner's</i>		No Charge	
3919	Loan Modification	<i>Loan</i>	<i>Standard Extended</i>	\$125	

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ENDORSEMENTS TO POLICIES OF TITLE INSURANCE

7.6 AZ ORT Endorsement Rates

<u>AZ ORT</u>	<u>DESCRIPTION</u>	<u>POLICY TYPE</u>	<u>POLICY COVERAGE</u>	<u>RATE</u>
1	Patent Reservations - Final Decree	<i>Owners</i>	<i>Standard Extended</i>	20%, Maximum \$200
		<i>Loan</i>	<i>Standard Extended</i>	10%, Maximum \$100
1A	Patent Reservations	<i>Owners</i>	<i>Standard Extended</i>	20%, Maximum \$200
		<i>Loan</i>	<i>Standard Extended</i>	10%, Maximum \$100
2	Restrictions and Encroachments	<i>Owners</i>	<i>Standard Extended</i>	No Charge
3	Assumption or Extension	<i>Loan</i>	<i>Standard Extended</i>	10%
5	Shopping Center	<i>Owners</i>	<i>Standard Extended</i>	\$50
7	Usury	<i>Loan</i>	<i>Standard Extended</i>	\$100
9	Doing Business	<i>Loan</i>	<i>Standard Extended</i>	\$50
10	Correction of Deed of Trust	<i>Loan</i>	<i>Standard Extended</i>	<i>If error made by the Company: No Charge If error made by Lender: \$75</i>
11	Fairway	<i>Owners</i>	<i>Standard Extended</i>	<i>Issued only at date of policy: No Charge</i>
		<i>Loan</i>	<i>Standard Extended</i>	
12	Antitrust Litigation	<i>Owners</i>	<i>Standard</i>	No Charge

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UCC INSURANCE

8.1 UCC INSURANCE POLICY

The UCC Insurance Policy insures, in addition to other matters, that the security interest in the 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 100% of the UCC Insurance Rate shown below with a minimum charge of \$500.

Amount of Insurance	=	Rate	+	Rate Per \$1,000
\$0 to \$500,000	=	\$0.00	+	\$1.50 over \$0
\$500,001 to \$1,000,000	=	\$750	+	\$1.10 over \$500,000
\$1,000,001 to \$3,000,000	=	\$1,300	+	\$0.85 over \$1,000,000
\$3,000,001 to \$5,000,000	=	\$3,000	+	\$0.75 over \$3,000,000
\$5,000,001 to \$10,000,000	=	\$4,500	+	\$0.60 over \$5,000,000
\$10,000,001 to \$20,000,000	=	\$7,500	+	\$0.55 over \$10,000,000
\$20,000,001 to \$30,000,000	=	\$13,000	+	\$0.475 over \$20,000,000
\$30,000,001 to \$40,000,000	=	\$17,750	+	\$0.45 over \$30,000,000
\$40,000,001 to \$50,000,000	=	\$22,250	+	\$0.425 over \$40,000,000
\$50,000,001 and above	=	\$26,500	+	\$0.40 over \$50,000,000

Note: The above UCC Insurance Rate contemplates a single-site, single debtor or obligor transaction and can include one UCC pre-filing search at the Office of the Secretary of State, as well as pre-search filing copies up to 10 pages. Said UCC Insurance Rate may also include the preparation and filing of one required UCC Financing Statement.

8.2 MIXED COLLATERAL TRANSACTION

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 90% of the UCC Insurance Rate shown above, minimum charge \$500.

8.3 UCC POLICY MEZZANINE ENDORSEMENT

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

8.4 UCC POLICY FOR PURCHASERS

The UCC Policy for Purchasers shall be issued at 50% of the UCC Insurance Rate shown in paragraph 8.1 herein, Minimum charge \$500, 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 10% of the rate applicable to the concurrent UCC Insurance Policy up to the amount of the UCC Insurance Policy, minimum \$200. A simultaneously issued UCC Purchasers Policy whose liability is in excess of the concurrent UCC Insurance Policy shall incur an additional premium of 50% of the UCC Insurance Rate on the amount of insurance that exceeds the amount of UCC Insurance Policy.

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INSURED CLOSING PROTECTION LETTER

9.1 INSURED CLOSING PROTECTION LETTER (CLOSING PROTECTION LETTER)

Pursuant to Arizona Revised Statutes, Title 6, Chapter 7, Article 3, Section 6-841.02(C), upon request the Company may provide a closing protection letter to any principal party of a real estate transaction in which the Company's title insurance policy or policies will be issued.

In accordance with said Statute, the Company will charge a fee of \$25 to each benefited person or entity named in the letter, which fee is deemed by Statute to be earned upon the closing of the real estate transaction for which the letter is provided.

For purposes of determining the fee for the closing protection letter:

When the benefited party is a seller, buyer or borrower and which seller, buyer or borrower consist of more than one person and/or entity, such multiple parties shall be considered the same as a single seller, buyer or borrower; or

Where the benefited party of the closing protection letter is a lender and the terms of the letter generically extend the protection of the letter to the lender's assignee or the lender's warehouse lender such generic beneficiaries shall not be considered to be a separate benefited person or entity.