



RATES AND RULES MANUAL
FOR
ARIZONA

The rates, fees, and charges set forth herein apply to all applications or orders for title insurance received on or after **December 20, 2025**.

Table of Contents

ARIZONA REGIONS AND RATES	1
<u>GENERAL INFORMATION</u>	2
1. APPLICABILITY	2
2. COMPUTATION OF RATES AND AMOUNT OF INSURANCE	2
3. REINSURANCE FEES.....	2
4. OTHER CHARGES.....	2
5. REPORTING TRANSACTION CODES	2
6. MINIMUM PREMIUMS.....	3
7. FAIR VALUE	3
8. INCREASED LIABILITY AMOUNT	3
9. HIGH LIABILITY RATE.....	3
<u>CHAPTER I - OWNER'S INSURANCE</u>	4
101. OWNER'S POLICIES	4
102. OWNER'S - INCREASE/REISSUE OWNER'S INSURANCE.....	4
103. INCREASE/REISSUE OF OWNER'S POLICIES (With Concurrent Loan Policy)	4
104. SHORT TERM RATE.....	4
105. OWNER'S – VENDEE'S (Buyer's) (Initial Policy).....	5
105a. OWNER'S - VENDEE'S (Buyer's) (Final Policy).....	5
106. OPTIONEE'S POLICY	5
108. OWNER'S POLICY FOLLOWING A FORECLOSURE, TRUSTEE SALE, DEED IN LIEU, OR FORFEITURE.....	6
109. THIRD PARTY TRANSACTION (Hold-Open)	6
110. PARTIAL EXTENDED.....	6
111. CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATE.....	6
115. ACQUISITION BY TRUSTEE FROM INSURED OWNER	7
116. VENDOR'S (SELLER'S) POLICY	7
117. MINERAL INTEREST.....	7
118. CONCURRENTLY INSURING VENDOR AND VENDEE	7
<u>CHAPTER II - LENDER'S INSURANCE</u>	8
201. LOAN POLICY.....	8
202. LOAN POLICY (With Concurrent Full Value Owner's Policy).....	8
203. BUNDLED LOAN POLICY.....	9
204. INTERIM (CONSTRUCTION) AND TAKE-OUT MORTGAGE POLICIES	9
205. STANDARD COVERAGE LOAN POLICY IN CONNECTION WITH EXTENDED COVERAGE LOAN POLICY – SECOND LOAN	10
207. REVAMPING OR REPLACING OF INSURED DEED OF TRUST OR MORTGAGE	10
207a. Bundled Residential Refinance Rate.....	10
208. ADDITIONAL ADVANCES (Open-End Mortgages only)	11
209. ASSIGNMENT OF DEED OF TRUST/MORTGAGE.....	11
210. PARTIAL EXTENDED LENDER'S COVERAGE	12
211. MULTIPLE LOAN POLICIES.....	12
214. LOAN ON MORE THAN ONE PARCEL WHEN COUPLED WITH THE ISSUANCE OF AN OWNER'S POLICY ON THE PURCHASE OF ONE OR MORE PARCELS	12
215. ALTA RESIDENTIAL LIMITED COVERAGE – JUNIOR LOAN POLICY (Limited Coverage Policy). 12	12
216. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY	12
<u>CHAPTER III – LEASEHOLD INSURANCE.</u>	13
301. LEASEHOLDS - LESSEE	13
301a. LEASEHOLDS - OWNER'S AND LESSEE (Combination Rate).....	13
302. LEASEHOLDS - LENDERS.....	13
303. LEASEHOLD - LENDERS (Simultaneous with Leasehold Owner's Policy at Value of Land and Improvements)	13

CHAPTER IV - SUBDIVISION RATES	14
401. SUBDIVIDERS AND BUILDERS RATES	14
402. SUBDIVIDER AND BUILDER RATES (COMBINATION OWNER'S/LENDER POLICIES)	14
CHAPTER V - GUARANTEES.....	15
500. CANCELLATION CHARGE.....	15
501. TRUSTEE'S SALE GUARANTEE.....	15
501.1 CONTINUATION CHARGE (LTAA Form 15)	16
501.2 CONVERSION CHARGE.....	16
502. TRUSTEE'S EXCESS PROCEEDS GUARANTEE (Trustee's Sale).....	17
503. JUDGMENT AND TAX LIEN GUARANTEE.....	17
504. LITIGATION GUARANTEE.....	17
504.1 CONTINUATION CHARGE (Litigation Guarantee).....	17
504.2 CONVERSION CHARGE.....	17
504.3 HOMEOWNER'S ASSOCIATION.....	17
524. DEED IN LIEU OF FORECLOSURE REPORT (Mortgage or Deed of Trust).....	17
524.1 CONTINUATION CHARGE (Deed in Lieu Report).....	17
524.2 CONVERSION CHARGE.....	18
525. FORECLOSURE REPORT (Liens and Assessments Including Tax Assessments).....	18
525.1 CONTINUATION CHARGE (Lien or Assessment).....	18
526. FORECLOSURE REPORT (Mortgage).....	18
526.1 CONTINUATION CHARGE (Mortgage).....	18
527. FORFEITURE GUARANTEE.....	18
529. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.....	19
CHAPTER VI - MISCELLANEOUS/ADDITIONAL CHARGES	20
600. NON-POLICY TRANSACTION (Miscellaneous)	20
602. EASEMENT AND/OR RIGHTS OF WAY REPORT.....	20
602a. CONVERSION CHARGE.....	20
603. CONDAMNATION REPORT.....	20
603a. CONDAMNATION REPORT - CONTINUATION	20
604. ADDITIONAL CHAIN OR PARCEL CHARGE	20
606. ADDITIONAL POLICY CHARGE	20
611. TAX AND ASSESSMENT COVERAGE.....	21
618. CLOSING PROTECTION LETTER	21
CHAPTER VII – ENDORSEMENTS.....	21

ARIZONA REGIONS AND RATES

County	Region
Apache	1
Cochise	1
Coconino	1
Gila	1
Graham	1
Greenlee	1

County	Region
Maricopa	1
Navajo	1
Pinal	1
Santa Cruz	1
Yavapai	1
Yuma	1

County	Region
La Paz	2
Mohave	2
Pima	2

Region 1 Rates

Liability Amount	Rate	Liability Amount	Rate	Liability Amount	Rate
\$100,000	\$767	\$170,000	\$ 981	\$240,000	\$ 1,194
\$105,000	\$783	\$175,000	\$ 996	\$245,000	\$ 1,210
\$110,000	\$798	\$180,000	\$ 1,011	\$250,000	\$ 1,225
\$115,000	\$813	\$185,000	\$ 1,027	\$255,000	\$ 1,240
\$120,000	\$828	\$190,000	\$ 1,042	\$260,000	\$ 1,255
\$125,000	\$844	\$195,000	\$ 1,057	\$265,000	\$ 1,271
\$130,000	\$859	\$200,000	\$ 1,072	\$270,000	\$ 1,286
\$135,000	\$874	\$205,000	\$ 1,088	\$275,000	\$ 1,301
\$140,000	\$889	\$210,000	\$ 1,103	\$280,000	\$ 1,316
\$145,000	\$905	\$215,000	\$ 1,118	\$285,000	\$ 1,332
\$150,000	\$920	\$220,000	\$ 1,133	\$290,000	\$ 1,347
\$155,000	\$935	\$225,000	\$ 1,149	\$295,000	\$ 1,362
\$160,000	\$950	\$230,000	\$ 1,164	\$300,000	\$ 1,377
\$165,000	\$966	\$235,000	\$ 1,179	Above \$300,000	See below

Region 1 Rates

Liability Amount	Rate
Minimum	\$730
\$100,000 up to and including \$300,000	See chart above
\$300,001 up to and including \$1,000,000	\$12.05 per \$5,000
Above \$1,000,000	\$ 9.25 per \$5,000

Region 2 Rates

Liability Amount	Rate
Minimum	\$600
\$50,001 up to and including \$100,000	\$786
\$100,001 up to and including \$300,000	\$16.48 per \$5,000
\$300,001 up to and including \$1,000,000	\$12.60 per \$5,000
Above \$1,000,000	\$ 8.75 per \$5,000

GENERAL INFORMATION

1. APPLICABILITY

Title insurance policy issuing agents for Title Resources are authorized solely to issue Title Resources' title insurance Commitments for Title Insurance ("Commitment"), Policies and Endorsements and to collect the applicable premium on behalf of Title Resources. A commitment is an offer to issue a policy of title insurance, subject to certain exceptions and requirements. It is not a report of title and should never be relied upon as a representation of the status of title. Title Resources does not authorize the issuance of its policy or policies unless and until all requirements have been resolved to Title Resources satisfaction, including payment by the consumer of the applicable premiums, fees and/or charges in accordance with this Rate Manual. Issuing agents do not represent Title Resources in any other capacity for any other purpose and shall not have actual and/or apparent authority to act for or on behalf of Title Resources in any other matters or for any other purpose.

All questions regarding rates should be directed to Title Resources' Legal/Underwriting Department at 800-526-8018.

2. COMPUTATION OF RATES AND AMOUNT OF INSURANCE

Title Resources has two Basic Rate Schedules- Region 1 and Region 2. When the premium is based on the amount of insurance or liability written, these schedules must be used to calculate the charges herein. Particular attention must be given to use the Basic Rate Schedule for the region containing the county where the land is located. If the land is located in more than one region, it shall be considered non-contiguous separate parcels. The Basic Rate Schedule for the region where each parcel is located must be used to determine the charge based on the fair value allocated to each parcel.

The rates in the Basic Rate Schedules are expressed in increments of \$5,000 of insurance. Whenever the amount of insurance or liability exceeds a particular increment, the next highest increment is charged.

Whenever percentages are used to calculate a premium, the amount must be rounded up to the next whole dollar. (i.e. \$203.50 is rounded up to \$204.00 and \$203.49 is rounded up to \$204.00)

3. REINSURANCE FEES

Rates quoted under this Manual may be increased by the cost of any reinsurance or coinsurance required by the insured.

4. OTHER CHARGES

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

5. REPORTING TRANSACTION CODES

The section and subsection numbers of this manual are the codes to be used in reporting and calculating the premium for each transaction. Where one section refers to another for the rates (e.g. Section 101.a refers to Section 101), the section which most accurately describes the transaction (e.g. Owner's Policies With Concurrent Loan Policy) should be used. If the premium

consists of a combination of transactions (e.g. 101 plus 604), all transaction codes should be typed or written at the top of Schedule A or the first page other than the jacket of each insuring form, or on a separate document attached to each insuring form. Simultaneously issued policies should be attached together for reporting.

6. MINIMUM PREMIUMS

Unless otherwise stated, the minimum charge shall be the lowest charge shown on the basic rate schedule.

7. FAIR VALUE

The value, full value or fair value ("fair value") of the estate or interest to be insured shall be the full value of the land including improvements. Where a sale is involved, the fair value is the sales price, including any assumed encumbrances. Where no sale is involved, the fair value may be determined from considering such things as appraisals, assessed values, etc.

8. INCREASED LIABILITY AMOUNT

Any amount of insurance in excess of the original policy amount shall be charged on an increased liability basis. The charge for increased liability shall be the difference between the scheduled charge based upon the amount of insurance in the original policy and the scheduled charge based upon the amount of insurance to be provided by the new policy at the applicable rate for the type of coverage requested.

9. HIGH LIABILITY RATE

This rate may only be used with rates for the applicable policy type and may not be applied to endorsements.

Amount of Insurance	Rate
\$5,000,000 to \$10,000,000	65% of the applicable rate for the policy type selected
\$10,000,001 to \$25,000,000	60% of the applicable rate for the policy type selected
\$25,000,001 to \$55,000,000	55% of the applicable rate for the policy type selected
\$55,000,001 to \$75,000,000	50% of the applicable rate for the policy type selected
\$75,000,001 and above	45% of the applicable rate for the policy type selected

CHAPTER I - OWNER'S INSURANCE

The provisions contained in this chapter are applicable to title insurance issued for the benefit of owners of real property or an interest therein. The charge for owner's insurance must be based on the fair value of the estate or interest insured. If additional parcels or chains of title are involved, refer to Section 604 for additional charges. Any required additional work charges will be made in addition to the specified rate(s).

Rates are calculated based on the Region in which the county is located. Unless otherwise stated, the minimum charge shall be the lowest charge shown on the basic rate schedule.

101. OWNER'S POLICIES

1. Standard Coverage Owner's Policy: 100% of the Basic Rate
(ALTA Owner's Policy with regional exceptions)
2. Extended Coverage Owner's Policy: 150% of the Basic Rate
(ALTA Owner's Policy *without* regional exceptions)
3. Homeowner's Policy: 110% of the Basic Rate

102. OWNER'S - INCREASE/REISSUE OWNER'S INSURANCE

An insured under an owner's policy issued by the Company may, at any time prior to obtaining knowledge of an adverse claim to the land subject to issuance of a Commitment bringing the effective date of the policy forward, and upon surrender of the existing policy for cancellation, request an increase, update, and/or upgrade of coverage. The rate is 60% of the applicable policy type for the new liability. The minimum shall be as shown for the county in which the property is located.

103. INCREASE/REISSUE OF OWNER'S POLICIES (With Concurrent Loan Policy)

An insured under an owner's policy may, at any time prior to obtaining knowledge of an adverse claim to the land subject to the issuance of a Commitment bringing the effective date of the policy forward, and upon surrender of the existing policy for cancellation, have the effective date of the policy brought current and the amount of insurance increased to the current fair value concurrently with the issuance of lender's insurance covering the same land. The amount of insurance in the new owner's policy must be at least equal to or greater than the amount of the new loan and any other loan to which the land will remain subject.

The charges for the owner's insurance shall be the applicable rate set forth in Section 102. The charges for the lender's insurance shall be the applicable rate set forth in Section 202.

104. SHORT TERM RATE

This rate is available only on charges for the policies issued pursuant to the Sections 101 and 105. Unless otherwise stated, the minimum charge shall be the lowest charge shown on the basic rate schedule. This rate cannot be combined with any other discount.

The charge is 80% of the applicable rate for the policy type selected. Min.\$500.00.

Note: Affix the **PREFIX R** to the other codes to identify the Short Term Rate. For Example: R101.1 to represent policies charged at the Short Term Rate.

105. OWNER'S – VENDEE'S (Buyer's) (Initial Policy)

A person acquiring land by Agreement for Purchase or Contract for Deed may insure his contractual interest in the land prior to the recording of a deed conveying absolute title. The amount of the insurance shall be the contract price.

The charge shall be the applicable rate set forth in Section 101.

Note: See Sections 116 and 118 for Owner's Vendor's (Seller's) Policy rates.

105a. OWNER'S - VENDEE'S (Buyer's) (Final Policy)

A person who has previously insured his contract interest in the land pursuant to Section 105 and who acquires absolute title by recorded deed, may insure the same upon surrender of the existing policy for cancellation.

The charge shall be the applicable rate set forth in Section 102.

106. OPTIONEE'S POLICY

A policy insuring an optionee's interest must be approved in writing by the Company prior to the issuance of the Commitment. If approved, a Memorandum of Option or an Option Agreement ("Option Agreement") must be recorded and a copy must be retained by the Company. The charge for the policy is calculated as set forth below and the optionee must indicate the type of policy desired prior to recordation of the Option Agreement.

A.

1. Initial Policy – Fair Value Liability: When an optionee requests a policy based on the fair value of the land at the time the Option Agreement is signed, the charge shall be the applicable rate set forth in Sections 101.1 or 101.2, based on the fair value.
2. Take-Down Conversion Fee: When the option is exercised, the optionee's policy may be converted to an owner's policy at 25% of the applicable rate set forth in Sections 101.1 or 101.2.

This rate may be applied when the land is purchased in whole or in part, pursuant to the terms of the Option Agreement.

B.

1. Initial Policy - Option Fee Liability: When an optionee requests a policy based on the amount paid for the option ("Option Fee") at the time the Option Agreement is signed, the charge shall be the applicable rate set forth in Sections 101.1 or 101.2, based on the amount paid for the option.
2. Take-Down Conversion Fee - Purchase price for land taken out of option: When a portion of the land is purchased through a take-down as set forth in the Option Agreement, the charge shall be the applicable rate set forth in Sections 101.1 or 101.2, based on the amount paid for the take-down.

This rate may be applied when the land is purchased in whole or in part, pursuant to the terms of the Option Agreement.

108. OWNER'S POLICY FOLLOWING A FORECLOSURE, TRUSTEE SALE, DEED IN LIEU, OR FORFEITURE

Refer to Sections 101 and Chapter –V Guarantees for applicable charges.

109. THIRD PARTY TRANSACTION (Hold-Open)

This rate is available where the applicant is purchasing land ("first acquisition") with the intent of selling it to a third party ("ultimate purchaser"). It is available to licensed real estate brokers or agents, licensed contractors, and to employers under employee transfer programs. The policy may be held and issued to the ultimate purchaser within two (2) years of the first acquisition.

The initial purchase (first acquisition) for the Hold-Open is an additional 25% of the applicable policy type rate. The minimum hold-open charge is \$250.00.

The premium for the resale to a third-party (ultimate purchaser) is calculated at the applicable policy type rate, minus a credit of an amount equal to applicable policy type rate for the amount of the initial purchase. No credit is given for the additional 25% charged on the initial purchase.

Example:

First acquisition	Liability Amount	Policy Type	Premium	Hold-Open 25%	Total
	\$300,000	Homeowner's	\$1,515	\$379	
Ultimate Purchaser	\$400,000	Homeowner's	\$1,780	Less \$1,515 credit	\$265

110. PARTIAL EXTENDED

A Standard Coverage Owner's Policy may be extended by endorsement to provide additional coverage as to one or more of the following matters excepted from coverage by the Standard Coverage Exceptions in Part I of Schedule B of the policy. The additional charges for removal of the following exceptions are as follows:

1. Taxes and Assessments	10% of the Basic Rate
2. Survey and Inspection Matters	30% of the Basic Rate
3. Easements, Claims of Easements or Encumbrances	30% of the Basic Rate
4. Mechanics' Liens	40% of the Basic Rate

The premiums in this section are cumulative and total more than 100%. Consideration should be given as to whether an Extended Coverage Owner's Policy in Section 101.2 would be cost beneficial for the proposed insured.

111. CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATE

Outstanding policies of title insurance covering individual leasehold estates insuring a lessee or assignee, may be reissued to cover the conversion into a fee title estate where the terms of the lease so provide or contain an option to purchase or such is agreed upon by the parties thereto. The original policy must be surrendered and the new policy issued for the current fair value of the land.

The charge for the owner's insurance is the applicable rate in Section 102.

115. ACQUISITION BY TRUSTEE FROM INSURED OWNER

When a Trustee under a declaration of trust, is acquiring title to a parcel of land from an insured owner for the sole purpose of establishing a trust and the conveyance by the insured owner to the Trustee is not an actual sale, exchange, loan, or lease, an owner's policy for fair value may be issued for the benefit of the Trustee upon the surrender of the original owner's policy. The charge for the owner's insurance is the applicable rate in Section 102.

116. VENDOR'S (SELLER'S) POLICY

This rate applies when the insured will be the owner of a vendor's (seller's) interest which is subject to the interest of a buyer under an Agreement for Sale. The calculation of the premium depends on whether the land is being or has been insured by the Company.

If the vendee's (buyer's) interest under the Agreement for Sale has been insured by the Company, the premium is calculated based on the remaining principal due under the Agreement for Sale as follows:

1. Standard Coverage Owner's Policy	40% of the Basic Rate
2. Extended Coverage Owner's Policy	80% of the Basic Rate

If the vendee's interest under the Agreement for Sale has not been insured by the Company, the premium is calculated based on the remaining principal due under the Agreement for Sale as follows:

3. Standard Coverage Owner's Policy	100% of the Basic Rate
4. Extended Coverage Owner's Policy	150% of the Basic Rate

Note: See Section 118 for concurrent vendor's and vendee's rates.

117. MINERAL INTEREST

A Standard Coverage Owner's Policy insuring the ownership of the mineral interest, when such is separated from the surface ownership, may be issued in an amount agreed upon between the Company and the applicant for insurance. The charge is 200% of the Basic Rate. Title Resources' prior written approval is required.

118. CONCURRENTLY INSURING VENDOR AND VENDEE

When owner's policies insuring a vendor (seller) and vendee (buyer) under the same Agreement of Sale are issued simultaneously, the total charge for both policies is calculated based on the amount of the larger policy, plus \$50 for the additional policy:

1. Standard Coverage Owner's Policy	130% of the Basic Rate
2. Extended Coverage Owner's Policy	200% of the Basic Rate

119. NON-PROFIT AND/OR CHARITABLE ORGANIZATIONS AND CHURCHES (Withdrawn)

Withdrawn 08/13/2018

CHAPTER II - LENDER'S INSURANCE

The provisions contained in this chapter are applicable to title insurance issued for the benefit of a lender. The minimum charge shall be based on an amount of insurance, which is no less than that portion of the encumbrance allocated to the land described in the policy and contemplates a single parcel or chain of title. If additional parcels or chains of title are involved refer to Section 604

For lender's insurance regarding leasehold estates or interests, refer to Chapter III.

Rates are calculated based on the Region in which the county is located. Unless otherwise stated, the minimum charge shall be the lowest charge shown on the basic rate schedule.

201. LOAN POLICY

If no transfer requiring owner's insurance is involved and no owner's insurance is issued concurrently, the following rates apply to the loan types below (including the short forms):

1. Standard Coverage Loan Policy (ALTA Loan Policy with regional exceptions)	80% of the Basic Rate
2. Extended Coverage Loan Policy (ALTA Loan Policy <i>without</i> regional exceptions)	120% of the Basic Rate
3. Expanded Coverage Loan Policy	140% of the Basic Rate

202. LOAN POLICY (With Concurrent Full Value Owner's Policy)

One or more loan policies (including the short forms) may be issued concurrently with an owner's policy for the full fair value covering the same land and which takes exception to the liens being insured in each loan policy for the following charges. Any excess liability of the loan that exceeds the liability amount of the owner's policy is calculated at the difference of the basic rate schedule for the liability amounts and the applicable policy type.

Lender policy type	Owner policy type	Charge
1. Standard Coverage	Standard Coverage or ALTA Homeowner's	\$100
2. Extended Coverage -Reg 1	Standard Coverage or ALTA Homeowner's	70% of the Basic Rate Min.: \$730
3. Extended Coverage -Reg 2	Standard Coverage or ALTA Homeowner's	65% of the Basic Rate Min.: \$600
4. Extended Coverage	Extended Coverage	\$100
4. ALTA Expanded Coverage Residential Loan	Standard Coverage or ALTA Homeowner's	75% of the Basic Rate

Note A: An outstanding owner's policy issued by the Company covering an unimproved parcel, or parcels, may be increased in the additional amount of a construction loan to qualify under this paragraph. (Refer to Section 102 for owner's rates.) If done within 180 days of the original policy, the charges in Section 102.1 and 102.2 will not apply.

Note B: For the purposes of Section 202, "concurrent" shall include cases where a construction loan is recorded and a policy issued and subsequently, an owner's policy is issued within 120 days after completion of construction; and the original mortgage is assumed by the purchaser.

203. BUNDLED LOAN POLICY

These rates only apply to policies issued on residential one to four family properties in connection with a new first lien deed of trust for liability amounts up to and including \$3,000,000. Liability amounts that exceed \$3,000,000, refer to Section 201 or 202. The rate includes the charges for ALTA endorsements, or CLTA equivalent, 4, 4.1, 5, 5.1, 6, 6.2, 7, 7.1, 8.1, 9, 22, 22.1, CLTA 100, LTAA 3 & 3R, and LTAA 5.

Liability Amount	Premium
Up to and including \$250,000	\$600
\$250,001 up to and including \$325,000	\$800
\$325,001 up to and including \$400,000	\$950
\$400,001 up to and including \$550,000	\$1,100
\$550,001 up to and including \$700,000	\$1,300
\$700,001 up to and including \$850,000	\$1,500
\$850,001 up to and including \$1,000,000	\$1,700
\$1,000,001 up to and including \$1,150,000	\$1,900
\$1,150,001 up to and including \$1,300,000	\$2,100
\$1,300,001 up to and including \$1,500,000	\$2,400
\$1,500,001 up to and including \$1,750,000	\$2,700
\$1,750,001 up to and including \$2,000,000	\$2,950
\$2,000,001 up to and including \$2,250,000	\$3,200
\$2,250,001 up to and including \$2,500,000	\$3,450
\$2,500,001 up to and including \$2,750,000	\$3,700
\$2,750,001 up to and including \$3,000,000	\$4,000

204. INTERIM (CONSTRUCTION) AND TAKE-OUT MORTGAGE POLICIES

The following charges are applicable to interim (construction) and permanent loans on residential or commercial properties. The rates in paragraph 3A through 3C must be applied when issuing a policy in connection with the permanent loan.

Interim (Construction) Loans:

1. Standard Coverage Loan	Refer to Section 201 or 202
2. Extended Coverage Loan	Refer to Section 201 or 202

Permanent Loans:

The rates below shall be based on the policy type and the expiration of the statutory period for filing mechanic's liens. The charge is 100% of the applicable rate in Sections 201 or 202, for the amount and type of coverage requested less a credit of the premium paid for the policy issued pursuant to Section 204.

Statutory Period	Policy Type	Credit
3.A. Less than 1 year	Standard or Extended Coverage Loan	75% of premium paid
3.B. 1 year but less than 3 years	Standard or Extended Coverage Loan	65% of premium paid
3.C. After 3 years	Standard or Extended Coverage Loan	No credit

**205. STANDARD COVERAGE LOAN POLICY IN CONNECTION WITH EXTENDED COVERAGE
LOAN POLICY – SECOND LOAN**

The charge for a Standard Coverage Loan Policy issued concurrently with an Extended Coverage Loan Policy insuring a second loan is calculated on an increased liability basis at the insurance rates applicable for each unit of insurance based upon the face amount of the second loan, plus a \$100 policy charge.

206. MODIFICATION OF INSURED DEED OF TRUST

Policies or endorsements may be issued covering an agreement extending or modifying the terms of an insured deed of trust or mortgage. The charges are as follows:

- A. CLTA 110.4 is \$100.
- B. ALTA 11, ALTA 11.1, or CLTA 110.5, (or a new policy) are based on the unpaid balance of the encumbrance at the following rates.

	New policy type	Original policy type	Charge
1.	Standard Coverage	Standard Coverage	25% of the Basic Rate
2.	Extended Coverage	Extended Coverage	35% of the Basic Rate
3.	Extended Coverage	Standard Coverage	40% of the Basic Rate

- C. ALTA 11.2 is used when a modification adds an additional amount of insurance. The rates in subsection B are charged based on the unpaid balance of the encumbrance, plus the increased liability amount at the applicable rate.

207. REVAMPING OR REPLACING OF INSURED DEED OF TRUST OR MORTGAGE

These rates apply to policies issued in connection with a new loan given for the sole purpose of revamping or replacing an insured deed of trust or mortgage and where the land is substantially the same as shown in the deed of trust or mortgage insured by the outstanding policy. The original policy may be surrendered unless the original deed of trust or mortgage is fully released or absolutely assigned to the insured in the new policy. The charges herein specified apply only to the amount of the new loan.

	New Policy Type	Original Policy Type	Charge
1.	Standard Coverage	Standard Coverage or Extended Coverage	50% of the Basic Rate
2.	Extended Coverage -Reg 1	Extended Coverage	75% of the Basic Rate
	Extended Coverage -Reg 2	Extended Coverage	50% of the Basic Rate
3.	Extended Coverage	Standard Coverage	90% of the Basic Rate

Reg. 1 minimum \$730; Reg. 2 minimum \$600.

207a. Bundled Residential Refinance Rate

The following rates apply for policies in connection with residential refinances, including the following endorsements, if applicable at no additional charge: ALTA endorsements, or CLTA equivalent, 4, 4.1, 5, 5.1, 6, 6.2, 7, 7.1, 8.1, 9, 22, 22.1, CLTA 100, LTAA 3 & 3R, and LTAA 5. Maximum liability amount is \$1,500,000. Table on next page.

207a. Bundled Residential Refinance Rate

Liability Amount	Premium
Up to and including \$200,000	\$350
\$200,001 up to and including \$250,000	\$380
\$250,001 up to and including \$500,000	\$560
\$500,001 up to and including \$750,000	\$680
\$750,001 up to and including \$1,000,000	\$820
\$1,000,001 up to and including \$1,250,000	\$945
\$1,250,001 up to and including \$1,500,000	\$1,020

208. ADDITIONAL ADVANCES (Open-End Mortgages only)

Additional advances evidenced by additional note(s) under insured deeds of trust or mortgages may be covered by either an endorsement to the policy issued by the Company, or if not insured by the Company, by the issuance of a new policy as follows:

1. Insured Mortgage: 100% of the applicable insurance rate for the type and amount of coverage requested, based on the amount of the advance only.
2. Non-Insured Mortgage: 100% of the applicable insurance rate for the type and amount of coverage requested, based upon the full amount of the loan, including additional advances.

209. ASSIGNMENT OF DEED OF TRUST/MORTGAGE

Assignments of the beneficial interest under a deed of trust or mortgage insured by the Company may be insured based on the unpaid balance of the encumbrance. In the event the assignment is made to secure a collateral loan, the charge is based on the amount of the collateral.

Insurance by Policy:

New Policy Type	Original Policy Type	Charge
1. Standard Coverage	Standard Coverage	40% of the Basic Rate
2. Extended Coverage	Extended Coverage	50% of the Basic Rate
3. Extended Coverage	Standard Coverage	60% of the Basic Rate

Insurance by Endorsement:

4. Endorsements requiring a full search of title are issued at the same rates as set forth in Paragraphs 1 and 2 above.
5. Endorsements requiring a search of the beneficial interest only are issued at the following rates:
 - A. Excluding the vesting of the ownership of the estate or interest covered in the policy, the charge is \$35.
 - B. Including the vesting of the ownership of the estate or interest covered in the policy, the charge is 20% of the Basic Rate.
 - C. Whenever two or more assignments are insured simultaneously with a common beneficiary, the charge is based on the aggregate liability, plus an additional charge of \$35 for each endorsement issued over one.

210. PARTIAL EXTENDED LENDER'S COVERAGE

A Standard Coverage Loan Policy may be extended by endorsement to provide additional coverage as to one or more of the following matters excepted from the coverage by the Standard Coverage Exceptions in Part 1 of Schedule B of the policy. The additional charges for removal of the following exceptions are as follows:

1.Taxes and Assessments	10% of the Basic Rate
2.Survey and Inspection Matters	30% of the Basic Rate
3.Easements, Claims of Easements or Encumbrances	30% of the Basic Rate
4.Mechanics' Liens	40% of the Basic Rate

The premiums in this section are cumulative and total more than 100%. Consideration should be given as to whether an Extended Coverage Loan Policy in Section 201.2 would be cost beneficial for the proposed insured.

211. MULTIPLE LOAN POLICIES

When two or more loan policies are issued concurrently involving the same owner, the applicable rate, based upon the aggregate liability will be charged, plus \$100 for each additional policy, plus an additional parcel charge, if any. The **Prefix Code** to report this charge is "X".

212 and 213. Intentionally left blank**214. LOAN ON MORE THAN ONE PARCEL WHEN COUPLED WITH THE ISSUANCE OF AN OWNER'S POLICY ON THE PURCHASE OF ONE OR MORE PARCELS**

Loan policies may be issued on both previously owned and newly acquired property for the full amount of the loan, calculated only on the portion of the loan allocated to the previously owned property.

1. Standard Coverage Loan Policy: 80% of the Basic Rate
2. Extended Coverage Loan Policy: 120% of the Basic Rate based on the amount allocated to the previously owned property, plus 50% of the Basic Rate for the amount of the loan allocated to the newly acquired property.

215. ALTA RESIDENTIAL LIMITED COVERAGE – JUNIOR LOAN POLICY (Limited Coverage Policy)

The charge for an ALTA Residential Limited Coverage-Junior Loan Policy shall be as shown below not to exceed \$500,000. The charge includes an ALTA JR1 endorsement if requested within six months of the date of policy and an ALTA JR2 (Future Advance) endorsement, when appropriate.

Liability amounts up to \$250,000: \$125
Liability amounts \$250,001 up to and including \$500,000: \$250

216. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The charge for an ALTA Mortgage Modification Policy shall be as shown below.

Liability amounts up to \$1,000,000: \$125
Liability amounts \$1,000,001 up to and including \$1,500,000: \$250
Liability amounts \$1,500,001 up to and including \$2,000,000: \$350
Liability amounts greater than \$2,000,000 add: \$100 per \$500,000

CHAPTER III – LEASEHOLD INSURANCE

All of the provisions and rates contained in this Manual are applicable to title insurance issued upon a leasehold estate, except the determination of the Minimum Fair Value.

The Minimum Fair Value of a leasehold estate is based on the term of the lease (including optional extensions) and how the term is proportionate to 50 years. If the term of the lease is equal to or greater than 50 years, the Minimum Fair Value is determined in the same manner as when insuring a fee estate.

If the term of the lease is less than 50 years, the Minimum Fair Value shall be an amount equal to the proportionate part of the fair value of the land and existing improvements as the term of the lease bears to 50 years. For example, if the fair value is \$100,000 and the term of the lease is 20 years, then the Minimum Fair Value would be \$40,000. (Term of the lease divided by 50) x (Fair value of the land and existing improvements) = Minimum Fair Value.

Example: 20 year term divided by 50 years = 0.40 x \$100,000 fair value = \$40,000.

The coverage is issued by attachment of ALTA endorsement 13 to the owner's policy and form 13.1 to the loan policy, at no additional charge.

301. LEASEHOLDS - LESSEE

A Leasehold Owner's Policy may be issued to a lessee for the full fair value, but not less than the Minimum Fair Value, in accordance with the provisions of Chapter I, based on the applicable owner's rate.

301a. LEASEHOLDS - OWNER'S AND LESSEE (Combination Rate)

When owner's policies are issued simultaneously to both the owner and the lessee, the charge for both policies shall 130% of the applicable insurance rate in Chapter I based upon the amount of the larger policy, plus \$50 for each additional policy written.

302. LEASEHOLDS - LENDERS

A Leasehold Loan Policy may be issued in accordance with the provisions in Chapter II based on the applicable lender's rate. The minimum charge is based on the amount of the indebtedness allocated to the land. Where additional coverage is requested on a leasehold loan policy, refer to Section 210.

303. LEASEHOLD - LENDERS (Simultaneous with Leasehold Owner's Policy at Value of Land and Improvements)

Where a loan is made on a leasehold estate created by a lease recorded simultaneously with, and as a part of the loan transaction, the lessee's leasehold interest may also be insured. The charges are the same as when a sale and loan are processed simultaneously on fee title. Refer to Sections 201.1, 202.2, and 202.3 for the loan rates and Sections 301 and 301a for the leasehold owner's rates.

CHAPTER IV - SUBDIVISION RATES

Rates are calculated based on the Region in which the county is located. The minimum rate in this chapter is \$250.

401. SUBDIVIDERS AND BUILDERS RATES

This rate is available to individuals and entities whose profession or business purpose concerns the investment in, or acquisition, development, or sale of real property. This rate is not applicable, however, to fractionalized interests or to timeshare units, weeks or interests. **These rates are not available when using Section 402 and may apply to a purchaser who is required to pay for the owner's policy.**

Region 1:

- a) 1 to 30 units - 70% of the applicable insurance rates
- b) 31 to 399 units - 60% of the applicable insurance rates
- c) 400 to 1199 units - 50% of the applicable insurance rates
- d) 1200 to 2000 - 40% of the applicable insurance rates

Region 2:

- a) 1 to 100 units - 70% of the applicable insurance rates
- b) 101 to 250 units - 60% of the applicable insurance rates
- c) 251 to 500 units - 50% of the applicable insurance rates
- d) 501 units or more - 45% of the applicable insurance rates

NOTE: When the number of units exceed 30 units in either Region, one ALTA 9 Restrictions, Encroachments, Minerals Endorsement will be included at no charge.

402. SUBDIVIDER AND BUILDER RATES (COMBINATION OWNER'S/LENDER POLICIES)

These rates are available to a cash (no interim/construction loan) builder, contractor, developer or subdivider customarily engaged in such business for 1200 or more units per year being developed in a common promotional plan statewide where all escrow closings take place at a single site, through a single, exclusive, permanent lender. The following rates apply only when a combination of an Extended Coverage Loan Policy and a Standard Coverage Policy are issued simultaneously.

These rates are not available when using Section 401 and may apply to a purchaser who is required to pay for the owner's policy.

Standard Coverage Owner's Policy: \$250

Extended Coverage Loan Policy: 50% of the Extended Coverage Loan Policy Rate

Note: Affix the **Prefix M** to other codes for products sold. For example, M101, M201, M202.2, etc. to identify policies issued at subdivision rates.

CHAPTER V - GUARANTEES

The charges in this chapter are applicable to Guarantees and Reports with stipulated liabilities covering a particular estate, interest or service.

Rates are calculated based on the Region in which the county is located. Unless otherwise stated, the minimum charge shall be the lowest charge shown on the basic rate schedule.

500. CANCELLATION CHARGE

If a Guarantee/Report is cancelled in writing and the Company and/or Issuing Agent is released from all liability thereunder, prior to filing an answer in a suit, the cancellation fee shall be \$200, plus any charge made for copies of instruments, and/or tax information.

501. TRUSTEE'S SALE GUARANTEE

This guarantee is available for use in conducting a non-judicial foreclosure pursuant to the Deed of Trust.

A. If the unpaid balance of the note secured by the Deed of Trust is \$50,000 or more, the charge is:

1. 80% of the Basic Rate based upon the unpaid balance due on the note secured by the Deed of Trust. The charge includes one continuation report (LTAA Form 15).

OR

2. 90% of the Basic Rate based upon the unpaid balance due on the note secured by the Deed of Trust. No additional charges are made for continuation reports issued up to the date of the Trustee's Sale, and the number of continuation reports is not limited; however, under no circumstances will such reports be issued subsequent to the said Trustee's Sale. Section 501.1 does not apply in this situation.

B. If the unpaid balance due on the note secured by the Deed of Trust is less than \$50,000, the charge is:

<u>Unpaid Balance</u>	<u>Charge</u>
\$0 to and including \$25,000	\$360
\$25,001 to and including \$49,999	\$420

No additional charges are made for continuation reports issued within one year up to the date of the Trustee's sale; however, under no circumstances will such reports be issued subsequent to the Trustee's Sale. Section 501.1 does not apply in this situation unless it has been more than one year since the Trustee Sale Guarantee was issued.

In situations where the unpaid balance on the note exceeds the fair value of the land, the Company, in its sole and absolute discretion, may issue the guarantee in the amount of the fair value based on the charges above.

C. Volume Discount

This rate is available to a lender or its trustee under the Deed of Trust handling the trustee's sale on behalf of a lender who anticipates 100 or more trustees' sales annually. The rates on the next page are only available on loans with a remaining balance up to and including \$1,500,000 and are charged based upon the unpaid balance due on the note secured by the Deed of Trust. The charge includes one continuation report (LTAA Form 15).

TSG Volume Discount					
Liability Amount up to & including	Premium	Liability Amount up to & including	Premium	Liability Amount up to & including	Premium
\$75,000	\$500	\$575,000	\$1,045	\$1,075,000	\$1,405
\$100,000	\$560	\$600,000	\$1,063	\$1,100,000	\$1,423
\$125,000	\$590	\$625,000	\$1,081	\$1,125,000	\$1,441
\$150,000	\$620	\$650,000	\$1,099	\$1,150,000	\$1,459
\$175,000	\$650	\$675,000	\$1,117	\$1,175,000	\$1,477
\$200,000	\$680	\$700,000	\$1,135	\$1,200,000	\$1,495
\$225,000	\$710	\$725,000	\$1,153	\$1,225,000	\$1,513
\$250,000	\$740	\$750,000	\$1,171	\$1,250,000	\$1,531
\$275,000	\$770	\$775,000	\$1,189	\$1,275,000	\$1,549
\$300,000	\$800	\$800,000	\$1,207	\$1,300,000	\$1,567
\$325,000	\$825	\$825,000	\$1,225	\$1,325,000	\$1,585
\$350,000	\$850	\$850,000	\$1,243	\$1,350,000	\$1,603
\$375,000	\$875	\$875,000	\$1,261	\$1,375,000	\$1,621
\$400,000	\$900	\$900,000	\$1,279	\$1,400,000	\$1,639
\$425,000	\$925	\$925,000	\$1,297	\$1,425,000	\$1,657
\$450,000	\$945	\$950,000	\$1,315	\$1,450,000	\$1,675
\$475,000	\$965	\$975,000	\$1,333	\$1,475,000	\$1,693
\$500,000	\$985	\$1,000,000	\$1,351	\$1,500,000	\$1,711
\$525,000	\$1,005	\$1,025,000	\$1,399		
\$550,000	\$1,025	\$1,050,000	\$1,387		

501.1 CONTINUATION CHARGE (LTAA Form 15)

Additional continuation reports (in excess of one) may be issued prior to the date of the Trustee's Sale at a charge of \$50 each. Under no circumstances will continuation reports be issued after the Trustee's Sale.

501.2 CONVERSION CHARGE

A Trustee's Sale Guarantee may be converted to a Judicial Foreclosure Report, or a previously issued Trustee's Sale Guarantee may be re-issued to a substitute trustee or attorney for an additional charge of \$75. The applicable provisions of Section 526 will apply.

Note A: An owner's policy may be subsequently issued to a purchaser (Purchaser from Beneficiary or Buyer at Trustee's Sale) for 100% of the appropriate Basic Rate, less a credit of 40% of the charge paid under Section 501 above. This credit is allowable only if the owner's policy is issued within twelve (12) months from date of recordation of the Trustee's Deed. (Refer to Section 108)

Note B: Where a federal agency or instrumentality is the guarantor under a contract of insurance, the Trustee's Deed, Commissioner's Deed or Deed in Lieu may be recorded and the issuance of the policy deferred for a period not to exceed twenty-four (24) months to cover the Deed to such agency only, at no additional charge except for increased liability, if any.

502. TRUSTEE'S EXCESS PROCEEDS GUARANTEE (Trustee's Sale)

A Trustee's Excess Proceeds Guarantee is issued for the benefit of the Trustee or the Substitute Trustee following completion of the non-judicial foreclosure of the Deed of Trust. The charge is 90% of the Basic Rate based upon the amount of the excess proceeds determined by the Trustee.

503. JUDGMENT AND TAX LIEN GUARANTEE

A Judgment and Tax Lien Guarantee is issued to a named party reporting federal tax liens, judgments, and state tax liens for a specified period of time. The charge is \$50 per name, husband and wife are considered one name, plus \$5 for each lien over two reported. The amount of insurance is calculated in multiple amounts of \$100 above the fee charged. The minimum charge is \$50.

504. LITIGATION GUARANTEE

A Litigation Guarantee is issued for the benefit of an attorney only, for the purpose of instituting legal proceedings in connection with quiet title actions, partitions or other matters of litigation other than foreclosure of mortgages, liens, and assessments. The charge is 80% of the Basic Rate based on the fair value of the land or the particular estate or interest involved. An additional charge of \$25 is added for each parcel or lot, over one, included in the same tract or subdivision, and in the same ownership.

504.1 CONTINUATION CHARGE (Litigation Guarantee)

Continuation reports may be issued for a charge of \$50 each prior to the expiration of twenty-four (24) months from the date of the original Litigation Guarantee to cover filing of a lis pendens.

504.2 CONVERSION CHARGE

A Litigation Guarantee may be converted to a Trustee's Sale Guarantee for an additional charge of \$75. The applicable provisions of Section 501 shall apply.

504.3 HOMEOWNER'S ASSOCIATION

A Litigation Guarantee may be issued for the benefit of an attorney only, for the purpose of instituting legal proceedings in connection with a homeowner's association assessment lien. The charge is \$300 and includes one continuation report, if requested within six (6) months from the date of the original report. The maximum liability is \$40,000.

Note: An owner's policy may be subsequently issued to a purchaser (Purchaser from Beneficiary Buyers) for 100% of the appropriate Basic Rate, less a credit of 40% of the rate paid under Section 504 above. This credit is allowable only if the owner's policy is issued within twenty-four (24) months from date of recordation of a lis pendens.

505. through 523. Intentionally left blank

524. DEED IN LIEU OF FORECLOSURE REPORT (Mortgage or Deed of Trust)

This report is issued for the benefit of a lender in anticipation of accepting a Deed in Lieu of Foreclosure of a mortgage or deed of trust. The charge is 100% of the Basic Rate based upon the unpaid balance due on the note secured by the mortgage or Deed of Trust. This charge includes one (1) continuation report at no additional charge, if requested within six (6) months of the date of the original report, and before recordation of the Deed in Lieu of Foreclosure.

524.1 CONTINUATION CHARGE (Deed in Lieu Report)

Additional continuation reports may be issued for a charge of \$50 each prior to the recordation of the Deed in Lieu of Foreclosure, but under no circumstances will the reports be issued subsequent to recording of the Deed in Lieu of Foreclosure.

524.2 CONVERSION CHARGE

A Deed in Lieu of Foreclosure Report may be converted to a Judicial Foreclosure Report for an additional charge of \$75. The applicable provisions of Section 526 will apply.

Note: An owner's policy may be subsequently issued to a Purchaser from the Grantee in the Deed in Lieu of Foreclosure for 100% of the applicable rate in Section 101 for the type and amount of coverage requested, less a credit of 40% of the rate paid under Section 524 above. (Refer to Section 108)

525. FORECLOSURE REPORT (Liens and Assessments Including Tax Assessments)

This report is issued for the benefit of an attorney bringing an action to judicially foreclose a lien or assessment. The charge is 80% of the Basic Rate based upon the amount of the lien or assessment. This charge includes one (1) continuation report at no additional charge, if requested within six (6) months from the date of the original report.

525.1 CONTINUATION CHARGE (Lien or Assessment)

Additional continuation reports in excess of one may be issued at a charge of \$50 each up to the date of the Judicial Foreclosure Sale, but under no circumstances will the report be issued subsequent to the sale.

Note: Full credit for the amount charged above will be allowed against the premium charged for the issuance of an owner's policy insuring the purchaser at a judicial sale, but no credit shall be allowed on any subsequent policy. (Refer to Section 108)

526. FORECLOSURE REPORT (Mortgage)

This report is issued for the benefit of an attorney bringing an action to judicially foreclose a mortgage or deed of trust. The charge is 80% of the Basic Rate based upon the unpaid balance on the note secured by the mortgage or deed of trust. This charge includes one (1) continuation report at no additional charge, if requested within six (6) months from the date of the original report to cover the filing of a lis pendens.

526.1 CONTINUATION CHARGE (Mortgage)

Additional continuation reports in excess of one may be issued at a charge of \$50 each up to the date of the Judicial Foreclosure Sale, but under no circumstances will they be issued subsequent to the sale.

Note: An owner's policy may be subsequently issued to an Ultimate Purchaser (Purchaser from Mortgagee at judicial sale after recordation of Sheriff's or Marshal's Deed) for 100% of the applicable rate in Section 101 for the type and amount of coverage requested, less a credit of 60% of the rate paid under Section 526 above. This credit is allowable only if the owner's policy is issued within twelve (12) months from the date of the Sheriff's or Marshal's Deed. (Refer to Section 108)

527. FORFEITURE GUARANTEE

A Forfeiture Guarantee is issued for the benefit of an agent who is charged with the responsibility of giving notice to the parties who have a record interest in property which is the subject of forfeiture. The charge is 80% of the Basic Rate based on the unpaid balance of the contract under forfeiture.

Note: If the seller in the contract under forfeiture requests an owner's policy to be issued subsequent to completion of forfeiture insuring the land as of the recordation of the Affidavit of Completion of Forfeiture, then 40% of the rate paid under Section 527 above shall be credited toward the premium charged for said policy. After issuance of said policy, no further credit shall be allowed. (Refer to Section 108)

528. Intentionally Left Blank

529. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

When an insured under a loan policy acquires title to the land by foreclosure or Deed in Lieu in extinguishment of the debt, and transfers the title to the land to the Secretary of Housing and Urban Development ("HUD") in connection with a claim arising out of HUD's business of insuring or guaranteeing the repayment of mortgage loans and HUD holds title to the land for resale, HUD shall be entitled to the issuance of a Commitment with an effective term of two (2) years. The charge is 35% of the Basic Rate based on the amount of the debt, interest and costs reimbursed by HUD under its loan guarantee obligation.

If a Standard Coverage Owner's Policy, Extended Coverage Owner's Policy or a Homeowner's Policy is issued within twelve (12) months from the effective date of the Commitment, the charge is 45% of the applicable rate in Section 101.

If a Standard Coverage Owner's Policy, Extended Coverage Owner's Policy or a Homeowner's Policy is issued after twelve (12) months, but before the expiration of twenty four (24) months from the effective date of the Commitment, the charge is 85% of the applicable rate in Section 101.

Note: Any loan policy issued concurrently with the owner's policy will be charged at the applicable rate. See Section 202.

CHAPTER VI - MISCELLANEOUS/ADDITIONAL CHARGES

The charges set forth in this chapter may occur individually or at the time the charge for another product is being made. For example, a parcel charge generally would occur at the time that a policy of title insurance is issued; however, the charge might also be processed at a later date because it was inadvertently omitted from the initial total billing. In the first instance, a prefix is added to the transaction code for the policy of title insurance (for example, D101.1). In the second instance, the miscellaneous charge transaction code is used by itself. Therefore, two codes are supplied in this chapter for some charges; one for concurrent events (the prefix) and the other for individual events.

Transaction Code

600. NON-POLICY TRANSACTION (Miscellaneous)

Code to be used for miscellaneous charges for which no other code exists.

601. Intentionally left blank

602. EASEMENT AND/OR RIGHTS OF WAY REPORT

A preliminary report of title (utilizing the Commitment form) for the acquisition of rights-of-way, easements, or the fee title to streets, highways, pole lines, and other similar purposes, shall be issued at a charge of \$200 per parcel. This charge entitles the applicant to a Standard Coverage Owner's Policy if issued within twenty-four (24) months of the effective date, with insurance up to a value of \$15,000. The Basic Rate shall be charged for each additional unit of insurance requested in excess of \$15,000.

602a. CONVERSION CHARGE

Preliminary reports of title issued for the basic charge set forth above may be converted to Condemnation Reports (utilizing the Commitment form) for an additional charge of \$75 per parcel. After conversion to a Condemnation Report, the applicable provisions of Section 603 apply.

603. CONDEMNATION REPORT

A preliminary report of title (utilizing the Commitment) form for the acquisition by condemnation of rights-of-way, easements, or the fee title to streets, highways, pole lines and other similar purposes shall be issued at a charge of \$200 per parcel. This charge entitles the applicant to a Standard Coverage Owner's Policy, in an amount which applicant would normally purchase, not to exceed the condemned value of the property. The Basic Rate shall be charged for each additional unit of insurance in excess of the condemned value amount. The charge shall entitle the applicant to one continuation report (Commitment form) within a period of six (6) months after the date of the original report, to cover the filing of a Lis Pendens.

603a. CONDEMNATION REPORT - CONTINUATION

Additional continuation reports over one, or if such report is requested more than six (6) months after the date of the original report, is charged at \$50 per report. Under no circumstances shall the continuation report include matters subsequent to the filing of a Lis Pendens and no portion of the charge shall apply as a credit toward a policy.

604. ADDITIONAL CHAIN OR PARCEL CHARGE

An additional charge of \$50 per parcel or additional chain of title over one shall be added to the applicable insurance rate. The **Prefix Code** to report this charge is "D".

605. Intentionally left blank

606. ADDITIONAL POLICY CHARGE

The charge for an additional or duplicate policy is \$50 per policy.

607 and 608. Intentionally left blank

609. MULTIPLE LOAN POLICIES moved to Section 211

610. Intentionally left blank

611. TAX AND ASSESSMENT COVERAGE

In most areas, no additional charge is made in the report or the policy for the examination or coverage of taxes and assessments for irrigation, reclamation, municipal or special districts; however, in certain areas, an additional charge may be assessed, based upon either the distance traveled to another municipality or the surcharge imposed by the taxing authority itself in connection with the procurement of such information. The **Prefix Code** to report this charge is "K".

612. Intentionally left blank

613. RELOCATION RATES (Withdrawn)

Withdrawn 8/13/2018

614. CHARITABLE ORGANIZATION RATE (Withdrawn)

Withdrawn 8/13/2018.

615. Intentionally left blank

616. COURTESY RATE (Withdrawn)

Withdrawn 8/13/2018

617. CUSTOMER LOYALTY RATE (Withdrawn)

Withdrawn 8/13/2018

618. CLOSING PROTECTION LETTER

The charge for a Closing Protection Letter (CPL) issued to a lender, which, subject to its terms, extends to the assignee of the Insured Mortgage and the warehouse lender in connection with the Insured Mortgage; and also to the lender's borrower if the Land is solely improved by a one to four family residence, is \$25.00.

The charge for a CPL issued to a buyer, borrower, or seller is \$25.00 each.

All CPL charges are earned upon the closing of the Real Estate Transaction and must be remitted in their entirety to Title Resources.

CHAPTER VII – ENDORSEMENTS

The charges set forth in this chapter are minimum charges, and correspond to the coverages specifically referred to in each endorsement. Additional charges may be made for inspections of the land to be insured, or for other additional work where warranted. When an endorsement is the only product issued (attached to a prior issued policy), use the appropriate Transaction Code in Chapter VI and the endorsement number. Rates are calculated based on the Region in which the county is located.

ENDORSEMENTS-

ALTA Form# includes version / Rate Code:	CLTA/LTAA	Form Name	Policy Form	Charge (Percentage of Basic Rate unless otherwise indicated.)
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	LTAA 2 108.8	Additional Advance	Lender: ALTA	Charge based on the amount of the advance for the policy type
	LTAA 3	Comprehensive- excludes mineral coverage	Lender: Extended	\$0 if issued with policy; \$100 after policy
	LTAA 3R	Comprehensive—includes mineral development	Lender: Extended	\$0 if issued with policy; \$100 after policy
	LTAA 5	Designation of Improvements	Lender: Extended	\$0 if issued with policy; \$100 after policy
	LTAA 7	Multipurpose	All Policies	Work charge only when used to amend or correct
	LTAA 10	Downdate	Lender	See Section 206
	LTAA 15	Continuation	Guarantees	See Chapter V
	LTAA 23/ CLTA 102.4	Foundation	Lender	\$100
1		Street Improvement Assessments	Lender: ALTA	\$100
3		Zoning	All Policies	10% of basic rate; min. \$100; multiple policy charge \$100 each
3.1		Zoning - Completed Structure	All Policies	10% of basic rate; min. \$100; multiple policy charge \$100 each
3.2	123.3	Zoning – Land Under Development	All Policies	10% of basic rate; min. \$100; multiple policy charge \$100 each
3.3		Zoning - Completed Improvement - Non-Conforming Use		10% of basic rate; min. \$100; multiple policy charge \$100 each
3.4		Zoning - No Zoning Classification		10% of basic rate; min. \$100; multiple policy charge \$100 each
4		Condominium - Assessments Priority	Lender	\$100
4.1		Condominium - Current Assessments	All Policies	\$100
5		Planned Unit Development	Lender	\$100
5.1		Planned Unit Development	All Policies	\$100
6		Variable Rate Mortgage	Lender	\$100

ENDORSEMENTS-

ALTA Form# includes version / Rate Code:	CLTA/LTAA Form No.:	Form Name	Policy Form	Charge (Percentage of Basic Rate unless otherwise indicated.)
6.2		Variable Rate Mortgage, Negative Amortization	Lender	\$100
7		Manufactured Housing Unit	Lender	\$100
7.1		Manufactured Housing - Conversion; Loan	Lender	\$100
7.2		Manufactured Housing - Conversion; Owner's	Owner	\$100
8.1		Environmental Protection Lien	Lender: ALTA	\$100
8.2		Commercial Environmental Protection Lien	Owner or Lender: ALTA	\$150
9		Restrictions, Encroachments, Minerals-Loan Policy	Lender: ALTA	\$100
9.1		Covenants, Conditions and Restrictions-Owners Policy- Unimproved Land	Owner: ALTA	\$100
9.2		Covenants, Conditions and Restrictions-Owners Policy- Improved Land	Owner: ALTA	\$100
9.3		Covenants, Conditions and Restrictions-Loan Policy	Lender: ALTA	\$100
9.6		Private Rights-Loan Policy	Lender	\$100
9.6.1		Private Rights-Current Assessments	Lender	\$100
9.7		Restrictions, Encroachments, Minerals Land Under Development- Loan Policy	Lender	\$100
9.8		Covenants, Conditions and Restrictions Land Under Development-Owner's Policy	Owner	\$100
9.9		Private Rights-Owner's Policy	Owners: ALTA	\$100
9.10		Restrictions, Encroachments, Minerals-Current Violations-Loan Policy	Lender: ALTA	\$100
10		Assignment	Lender: ALTA	W/out vested owner: \$75 per loan With vested owner: 15% of basic rate on unpaid balance of loan; min. \$75-max. \$250.

ENDORSEMENTS-

ALTA Form# includes version / Rate Code:	CLTA/LTAA Form No.:	Form Name	Policy Form	Charge (Percentage of Basic Rate unless otherwise indicated.)
				Assignment recorded concurrent with insured Deed of Trust:\$0
10.1		Assignment and Date Down	Lender: ALTA	20% of Basic Rate based on unpaid balance; min. \$75
11		Mortgage Modification	Lender: ALTA	See Section 206;based on unpaid balance
11.1		Mortgage Modification with Subordination	Owner or Lender: ALTA	See Section 206; based on unpaid balance
11.2		Mortgage Modification with Additional Amount of Insurance	Lender: ALTA	See Section 206; based on unpaid balance, plus cost of increased liability
12		Aggregation	Lender: ALTA	\$100
12.1		Aggregation-State Limits	Lender: ALTA	\$100
13		Leasehold, Owner's	Owner: ALTA	No Charge
13.1		Leasehold, Loan	Lender: ALTA	No Charge
14		Future Advance - Priority	Lender: ALTA	\$100
14.1		Future Advance - Knowledge	Lender: ALTA	\$100
14.2		Future Advance - Letter of Credit	Lender: ALTA	\$100
14.3		Future Advance - Reverse Mortgage	Lender: ALTA	\$100
15		Nonimputation - Full Equity Transfer	Owner: ALTA	10% of basic rate; max. \$500
15.1		Nonimputation- Additional Insured	Owner: ALTA	10% of basic rate; max. \$500
15.2		Nonimputation - Partial Equity Transfer	Owner: ALTA	10% of basic rate; min. \$500, max. \$1,000
16		Mezzanine Financing	Owner: ALTA	10% of basic rate based on Mezzanine Loan amount; max \$500
17		Access and Entry	All Policies	\$100
17.1		Indirect Access and Entry	All Policies	\$100

ENDORSEMENTS-

ALTA Form# includes version / Rate Code:	CLTA/LTAA	Form Name	Policy Form	Charge (Percentage of Basic Rate unless otherwise indicated.)
17.2		Utility Access	All Policies	\$250
18		Single Tax Parcel	All Policies	\$100
18.1		Multiple Tax Parcel-Easements	All Policies	\$100
18.2		Multiple Tax Parcel 8/01/2016	All Policies	\$100
19		Contiguity, Multiple Parcels	All Policies	\$100
19.1		Contiguity, Single Parcel	All Policies	\$100
19.2	116.9	Contiguity, Specified Parcels	All Policies	\$100
20		First Loss, Multiple Parcel Transaction	Lender: ALTA	10% of basic rate
22	116.01	Location	All Policies	\$0 if issued with policy;\$100 after policy
22.1	116.02 & LTAA 5	Location and Map	All Policies	\$0 if issued with policy;\$100 after policy
23		Co-Insurance, Single Policy	Owner or Lender: ALTA	\$0
23.1		Co-Insurance- Multiple Policies	All Policies	\$0
24		Doing Business	All Policies	\$100
25	116.1	Same as Survey	All Policies	\$100
25.1		Same as Portion of Survey	All Policies	\$100
26		Subdivision	All Policies	\$100
27		Usury	Lender: ALTA	\$200
28	103.1	Easement, Damage or Enforced Removal	Owner: ALTA	\$100
28.1	103.14	Encroachments-Boundaries And Easements	Owner or Lender: ALTA	\$100

ENDORSEMENTS-

ALTA Form# includes version / Rate Code:	CLTA/LTAA Form No.:	Form Name	Policy Form	Charge (Percentage of Basic Rate unless otherwise indicated.)
28.2	103.15	Encroachments-Boundaries And Easements- Described Improvements	Owner or Lender: ALTA	\$100
28.3	103.16	Encroachments-Boundaries And Easements-Land Under Development	Owner or Lender: ALTA	\$100
29		Interest Rate Swap-Direct Obligation	Lender	10%
29.1		Interest Rate Swap-Additional Interest	Lender	10%
29.2		Interest Rate Swap-Direct Obligation-Defined Amount	Lender	10%, plus premium for additional amount of insurance
29.3		Interest Rate Swap-Additional Interest-Defined Amount	Lender	10%, plus premium for additional amount of insurance
30		One-to-Four Family Shared Appreciation Mortgage	Lender: ALTA	\$100
31		Severable Improvements	Lender: ALTA	\$100
32		Construction Loan	Lender: ALTA	\$0
32.1		Construction Loan - Direct Payment	Lender: ALTA	\$0
32.2		Construction Loan - Insured's Direct Payment	Lender: ALTA	\$0
33		Disbursement	Lender: ALTA	\$100
34		Identified Risk Coverage	Lender: ALTA	Charge commensurate by risk
34.1		Identified Exception & Identified Risk Coverage		Charge commensurate by risk
35		Minerals and Other Subsurface Substances – Buildings	Owner or Lender: ALTA	\$100
35.1		Minerals and Other Subsurface Substances – Improvements	Owner or Lender: ALTA	\$100
35.2		Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender: ALTA	\$100
35.3		Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender: ALTA	Charge is based on the loss of priority risk. Must be approved by TR prior to closing.

ENDORSEMENTS-

ALTA Form# includes version / Rate Code:	CLTA/LTAA Form No.:	Form Name	Policy Form	Charge (Percentage of Basic Rate unless otherwise indicated.)
37		Assignment of Rents or Leases	Lender	\$100
39		Policy Authentication	All Policies	\$0
43		Anti-Taint	Lender: ALTA	\$100
44		Insured Mortgage Recording	Lender: ALTA	\$100
45		Pari Passu	Lender: ALTA	\$100
JR1		ALTA JR1	Lender: ALTA JR Residential Limited Coverage	\$0
JR2		ALTA JR2 Future Advance	Lender: Lender: ALTA JR Residential Limited Coverage	\$0
100		Restrictions, Encroachments & Minerals	Lender: ALTA	\$100
100.12		CC&R's, Right of Reversion	All Policies	\$100
100.13		CC&R's, Assessment Liens	Lender	\$100
102.5		Foundation	Lender	\$100
102.6		Foundation, Portion of Premises	Lender	\$100
102.7		Foundation, Portion of Premises	Lender	\$100
103.3		Easement, Existing Encroachment	Lender	\$100
103.4		Easement, Access to Public Street	All Policies	\$100
103.5		Water Rights, Surface Damage	All Policies	\$100
103.6		Encroachments, None Exist	Lender: ALTA	\$100
103.7		Land Abuts Street	All Policies	\$100
105		Multiple Mortgages in One Policy	Lender: ALTA	\$100
107.2		Amount of Insurance, Increase	All Policies	\$100

ENDORSEMENTS-

ALTA Form# includes version / Rate Code:	CLTA/LTAA Form No.:	Form Name	Policy Form	Charge (Percentage of Basic Rate unless otherwise indicated.)
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	107.9	Additional Insured	All Policies	\$100
	108.8	Additional Advance	Lender: ALTA	Charge based on the amount of the advance for the policy type
	108.10	Revolving Credit Loan, Increase	Lender: ALTA	Charge based on the amount of the advance for the policy type min. \$600
	110.4	Modification of Mortgage without priority	Lender: ALTA	\$275
	110.5	Modification of Mortgage with priority	Lender: ALTA	See Section 206
	110.10	Modification and Additional Advance	Lender: ALTA	10% of the Basic Rate, plus charge for the increase in liability
	111.1	Mortgage Priority, Partial Reconveyance	Lender: ALTA	\$100
	111.9	Variable Rate, FNMA 7 Year Balloon	Lender: ALTA	\$100
	116	Designation of Improvements, Address	Lender: ALTA	\$0 if issued with policy \$100 if issued with policy
	116.2	Designation of Improvements, Condo	All Policies	\$100
	116.3	Legal Description- New Subdivision	All Policies	\$100
	122	Construction Lender Advance	Lender: ALTA	\$125
	122.2	Construction Lender Advance	Lender: ALTA	\$125
	150	Solar Endorsement	Lender	\$50

TRGC Endorsements	Form Name	Policy Form	Charge (Percentage of Basic Rate unless otherwise indicated.)
TRGC 300	Deletion of Natural Person Limitation	ALTA Homeowner's	No Charge
TRGC 95	Patent Endorsement	Lender	\$100
TRGC 250	Arbitration Deletion	All Policies	No Charge

ENDORSEMENTS-

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TRGC 440		GAP Endorsement	All Policies	\$100
TRGC 442		Loan Assumption and Extension Endorsement	Lender	10%