



*First American
Title Insurance Company*

California Schedule of Rates and Fees

September 1, 2018

PART I

Residential Schedule of Rates and Fees

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GENERAL INFORMATION

THIS SCHEDULE OF RATES AND FEES SHALL NOT BE CONSTRUED AS ESTABLISHING OR CHANGING THE RULES AND PROCEDURES PERTAINING TO THE PRACTICES FOLLOWED BY THE COMPANY. THE RATES CONTAINED IN THIS SCHEDULE OF RATES AND FEES ARE APPLICABLE ONLY TO THE PRODUCTS AND SERVICES PROVIDED FOR HEREIN.

DEFINITIONS

- **ALTA:** American Land Title Association.
- **Basic Escrow Services:** See Definitions in Section F.
- **Binder:** See description in subsection B-5.
- **CLTA:** California Land Title Association.
- **Company:** First American Title Insurance Company and its authorized agents.
- **EAGLE Loan Policy:** FATICO's branded version of any of the ALTA Expanded Coverage Residential Loan Policies.
- **EAGLE Owner's Policy:** FATICO's branded version of the CLTA/ALTA Homeowner's Policy of Title Insurance.
- **Fair Value:** The Fair Value is the sale price, except that where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject. The Company will not issue title insurance for less than the Fair Value of the estate or interest to be insured or for more than the Fair Value of the estate or interest to be insured without approval from FATICO's underwriting department, except that:
 1. an Owner's Policy issued in connection with the purchase of the subject property may be issued in the amount of the purchase price or the contemplated value of the land with planned improvements; and
 2. where undivided interests in a property are being conveyed or encumbered, a policy may be issued describing such undivided interests and charged for based upon the value of such undivided interests.
- **FATICO:** First American Title Insurance Company.
- **Loan Policy:** A policy insuring a lender or assignee of a lender other than a Mobile/Manufactured Home Loan Policy.
- **Mobile/Manufactured Home Owner's Policy or Mobile/Manufactured Home Loan Policy:** A FATICO proprietary form of policy insuring an interest in a mobile/manufactured home that has been registered with the California Department of Housing and Community Development but has not been converted to real property.
- **Multiple Loan Policies:** See description in subsection C-4.
- **New Home Subdivision:** Newly constructed improved one-to-four family residential properties (including condominiums) offered for sale for the first time that include two or more separate lots or units of occupancy that are for sale as separate units. For purposes of this definition, a "sale" includes assignment of a ground lease.
- **Non-EAGLE Loan Policy:** Any Loan Policy other than an EAGLE Loan Policy.
- **Non-EAGLE Owner's Policy:** Any Owner's Policy other than an EAGLE Owner's Policy.
- **Owner's Policy:** A policy insuring an owner, optionee, vendee, or lessee other than a Mobile/Manufactured Home Owner's Policy.
- **Residential:** improved one-to-four family property.
- **REO (Real Estate Owned):** Property currently owned by a lender (or the lender's affiliate, investor or insurer) that acquired the property through a foreclosure sale or a deed in lieu of foreclosure. The lender's "affiliate" is any person or entity that directly or indirectly controls, is controlled by, or is under common control with the lender.
- **Short Sale:** See Definition in Section F-1.
- **Western Regional Exceptions (or "WRE"):** The following exceptions to coverage for a Non-EAGLE Loan Policy or Non-EAGLE Owner's Policy:
 1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
 2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
 3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.

4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims, (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof, (c) water rights or, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

ROUNDING UP OF APPLICABLE RATES, FEES AND CHARGES

All rates, fees and charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided.

ENDORSEMENT RATES

Rates for endorsements are set forth in the appendices to this rate manual as follows:

- CLTA Endorsement Rates - Appendix D
- FATICO Endorsement Rates - Appendix E
- ALTA Endorsement Rates - Appendix F

When determining Policy Type for purpose of these appendices, the endorsed policies are either Owner or Loan, and either Standard or Extended. For this purpose:

- "Standard" means a Non-EAGLE Owner's Policy with WRE or a Non-EAGLE Loan Policy with WRE; and
- "Extended" means a Non-EAGLE Owner's Policy without WRE or a Non-EAGLE Loan Policy without WRE.

When an endorsement is issued for an EAGLE Owner's policy, the rate applicable to a "Standard" Owner's Policy applies. When an endorsement is issued for an EAGLE Loan Policy, the rate applicable to an "Extended" Loan Policy applies.

SECTION A BASIC TITLE INSURANCE RATE

The Basic Title Insurance Rate is set forth in Appendix A.

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SECTION B OWNER'S INSURANCE

B-1) OWNER'S POLICY OTHER THAN THOSE ADDRESSED IN SUBSECTIONS B-2 THROUGH B-4

For an Owner's Policy other than an Owner's Policy issued under subsection B-2, B-3, or B-4 below, the following rates apply:

Policy Type	Rate
Non-EAGLE Owner's Policy with WRE	100% of Basic Title Insurance Rate. Minimum \$400
EAGLE Owner's Policy	110% of Basic Title Insurance Rate. Minimum \$440
Non-EAGLE Owner's Policy without WRE	125% of Basic Title Insurance Rate. Minimum \$500

If the interest of the insured is a leasehold interest, the minimum amount of insurance is the lesser of: (1) the Fair Value of the land and existing improvements or (2) the amount determined by multiplying the remaining term of the lease by the annual rental, as follows:

Remaining Term	Minimum Amount of Insurance
Less than 10 years	remaining term in years times annual rental
10 years or more, but less than 25 years	10 times annual rental
25 years or more, but less than 50 years	20 times annual rental
Above 50 years	Fair Value of the land and existing improvements

B-2) OWNER'S POLICY COVERING REO

This subsection applies to an Owner's Policy for a residential REO transaction issued either under (a) or (b) below:

- (a) To the foreclosing lender, in conjunction with a foreclosure or deed in lieu of foreclosure, or to a purchaser from the foreclosing lender following a foreclosure or deed in lieu of foreclosure. The minimum liability for a policy issued under this subparagraph (a) shall be the amount of the total outstanding balance of the defaulted loan at the time of the foreclosure or deed in lieu of foreclosure plus the unpaid balance of any senior encumbrance to which the title is to remain subject, unless the foreclosing lender demonstrates at the time the policy is issued that the Fair Value of the estate or interest to be insured is less than this amount, in which case the minimum liability is the Fair Value.
- (b) To a foreclosure investor who is the grantee on a trustee's deed or sheriff's deed following a foreclosure of a deed of trust, or to a purchaser from that foreclosure investor in a sale transaction within 6 months of the foreclosure sale, provided that the foreclosure investor engages in the business of acquiring foreclosure properties and has a written services agreement with the Company that includes the following provisions:
 1. Title orders are opened electronically using one of the Company's customer-facing order processing platforms;
 2. Centralized point of contact exists between the Company and the foreclosure investor;
 3. Title related information, reports and policies are delivered electronically;

4. The subject property is improved one-to-four family residential property;
5. There are no existing mortgages or deeds of trust to be paid off;
6. No pre-foreclosure occupants remain in possession of any portion of the property; and
7. An agreed maximum rate of cancellation is maintained.

The minimum liability for a policy issued under this subparagraph (b) shall be the amount of the successful bid plus any senior liens to which title remains subject, or, if a resale, the current sales price.

The rates for policies described in this subsection are set forth in the tables contained in Appendix B.

B-3) CONTRACT VENDEE (INCLUDING TRANSACTIONS WITH THE DEPARTMENT OF VETERAN'S AFFAIRS ("D.V.A."))

This subsection applies when the insured is a vendee under a land sale contract seeking an Owner's Policy to cover the vendee's rights under the land sale contract (the "Original Policy"), rather than the fee interest, and anticipates purchasing a subsequent Owner's Policy when the land sale contract is fulfilled and the vendee acquires the fee interest (the "Contract Fulfillment Policy"), including transactions where title is taken by the D.V.A. under an agreement with a veteran as contract vendee.

- (a) For the Original Policy, the rate is determined under subsection B-1.
- (b) For a Contract Fulfillment Policy (other than conveyances by the D.V.A.), the rate is determined by the following table:

Original Policy	Contract Fulfillment Policy	Rate
Non-EAGLE Owner's Policy with WRE	Non-EAGLE Owner's Policy with WRE	25% of Basic Title Insurance Rate based upon Original Policy amount. Minimum \$400
Non-EAGLE Owner's Policy without WRE	Non-EAGLE Owner's Policy without WRE	50% of Basic Title Insurance Rate based upon Original Policy amount. Minimum \$500
Non-EAGLE Owner's Policy with WRE	Non-EAGLE Owner's Policy without WRE	75% of Basic Title Insurance Rate based upon Original Policy amount. Minimum \$500
EAGLE Owner's Policy	EAGLE Owner's Policy	35% of Basic Title Insurance Rate based upon Original Policy amount. Minimum \$440
Non-EAGLE Owner's Policy with WRE	EAGLE Owner's Policy	65% of Basic Title Insurance Rate based upon Original Policy amount. Minimum \$440
Non-EAGLE Owner's Policy without WRE	EAGLE Owner's Policy	65% of Basic Title Insurance Rate based upon Original Policy amount. Minimum \$440

- (c) For a Contract Fulfillment Policy when the D.V.A. conveys title to the veteran contract vendee, the rate is determined as follows:
 - (1) for a Non-EAGLE Owner's Policy, the rate shall be 25% of the applicable rate under Section B-1, based on the amount of the Original Policy. Minimum \$400.
 - (2) for an EAGLE Owner's Policy, the rate shall be the amount calculated under subparagraph B-3(c)(1) above, plus an additional 10% of that amount. Minimum \$440.

This subsection applies so long as the named insured vendee is the same in both the Original Policy and the Contract Fulfillment Policy.

A Contract Fulfillment Policy that provides insurance in excess of the amount of insurance under the Original Policy is priced on an increased liability basis, and the increased liability amount shall be added to the rate calculated above to determine the rate for the Contract Fulfillment Policy. The increased liability amount shall be based on the policy type

for the Contract Fulfillment Policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the Contract Fulfillment Policy (including any prior increase in the amount of insurance by endorsement or existing policy provision) and (2) the scheduled rate based upon the amount of insurance to be provided by the Contract Fulfillment Policy.

B-4) CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner’s Policy may be issued to the same insured covering the fee estate on the subject property for the following rate:

Original Policy	New Policy	Rate
Non-EAGLE Owner’s Policy with WRE	Non-EAGLE Owner’s Policy with WRE	25% of Basic Title Insurance Rate based upon original policy amount. Minimum \$400
Non-EAGLE Owner’s Policy without WRE	Non-EAGLE Owner’s Policy without WRE	50% of Basic Title Insurance Rate based upon original policy amount. Minimum \$500
Non-EAGLE Owner’s Policy with WRE	Non-EAGLE Owner’s Policy without WRE	75% of Basic Title Insurance Rate based upon original policy amount. Minimum \$500
EAGLE Owner’s Policy	EAGLE Owner’s Policy	35% of Basic Title Insurance Rate based upon original policy amount. Minimum \$440
Non-EAGLE Owner’s Policy with WRE	EAGLE Owner’s Policy	65% of Basic Title Insurance Rate based upon original policy amount. Minimum \$440
Non-EAGLE Owner’s Policy without WRE	EAGLE Owner’s Policy	65% of Basic Title Insurance Rate based upon original policy amount. Minimum \$440

Insurance in excess of the original policy amount is priced on an increased liability basis, and the increased liability amount is added to the rate calculated above to determine the rate for the new policy. The increased liability amount is based on the policy type for the new policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the new policy (including any prior increase in the amount of insurance by endorsement or existing policy provision) and (2) the scheduled rate based upon the amount of insurance to be provided by the new policy.

When both a change in policy type (as reflected in the table above) and an increase in liability apply, the calculation of the rate based on the change in policy type is made first, and then the calculation for increased liability is applied.

B-5) INTERIM BINDER (BINDER TO INSURE RESALE)

- (a) The CLTA Interim Binder Form A ("Binder") provides for issuance of an Owner's Policy of a specified type and maximum liability amount within twenty-four (24) months of the date of the Binder. The rate for the issuance of the Binder is the applicable rate for the requested Owner’s Policy plus an additional 10% of the rate for the requested Owner's Policy calculated pursuant to Section B-1 above.

The rate for an Owner's Policy subsequently issued in accordance with the terms of the binder is subject to adjustment based on changes from the Owner's Policy specified in the binder. If the insured requests an Owner's Policy that is different from the Owner's Policy specified in the Binder, the following additional conversion rate will apply:

Policy Type Contemplated in Binder	Policy Type Issued	Rate
Non-EAGLE Owner's Policy with WRE	Non-EAGLE Owner's Policy without WRE	25% of Basic Title Insurance Rate based on policy liability amount
Non-EAGLE Owner's Policy with WRE	EAGLE Owner's Policy	10% of Basic Title Insurance Rate based on policy liability amount
Non-EAGLE Owner's Policy without WRE	EAGLE Owner's Policy	10% of Basic Title Insurance Rate based on policy liability amount
EAGLE Owner's Policy	Non-EAGLE Owner's Policy with WRE	No Charge

- (b) **Extensions:** Prior to its expiration, the Binder may be extended for successive twelve (12) month periods for an additional 10% of the applicable rate for the Owner's Policy specified in the Binder for each additional twelve (12) month period.
- (c) **Owner's Policy insuring nominee of vestee:** An Owner's Policy as specified in the Binder may be issued before expiration of a Binder insuring the nominee of the vestee named in the Binder at no additional charge for liability amounts up to the amount stated in the Binder.
- (d) **Increased liability:** An Owner's Policy issued pursuant to the Binder may be issued for a higher liability amount on an increased liability basis. The rate for increased liability shall be added to the rate specified in the Binder and shall be the difference between: (1) the scheduled rate based upon the amount of liability set forth in the Binder at the time the Binder is issued and (2) the scheduled rate based upon the amount of liability under by the Owner's Policy actually issued.

When both a change in policy type (as reflected in the table above) and an increase in liability apply, the calculation of the rate based on the change in policy type is made first, and then the calculation for increased liability is applied.

SECTION C LENDER'S INSURANCE

When neither an Owner's Policy nor a Binder is being issued concurrently with the Loan Policy, the rate for the Loan Policy shall be based upon liability amounts requested by the lender, but not less than the lesser of: (1) the loan amount or (2) the Fair Value of the property.

C-1) LOAN POLICY OTHER THAN THOSE ADDRESSED IN SUBSECTIONS C-2, C-3, AND C-5

This subsection applies to Loan Policies other than Loan Policies issued under subsection C-2, C-3, or C-5 below. For a single Loan Policy the rate is calculated in accordance with the following table.

Policy Type	Rate
Non-EAGLE Loan Policy With WRE	80% of Basic Title Insurance Rate. Minimum \$325
Non-EAGLE Loan Policy Without WRE	90% of Basic Title Insurance Rate. Minimum \$395
EAGLE Loan Policy	99% of Basic Title Insurance Rate. Minimum \$435 (Does not apply to policies priced under Section E - New Home Subdivision Services)

For Multiple Loan Policies, the rate is calculated in accordance with subsection C-4 below.

C-2) CONCURRENT LOAN POLICY-RESIDENTIAL LOANS FOR THE PURPOSES OF FINANCING ACQUISITION

(a) This subsection applies to Loan Policies issued concurrently with an Owner's Policy or a Binder. For a single Loan Policy the rate is calculated in accordance with the following table. For Multiple Loan Policies, the rate is calculated in accordance with subsection C-4 below.

Insurance under a Loan Policy in excess of the amount of liability under the concurrently issued Owner's Policy amount shall be priced on an increased liability basis. The rate for increased liability shall be the difference between: (1) the scheduled rate under section C-1 based upon the amount of liability under the Owner's Policy and (2) the scheduled rate based upon the amount liability under the concurrently issued Loan Policy.

Loan Policy Type	Owner Policy Type	Rate
Non-EAGLE Loan Policy without WRE	Non-EAGLE Owner's Policy with WRE or EAGLE Owner's Policy	The rate shown in Appendix C (Concurrent Loan Rate)
Non-EAGLE Loan Policy without WRE	Non-EAGLE Owner's Policy without WRE (other than EAGLE Owner's Policy)	\$150
EAGLE Loan Policy	Owner's Policy – Any Type	110% of the rate shown in Appendix C (Concurrent Loan Rate)
Non-EAGLE Loan Policy with WRE	Owner's Policy – Any Type	Up to \$500,000 \$100 \$500,001 to 750,000 \$250 \$750,001 to \$1,000,000 \$400 Over \$1,000,000 \$550

(b) The rate for concurrent Leasehold Loan Policies shall be calculated in accordance with Section C-2(a).

C-3) IMPROVED ONE-TO-FOUR FAMILY RESIDENTIAL LOAN - OTHER THAN LOANS FOR PURPOSES OF FINANCING ACQUISITION OF THE PROPERTY OR CONSTRUCTION

For Loan Policies on improved one-to-four family residential properties where the loan proceeds are being used for any purpose other than: (1) the financing of the acquisition of the property or (2) a construction loan, including Loan

Policies issued in connection with a refinance transaction, the rate set forth in the table below applies. For a single Loan Policy the rate is calculated in accordance with the following table.

For Multiple Loan Policies, the rate is calculated in accordance with the table below based on the aggregate amount of the loans, plus \$100 for each Loan Policy over one. In the case of Multiple Loan Policies, the premium applied to the first Loan Policy is determined by the rate otherwise applicable to that Loan Policy and the remainder of the total aggregated premium is applied to the second Loan Policy, plus \$100. The premium for each policy over two is \$100.

Policy Amount up to:	Short Form Loan Policy with Short Form Commitment	Any Loan Policy Other than a Short Form Loan Policy with Short Form Commitment
\$250,000	\$330	\$405
500,000	450	525
750,000	580	655
1,000,000	660	735
1,500,000	945	1,020
2,000,000	1,230	1,305
3,000,000	1,935	2,010
4,000,000	2,640	2,715
5,000,000	3,520	3,595
Above \$5,000,000	Add \$500 for each additional \$1,000,000 or fraction thereof	Add \$500 for each additional \$1,000,000 or fraction thereof

C-4) MULTIPLE LOANS

This subsection applies to Loan Policies described under subsection C-1 or C-2 issued on multiple loans (by the same or different lenders) to the same owner that are recorded concurrently ("Multiple Loan Policies").

For Multiple Loan Policies, the first Loan Policy is rated in accordance with subsection C-1 or C-2, as applicable, and each additional Loan Policy is rated under the following table:

Policy Amount	Rate
Up to \$100,000	\$175
Up to \$250,000	\$225
Up to \$500,000	\$325
Up to \$1,000,000	\$425
Over \$1,000,000	\$525

C-5) ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY (INCLUDING SHORT FORM) ("JUNIOR LOAN POLICY")

At a lender's request, the ALTA Residential Limited Coverage Junior Loan Policy may be issued with a liability amount of up to: (1) \$250,000 for a rate of \$110 or (2) the current FNMA (Fannie Mae) / FHLMC (Freddie Mac) conforming loan limits, but not to exceed \$400,000, for a rate of \$210. One ALTA JR-1 Endorsement may be issued within six months of the policy date of the Junior Loan Policy at no additional charge.

C-6) BINDER TO INSURE FUTURE FINANCING

- (a) Where an owner obtains an Owner's Policy issued by the Company on a property and intends to mortgage the property within twelve (12) months of its acquisition with a loan other than a construction loan, and neither a Non-EAGLE Loan Policy without WRE nor an EAGLE Loan Policy is being issued concurrently with the Owner's Policy, a binder to insure future financing may be issued if paid for at the time of acquisition for the following rate:

Loan Policy Type to be Issued	Owner's Policy Type Issued	Rate, based on contemplated loan amount
Non-EAGLE Loan Policy without WRE	Non-EAGLE Owner's Policy with WRE or EAGLE Owner's Policy	The rate shown in Appendix C (Concurrent Loan Rate), plus 10% of the Basic Title Insurance Rate
Non-EAGLE Loan Policy without WRE	Non-EAGLE Owner's Policy without WRE	10% of the Basic Title Insurance Rate, plus \$125
EAGLE Loan Policy	Owner's Policy – Any Type	110% of the rate shown in Appendix C (Concurrent Loan Rate), plus 10% of the Basic Title Insurance Rate

A binder for future financing cannot be issued for a future construction Loan Policy.

- (b) **Extensions:** Prior to its expiration, the Binder to insure future financing may be extended for successive twelve (12) month periods for an additional 10% of the applicable rate for the Loan Policy specified in the Binder for each additional twelve (12) month extension period.
- (c) **Increased liability:** Provided a Loan Policy is issued prior to the expiration of a binder to insure future financing insuring the new lender of the vestee named in the binder, there shall be no charge for liability amounts up to the amount stated in the binder. Insurance in excess of the binder amount shall be priced on an increased liability basis. The rate for increased liability shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the binder and (2) the scheduled rate based upon the amount of insurance to be provided by the policy to be issued at the appropriate rate for the policy type requested.

C-7) ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The rate for the ALTA Residential Limited Coverage Mortgage Modification Policy is:

Liability	Rate
Up to and including \$1,000,000	\$125
From 1,000,001 to and including 1,500,000	250
From 1,500,001 to and including 2,000,000	350

For each \$500,000, or fraction thereof, above \$2,000,000 up to and including \$20,000,000, add \$100.

SECTION D MOBILE/MANUFACTURED HOMES

This rate applies to policies issued on a transaction involving sale or financing of a mobile/manufactured home that has been registered with the California Department of Housing and Community Development but has not been converted to real property.

D-1) MOBILE/MANUFACTURED HOME OWNER'S POLICY

Policy Amount Up To	Rate
\$100,000	\$250
250,000	300
500,000	400
Above \$500,000	500

D-2) MOBILE/MANUFACTURED HOME LOAN POLICY WITHOUT CONCURRENT OWNER'S POLICY

Policy Amount Up To	Rate
\$100,000	\$250
250,000	300
500,000	400
Above \$500,000	500

D-3) MOBILE/MANUFACTURED HOME LOAN POLICY WITH CONCURRENT OWNER'S POLICY

For a Mobile/Manufactured Home Loan Policy issued concurrently with and not exceeding the liability of the Mobile/Manufactured Home Owner's Policy, the rate shall be \$50 for the concurrently issued Mobile/Manufactured Home Loan Policy. If the liability of the Mobile/Manufactured Home Loan Policy exceeds the liability of the Mobile/Manufactured Home Owner's Policy, the rate for the Mobile/Manufactured Home Owner's Policy shall be based upon the amount of the mobile/manufactured home loan, plus \$50 for the concurrently issued Mobile/Manufactured Home Loan Policy.

D-4) MOBILE/MANUFACTURED HOME ESCROWS

When the Company furnishes Basic Escrow Services, as defined in Section F-1 below, in connection with mobile/manufactured home transactions, the rates set forth below apply. These rates do not include governmental fees or those items set forth as Miscellaneous Services under F-8, which shall be separately charged.

The escrow fees set forth in the subsection D-4 are not to be charged on a "per side" basis. However, the total escrow fees may be apportioned in accordance with the instructions of the parties.

- (a) The fees for mobile/manufactured home escrows for mobile home dealer sales in any county:

Transaction Amount Up To	Fees
\$100,000	\$425
250,000	500
Above 250,000	750

- (b) The fees for mobile/manufactured home escrows, other than mobile home dealer sales, for the Counties of Shasta, Trinity, Butte, Siskiyou, Lake, Mendocino and Sonoma is:

Transaction Amount Up To	Fees
\$100,000	\$300
250,000	500
500,000	750

The fee for Housing and Community Development processing in connection with a mobile/manufactured home escrow under this subsection (b) is \$250.

- (c) The rate for mobile/manufactured home escrows for sale transactions, other than mobile home dealer sales and not covered by (b) is \$450 plus \$4 for every \$1,000 of sales price.
- (d) The fee for mobile/manufactured home escrows for refinancing transactions for all counties is \$500.
- (e) The following fees, if applicable, are in addition to the fee described in D-4 (a), (c) and (d):
 - HCD Processing Fee: \$75
 - HCD Document Fee: \$50
 - Loan Tie-in Fee: \$150

SECTION E

NEW HOME SUBDIVISION SERVICES

E-1) NEW HOME RATE (TITLE ONLY)

The New Home Rate (title only) applies to first time sale transactions of New Home Subdivisions when the sale escrow is not being handled by the Company as contemplated under subsection E-2 below.

The New Home Rate (title only) includes: (1) one EAGLE Owner's Policy, (2) one concurrently issued EAGLE Loan Policy with the following endorsements to the extent applicable and requested by the lender: CLTA 100-06, 100.29-06, 116-06, 103.1-06, 103.3-06, 110.9-06, 111.5-06, 111.8-06, 115-06, 115.2-06, ALTA 4-06, 5-06, 6-06, 6.2-06, 8.1-06, 9.3-06; and (3) Bureau of Real Estate processing, i.e., assisting the builder with the process of obtaining documentation necessary for the subdivision project from the Bureau of Real Estate. At the request of the insured, a Non-EAGLE Owner's policy may be substituted for an EAGLE Owner's Policy, and a Non-EAGLE Loan Policy may be substituted for an EAGLE Loan Policy, but the substitution will not result in a difference in the rate. Where the title rate is for both an Owner's Policy and a Loan Policy, the title rate will be allocated 70% to the Owner's Policy and 30% to the Loan Policy. These allocations are not subject to rounding up. The New Home Rate (title only) shall be calculated as provided in the table below:

Subject to the following modifications:

- (a) If no Loan Policy is issued, the rate shall be 70% of the rate set forth below.
- (b) If more than one Loan Policy is issued, an additional charge of \$200 for each Loan Policy issued over one shall be added to the rate.
- (c) If the aggregate amount of the loans exceeds the sales price, the rate shall be based upon the aggregate amount of the loans.
- (d) Disbursement Services as defined in subsection F-7(c) below, but with no additional charge for wire fees, can also be provided in connection with the transaction for an additional \$125.

Title Only - New Homes

Policy Amount Up To	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$300,000	\$1,025	\$770,000	\$1,730	\$1,240,000	\$2,435	\$1,710,000	\$3,140	\$2,180,000	\$3,629	\$2,650,000	\$3,770
310,000	1,040	780,000	1,745	1,250,000	2,450	1,720,000	3,155	2,190,000	3,632	2,660,000	3,773
320,000	1,055	790,000	1,760	1,260,000	2,465	1,730,000	3,170	2,200,000	3,635	2,670,000	3,776
330,000	1,070	800,000	1,775	1,270,000	2,480	1,740,000	3,185	2,210,000	3,638	2,680,000	3,779
340,000	1,085	810,000	1,790	1,280,000	2,495	1,750,000	3,200	2,220,000	3,641	2,690,000	3,782
350,000	1,100	820,000	1,805	1,290,000	2,510	1,760,000	3,215	2,230,000	3,644	2,700,000	3,785
360,000	1,115	830,000	1,820	1,300,000	2,525	1,770,000	3,230	2,240,000	3,647	2,710,000	3,788
370,000	1,130	840,000	1,835	1,310,000	2,540	1,780,000	3,245	2,250,000	3,650	2,720,000	3,791
380,000	1,145	850,000	1,850	1,320,000	2,555	1,790,000	3,260	2,260,000	3,653	2,730,000	3,794
390,000	1,160	860,000	1,865	1,330,000	2,570	1,800,000	3,275	2,270,000	3,656	2,740,000	3,797
400,000	1,175	870,000	1,880	1,340,000	2,585	1,810,000	3,290	2,280,000	3,659	2,750,000	3,800
410,000	1,190	880,000	1,895	1,350,000	2,600	1,820,000	3,305	2,290,000	3,662	2,760,000	3,803
420,000	1,205	890,000	1,910	1,360,000	2,615	1,830,000	3,320	2,300,000	3,665	2,770,000	3,806
430,000	1,220	900,000	1,925	1,370,000	2,630	1,840,000	3,335	2,310,000	3,668	2,780,000	3,809
440,000	1,235	910,000	1,940	1,380,000	2,645	1,850,000	3,350	2,320,000	3,671	2,790,000	3,812
450,000	1,250	920,000	1,955	1,390,000	2,660	1,860,000	3,365	2,330,000	3,674	2,800,000	3,815
460,000	1,265	930,000	1,970	1,400,000	2,675	1,870,000	3,380	2,340,000	3,677	2,810,000	3,818
470,000	1,280	940,000	1,985	1,410,000	2,690	1,880,000	3,395	2,350,000	3,680	2,820,000	3,821
480,000	1,295	950,000	2,000	1,420,000	2,705	1,890,000	3,410	2,360,000	3,683	2,830,000	3,824
490,000	1,310	960,000	2,015	1,430,000	2,720	1,900,000	3,425	2,370,000	3,686	2,840,000	3,827
500,000	1,325	970,000	2,030	1,440,000	2,735	1,910,000	3,440	2,380,000	3,689	2,850,000	3,830
510,000	1,340	980,000	2,045	1,450,000	2,750	1,920,000	3,455	2,390,000	3,692	2,860,000	3,833
520,000	1,355	990,000	2,060	1,460,000	2,765	1,930,000	3,470	2,400,000	3,695	2,870,000	3,836
530,000	1,370	1,000,000	2,075	1,470,000	2,780	1,940,000	3,485	2,410,000	3,698	2,880,000	3,839
540,000	1,385	1,010,000	2,090	1,480,000	2,795	1,950,000	3,500	2,420,000	3,701	2,890,000	3,842
550,000	1,400	1,020,000	2,105	1,490,000	2,810	1,960,000	3,515	2,430,000	3,704	2,900,000	3,845
560,000	1,415	1,030,000	2,120	1,500,000	2,825	1,970,000	3,530	2,440,000	3,707	2,910,000	3,848
570,000	1,430	1,040,000	2,135	1,510,000	2,840	1,980,000	3,545	2,450,000	3,710	2,920,000	3,851
580,000	1,445	1,050,000	2,150	1,520,000	2,855	1,990,000	3,560	2,460,000	3,713	2,930,000	3,854
590,000	1,460	1,060,000	2,165	1,530,000	2,870	2,000,000	3,575	2,470,000	3,716	2,940,000	3,857
600,000	1,475	1,070,000	2,180	1,540,000	2,885	2,010,000	3,578	2,480,000	3,719	2,950,000	3,860
610,000	1,490	1,080,000	2,195	1,550,000	2,900	2,020,000	3,581	2,490,000	3,722	2,960,000	3,863
620,000	1,505	1,090,000	2,210	1,560,000	2,915	2,030,000	3,584	2,500,000	3,725	2,970,000	3,866
630,000	1,520	1,100,000	2,225	1,570,000	2,930	2,040,000	3,587	2,510,000	3,728	2,980,000	3,869
640,000	1,535	1,110,000	2,240	1,580,000	2,945	2,050,000	3,590	2,520,000	3,731	2,990,000	3,872
650,000	1,550	1,120,000	2,255	1,590,000	2,960	2,060,000	3,593	2,530,000	3,734	3,000,000	3,875
660,000	1,565	1,130,000	2,270	1,600,000	2,975	2,070,000	3,596	2,540,000	3,737		
670,000	1,580	1,140,000	2,285	1,610,000	2,990	2,080,000	3,599	2,550,000	3,740		
680,000	1,595	1,150,000	2,300	1,620,000	3,005	2,090,000	3,602	2,560,000	3,743		
690,000	1,610	1,160,000	2,315	1,630,000	3,020	2,100,000	3,605	2,570,000	3,746		
700,000	1,625	1,170,000	2,330	1,640,000	3,035	2,110,000	3,608	2,580,000	3,749		
710,000	1,640	1,180,000	2,345	1,650,000	3,050	2,120,000	3,611	2,590,000	3,752		
720,000	1,655	1,190,000	2,360	1,660,000	3,065	2,130,000	3,614	2,600,000	3,755		
730,000	1,670	1,200,000	2,375	1,670,000	3,080	2,140,000	3,617	2,610,000	3,758		
740,000	1,685	1,210,000	2,390	1,680,000	3,095	2,150,000	3,620	2,620,000	3,761		
750,000	1,700	1,220,000	2,405	1,690,000	3,110	2,160,000	3,623	2,630,000	3,764		
760,000	1,715	1,230,000	2,420	\$1,700,000	\$3,125	2,170,000	3,626	2,640,000	3,767		

For policy amounts above \$3,000,000 add \$3 for each additional \$10,000 or fraction thereof.

E-2) NEW HOME RATE (WITH ESCROW SERVICES)

The New Home Rate (with escrow services) applies to first time sale transactions of New Home Subdivisions, when the Company is providing both an Owner's Policy and a Loan Policy and the sale escrow is being handled by the Company. If an Owner's Policy is not issued, the Loan Policy is rated under Section C and the escrow services are rated under Section F.

The New Home Rate (with escrow services) includes the items listed above for the New Home Rate (title only), plus escrow services by the Company consisting of (i) Basic Escrow Services as defined in Section F-1 below; (ii) notary fees and signing services where the signing occurs in the office handling the transaction or the office of the Company located in California during that office's business hours in all regions; and (iii) New Loan Services as described in subsection F-5 below for one loan.

The New Home Rate (with escrow services) does not include: transfer tax or any other governmental fees or charges, specially retained messenger service to accommodate or comply with the instructions of the parties in a specific transaction for which the Company is invoiced based on the individual service request, or fees for services not specified in this section.

For the purpose of determining what portion of the total combined rate calculated below is to be allocated to the title rate and the escrow fee for a transaction under this section, 60% will be allocated to the escrow fee and 40% to the title rate. Where the title rate is for both an Owner's Policy and a Loan Policy, the title rate will be allocated 70% to the Owner's Policy and 30% to the Loan Policy. These allocations are not subject to rounding up.

The New Home Rate (with escrow services) rates shown below are subject to the following modifications:

- (a) For an all cash transaction, the rate shall be 70% of the indicated rate.
- (b) For New Home Rate (with escrow services) transactions with more than one new loan, add an additional escrow fee of \$200 for each loan over one, plus an additional \$200 for each Loan Policy issued over one.
- (c) If the aggregate amount of the loans exceeds the sales price, the rate shall be based upon the aggregate amount of the loans.

The New Home Rate (with escrow services) is as follows:

NEW HOME RATE (With Escrow Services)

Policy Amount Up to	Rate	Policy Amount Up To	Rate	Policy Amount Up To	Rate	Policy Amount Up To	Rate	Policy Amount Up To	Rate	Policy Amount Up To	Rate
\$300,000	\$1,900	\$750,000	\$3,155	\$1,200,000	\$3,975	\$1,650,000	\$4,540	\$2,100,000	\$5,075	\$2,550,000	\$5,525
310,000	1,940	760,000	3,185	1,210,000	3,990	1,660,000	4,550	2,110,000	5,085	2,560,000	5,535
320,000	1,965	770,000	3,200	1,220,000	4,000	1,670,000	4,565	2,120,000	5,095	2,570,000	5,545
330,000	1,995	780,000	3,230	1,230,000	4,015	1,680,000	4,575	2,130,000	5,105	2,580,000	5,555
340,000	2,020	790,000	3,250	1,240,000	4,025	1,690,000	4,590	2,140,000	5,115	2,590,000	5,565
350,000	2,050	800,000	3,275	1,250,000	4,040	1,700,000	4,600	2,150,000	5,125	2,600,000	5,575
360,000	2,075	810,000	3,295	1,260,000	4,050	1,710,000	4,615	2,160,000	5,135	2,610,000	5,585
370,000	2,105	820,000	3,320	1,270,000	4,065	1,720,000	4,625	2,170,000	5,145	2,620,000	5,595
380,000	2,130	830,000	3,340	1,280,000	4,075	1,730,000	4,640	2,180,000	5,155	2,630,000	5,605
390,000	2,160	840,000	3,365	1,290,000	4,090	1,740,000	4,650	2,190,000	5,165	2,640,000	5,615
400,000	2,185	850,000	3,385	1,300,000	4,100	1,750,000	4,665	2,200,000	5,175	2,650,000	5,625
410,000	2,215	860,000	3,410	1,310,000	4,115	1,760,000	4,675	2,210,000	5,185	2,660,000	5,635
420,000	2,240	870,000	3,430	1,320,000	4,125	1,770,000	4,690	2,220,000	5,195	2,670,000	5,645
430,000	2,270	880,000	3,450	1,330,000	4,140	1,780,000	4,700	2,230,000	5,205	2,680,000	5,655
440,000	2,295	890,000	3,475	1,340,000	4,150	1,790,000	4,715	2,240,000	5,215	2,690,000	5,665
450,000	2,325	900,000	3,500	1,350,000	4,165	1,800,000	4,725	2,250,000	5,225	2,700,000	5,675
460,000	2,350	910,000	3,520	1,360,000	4,175	1,810,000	4,740	2,260,000	5,235	2,710,000	5,685
470,000	2,380	920,000	3,545	1,370,000	4,190	1,820,000	4,750	2,270,000	5,245	2,720,000	5,695
480,000	2,405	930,000	3,565	1,380,000	4,200	1,830,000	4,765	2,280,000	5,255	2,730,000	5,705
490,000	2,440	940,000	3,585	1,390,000	4,215	1,840,000	4,775	2,290,000	5,265	2,740,000	5,715
500,000	2,460	950,000	3,610	1,400,000	4,225	1,850,000	4,790	2,300,000	5,275	2,750,000	5,725
510,000	2,490	960,000	3,635	1,410,000	4,240	1,860,000	4,800	2,310,000	5,285	2,760,000	5,735
520,000	2,515	970,000	3,650	1,420,000	4,250	1,870,000	4,815	2,320,000	5,295	2,770,000	5,745
530,000	2,545	980,000	3,675	1,430,000	4,265	1,880,000	4,825	2,330,000	5,305	2,780,000	5,755
540,000	2,570	990,000	3,700	1,440,000	4,275	1,890,000	4,840	2,340,000	5,315	2,790,000	5,765
550,000	2,600	1,000,000	3,730	1,450,000	4,290	1,900,000	4,850	2,350,000	5,325	2,800,000	5,775
560,000	2,630	1,010,000	3,740	1,460,000	4,300	1,910,000	4,865	2,360,000	5,335	2,810,000	5,785
570,000	2,660	1,020,000	3,750	1,470,000	4,315	1,920,000	4,875	2,370,000	5,345	2,820,000	5,795
580,000	2,685	1,030,000	3,765	1,480,000	4,325	1,930,000	4,890	2,380,000	5,355	2,830,000	5,805
590,000	2,715	1,040,000	3,775	1,490,000	4,340	1,940,000	4,900	2,390,000	5,365	2,840,000	5,815
600,000	2,740	1,050,000	3,790	1,500,000	4,350	1,950,000	4,915	2,400,000	5,375	2,850,000	5,825
610,000	2,770	1,060,000	3,800	1,510,000	4,365	1,960,000	4,925	2,410,000	5,385	2,860,000	5,835
620,000	2,795	1,070,000	3,815	1,520,000	4,375	1,970,000	4,940	2,420,000	5,395	2,870,000	5,845
630,000	2,825	1,080,000	3,825	1,530,000	4,390	1,980,000	4,950	2,430,000	5,405	2,880,000	5,855
640,000	2,850	1,090,000	3,840	1,540,000	4,400	1,990,000	4,965	2,440,000	5,415	2,890,000	5,865
650,000	2,880	1,100,000	3,850	1,550,000	4,415	2,000,000	4,975	2,450,000	5,425	2,900,000	5,875
660,000	2,905	1,110,000	3,865	1,560,000	4,425	2,010,000	4,985	2,460,000	5,435	2,910,000	5,885
670,000	2,935	1,120,000	3,875	1,570,000	4,440	2,020,000	4,995	2,470,000	5,445	2,920,000	5,895
680,000	2,960	1,130,000	3,890	1,580,000	4,450	2,030,000	5,005	2,480,000	5,455	2,930,000	5,905
690,000	2,990	1,140,000	3,900	1,590,000	4,465	2,040,000	5,015	2,490,000	5,465	2,940,000	5,915
700,000	3,015	1,150,000	3,915	1,600,000	4,475	2,050,000	5,025	2,500,000	5,475	2,950,000	5,925
710,000	3,045	1,160,000	3,925	1,610,000	4,490	2,060,000	5,035	2,510,000	5,485	2,960,000	5,935
720,000	3,070	1,170,000	3,940	1,620,000	4,500	2,070,000	5,045	2,520,000	5,495	2,970,000	5,945
730,000	3,100	1,180,000	3,950	1,630,000	4,515	2,080,000	5,055	2,530,000	5,505	2,980,000	5,955
740,000	3,125	1,190,000	3,965	1,640,000	4,525	2,090,000	5,065	2,540,000	5,515	2,990,000	5,965
										3,000,000	5,975

For policy amounts above \$3,000,000 add \$10 for each additional \$10,000 or fraction thereof.

SECTION F ESCROW

This Section applies to Residential transactions except as expressly set forth in the other sections of this Schedule. The fees for escrow services shall be determined by the county where the transaction is handled and not the county where the property is located unless otherwise noted. The fees are charged on a per-transaction basis and may be apportioned among the parties to the transaction in accordance with the instructions of the parties.

F-1) DEFINITIONS:

Basic Escrow Services means the primary escrow services, including but not limited to:

- document preparation;
- electronic document download;
- receipt of incoming funds and issuance of disbursements, whether by check or wire transfer, including associated wire transfer fees;
- overnight delivery, including associated overnight delivery fees;
- processing of a subordination;
- notary fees and signing services where the signing occurs in the office handling the transaction or the office of the Company located in California during that office's business hours for Residential Escrow Region 1, Escrow Region 3, and Escrow Region 4; and
- recording services.

Basic Escrow Services do not include the following services, the fees for which are set forth below in Section F-8, Miscellaneous Services:

- notary fees and signing services, except as expressly indicated above;
- check(s) returned due to insufficient funds;
- interest bearing account set-up;
- funds held in escrow over 90 days after either close of escrow or estimated close of escrow;
- costs incurred due to courier and messenger services;
- additional fee for escrows involving I.R.C. § 1031 Exchanges as set forth below;
- fees for services obtained from a third party (other than the Company) and not otherwise specifically included in this Schedule; and
- transfer tax or any other governmental fees or charges, including any fees imposed by The Building Homes and Jobs Act (effective January 1, 2018).

Basic REO/Relocation Sale Escrow Fee means the fee in Appendix H.

Basic Residential Refinance Escrow Fee (Escrow Only) means the fee in Appendix I.

Basic Residential Refinance Escrow Fee (With Loan Policy) means the fee in Appendix J.

Basic Residential Sale Escrow Fee means the fee in Appendix G.

Escrow Region 1 means Alpine, Amador, Calaveras, Colusa, El Dorado, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, Sierra, Stanislaus, Sutter, Tuolumne, Yolo, and Yuba Counties.

Escrow Region 2 means Los Angeles, Orange, Riverside, and San Bernardino Counties.

Escrow Region 3 means Alameda, Contra Costa, Marin, San Mateo, Santa Clara, and San Francisco Counties.

Escrow Region 4 means Butte, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Monterey, Napa, Plumas, San Benito, Santa Cruz, Shasta, Siskiyou, Sonoma, Solano, Tehama, and Trinity Counties.

Escrow Region 5 means San Diego and Imperial Counties.

Escrow Region 6 means Ventura County.

Escrow Region 7 means Fresno, Kern, Kings, Madera, Tulare, Inyo, and Mono Counties.

Escrow Region 8 means San Luis Obispo and Santa Barbara Counties.

Short Sale means a sale transaction in which the proceeds of the sale are insufficient to satisfy the outstanding obligations secured by the subject property and one or more creditors or lenders agrees to accept less than the amount that is owed on the property in satisfaction of the outstanding loan or loan obligations.

F-2) RESIDENTIAL SALE ESCROW FEE

The fee for Basic Escrow Services for a Residential sale transaction (other than a Residential Sale and Loan Escrow as set forth in Section F-3 or a REO/Relocation Escrow as set forth in Section F-4) is 100% of the Basic Residential Sale Escrow Fee for the applicable county based upon the Fair Value of the property being conveyed in the escrow transaction, subject to modification as expressly provided in this Schedule.

F-3) RESIDENTIAL SALE AND LOAN ESCROW FEE

The fee for Basic Escrow Services for a sale escrow and loan escrow (other than a REO/Relocation Escrow as set forth in Section F-4) conducted simultaneously (including seller carry back situations) covering identical property is 100% of the Basic Residential Sale Escrow Fee plus the fee for New Loan Services set forth in Section F-5.

F-4) RESIDENTIAL REO/RELOCATION ESCROW FEE

The fee in this section is for Basic Escrow Services for an escrow involving sale of Residential property that is:

1. an REO property,
2. the subject of a relocation contract with a relocation company, or
3. coordinated through an employer-sponsored relocation service.

The fee for Basic Escrow Services for an escrow subject to this Section is 100% of the Basic REO/Relocation Sale Escrow Fee for an all cash transaction. For transactions with a loan, the fee is 100% of the Basic REO/Relocation Sale Escrow Fee set forth in Appendix H, plus the fee for New Loan Services set forth in section F-5.

F-5) NEW LOAN SERVICES FEES - RESIDENTIAL ONLY

New Loan Services are escrow services associated with processing a loan assumption or a new loan or loans in connection with a purchase of property, such as (i) downloading loan documents; (ii) assembling loan documents; (iii) transcribing loan charges; (iv) presenting documents to customer for signing; (v) copying documents; (vi) checking signatures; (vii) transmitting documents to the lender; (viii), recording services; and (ix) for Escrow Region 1, Escrow Region 3, and

Escrow Region 4 only, notary fees and signing services where the signing occurs in the office handling the transaction or the office of the Company located in California during that office's business hours. New Loan Services do not include services for which a fee is charged pursuant to Section F-8 below. The fee for New Loan Services is set forth in Appendix K.

F-6) RESIDENTIAL LOAN ESCROW FEES

(a) Residential Loan Escrow Fee- Escrow Only and Construction Loans

The fee for Basic Escrow Services for Residential property transactions where the proceeds are used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction is 100% of the Basic Residential Refinance Escrow Fee (Escrow Only) set forth in Appendix I, provided that this fee does not apply to transactions subject to subsection (b) below. Transactions subject to this fee include (i) Residential loan transactions where the Company is not issuing a policy of title insurance covering a loan and (ii) Residential construction loan transactions.

(b) Residential Loan Escrow Fee - With Loan Policy

The fee for Basic Escrow Services for Residential loan transactions where the Company is issuing a policy of title insurance covering a loan and the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction or a construction loan is 100% of the Basic Residential Refinance Escrow Fee (With Loan Policy) set forth in Appendix J.

(c) Residential Loan Escrow Fee - Junior Loans

The fee for Basic Escrow Services for a Residential refinance transaction consisting of a junior deed of trust behind an existing deed(s) of trust that remain(s) of record post closing is \$385.

F-7) MISCELLANEOUS ESCROWS

(a) Sale of Note and Deed of Trust Escrow

The fee for Basic Escrow Services and the following specific items: coordination of acquiring the original title insurance policy and copies of any necessary corporate documents in connection with an escrow for the sale and assignment of a note and deed of trust is:

Transaction Amount	Fees
Up to \$500,000	\$600
\$500,001 to \$1,000,000	\$800
Above \$1,000,000	\$1,200

(b) Holding Escrow

The fee for Basic Escrow Services for an escrow that is not in support of another escrow transaction and is solely for the purpose of holding funds is:

Holding Escrow Amount	Fees
Up to \$500,000	\$750
\$500,001 to \$1,000,000	\$1,000
Above \$1,000,000	\$1,250

(c) Disbursement Service Escrow

The fee for Disbursement Services in connection with an order for title insurance when the Company is disbursing funds in support of a primary escrow agent other than the Company is \$95 per order for refinance transactions, and \$125 per order for any other type of transaction. Disbursement Services consist of (1) receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured; (2) disbursement of escrow funds for the elimination of any matters affecting title, but only to the extent authorized under the escrow instructions; and (3) disbursement of any remaining funds to the primary escrow agent. Disbursement Services do not include, among other things, ordering payoff demand statements from existing lienholders, wire fees, overnight delivery fees, messenger fees, or other charges listed in Section F-8.

(d) Loan Modification Escrow

The fee for an escrow for the purpose of modifying an existing debt secured by real property in which the instructions and documents are prepared by a party other than the Company and are furnished to the Company by a third party for use in the escrow is:

Transaction Amount	Fees
Up to \$100,000	\$150
\$100,001 to \$150,000	\$200
\$150,001 to \$400,000	\$350
Above \$400,000	\$500

(e) Loan Pay Off Escrow

The fee for handling an escrow that is solely for the purpose of paying off an existing debt secured by real property (rather than in support of another escrow transaction) is \$250 per escrow.

(f) Limited Coverage/Express Escrow

The fee for Basic Escrow Services for a loan-only transaction for a single loan in which, at the lender's request, the Alta Residential Limited Coverage Junior Loan Policy under Section C-5 is issued is \$250.

(g) Sponsored Tenancy-in-Common (TIC) Escrow Processing

In connection with escrows involving sponsored TIC programs pursuant to IRS Revenue Procedure 2002-22, add the following fee for each TIC interest in addition to the fees provided under other sections of this Schedule:

- (1) \$250 for TIC interests where the owner of the interest occupies or intends to occupy some portion of the land as the owner's primary residence.
- (2) \$900 for all other TIC interests.

F-8) MISCELLANEOUS SERVICES

The items below are to be charged only when the service is not expressly included in the description of the applicable escrow services. For example:

- when a rate is charged for Basic Escrow Services, no additional charge would be imposed for services included in the definition of Basic Escrow Services, such as wire transfer, overnight delivery, and document preparation;
- when a rate is for services other than Basic Escrow Services, such as Disbursement Services, no additional charge would be made for services included in the definition of the applicable service, but an additional charge would be made for services that are not included.

Type of Service	Fee
Check returned due to insufficient funds	\$15 per check returned
Interest bearing account set-up	\$50 per account
Overnight delivery fee	\$15 per delivery
Funds held in escrow over 90 days after either close of escrow or estimated close of escrow.	\$25 per month
Escrows involving IRC § 1031 Exchanges	Additional \$120 per exchange component
Transfer tax or any other governmental fees or charges	Actual charge or tax, other than recording fees not otherwise imposed by The Building Homes and Jobs Act (effective January 1, 2018)
Wire transfer fee	\$15 per wire
Document preparation fee	\$50 per document
Electronic document download fee	\$50 per set of documents
Notary fees	\$15 per signature acknowledged for notarization. Each after-hours and out-of-office signings will be charged an additional \$50 for Escrow Region 1 and \$100 for Escrow Regions 3 and 4
Fees for services, including but not limited to signing services, obtained from a third party (other than the Company) or otherwise imposed by a governmental entity and for which a specific fee or charge is not assigned for the individual service in this Schedule	Actual charge by the third party provider or governmental entity, other than recording fees not otherwise imposed by The Building Homes and Jobs Act (effective January 1, 2018)

SECTION G

TRANSACTIONS SERVICED BY FIRST AMERICAN MORTGAGE SOLUTIONS GROUP

The fee in this section apply to products and services provided to mortgage lenders when initiated through or coordinated by First American Mortgage Solutions Group as set forth in this Section G. Products and services provided by First American Mortgage Solutions Group that are not addressed in this Section are priced as provided elsewhere in this Schedule of Rates and Fees for the subject product or service.

G-1) CENTRALIZED ESCROW RATE

(a) Centralized Basic Escrow Services. For improved one-to-four family residential loan transactions where the escrow is initiated through and coordinated by First American Mortgage Solutions Group, or is handled by First American Mortgage Solutions Group, including First American Regional Lender's Advantage Center or the First American Order Fulfillment Solutions operation, and the Commitment and Loan Policy are issued with a centralized point of entry or contact with the originating lender, the following escrow services are available for transactions with a single loan:

1. Alternative A: The fee is \$450 for the following services:
 - ordering payoff demand statements from existing lienholders based on information provided by the lender;
 - preparation of settlement statements;
 - receipt of incoming funds and issuance of disbursements;
 - notary and signing services by a third party up to a maximum amount of \$100
2. Alternative B: The fee is \$575 for the following services:
 - contacting of the borrower(s) and/or other parties to obtain any information necessary to order payoffs, subordinations and/or preform title curative services;
 - ordering payoff demand statements from existing lienholders;
 - preparation of settlement statements;
 - receipt of incoming funds and issuance of disbursements;
 - notary and signing services by a third party for one signing appointment

For transactions with more than one loan, an additional fee of \$100 is added to the Centralized Basic Escrow Services fee, for each loan over one.

(b) Alternative Escrow Services for Junior or Second Loans. For improved one-to-four residential junior or equity loan transactions where the escrow is handled by First American Mortgage Solutions Group, including First American Regional Lender's Advantage Center or First American Order Fulfillment Solutions operation and a FACT Policy is issued under the equiSmart Master Loan Program or a Junior Loan Policy, the following limited escrow services are available for transactions with a maximum transaction amount of \$500,000:

1. Alternative A: The fee is \$230 for only the following services in connection with a junior or equity loan:
 - ordering payoff demand statements from existing lienholders
 - preparation of settlement statements
 - receipt of incoming funds and issuance of disbursements
2. Alternative B: The fee is \$175 for only the following services in connection with an equity loan:
 - ordering payoff demand statements from existing lienholders
 - receipt of incoming funds and issuance of disbursements

G-2) SUBSTITUTION OF POLICY FORMS IN A COMBINATION PROGRAM

When an insured makes a request in writing for either a Non-EAGLE Loan Policy with WRE or a Non-EAGLE Loan Policy without WRE to be issued as a replacement for the EAGLE Loan Policy offered in this Section G, the Company may make the substitution but the rate will remain the same.

G-3) equiSMART MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART Master Loan Program are available for improved one-to-four family residential equity line loan transactions for lenders participating in the Company's equiSMART Program.

(a) The rate per transaction shall be:

Policy Amount	Rate
\$0-100,000	\$ 80
100,001-250,000	106
250,001-500,000	170

SECTION H ADDITIONAL GENERAL PROVISIONS

H-1) GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental agencies for 90% of the applicable charge set forth in this Schedule of Rates and Fees, provided that minimum rates and fees apply, and all such contracts must be approved in writing by FATICO's California Underwriting Department and Legal Department in advance.

H-2) CANCELLATION

- (a) Where required by law, the Company shall impose a cancellation charge in connection with any preliminary title report or commitment for title insurance which does not result in the issuance of a policy of title insurance. The cancellation charge shall be reasonable and based upon the work involved, with a minimum charge of \$400. The Company may agree to waive a cancellation charge in certain circumstances, in accordance with California Insurance Code § 12404.1.
- (b) Provided there has been no change in ownership of the title since the issuance of a prior preliminary title report or commitment for title insurance for which a cancellation charge was collected as provided for in subparagraph (a) above and the policy is issued to or for the benefit of the party who paid the cancellation charge, the cancellation charge may be applied to the charge for a subsequent policy, as follows:
 - (1) Within two years from the date of the prior preliminary title report or commitment for title insurance: 100% of the cancellation charge may be credited up to but not exceeding the actual rate for the policy.
 - (2) More than two years, but less than three from the date of the prior preliminary title report or commitment for title insurance: 50% of the cancellation charge may be credited up to but not exceeding the actual rate for the policy.

H-3) EXCESS RATES, FEES AND CHARGES FOR UNUSUAL RISKS OR SERVICES

The rates, fees and charges set forth in this Schedule are on file with the California Department of Insurance as FATICO's rate filing. Rates, fees and charges in excess of those set forth in this Schedule may be made only in the event unusual risks are assumed or unusual services are performed in a given transaction in accordance with California Insurance Code § 12401.8. The excess rates, fees and charges must be reasonably commensurate with the risk assumed or the costs of the services performed. Any excess rates, fees or charges must be agreed to in writing by the party or parties responsible for the payment in advance of assuming the risk or performing the service.

PART II

Commercial Schedule of Rates and Fees

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GENERAL INFORMATION

THIS SCHEDULE OF RATES AND FEES SHALL NOT BE CONSTRUED AS ESTABLISHING OR CHANGING THE RULES AND PROCEDURES PERTAINING TO THE PRACTICES FOLLOWED BY THE COMPANY. THE RATES AND FEES CONTAINED IN THIS SCHEDULE OF RATES AND FEES ARE APPLICABLE ONLY TO THE PRODUCTS AND SERVICES PROVIDED FOR HEREIN.

DEFINITIONS

- **ALTA:** American Land Title Association.
- **Basic Escrow Services:** See Definition in Section C-E
- **Binder:** See Section C-B-4
- **CLTA:** California Land Title Association.
- **Commitment:** ALTA Plain Language Commitment or ALTA Commitment.
- **Company:** First American Title Insurance Company and its authorized agents.
- **Fair Value:** The Fair Value is the sale price, except that where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject. The Company will not issue title insurance for less than the Fair Value of the estate or interest to be insured or for more than the Fair Value of the estate or interest to be insured without approval from FATICO's underwriting department, except that:
 1. An Owner's Policy issued in connection with the purchase of the subject property may be issued in the amount of the purchase price or the contemplated value of the land with planned improvements; and
 2. Where undivided interests in a property are being conveyed or encumbered, a policy may be issued describing such undivided interests and charged for based upon the value of such undivided interests.
- **FATICO:** First American Title Insurance Company.
- **Loan Policy:** A policy insuring a lender or assignee of a lender.
- **Multiple Loan Policies:** See subsection C-C-4.
- **Owner's Policy:** A Policy insuring an owner, optionee, vendee, or lessee. For the purposes of this Commercial Schedule, Owner's Policy does not include an Eagle Owner's Policy as defined in Part I, Residential Schedule of Rates and Fees.
- **REO (Real Estate Owned):** Property currently owned by a lender (or the lender's affiliate, investor or insurer) that acquired the property through a foreclosure sale or a deed in lieu of foreclosure. The lender's "affiliate" is any person or entity that directly or indirectly controls, is controlled by, or is under common control with the lender.
- **Leasehold Policy:** Any form of policy where the estate of interest insured is a leasehold estate.
- **Western Regional Exceptions (or "WRE"):** Standard exceptions from coverage included within various policy forms as a matter of local practice.
 1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
 2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof
 3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
 4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.

5. (a) Unpatented mining claims, (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof, (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

ROUNDING UP OF APPLICABLE RATES, FEES AND CHARGES

All rates, fees and charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided.

ENDORSEMENT RATES

Rates for endorsements are set forth in the appendices to this Schedule of Rates and Fees as follows:

- CLTA Endorsement Rates - Appendix D
- FATICO Endorsement Rates - Appendix E
- ALTA Endorsement Rates - Appendix F

When determining Policy Type for purpose of these appendices, the endorsed policies are either Owner or Loan, and either Standard or Extended. For this purpose:

- "Standard" means an Owner's Policy with WRE or a Loan Policy with WRE; and
- "Extended" means an Owner's Policy without WRE or a Loan Policy without WRE.

SECTION C-A

BASIC TITLE INSURANCE RATE

The Basic Title Insurance Rate is set forth in Appendix A

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SECTION C-B

OWNER'S INSURANCE

C-B-1) OWNER'S POLICY

Policy Type	Rate
Owner's Policy with Western Regional Exceptions ("with WRE")	100% of Basic Title Insurance Rate. Minimum \$400
Owner's Policy without Western Regional Exceptions ("without WRE")	125% of Basic Title Insurance Rate. Minimum \$500

C-B-2) REISSUE OF OWNER'S INSURANCE

An Owner's Policy may be reissued for an amount equal to the original policy amount to update the insured's title insurance issued by the Company where no transaction is involved, or coverage would otherwise continue under the terms of the existing policy for a rate of \$500.

The Company may issue a different policy type than the original policy type upon written request by the insured. The rate will remain the same, other than any adjustment for increased liability as set forth below.

Insurance in excess of the original policy amount shall be priced on an increased liability basis and shall be added to the rate set forth above. The calculation for the rate for increased liability shall be based on the policy type of the reissued policy and shall be the difference between: (1) the current scheduled rate based upon the amount of insurance in effect at the time of the request for the policy to be reissued (including any prior increase in the amount of insurance by endorsement or existing policy provision) and (2) the current scheduled rate based upon the amount of insurance to be provided by the reissued policy.

C-B-3) CONTRACT VENDEE

(a) Original policy covering vendee's interest: The applicable rate under Section C-B-1, for policy type requested, based upon the full value of the estate or interest insured.

(b) Contract Fulfillment Policy:

Original Policy	Contract Fulfillment Policy	Rate
Owner's Policy with WRE	Owner's Policy with WRE	25% of Basic Title Insurance Rate based upon original policy amount. Minimum \$400
Owner's Policy without WRE	Owner's Policy without WRE	50% of Basic Title Insurance Rate based upon original policy amount. Minimum \$500
Owner's Policy with WRE	Owner's Policy without WRE	75% of Basic Title Insurance Rate based upon

		original policy amount. Minimum \$500
--	--	---------------------------------------

These rates apply so long as the named insured vendee is the same in both the original and the contract fulfillment policies.

Insurance in excess of the original policy amount shall be priced on an increased liability basis and shall be added to the rate calculated above. The calculations for the rate for increased liability shall be based on the policy type for the contract fulfillment policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the contract fulfillment policy (including any prior increase in the amount of insurance by endorsement or existing policy provision) and (2) the scheduled rate based upon the amount of insurance to be provided by the contract fulfillment policy.

C-B-4) INTERIM BINDER (BINDER TO INSURE RESALE)

(a) The CLTA Interim Binder Form A ("Binder") provides for issuance of an Owner's Policy of a specified type and maximum liability amount within twenty-four (24) months of the date of the Binder. The rate for the issuance of the Binder is the applicable rate for the requested Owner's Policy plus an additional 10% of the rate for the requested Owner's Policy calculated pursuant to Section C-B-1 above.

The rate for an Owner's Policy subsequently issued in accordance with the terms of the binder is subject to adjustment based on changes from the Owner's Policy specified in the binder. If the insured requests an Owner's Policy that is different from the Owner's Policy specified in the Binder, the following additional conversion rate will apply:

Policy Type Contemplated in Binder	Policy Type Issued	Rate
Owner's Policy with WRE	Owner's Policy without WRE	25% of Basic Title Insurance Rate based on policy liability amount

(b) **Extensions:** Prior to its expiration, the Binder may be extended for successive twelve (12) month periods for an additional 10% of the applicable rate for the Owner's Policy specified in the Binder for each additional twelve (12) month period.

(c) **Owner's Policy insuring nominee of vestee:** An Owner's Policy as specified in the Binder may be issued before expiration of a Binder insuring the nominee of the vestee named in the Binder at no additional charge for liability amounts up to the amount stated in the Binder.

(d) **Increased liability:** An Owner's Policy issued pursuant to the Binder may be issued for a higher liability amount on an increased liability basis. The rate for increased liability shall be added to the rate specified in the Binder and shall be the difference between: (1) the scheduled rate based upon the amount of liability set forth in the Binder at the time the Binder is issued and (2) the scheduled rate based upon the amount of liability under by the Owner's Policy actually issued.

When both a change in policy type (as reflected in the table above) and an increase in liability apply, the calculation of the rate based on the change in policy type is made first, and then the calculation for increased liability is applied.

C-B-5) LEASES OTHER THAN OIL AND GAS OR MINERAL

(a) Leasehold Owner's Policies shall be issued for the applicable rate under Section C-B-1, for the policy type requested, based upon the liability amount. The minimum amount of insurance shall be the lesser of: (1) the full value of the land and existing improvements or (2) the amount determined by multiplying the remaining term of the lease by the annual rental, as follows:

Remaining Term	Amount of Insurance
Less than 10 years	remaining term in years times annual rental
10 years or more, but less than 25 years	10 times annual rental
25 years or more, but less than 50 years	20 times annual rental

Above 50 years	Full value of the land and existing improvements
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(b) The rate for leasehold Loan Policies shall be calculated in accordance with Section C-C-1.

C-B-6) OIL AND GAS OR MINERAL LEASES

- (a) An Owner’s Policy with WRE covering an oil and gas or mineral lease shall be issued for a rate of 250% of the Basic Title Insurance Rate, based upon the amount of insurance as agreed upon between the Company and the insured, minimum \$750.
- (b) An Owner’s Policy with WRE covering an assignment or modification of an insured oil and gas or mineral lease shall be issued for a rate of 125% of the Basic Title Insurance Rate, based upon the original amount of insurance, minimum \$395. Insurance in excess of the original policy amount shall be issued for a rate of 250% of the Basic Title Insurance Rate, minimum \$750.
- (c) A Loan Policy with WRE covering insured oil and gas or mineral leasehold estates shall be issued for a rate of 100% of the Basic Title Insurance Rate, based upon the amount of the loan, minimum \$450. If the policy covers an oil and gas leasehold estate which has not been insured, the rate shall be in accordance with paragraph “a” above.

C-B-7) PURCHASE, IMPROVEMENT AND SALE WITH A LEASE–BACK

This Section is applicable only when the company issues the title insurance policies described in this Section C-B.

- (a) The contemplated transactions are:
 - 1. a property to be developed with improvements is purchased by a party who obtains an Owner’s Policy (the initial insured),
 - 2. the initial insured has agreed to transfer the property and improvements to a predetermined purchaser, who has agreed to lease the property back to the initial insured, and
 - 3. an Owner’s Policy to the predetermined purchaser and a leasehold Owner’s Policy to the initial insured/lessee are issued within twenty-four (24) months from the expiration date of the statutory period for filing mechanics’ liens.
- (b) Pricing for this Section shall be as follows:
 - (1) Initial Insured’s Owner’s Policy: The rate shall be the applicable rate under Section C-B-1 (or Section C-D-11 if the project qualifies), for the policy type requested, based upon the full value of the estate or interest insured.
 - (2) Predetermined Purchaser’s Owner’s Policy: The following rates are applicable with respect to insurance up to and including the amount of the initial insured’s Owner’s Policy issued in accordance with this Section.

Initial Insured’s Owner’s Policy	Predetermined Purchaser’s Owner’s Policy	Rate
Owner’s Policy with WRE	Owner’s Policy with WRE	30% of Basic Title Insurance Rate based on the amount of the initial insured’s Owner’s Policy. Minimum \$400
Owner’s Policy without WRE	Owner’s Policy without WRE	45% of Basic Title Insurance Rate based on the amount of the initial insured’s Owner’s Policy. Minimum \$500
Owner’s Policy with WRE	Owner’s Policy Without WRE	75% of Basic Title Insurance Rate based on the amount of the initial insured’s Owner’s Policy. Minimum \$500

- (3) Initial Insured's Leasehold Policy: The following rates are applicable with respect to insurance up to and including the amount of the predetermined purchaser's Owner's Policy issued in accordance with paragraph C-B-7(b)(2).

Initial Insured's Leasehold Policy	Rate
Owner's Policy with WRE	\$400
Owner's Policy without WRE	\$500

Insurance in excess of the initial insured's policy amount shall be priced on an increased liability basis and shall be added to the rate calculated above. The calculations for the rate for increased liability shall be based on the policy type for the predetermined purchaser's policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the predetermined purchaser's policy to be issued (including any prior increase in the amount of insurance by endorsement or existing policy provision) and (2) the scheduled rate based upon the amount of insurance to be provided by the predetermined purchaser's policy.

C-B-8) OPTIONEE'S POLICY

- (a) Original policy covering optionee's interest: The applicable rate under Section C-B-1, for the policy type requested, based upon either the price paid for the option or the full purchase price to be paid upon exercise of the option.
- (b) Final Policy:
- (1) Where the original policy was issued in the amount of the price paid for the option, the applicable rate under Section C-B-1, for the policy type requested, based upon the full purchase price paid upon exercise of the option.
 - (2) Where the original policy was issued in the amount of the full purchase price to be paid upon exercise of the option:

Original Policy	Final Policy	Rate
Owner's Policy with WRE	Owner's Policy with WRE	25% of Basic Title Insurance Rate based upon original policy amount. Minimum \$400
Owner's Policy Without WRE	Owner's Policy Without WRE	50% of Basic Title Insurance Rate based upon original policy amount. Minimum \$500
Owner's Policy With WRE	Owner's Policy Without WRE	75% of Basic Title Insurance Rate based upon original policy amount. Minimum \$500

These rates apply so long as the named insured is the same in both the original and the final policies.

Insurance in excess of the original policy amount shall be priced on an increased liability basis and shall be added to the rate calculated above. The calculations for the rate for increased liability shall be based on the policy type for the final policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the final policy to be issued (including any prior increase in the amount of insurance by endorsement or existing policy provision) and (2) the scheduled rate based upon the amount of insurance to be provided by the final policy.

C-B-9) CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE

When a leasehold owner insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate so acquired for the following charges:

Original Policy	New Policy	Rate
Owner's Policy with WRE	Owner's Policy with WRE	25% of Basic Title Insurance Rate based upon original policy amount. Minimum \$400
Owner's Policy without WRE	Owner's Policy without WRE	50% of Basic Title Insurance Rate based upon original policy amount. Minimum \$500
Owner's Policy with WRE	Owner's Policy without	75% of Basic Title Insurance Rate based

	WRE	upon original policy amount. Minimum \$500
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Insurance in excess of the original policy amount shall be priced on an increased liability basis and shall be added to the rate calculated above. The calculations for the rate for increased liability shall be based on the policy type for the issued policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the policy to be issued (including any prior increase in the amount of insurance by endorsement or existing policy provision) and (2) the scheduled rate based upon the amount of insurance to be provided by the issued policy.

C-B-10) REO PORTFOLIO PROPERTY SALES

Where the Company is handling a transaction involving a group of properties, whether or not contiguous or in the same county, under common ownership by reason of foreclosure or deeds in lieu of foreclosure, and the owner of the properties is selling all of the properties to a single purchaser, with an aggregate sale price exceeding \$3 million, the rate shall be as set forth in Section C-D.

C-B-11) OWNER’S POLICY FOLLOWING A FORECLOSURE OR DEED IN LIEU OF FORECLOSURE

(a) REO Transaction Rates:

Where the Owner’s policy is to be issued: (1) to the foreclosing lender (which term includes a Government Agency or Government Sponsored Enterprise as investor or insurer) in conjunction with a foreclosure or deed in lieu of foreclosure, or (2) to a purchaser from the foreclosing lender following a foreclosure or deed in lieu of foreclosure, the rate shall be as set forth in the tables contained in this Appendix B, for the appropriate coverage. Minimum rates apply.

The minimum liability of any policy issued under this Section shall be based upon the amount of the total outstanding balance of the defaulted loan at the time of the foreclosure or deed in lieu plus the unpaid balance of any senior encumbrance to which the title is to remain subject, unless it can be demonstrated that the actual value of the estate or interest to be insured is less than this amount. Minimum rates apply.

SECTION C-C

LENDER'S INSURANCE

When neither an Owner's Policy nor a Binder is being issued concurrently with the Loan Policy, the rates for Loan Policy shall be based upon liability amounts requested by the lender, but not less than the lesser of: (1) the loan amount or (2) the Fair Value of the property.

C-C-1) LOAN POLICY

For a Loan Policy not covered by C-C-2 (Concurrent Loan Policy Charge) or C-C-3 (Refinance Rate) the following rates apply based on the lesser of the loan amount or the Fair Value of the property:

Policy Type	Rate
Loan Policy With Western Regional Exceptions ("with WRE")	80% of Basic Title Insurance Rate. Minimum \$325
Loan Policy Without Western Regional Exceptions ("without WRE")	90% of Basic Title Insurance Rate. Minimum \$395

C-C-2) CONCURRENT LOAN POLICY CHARGE

This Section is to be used for pricing Loan Policy(ies) issued concurrently with an Owner's Policy or a Binder.

(a) If a single Loan Policy up to the amount of the Owner's Policy is being issued:

Loan Policy Type	Owner Policy Type	Rate
Loan Policy without WRE	Owner's Policy with WRE	The rate shown in Appendix C (Concurrent Loan Rate)
Loan Policy without WRE	Owner's Policy without WRE	\$150
Loan Policy with WRE	Owner's Policy – Any Type	\$0

Insurance in excess of the Owner's Policy amount shall be priced on an increased liability basis. The rate for increased liability shall be the difference between: (1) the scheduled rate based upon the amount of the Owner's Policy and (2) the scheduled rate based upon the amount of insurance to be provided by the Loan Policy at the appropriate rate for the policy type requested.

(b) If multiple Loan Policies (insuring the same or different lenders) are being issued, liability amounts shall be aggregated if the policy types are the same, subject to the increased liability calculations below.

Loan Policy Type	Owner Policy Type	Rate
Loan Policy without WRE	Owner's Policy with WRE	The rate shown in Appendix C (Concurrent Loan Rate)
Loan Policy without WRE	Owner's Policy without WRE	\$150 per policy
Loan Policy with WRE	Owner's Policy – Any Type	First Loan Policy with WRE issued: No Charge. For each additional Loan Policy with WRE issued: \$100 per policy.

Insurance in excess of the Owner's Policy amount shall be priced on an increased liability basis. The rate for increased liability shall be the difference between: (1) the scheduled rate based upon the amount of the Owner's Policy and (2) the scheduled rate based upon the aggregate amount of insurance to be provided by the Loan Policies at the appropriate rate for the policy type requested.

C-C-3) REFINANCE RATE

Any policy issued in connection with a loan transaction where the loan proceeds are being used to repay obligations secured by the real property that is the subject of the current loan transaction shall be issued at the following rates:

Policy Type	Rate
Loan Policy With Western Regional Exceptions ("with WRE")	64% of Basic Title Insurance Rate. Minimum \$325
Loan Policy Without Western Regional Exceptions ("without WRE")	72% of Basic Title Insurance Rate. Minimum \$395

C-C-4) MULTIPLE LOANS

When multiple loans (by the same or different lenders) to the same owner are recorded concurrently, the rate shall be based upon the aggregate amount of the loans, as follows:

- (a) If any policy is a Loan Policy without WRE, the rate for a Loan Policy without WRE shall be used, plus \$100 for each loan policy over one.
- (b) If all policies are Loan policies with WRE, the rate for a Loan Policy with WRE shall be used, plus \$100 for each Loan Policy over one.
- (c) When calculating multiple loan policies under subsection C-C-2, if any policy is a Loan Policy with WRE, that policy shall not be included in the aggregate amount and shall be priced separately under subsection C-C-2. All other loan policies shall be calculated under C-C-2 or C-C-4, as applicable, based on the number of policies.

C-C-5) CONSTRUCTION COVERAGE

The rate for a Loan Policy on a construction loan is:

Policy Type	Rate
Original Loan Policy without WRE for the construction loan	100% of Basic Title Insurance Rate
Reissued Loan Policy without WRE for the permanent loan	40% of Basic Title Insurance Rate

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The rate for increased liability shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled rate based upon the amount of insurance to be provided by the reissued policy at the appropriate rate for the policy type requested.

C-C-6) ADDITIONAL ADVANCES

Provided the original Loan Policy was issued by the Company, the following charges apply to policies insuring additional advances under the loan documents, based upon the amount of the advance:

Policy Type	Rate
Loan Policy with WRE	80% of Basic Title Insurance Rate from dollar one, minimum \$325
Loan Policy without WRE	90% of Basic Title Insurance Rate from dollar one, minimum \$395

For insurance by endorsement, see Appendix D, E and F.

C-C-7) MODIFICATION OF INSURED DEEDS OF TRUST

The following charges apply to a policy insuring a modification of a deed of trust or mortgage insured by the Company, up to the unpaid balance of the loan:

Policy Type	Rate
Loan Policy with WRE	40% of Basic Title Insurance Rate, minimum \$325
Loan Policy without WRE	55% of Basic Title Insurance Rate, minimum \$395

For insurance by endorsement, see Appendix D, E and F

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The rate for increased liability shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled rate based upon the amount of insurance to be provided by the reissued policy at the appropriate rate for the policy type requested.

C-C-8) BINDER TO INSURE FUTURE FINANCING

Where an owner, insured by the Company, intends to mortgage property within twelve (12) months of its acquisition with a loan other than a construction loan, and a Loan Policy without WRE is not being issued concurrently with the Owner's policy, a Binder to Insure Future Financing may be issued if paid for at time of acquisition for the following rate:

Loan Policy Type to be Issued	Owner's Policy Type Issued	Rate, based on contemplated loan amount
Loan Policy without WRE	Owner's Policy with WRE	The rate shown in Appendix C (Concurrent Loan Rate), plus 10% of the Basic Title Insurance Rate
Loan Policy without WRE	Owner's Policy without WRE	10% of the Basic Title Insurance Rate, plus \$100

A binder for future financing cannot be issued for a future construction loan policy.

Prior to its expiration, a Binder to Insure Future Financing may be extended for successive twelve (12) month periods for an additional rate per twelve (12) month period extension of 10% of the Basic Title Insurance Rate, for the policy type requested, based upon the liability amount.

Provided a loan policy is issued prior to the expiration of a Binder to Insure Future Financing insuring the new lender of the vestee named in the binder, there shall be no charge for liability amounts up to the amount stated in the binder. Insurance in excess of the binder amount shall be priced on an increased liability basis. The rate for increased liability shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the binder and (2) the scheduled rate based upon the amount of insurance to be provided by the policy to be issued at the appropriate rate for the policy type requested.

SECTION C-D MAJOR PROJECTS

This Section is to be used for pricing any transaction that contemplates the issuance of one or more Owner's, Lessee's or Loan Policies of title insurance, trustee sale guarantees or litigation guarantees, with an aggregate liability of at least \$3,000,000, involving property that includes: vacant land, agricultural, commercial, industrial or apartments (improved residential property of five or more units). This Section shall also be used to price transactions involving the sale or lease of unimproved subdivided land, including unimproved one-to-four family residential property, by a developer that contemplates the issuance of an Owner's Policy with a liability amount of \$3,000,000 or more. In computing liabilities to arrive at the various rate steps provided for herein, it is permissible to include transactions insured by another title insurer. Notwithstanding the rates set forth in this Schedule, pricing considerations for title and escrow services may be given to transactions aggregating \$20,000,000 or more based upon various factors including geographic location, competitive environment, risks, expenses and other reasonable considerations.

C-D-1) OWNER'S/LESSEE'S INSURANCE

Liability Amount	Rate per \$1,000, or fraction thereof	
	Owner's Policy with WRE	Owner's Policy without WRE
Up to \$10,000,000	\$ 0.60	\$ 0.70
10,000,001 up to 20,000,000	0.58	0.65
20,000,001 up to 50,000,000	0.55	0.60

C-D-2) LENDER'S INSURANCE (NOT CONCURRENT WITH OWNER'S/LESSEE'S POLICY)

Liability Amount	Rate per \$1,000, or fraction thereof	
	Loan Policy with WRE	Loan Policy without WRE
Up to \$10,000,000	\$ 0.60	\$ 0.70
10,000,001 up to 20,000,000	0.50	0.65
20,000,001 up to 50,000,000	0.44	0.60

C-D-3) LOAN POLICY WITHOUT WRE (CONCURRENT WITH OWNER'S/LESSEE'S POLICY WITHOUT WRE)

Insurance up to the amount of liability of the Owner's/Lessee's Policy: \$150

Insurance in excess of the amount of liability of the Owner's/Lessee's Policy:

Liability Amount	Rate per \$1,000, or fraction thereof
Up to \$10,000,000	\$ 0.70
10,000,001 up to 20,000,000	0.65
20,000,001 up to 50,000,000	0.60

Plus \$125 for each additional concurrent Loan Policy issued, after the first concurrent loan policy.

C-D-4) LOAN POLICY WITHOUT WRE (CONCURRENT WITH OWNER'S/LESSEE'S POLICY WITH WRE)

Insurance up to the amount of liability of the Owner's/Lessee's Policy: \$0.20 per \$1,000, or fraction thereof

Insurance in excess of the amount of liability of the Owner's/Lessee's Policy:

Liability Amount	Rate per \$1,000, or fraction thereof
Up to \$10,000,000	\$ 0.70
10,000,001 up to 20,000,000	0.65
20,000,001 up to 50,000,000	0.60

Plus \$125 for each additional concurrent Loan Policy issued, after the first concurrent loan policy.

C-D-5) LOAN POLICY WITH WRE (CONCURRENT WITH OWNER'S/LESSEE'S POLICY WITH WRE OR OWNER'S/LESSEE'S POLICY WITHOUT WRE)

Insurance up to the amount of liability of the Owner's/Lessee's Policy: NO ADDITIONAL CHARGE

Insurance in excess of the amount of liability of the Owner's/Lessee's Policy:

Liability Amount	Rate per \$1,000, or fraction thereof
Up to \$10,000,000	\$ 0.60
10,000,001 up to 20,000,000	0.50
20,000,001 up to 50,000,000	0.44

Plus \$125 for each additional concurrent Loan Policy issued, after the first concurrent loan policy.

C-D-6) BINDERS

(a) Interim Binder (Binder to Insure Resale)

The CLTA Interim Binder Form A ("Binder") provides for the issuance of an Owner's Policy of a specified type and maximum liability amount within twenty-four (24) months of the date of the Binder. The rate for the issuance of the Binder is the applicable rate for the requested Owner's Policy plus \$0.10 per \$1,000 of liability.

The rate for the Binder, together with the applicable rate for an Owner's Policy, must be collected by the Company at the time of the issuance of the Binder.

Extensions: Prior to its expiration, the Binder may be reissued to reflect an interim transfer of title prior to the ultimate resale for the rate set forth above, based upon the liability amount. Prior to its expiration, the Binder may be extended for successive twelve (12) month periods for a charge equal to the rate set forth above.

Owner's Policy insuring nominee of vestee: An Owner's Policy as specified in the Binder may be issued before expiration of a Binder insuring the nominee of the vestee named in the Binder at no additional charge for liability amounts up to the amount stated in the Binder.

The rate for an Owner's Policy subsequently issued in accordance with the terms of the binder is subject to adjustment based on changes from the Owner's Policy specified in the Binder. Where the Binder contemplated the issuance of an Owner's Policy with WRE, but the policy issued is an Owner's Policy without WRE, an additional 25% of the applicable rate set forth in Section C-D above, shall be made based upon the policy liability amount.

Increased liability: Insurance in excess of the original Binder amount shall be priced on an increased liability basis and shall be added to any rate calculated above for change in coverage type. The calculations for the charge for increased liability shall be based on the type of coverage for the policy to be issued and shall be the difference between: (1) the scheduled rate based upon the liability amount of the Binder in effect at the time of the request for the policy to be issued and (2) the scheduled rate based upon the amount of insurance to be provided by the policy to be issued.

When both a change in policy type and an increase in liability apply, the calculation of the rate based on the change in policy type is made first, and then the calculation for increased liability is applied.

(b) Binder to Insure Future Financing

Where an owner obtains an Owner's Policy issued by the Company on a property and intends to mortgage the property within twelve (12) months of its acquisition with a loan other than a construction loan, and a Loan Policy without WRE is not being issued concurrently with the Owner's Policy, a Binder to insure future financing may be issued if paid for at the time of acquisition for a following rate of \$0.10 per \$1,000 of liability.

Where an Owner's Policy with WRE is issued at the time of acquisition, the rate for the Binder to Insure Future Financing shall be as set forth above, based upon the contemplated loan amount.

Where an Owner's Policy without WRE is issued at the time of acquisition, the rate for the Binder to Insure Future Financing shall be as set forth above, based upon the contemplated loan amount, plus \$125.

This rate is in addition to the applicable rate for the type of policy to be issued. The rate for the binder, together with the applicable rate for the policy, must be collected by the Company at the time of issuance of the binder.

Extensions: Prior to its expiration, the binder may be extended for successive twelve (12) month periods for a charge equal to the rate set forth above.

Loan Policy insuring nominee of the vestee: Provided a Loan Policy is issued prior to the expiration of a binder to insure future financing insuring the new lender of the vestee named in the binder, there shall be no charge for liability amounts up to the amount stated in the Binder.

Increased liability: Insurance in excess of the binder amount shall be priced on an increased liability basis. The rate for increased liability shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the binder and (2) the scheduled rate based upon the amount of insurance to be provided by the policy to be issued at the appropriate rate for the policy type requested.

C-D-7) TRUSTEE'S SALE AND LITIGATION GUARANTEES

Liability Amount	Rate per \$1,000, or fraction thereof
Up to \$10,000,000	\$ 0.70
10,000,001 up to 20,000,000	0.65
20,000,001 up to 50,000,000	0.60

Minimum charge is \$3,800.

C-D-8) REISSUE OF OWNER'S/LESSEE'S POLICIES

(a) An Owner's/Lessee's Policy, issued by the Company, may be reissued to the same insured where no transaction is involved, based upon the amount of the outstanding insurance, at the following rates:

Original Owner's Policy	Reissued Owner's Policy	Rate
Owner's Policy with WRE	Owner's Policy with WRE	\$750
Owner's Policy without WRE	Owner's Policy without WRE	\$1,000
Owner's Policy with WRE	Owner's Policy without WRE	\$0.10 per \$1,000, or fraction thereof, plus \$1,000

(b) An Owner's/Lessee's Policy, issued by the Company, may be reissued to the same insured in the amount of the outstanding insurance, when the insured is a registered organization (corporation, partnership, LLC, etc.) and an equity transfer transaction is occurring. The rate shall be based upon the value of the equity being transferred and computed at the applicable rate under Section C-D-1, minimum \$1,000.

Insurance in excess of the original policy amount shall be priced at the applicable rate set forth in Section C-D-1 and shall be added to the rate calculated above. The calculations for the rate for increased liability shall be based on the type of coverage for the reissued policy and shall be the difference between: (1) the scheduled rate based upon the

amount of insurance in effect at the time of the request for the policy to be reissued (including any prior increase in the amount of insurance by endorsement) and (2) the scheduled rate based upon the amount of insurance to be provided by the reissued policy.

C-D-9) REISSUE OF LOAN POLICIES

A Loan Policy, issued by the Company for a construction loan, may be reissued for the permanent loan, based upon the amount of the outstanding insurance, at the following rates:

Original Loan Policy	Reissued Loan Policy	Rate
Loan Policy with WRE	Loan Policy with WRE	\$750
Loan Policy without WRE	Loan Policy without WRE	\$1,000

Where the original policy is a Loan Policy with WRE and the reissued policy is a Loan Policy without WRE:

Liability Amount	Rate per \$1,000, or fraction thereof
Up to \$20,000,000	\$0.21 per \$1,000 of liability plus \$1,000
20,000,001 up to 50,000,000	\$0.16 per \$1,000 of liability plus \$1,000

Insurance in excess of the original policy amount shall be priced at the applicable rate set forth in Section C-D-2 and shall be added to the rate calculated above. The calculations for the rate for increased liability shall be based on the type of coverage for the reissued policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the policy to be reissued (including any prior increase in the amount of insurance by endorsement) and (2) the scheduled rate based upon the amount of insurance to be provided by the reissued policy.

C-D-10) ENDORSEMENTS

The rate for each endorsement issued in connection with policies priced under the provisions of this Section is obtained by: (1) charging the rate set forth in Appendix D, E and F if the rate is a stated dollar amount or (2) if the rate is expressed as a percentage of the Basic Title Insurance Rate the rate is calculated by multiplying the percentage listed in Appendix D, E and F by the following:

Liability Amount	Rate per \$1,000, or fraction thereof
Aggregated liability up to \$20,000,000	\$1.00 per \$1,000 of liability
Aggregated liability in excess of \$20,000,000	\$0.90 per \$1,000 of liability

C-D-11) PURCHASE, IMPROVEMENT AND SALE WITH A LEASE-BACK

This Section is applicable only when the company issues the title insurance policies described in Section C-D-11(a).

(a) The contemplated transactions are:

1. a property to be developed with improvements is purchased by a party who obtains an Owner’s Policy (the initial insured),
2. the initial insured has agreed to transfer the property and improvements to a predetermined purchaser, who has agreed to lease the property back to the initial insured, and
3. an Owner’s Policy to the predetermined purchaser and a leasehold policy to the initial insured/lessee are issued within twenty-four (24) months from the expiration date of the statutory period for filing mechanics’ liens.

(b) Pricing for this Section shall be as follows:

- (1) Initial Insured’s Owner’s Policy: The rate shall be the applicable rate under Section C-D-1, for the policy type requested, based upon the full value of the estate or interest insured.

- (2) Predetermined Purchaser's Owner's Policy: The following rates are applicable with respect to insurance up to and including the amount of the initial insured's Owner's Policy issued in accordance with paragraph (1) above:

Initial Insured's Owner's Policy	Predetermined Purchaser's Owner's Policy	Rate
Owner's Policy with WRE	Owner's Policy with WRE	30% of Basic Title Insurance Rate based on the amount of the initial insured's Owner's Policy. Minimum \$750
Owner's Policy without WRE	Owner's Policy without WRE	45% of Basic Title Insurance Rate based on the amount of the initial insured's Owner's Policy. Minimum \$1,000
Owner's Policy with WRE	Owner's Policy without WRE	75% of Basic Title Insurance Rate based on the amount of the initial insured's Owner's Policy. Minimum \$1,000

- (3) Initial Insured's Leasehold Policy: The following rates are applicable with respect to insurance up to and including the amount of the predetermined purchaser's Owner's Policy issued in accordance with paragraph (2) above:

- (i) Where the initial insured's leasehold policy is an Owner's Policy with WRE, the rate shall be \$750.
- (ii) Where the initial insured's leasehold policy is an Owner's Policy without WRE, the rate shall be \$1,000.

Insurance in excess of the initial insured's policy amount shall be priced on an increased liability basis and shall be added to the rate calculated above. The calculations for the rate for increased liability shall be based on the type of coverage for the predetermined purchaser's policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the predetermined purchaser's policy to be issued (including any prior increase in the amount of insurance by endorsement) and (2) the scheduled rate based upon the amount of insurance to be provided by the predetermined purchaser's policy.

C-D-12) OPTIONEE'S POLICY

- (a) Original policy covering optionee's interest: The applicable rate under Section C-D-1, for the type of coverage requested, based upon either the price paid for the option or the full purchase price to be paid upon exercise of the option.

- (b) Final Policy:

- (1) Where the original policy was issued in the amount of the price paid for the option, the applicable rate under Section C-D-1, for the type of coverage requested, based upon the full purchase price paid upon exercise of the option.
- (2) Where the original policy was issued in the amount of the full purchase price to be paid upon exercise of the option:

Original Policy	Final Policy	Rate
Owner's Policy with WRE	Owner's Policy with WRE	25% of the applicable rate under Section C-D-1 for the policy type requested based upon the original policy amount
Owner's Policy without WRE	Owner's Policy without WRE	40% of the applicable rate under Section C-D-1 for the policy type requested based upon the original policy amount
Owner's Policy with WRE	Owner's Policy without WRE	60% of the applicable rate under Section C-D-1 for the policy type requested based upon the original policy amount

These rates apply so long as the named insured is the same in both the original and the final policy.

Insurance in excess of the original policy amount shall be priced on an increased liability basis and shall be added to the charge calculated above. The calculations for the charge for increased liability shall be based on the type of coverage for the final policy and shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the final policy to be issued (including any prior increase in the amount of insurance by endorsement) and (2) the scheduled charge based upon the amount of insurance to be provided by the final policy.

C-D-13) CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE

A leasehold Owner’s Policy may be reissued insuring the fee estate upon its acquisition by the insured for the following charges:

Original Policy	Reissued Policy	Rate
Owner’s Policy with WRE	Owner’s Policy with WRE	25% of the applicable rate under Section C-D-1 for the policy type requested based upon the original policy amount
Owner’s Policy without WRE	Owner’s Policy without WRE	40% of the applicable rate under Section C-D-1 for the policy type requested based upon the original policy amount
Owner’s Policy with WRE	Owner’s Policy without WRE	60% of the applicable rate under Section C-D-1 for the policy type requested based upon the original policy amount

These rates apply so long as the named insured is the same in both the original and the final policy.

Insurance in excess of the original policy amount shall be priced on an increased liability basis and shall be added to the rate calculated above. The calculations for the rate for increased liability shall be based on the type of coverage for the issued policy and shall be the difference between: (1) the scheduled rate based upon the amount of insurance in effect at the time of the request for the policy to be issued (including any prior increase in the amount of insurance by endorsement) and (2) the scheduled rate based upon the amount of insurance to be provided by the issued policy.

SECTION C-E ESCROW

Except for fees under Sections C-E-6 (Miscellaneous Services), the escrow fees set forth in this Section constitute the total escrow fee for the given transaction and are not to be charged on a "per side" basis. However, the total escrow fee may be apportioned to either side in accordance with the instructions of the parties. The applicable escrow fees shall be determined by the county where the escrow is being handled and not the county where the property is located.

DEFINITIONS

BASIC ESCROW SERVICES means the primary escrow services, including but not limited to:

- document preparation,
- electronic document download,
- receipt of incoming funds and issuance of disbursements, whether by check or wire transfer,
- overnight delivery, and
- processing of a subordination

BASIC ESCROW SERVICES do **not** include the following services:

- notary and signing services,
- recording fees,
- check returned due to insufficient funds,
- interest bearing account set-up,
- funds held in escrow over 90 days after either close of escrow or estimated close of escrow,
- additional fee for Escrows involving I.R.C. § 1031 Exchanges as set forth in subsection C-E-6 below,
- fees for services obtained from a third party (other than the Company) and not otherwise specifically included in this Schedule of Rates and Fees,
- specially retained messenger service to accommodate or comply with the instructions of the parties in a specific transaction for which the Company is invoiced based on the individual service request, or
- transfer tax or any other governmental fees or charges.

C-E-1) COMMERCIAL SALE ESCROW FEE

- (a) **ESCROW REGION 1:** For use in the following counties: **Alpine, Amador, Calaveras, El Dorado, Fresno, Kern, Kings, Madera, Mariposa, Merced, Stanislaus, Tulare, and Tuolumne.**

Transaction Amount:

Up to	Fee
\$60,000	\$775
100,000	925
150,000	1,000
200,000	1,050
250,000	1,100
300,000	1,150
350,000	1,200
400,000	1,250
450,000	1,300
500,000	1,350
550,000	1,400

Up to	Fee
\$600,000	\$1,450
650,000	1,550
700,000	1,610
750,000	1,725
800,000	1,840
850,000	1,955
900,000	2,070
950,000	2,185
1,000,000	2,300
2,000,000	2,700
3,000,000	3,200

- (b) **ESCROW REGION 2:** For use in the following counties: **Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, and Ventura.**

Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego, and Ventura Counties:

Transaction Amount:

Up to	Fee
\$60,000	\$655
100,000	750
150,000	800
200,000	850
250,000	900
300,000	950
350,000	1,000
400,000	1,050
450,000	1,100
500,000	1,150
550,000	1,265

Up to	Fee
\$600,000	\$1,380
650,000	1,495
700,000	1,610
750,000	1,725
800,000	1,840
850,000	1,955
900,000	2,070
950,000	2,185
1,000,000	2,300
2,000,000	2,700
3,000,000	3,200

San Luis Obispo and Santa Barbara Counties:

Transaction Amount:

Up to	Fee
\$60,000	\$775
100,000	925
150,000	1,000
200,000	1,050
250,000	1,100
300,000	1,150
350,000	1,200
400,000	1,250
450,000	1,300
500,000	1,350
550,000	1,400

Up to	Fee
\$600,000	\$1,450
650,000	1,500
700,000	1,610
750,000	1,725
800,000	1,840
850,000	1,955
900,000	2,070
950,000	2,185
1,000,000	2,300
2,000,000	2,700
3,000,000	3,200

For transaction amounts above \$3,000,000 in San Luis Obispo and Santa Barbara Counties, the charge is based on the costs incurred and additional responsibilities assumed by the Company and must be agreed to by the client in writing, including approval in writing of the settlement statement, subject to a minimum fee of \$3,200.

- (c) **ESCROW REGION 3:** For use in the following counties: **Alameda, Butte, Colusa, Contra Costa, Del Norte, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba.**

Transaction Amount:

Up to	Fee	Up to	Fee
\$60,000	\$800	\$600,000	\$1,475
100,000	950	650,000	1,525
150,000	1,025	700,000	1,575
200,000	1,075	750,000	1,625
250,000	1,125	800,000	1,675
300,000	1,175	850,000	1,725
350,000	1,225	900,000	1,775
400,000	1,275	950,000	1,825
450,000	1,325	1,000,000	1,875
500,000	1,375	2,000,000	2,375
550,000	1,425	3,000,000	2,875

The fees in this Section C-E-1 include all Basic Escrow Services.

C-E-2) COMMERCIAL LOAN ESCROW FEE

For loan transactions, the fee shall be as set forth below. The escrow fee shown in this Section C-E-2 includes all Basic Escrow Services.

For use in ALL CALIFORNIA COUNTIES

Transaction Amount:

Up to	Fee
\$100,000	\$350
300,000	500
500,000	600
750,000	700
1,000,000	800
2,000,000	1,000
3,000,000	1,250

C-E-3) CLOSING SERVICE COORDINATION

- (a) Where the Company prepares minimum instructions and the majority of instructions and documentation are furnished to the Company for use in the escrow, the following rates shall apply:

Transaction Amount:

Up to	Fee
\$100,000	\$150
150,000	200
400,000	350
Above 400,000	500

- (b) Where the Company prepares Settlement Statements (estimated or final) in connection with the Closing Service Coordination, the fee shall be \$100 per transaction.

C-E-4) LOAN MODIFICATION ESCROW

This fee applies to an escrow for the purpose of modifying an existing debt secured by real property in which the instructions and documents are prepared by a party other than the Company and are furnished to the Company by a third party for use in the escrow. The fee for this service is:

Up to	Fee
\$100,000	\$150
150,000	200
400,000	350
Above 400,000	500

C-E-5) DISBURSEMENT SERVICE ESCROW

In connection with an order for title insurance when the Company is providing disbursement escrow services in support of a primary escrow agent other than the Company, the fee shall be: \$125 per order.

Services available under this Section are limited to:

1. The receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured.
2. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions.
3. The disbursement of any remaining funds to the primary escrow agent.

Disbursement Services do not include, among other things, ordering payoff demand statements from existing lienholders, wire fees, overnight delivery fees, messenger fees, or other charges listed in subsection C-E-6 below.

C-E-6) MISCELLANEOUS SERVICES

Unless otherwise included in an applicable escrow fee, the following fees may apply:

Type of Service	Fee
Check returned due to insufficient funds	\$15 per check returned
Interest bearing account set-up	\$50 per account
Funds held in escrow over 90 days after either close of escrow or estimated close of escrow	Monthly fee of \$25
Escrows involving I.R.C. § 1031 Exchanges	Additional \$200 per exchange component
Recording fees, transfer tax or any other governmental fees or charges	Actual charge or tax
Wire transfer fee	\$15 per wire
Overnight delivery fees	\$15 per delivery
Document preparation fee	\$50 per document
Electronic document download fee where New Loan Services are not being provided	\$50 per set of documents
Fee per check to pay credit card or other debt not secured by the real property involved in the escrow	\$10 per check
Fees for services obtained from a third party (other than the Company) and for which a specific fee or charge is not assigned for the individual service in this Schedule of Fees	Actual charge
Notary Fees	\$15 per signature acknowledged for notarization

C-E-7) LOAN PAY OFF ESCROW

When the Company is handling an escrow that is not in support of another escrow transaction, but is solely for the purpose of paying off an existing debt secured by real property, the fee shall be \$250.

C-E-8) SALE OF NOTE AND DEED OF TRUST ESCROW FEE

In connection with an escrow for the sale and assignment of a note and deed of trust, the fee shall be as set forth below, and shall include basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property, up to two wire transfers, coordination of acquiring the original title insurance policy, coordination of acquiring copies of any necessary corporate documents, and preparation of up to two documents.

Transaction Amount:

Up to	Fee
\$500,000	\$600
\$1,000,000	800
Above \$1,000,000	1,200

C-E-9) BULK SALE ESCROWS

The Company may furnish escrow services in connection with bulk sale transactions for the following rates:

(a) REGION 1: For the counties of San Diego, Ventura, Los Angeles, Orange, San Bernardino and Riverside:

Liability Up to	Fee
\$50,000	\$1,500
1,000,000	Add \$6 for each additional \$1,000 or fraction thereof
Above 1,000,000	7,200

(b) REGION 2: For all other counties:

Liability Up to	Fee
\$200,000	\$1,750
500,000	2,500
1,000,000	3,500
3,000,000	4,000
5,000,000	4,500
7,000,000	5,000
9,000,000	5,500
11,000,000	6,000
13,000,000	6,500
15,000,000	7,000
17,000,000	7,500
19,000,000	8,000
21,000,000	8,500
23,000,000	9,000
25,000,000	9,500

For each disputed invoice processed through escrow, add \$50

When the Company is under specific escrow instructions to hold funds of more than \$10,000 to be disbursed in one or more disbursements by specific instruction after close of escrow, the fee shall be \$250 per file.

ABC liquor license transfer:

As part of the bulk sale escrow, where the escrow is being processed in a county listed in C-E-9(a): \$300

As part of the bulk sale escrow, where the escrow is being processed in all other counties not listed in C-E-9(a): \$500

If a real property transaction is being handled by the Company concurrently with a bulk sale escrow transaction, the bulk sale escrow fee shall be reduced by a fee of 25%.

C-E-10) HOLDING ESCROW

When the Company is handling an escrow that is not in support of another escrow transaction and is solely for the purpose of holding funds, the following fees shall apply:

Holding Escrow Amount:

Up to	Fee
\$500,000	\$750
\$1,000,000	\$1,000

For amounts above \$1,000,000 the fee shall be \$1,250.

C-E-11) SPONSORED TENANCY-IN-COMMON (TIC) ESCROW PROCESSING

In connection with escrows involving sponsored TIC programs pursuant to I.R.S. Revenue Procedure 2002-22, add to the applicable escrow fee the following for each TIC interest:

- (a) \$250 for TIC interests where the owner of the interest occupies or intends to occupy some portion of the land as their primary residence.
- (b) \$900 for all other TIC interests.

SECTION C-F TIMESHARE

C-F-1) TIMESHARE – FIRST TIME SALE OUTS

When a transaction involves the first time sale out of a timeshare interest from the timeshare developer to the consumer, the rate shall be:

(a) Owner's Policy Rate:

Policy Amount	Rate
\$0 - 75,000	\$100
For each \$1,000 of liability, or fraction thereof, above \$75,000 add \$1, provided that this charge is reduced by 20% where the timeshare project exceeds 5,000 timeshare intervals at the time the first policy is issued.	

(b) Concurrent Loan Policy:

Policy Amount	Rate
Equal to or less than the liability amount of the Owner's policy	\$10

C-F-2) TIMESHARE RESALE RATE

When a transaction involves the resale of timeshare interests, previously conveyed by a developer in a first time sale out, the rate shall be:

(a) Owner's Policy Rate:

Policy Amount	Rate
\$0 - 2,000	\$175
\$2,001 - 75,000	\$250

For liability amounts above \$75,000, the rate shall be 60% of the Basic Title Insurance Rate, based upon the total liability of the policy, minimum \$225.

(b) Concurrent Loan Policy:

Policy Amount	Rate
Equal to or less than the liability amount of the Owner's policy	\$25

C-F-3) TIMESHARE DEVELOPER RESALE

When a transaction involves the sale of timeshare interests that have been reacquired by the original developer the rate shall be:

(a) Owner's Policy Rate:

Policy Amount	Rate
\$0 - 75,000	\$80
For liability amounts above \$75,000, the rate shall be 25% of the Basic Title Insurance Rate, minimum \$90.	

(b) Concurrent Loan Policy:

Policy Amount	Rate
Equal to or less than the liability amount of the Owner's policy	\$10

C-F-4) TIMESHARE DEVELOPER REFINANCE

When a transaction involves the making of a refinance loan of the timeshare interest to the timeshare owner, the rate shall be:

Loan Policy Rate:

Policy Amount	Rate
\$0 – 75,000	\$70
For each \$1,000 of liability, or fraction thereof, above \$75,000, add \$0.70, provided that this charge is reduced by 20% where the timeshare project (including first time sale outs, developer resales, and developer refinances) exceeds 5,000 timeshare intervals at the time the first policy is issued.	

C-F-5) TRUSTEE'S SALE GUARANTEE FOR TIMESHARE

(a) A Trustee's Sale Guarantee shall be issued for a liability amount equal to the total unpaid balance of the defaulted loan covered by the guarantee. The rate for this guarantee shall be as follows:

Policy Amount	Rate
\$0 - 105,000	\$195

For liability amounts above \$105,000, the rate shall be 50% of the Basic Title Insurance Rate, based upon the total liability of the guarantee, minimum \$395.

(b) One continuation report may be issued within a period of twelve (12) months from the date of the original guarantee for a rate of \$50. When requested, additional continuation reports may be issued for a rate of \$25 each provided the Assured is the same as named in the original guarantee.

C-F-6) OWNER'S POLICY FOLLOWING A FORECLOSURE OR DEED IN LIEU OF FORECLOSURE FOR TIMESHARES

Where the Company has issued a guarantee under Section C-F-5, and an Owner's policy is to be issued to the foreclosing lender in conjunction with a foreclosure or deed in lieu of foreclosure, the rate shall be 50% of the applicable rate under Section C-F-2, minimum \$135.

The minimum liability of any policy issued under this Section C-F-6 shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the title is to remain subject, unless it can be demonstrated that the actual value of the estate or interest to be insured is less than this amount.

C-F-7) VACATION INTEREST POLICIES

On transactions where the *EAGLE 9@* UCC Vacation Interest Policy is issued, the rate shall be:

Policy Amount	Rate
\$0 - 75,000	\$30

For policy amounts above \$75,000, the rate shall be \$50.

C-F-8) TIMESHARE ESCROWS – FIRST TIME SALE OUTS

The Company may furnish escrow services for the first time sale out of a timeshare interest from the timeshare developer to the consumer for the following fees:

(a) Sale Escrow Fee:

Transaction Amount	Fee
\$0 - 75,000	\$ 75
75,001 – 105,000	100
For transaction amounts above \$105,000, the fee shall be \$150.	

(b) Concurrent Loan Escrow Fee: \$20

C-F-9) TIMESHARE ESCROWS – RESALES OF TIMESHARE INTERESTS

The Company may furnish escrow services for the resale of timeshare interests, previously conveyed by a developer in a first time sale for the following fees:

(a) Sale Escrow Fee:

Transaction Amount	Fee
\$0 - 100,000	\$300
For each \$1,000 of liability, or fraction thereof, above \$100,000, add \$1.	

(b) Concurrent Loan Escrow Fee: \$60

C-F-10) SALE OF FRACTIONAL/PRIVATE RESIDENCE CLUBS

The Company may furnish escrow and title services for the sale of fractional or private residence club interests, for the following rates:

The rate shown in this Section includes the charges for: (1) an Owner's Policy (CLTA/ALTA Owner's Policy of Title Insurance), (2) one concurrently issued Loan Policy (ALTA Coverage Loan Policy) and all customarily issued endorsements, (3) escrow services by the Company (including all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to two wire transfers, , up to six standard overnight mail and signing service during business hours at the office of the Company handling the escrow). The rate shown in this Section does not include: International Overnight Mail, Notary fees, Recording fees, transfer tax or any other governmental fees or charges.

Owner's Policy with Concurrent Loan Policy

Sale Price Liability up to	Rate
\$300,000	\$1,500
\$300,001 and greater	\$1,500, plus \$2.65 per thousand of liability over \$300,000

Owner's Policy only-All Cash Transactions

Sale Price Liability up to	Rate
\$300,000	\$1,050
\$300,001 and greater	\$1,050, plus \$2.65 per thousand of liability over \$300,000

C-F-11) TIMESHARE ESCROWS - RENTAL

The Company may furnish escrow services for the rental of timeshare interests for the following fees:

Transaction Amount	Fee
\$ 0 - 1,000	\$100
1,001 - 2,000	150
2,001 - 5,000	\$150 plus \$25 for every \$500 fraction thereof
Above 5,000	\$300 plus \$15 for every \$500 fraction thereof

C-F-12) TIMESHARE ESCROWS – NON-DEEDED TITLE TRANSFER VERIFICATIONS

The Company may furnish Home Owner Association non-deeded title transfer verifications for a fee of \$175.

C-F-13) TIMESHARE ESCROWS – RESERVATION DEPOSITS

The Company may furnish escrow services for reservation deposits for non-binding timeshare purchase agreements for a fee of \$50.

SECTION C-G

GUARANTEES

C-G-1) TRUSTEE'S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22)

LIABILITY UP TO	RATE	LIABILITY UP TO	RATE	LIABILITY UP TO	RATE	LIABILITY UP TO	RATE
\$55,000	\$290	\$475,000	\$765	\$975,000	\$1,133	\$1,475,000	\$1,493
60,000	300	500,000	785	1,000,000	1,151	1,500,000	1,511
65,000	315	525,000	805	1,025,000	1,169	1,525,000	1,529
70,000	330	550,000	825	1,050,000	1,187	1,550,000	1,547
75,000	345	575,000	845	1,075,000	1,205	1,575,000	1,565
100,000	360	600,000	863	1,100,000	1,223	1,600,000	1,583
125,000	390	625,000	881	1,125,000	1,241	1,625,000	1,601
150,000	420	650,000	899	1,150,000	1,259	1,650,000	1,619
175,000	450	675,000	917	1,175,000	1,277	1,675,000	1,637
200,000	480	700,000	935	1,200,000	1,295	1,700,000	1,655
225,000	510	725,000	953	1,225,000	1,313	1,725,000	1,673
250,000	540	750,000	971	1,250,000	1,331	1,750,000	1,691
275,000	570	775,000	989	1,275,000	1,349	1,775,000	1,709
300,000	600	800,000	1,007	1,300,000	1,367	1,800,000	1,727
325,000	625	825,000	1,025	1,325,000	1,385	1,825,000	1,745
350,000	650	850,000	1,043	1,350,000	1,403	1,850,000	1,763
375,000	675	875,000	1,061	1,375,000	1,421	1,875,000	1,781
400,000	700	900,000	1,079	1,400,000	1,439	1,900,000	1,799
425,000	725	925,000	1,097	1,425,000	1,457	1,925,000	1,817
450,000	745	950,000	1,115	1,450,000	1,475	1,950,000	1,835
						1,975,000	1,853
						2,000,000	1,871

For amounts above \$2,000,000 add \$15 per \$25,000 of liability.

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

Three continuation reports may be issued within a period of twelve (12) months from the date of the original guarantee for no additional rate. Additional continuation reports may be issued when requested for a rate of \$25 each provided the Assured is the same as named in the original guarantee.

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

C-G-2) LIMITED TRUSTEE'S SALE GUARANTEE

(a) A Limited Trustee's Sale Guarantee shall be issued for the unpaid principal balance of the defaulted loan with a maximum liability under the guaranty not to exceed \$250,000. The rate for this guarantee shall be \$300, and includes up to three continuation reports.

(b) When requested, additional continuation reports may be issued for a rate of \$35 each, provided the assured is the same as named in the original guarantee.

C-G-3) RESERVED FOR FUTURE USE

C-G-4) FEDERAL FORECLOSURE GUARANTEE

The Federal Foreclosure Guarantee is for use in connection with foreclosures under the Single Family Mortgage Foreclosure Act of 1994, 12 USC 3751, et. Seq., and the Multifamily Mortgage Foreclosure Act of 1981, 12 USC 3701, et. Seq.

A Federal Foreclosure Guarantee shall be issued for a liability amount equal to the total unpaid balance of the defaulted loan covered by the guarantee. The rate for this guarantee shall be 80% of the Basic Title Insurance Rate, minimum \$290.

Where two or more Federal Foreclosure Guarantees are to be issued concurrently covering multiple loans by the same beneficiary to the same borrower, the rate shall be based upon the aggregate unpaid balance of the defaulted loans, plus \$100 for each guarantee over one.

Two continuation reports may be issued within a period of twelve (12) months from the date of the original guarantee for no additional charge. When requested, additional continuation reports may be issued for a rate of \$75 each provided the assured is the same as named in the original guarantee.

Where it is necessary to reissue a previously issued Federal Foreclosure Guarantee as a Litigation Guarantee, or to reissue such guarantee for the benefit of a newly substituted commissioner, the rate shall be \$100.

C-G-5) LITIGATION GUARANTEE (CLTA GUARANTEE FORM NO. 1)

100% of the Basic Title Insurance Rate, based upon the value of the estate or interest involved, minimum \$500.

A continuation report (CLTA Guarantee Form No. 2) may be issued within twenty-four (24) months from the date of the original guarantee for a rate of \$75.

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

C-G-6) CHAIN OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO.6)

\$500, plus \$5 for each item reported over 100, subject to a minimum charge of \$500. The amount of liability shall be \$1,000. For liability amounts in excess of \$1,000, the rate shall be calculated using the Basic Title Insurance Rate, minimum \$500.

C-G-7) MECHANIC'S LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 9)

\$75 per parcel, plus \$5 for each lien over two reported. The amount of liability shall be equal to the calculated rate rounded up to the next \$100.

C-G-8) JUDGMENT AND TAX LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 10)

\$75 per name (husband and wife or registered domestic partners considered one name), plus \$5 for each lien over two reported. The amount of liability shall be equal to the calculated rate rounded up to the next \$100.

C-G-9) PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (CLTA GUARANTEE FORM NO. 11)

\$35 per name (husband and wife or registered domestic partners considered one name), per year, minimum \$100. \$25 for a continuation guarantee to cover the recordation of additional documents.

The amount of liability shall be equal to the calculated rate rounded up to the next \$100. Liability amounts in excess of this amount may be provided for an additional rate of 60% of the Basic Title Insurance Rate.

C-G-10) LOT BOOK GUARANTEE (CLTA GUARANTEE FORM NO. 12)

(a) Long Form

\$75 per parcel for furnishing the name of the record owner and recorded deeds of trust or mortgages affecting the land, plus \$5 per document to include any of the following documents, subject to a minimum charge of \$500:

Agreement Not to Encumber	Homestead
Agreement to Convey	Lien Contract
Assignment of Rents	Notice of Completion
Attachment	Notice of Default
Financing Statement	Tax Deed

The amount of liability shall be equal to the calculated rate rounded up to the next \$100.

(b) Short Form

\$50 per parcel for furnishing the name of the record owner, the record description, documentary transfer tax and recording reference reflected on the last recorded deed.
The amount of liability shall be equal to the calculated rate rounded up to the next \$100.

Credit for the rates under paragraphs (a) and (b) above may be applied to the rate for a policy of title insurance issued within six months of the date of the Lot Book Guarantee.

C-G-11) PROPERTY SEARCH GUARANTEE (CLTA GUARANTEE FORM NO. 13)

(a) Assessor’s tax rolls only

\$15 per year, per name (husband and wife or registered domestic partners considered one name), plus \$5 for each parcel over two reported, minimum \$75.

(b) Assessor’s tax rolls and County Recorder’s indices

\$35 per year, per name (husband and wife or registered domestic partners considered one name), plus \$5 for each parcel over two reported, minimum \$100.

Note: For Guarantees issued which include mortgages and deeds of trust, add \$3 for each encumbrance over two reported.

C-G-12) SUBDIVISION GUARANTEE (CLTA GUARANTEE FORM NO. 14)

\$150, plus \$20 for each record title interest reported.

C-G-13) COMBINATION GUARANTEE (CLTA GUARANTEE FORM NO. 16)

The long form Lot Book Guarantee and the Judgment and Tax Lien Guarantee may be combined to form the Combination Guarantee. The rate shall be the aggregate of the rates as computed in accordance with Section C-G-8 and C-G-10.

The amount of liability shall be equal to the calculated rate rounded up to the next \$100.

C-G-14) PLANT INFORMATION GUARANTEE (CLTA GUARANTEE FORM NO. 17)

\$50 per hour searching time, plus \$20 per hour word processing time, minimum rate \$70.

The amount of liability shall be equal to the calculated rate rounded up to the next \$100.

C-G-15) RECORDER’S INDEX GUARANTEE (CLTA GUARANTEE FORM NO. 21)

\$50 per hour searching time, plus \$20 per hour word processing time, minimum rate \$70.

The amount of liability shall be equal to the calculated rate rounded up to the next \$100.

C-G-16) PARCEL MAP GUARANTEE (FINAL) (CLTA GUARANTEE FORM NO. 23)

\$50 if Preliminary Parcel Map Guarantee previously issued, otherwise \$250 plus \$50 for each additional parcel or chain over one. Amount of liability: \$1,000.

C-G-17) PARCEL MAP GUARANTEE (PRELIMINARY) (CLTA GUARANTEE FORM NO. 24)

\$200 plus \$50 for each additional parcel or chain over one. Amount of liability: \$1,000.

C-G-18) CLTA RECORDED DOCUMENT GUARANTEE (CLTA GUARANTEE FORM NO. 27)

(a) If the Company does not have an open order on the subject property for the purpose of insuring title, the rate for the guarantee shall be the sum of the number of hours required to research and prepare the guarantee times an hourly rate of \$100, minimum rate \$1,000.

(b) If the guarantee is issued in conjunction with an open order for title insurance, the rate for the guarantee shall be as follows:

Liability	Rate
\$ 10,000	\$ 500
15,000	550
20,000	600
25,000	650

No guarantee should be issued for a liability in excess of \$25,000.

(c) If a policy of title insurance is issued to the applicant by the Company within six months of the date of the guarantee and the liability of the policy is \$10,000,000 or more, the guarantee fee shall be credited towards the policy rate.

C-G-19) LENDER’S FIRREA GUARANTEE

This guarantee may be issued to any financial institution subject to the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended. The purpose of the guarantee is to assist lenders by supplying title information needed in order to comply with appraisal requirements of federal regulators in connection with existing loan portfolios. The guarantee shall be issued with a liability amount of \$1,000. The rate for the guarantee is \$250.

C-G-20) LENDER’S DATE-DOWN GUARANTEE

The Lender’s Date-Down Guarantee shall be issued with a liability amount of \$1,000. The rate for the guarantee is \$150.

If within one year from the date of the guarantee: (1) a Trustee’s Sale Guarantee is ordered by the assured, or (2) a policy of title insurance is ordered by the assured insuring the title to the estate or interest created by a deed in lieu of foreclosure, either of which describe all or a portion of the same land described in the guarantee, the entire fee paid for the guarantee may be credited towards the fee for the Trustee’s Sale Guarantee, or the policy of title insurance, as the case may be.

C-G-21) CONSTRUCTION LOAN DISBURSEMENT GUARANTEE

The Construction Loan Disbursement Guarantee can be issued in place of a CLTA 122 endorsement to cover construction loan disbursements during the construction period. It can be issued to the construction lender regardless of which title insurer issued the policy of title insurance insuring the construction loan. It is a requirement of the Company that a policy of title insurance must have been issued by some title insurer insuring the construction loan in order for this guarantee to be issued. The rate for this guarantee shall be 10% of the Basic Title Insurance Rate, based upon the amount of the advance, minimum \$100 per guarantee, maximum \$300 per guarantee.

C-G-22) MARITAL PROPERTY GUARANTEE

The Marital Property Guarantee shall be issued on real property with a liability amount of \$25,000 for a rate of \$175. Additional Guarantees shall be issued on additional real property with the same ownership with a liability amount of \$25,000 for a rate of \$150.

C-G-23) ADDITIONAL LIABILITY

Provided underwriting approval is obtained, liability amounts for a guarantee in excess of the amount shown in this Section may be provided for an additional rate based upon the amount of liability, as follows: 25% of the Basic Title Insurance Rate for guarantees naming an owner as Assured; 10% of the Basic Title Insurance Rate for guarantees naming a lender as Assured. Maximum rates shown in this Section do not apply if additional liability is requested.

C-G-24) CONDITION OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 28)

The Condition of Title Guarantee (CLTA 28) shall be issued on real property with a maximum liability of \$2,500 for a rate of \$400 for Residential single parcel properties and \$500 for Commercial single parcel properties. For Each additional and contiguous parcel a charge of \$400 shall apply.

SECTION C-H UCC INSURANCE

C-H-1) UCC BASIC INSURANCE RATES

Amount of Insurance:

From	To and including	Cost Factor	Plus (per thousand)	On amount over
\$ 0	\$ 500,000	*(see below)	\$ 1.57	\$ 0
500,001	2,000,000	\$ 785	0.70	500,001
2,000,001	5,000,000	1,835	0.55	2,000,001
5,000,001	10,000,000	3,485	0.50	5,000,001
10,000,001	20,000,000	5,985	0.46	10,000,001
20,000,001	30,000,000	10,585	0.42	20,000,001
30,000,001	40,000,000	14,785	0.40	30,000,001
40,000,001	50,000,000	18,785	0.38	40,000,001
50,000,001	100,000,000	22,585	0.37	50,000,001
100,000,001	300,000,000	41,085	0.36	100,000,001
300,000,001	And above	113,085	0.35	300,000.001

*The minimum rate for the *EAGLE 9[®] UCC Insurance Policy* and for the *EAGLE 9[®] UCC Insurance Policy for Buyers* is \$500. All rates assume a single debtor or seller transaction.

C-H-2) MIXED COLLATERAL TRANSACTIONS

In transactions of any amount where both real property and personal property secure the subject indebtedness, and are pledged by the same pledgors, and First American policies are simultaneously issued as to both the real property and the personal property, the *EAGLE 9[®] UCC Insurance Policy* may be issued at a rate of 90% of the otherwise applicable rate.

C-H-3) PROJECT OR PORTFOLIO RATE

For transactions of any amount that may be considered part of the same project or portfolio of loans having a common lender, centralized electronic order processing and tracking capabilities and a single point of contact with the originating lender, *EAGLE 9[®] UCC Insurance Policies* may be issued at a charge not less than 50% of the otherwise applicable rate.

C-H-4) BUYERS' POLICIES

In transactions in which the *EAGLE 9[®] UCC Insurance Policy for Buyers* is the only UCC insurance policy issued by First American, the rate shall be 50% of the applicable UCC Basic Insurance Rate, minimum \$500, but in no event shall the rate for an *EAGLE 9[®] UCC Insurance Policy for Buyers* be less than \$0.35 per \$1,000 of insurance.

C-H-5) SIMULTANEOUSLY ISSUED POLICIES

In transactions in which both the *EAGLE 9[®] UCC Insurance Policy* and the *EAGLE 9[®] UCC Insurance Policy for Buyers* are issued, the *EAGLE 9[®] UCC Insurance Policy for Buyers* may be issued at a charge of 10% of the rate applicable to the *EAGLE 9[®] UCC Insurance Policy*, minimum \$500, in addition to the rate applied to the *EAGLE 9[®] UCC Insurance Policy*. In transactions in which the amount of the *EAGLE 9[®] UCC Insurance Policy for Buyers* exceeds that of the *EAGLE 9[®] UCC Insurance Policy*, the charge applicable to such excess amount shall be 50% of the Basic Insurance Rate.

C-H-6) REINSURANCE

The rates provided above do not include reinsurance costs or charges that may be applicable and that may be charged in addition to the policy rate.

C-H-7) RATES, FEES AND CHARGES FOR UNUSUAL RISKS AND SERVICES

The rates, fees and charges set forth in this Schedule are on file with the California Department of Insurance as the Company's rate filing. Rates, fees and charges in excess of those set forth in this Schedule may be made only in the event unusual risks are assumed or unusual services are performed in a given transaction in accordance with California Insurance Code § 12401.8. The excess rates, fees and charges must be reasonably commensurate with the risk assumed or the costs of the services performed. Any excess rates, fees or charges must be agreed to in writing by the party or parties responsible for the payment in advance of assuming the risk or performing the service.

C-H-8) CANCELLATION

The Company shall impose a cancellation charge in connection with any UCC Commitment which does not result in the issuance of a UCC Policy. The cancellation charge shall be reasonable and based upon the work involved, minimum \$250.

C-H-9) VACATION INTEREST POLICIES

On transactions where the *EAGLE 9[®]* UCC Vacation Interest Policy is issued, the rate shall be:

Liability Amount	Rate
\$0 - 75,000	\$30

For liability amounts above \$75,000, the rate shall be \$0.75 per \$1,000 of liability.

C-H-10) UCC ENDORSEMENTS

NUMBER	DESCRIPTION	RATE
E9-5.0	Seller's Lien Endorsement	10% of policy rate for the first seller of the pledged collateral to the debtor and 5% for each additional seller, with a minimum endorsement charge of \$250 per seller. Costs associated with searches are not included.
E9-6.0	Tax Lien Endorsement	\$150 for \$0 to \$250,000 in coverage and \$0.18 per \$1,000 for \$250,001 and above in coverage per jurisdiction per debtor. Costs associated with tax lien searches are not included.
E9-7.0	Renewal Endorsement	10% of policy rate, minimum of \$500
E9-10.0	Tracking Endorsement – REINSTATED	\$29
E9-11.0	Lender's Aggregation Endorsement	\$250
E9-16.0	Mezzanine Endorsement	10% of policy rate for the first issuer of the pledged equity and 5% for each additional issuer, with a minimum endorsement charge of \$250 per issuer.
E9-17.0	Pledged Equity Endorsement	10% of policy rate for the first issuer of the pledged equity and 5% for each additional issuer, with a minimum endorsement charge of \$250 per issuer.
E9-26.0	Waiver of Attorney Subrogation Rights Endorsement	\$125, if to insured lender's counsel \$1000, if to debtor's counsel
E9-28.0	Springing Control Endorsement	5% of policy rate for the first issuer of the pledged equity and 2.5% for each additional issuer, with a minimum endorsement charge of \$125 per issuer.
E9-29.0	Post Policy Tax Lien Endorsement	\$125 per jurisdiction searched per debtor per bring down endorsement.

NUMBER	DESCRIPTION	RATE
		Costs associated with tax lien searches are not included.
E9-30.0	Endorsement to Issue Post Policy Judgment Lien Endorsement	\$125 per jurisdiction searched per debtor per bring down endorsement. Costs associated with searches are not included.
E9-34.0	Borrower's Status	\$125
E9-35.0	Date Down Endorsement to the <i>EAGLE 9</i> [®] UCC Foreclosure Notice Insurance Policy	Within 90 days of the original Date of Policy: \$100 for \$250,000, and \$0.03 per \$1,000 in coverage above \$250,000. Over 90 days from the original Date of Policy: \$100 for \$250,000, and \$0.09 per \$1,000 in coverage above \$250,000.
E9-37.0	Post Policy Modification Endorsement	Cost will depend on type of modification. Change of Name of Insured: Paragraph 1 - \$500. Update to all of Schedule A - \$850 single debtor (\$150 for each additional debtor) Costs associated with searches are not included.
E9B-1.0	Buyer's Aggregation Endorsement	\$250
E9B-2.0	Increase to Insuring Clause 2 Coverage Endorsement - REINSTATED	\$0.18 per \$1,000 in coverage above \$350,000 per seller name per jurisdiction. Costs associated with tax lien searches are not included.
E9B-3.0	Equity Ownership Endorsement	10% of policy rate for the first issuer of pledged equity and 5% for each additional issuer, with a minimum endorsement charge of \$250 per issuer.
E9B-4.0	Increase in Tax Lien Coverage Endorsement	\$0.18 per \$1,000 in coverage above \$250,000 per name. Costs associated with tax lien searches are not included.
E9B-5.0	Amendment to Insuring Clause Coverage Endorsement	For either of insuring clause 2 (Security Interest of other than the Seller) or insuring clause 4 (Lien of any Lien Creditor), \$0.18 per \$1,000 in coverage above \$250,000. Costs associated with searches are not included.

C-H-11) BASIC INSURANCE RATES AND ENDORSEMENTS

Notwithstanding the rates, fees, and charges set forth in the Schedule, pricing considerations for Basic Insurance Rates and endorsements may be given to transactions aggregating \$20,000,000 or more based upon various factors including competitive environment, risk, expenses, and other reasonable considerations.

C-H-12) INSURED SEARCH POLICIES

In transactions in which the Insured Search[™] is issued, the following rates apply:

(a) UCC Search

Liability Amount	Rate
\$25,000	\$34
50,000	44
100,000	54
150,000	64
200,000	74
250,000	84

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate UCC search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above rate.

(b) Tax Lien Search

Liability Amount	Rate
\$25,000	\$34
50,000	44
100,000	54
150,000	64
200,000	74
250,000	84

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above rate.

(c) Judgment Lien Search

Liability Amount	Rate
\$25,000	\$34
50,000	44
100,000	54
150,000	64
200,000	74
250,000	84

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above rate.

C-H-13) INSURED FILING POLICIES

In transactions in which The Insured Search™ is issued, the following rates apply:

Liability Amount	Rate
\$25,000	\$34
50,000	44
100,000	54
150,000	64
200,000	74
250,000	84

The above rates include one debtor filing in a single jurisdiction. The cost associated with the appropriate filing is not included in the above rate.

C-H-14) FORECLOSURE NOTICE POLICY

In transactions in which the *EAGLE 9*® UCC Foreclosure Notice Insurance Policy is issued, the following rates apply:

Liability Amount	Rate
Up to \$250,000	\$175
Above \$250,000	\$175, plus \$0.18 per \$1,000 for liability in excess of \$250,000

SECTION C-I MISCELLANEOUS

C-I-1) GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental agencies for 90% of the applicable charge set forth in this Schedule of Rates and Fees. Minimum rates and fees apply. All contracts must be approved by the California Underwriting Department and the Company Legal Department in advance.

C-I-2) REINSURANCE

The rates and fees set forth in this Schedule of Rates and Fees may be increased by the cost of any reinsurance required by the insured.

C-I-3) CANCELLATION

(a) Where required by law, the Company shall impose a cancellation charge in connection with any Preliminary Report or Commitment for Title Insurance which does not result in the issuance of a policy of title insurance. The cancellation charge shall be reasonable and based upon the work involved, minimum \$400.

The Company may agree to waive a cancellation charge in certain circumstances, in accordance with California Insurance Code § 12404.1.

(b) Provided there has been no change in ownership of the title since the issuance of a prior Preliminary Report or Commitment for Title Insurance for which a cancellation charge was collected as provided for in Paragraph "a" above and the policy is issued to or for the benefit of the party who paid the cancellation charge, the cancellation charge may be applied to the charge for a subsequent policy, as follows:

- (1) Within two years from the date of the prior Preliminary Report or Commitment: 100% of the cancellation charge may be credited.
- (2) More than two years, but less than three from the date of the prior Preliminary Report or commitment: 50% of the cancellation charge may be credited.

C-I-4) EXCESS RATES, FEES AND CHARGES FOR UNUSUAL RISKS OR SERVICES

The rates, fees and charges set forth in this Schedule are on file with the California Department of Insurance as the Company's rate filing. Rates, fees and charges in excess of those set forth in this Schedule may be made only in the event unusual risks are assumed or unusual services are performed in a given transaction in accordance with California Insurance Code § 12401.8. The excess rates, fees and charges must be reasonably commensurate with the risk assumed or the costs of the services performed. Any excess rates, fees or charges must be agreed to in writing by the party or parties responsible for the payment in advance of assuming the risk or performing the service.

APPENDIX A BASIC TITLE INSURANCE RATE

BASIC RATE							
Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$30,000	\$400	\$430,000	\$1283	\$830,000	\$1922	\$1,230,000	\$2460
40,000	400	440,000	1300	840,000	1939	1,240,000	2472
50,000	400	450,000	1317	850,000	1954	1,250,000	2484
60,000	458	460,000	1334	860,000	1969	1,260,000	2496
70,000	493	470,000	1351	870,000	1984	1,270,000	2508
80,000	530	480,000	1368	880,000	1999	1,280,000	2520
90,000	565	490,000	1385	890,000	2015	1,290,000	2532
100,000	603	500,000	1402	900,000	2030	1,300,000	2544
110,000	626	510,000	1415	910,000	2047	1,310,000	2556
120,000	649	520,000	1431	920,000	2062	1,320,000	2568
130,000	673	530,000	1447	930,000	2077	1,330,000	2580
140,000	696	540,000	1463	940,000	2092	1,340,000	2592
150,000	719	550,000	1479	950,000	2108	1,350,000	2604
160,000	742	560,000	1495	960,000	2123	1,360,000	2616
170,000	765	570,000	1510	970,000	2138	1,370,000	2628
180,000	789	580,000	1526	980,000	2153	1,380,000	2640
190,000	811	590,000	1542	990,000	2168	1,390,000	2652
200,000	839	600,000	1558	1,000,000	2184	1,400,000	2664
210,000	858	610,000	1572	1,010,000	2196	1,410,000	2676
220,000	881	620,000	1587	1,020,000	2208	1,420,000	2688
230,000	903	630,000	1603	1,030,000	2220	1,430,000	2700
240,000	926	640,000	1619	1,040,000	2232	1,440,000	2712
250,000	948	650,000	1635	1,050,000	2244	1,450,000	2724
260,000	970	660,000	1651	1,060,000	2256	1,460,000	2736
270,000	993	670,000	1667	1,070,000	2268	1,470,000	2748
280,000	1015	680,000	1682	1,080,000	2280	1,480,000	2760
290,000	1038	690,000	1698	1,090,000	2292	1,490,000	2772
300,000	1060	700,000	1714	1,100,000	2304	1,500,000	2784
310,000	1069	710,000	1728	1,110,000	2316	1,510,000	2787
320,000	1086	720,000	1744	1,120,000	2328	1,520,000	2798
330,000	1103	730,000	1759	1,130,000	2340	1,530,000	2809
340,000	1120	740,000	1775	1,140,000	2352	1,540,000	2821
350,000	1137	750,000	1791	1,150,000	2364	1,550,000	2832
360,000	1154	760,000	1807	1,160,000	2376	1,560,000	2843
370,000	1171	770,000	1823	1,170,000	2388	1,570,000	2854
380,000	1189	780,000	1839	1,180,000	2400	1,580,000	2866
390,000	1206	790,000	1854	1,190,000	2412	1,590,000	2877
400,000	1223	800,000	1870	1,200,000	2424	1,600,000	2888
410,000	1250	810,000	1891	1,210,000	2436	1,610,000	2892
420,000	1266	820,000	1907	1,220,000	2448	1,620,000	2903

BASIC RATE							
Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$1,630,000	\$2914	\$2,030,000	\$3348	\$2,430,000	\$3588	\$2,830,000	\$3828
1,640,000	2925	2,040,000	3354	2,440,000	3594	2,840,000	3834
1,650,000	2937	2,050,000	3360	2,450,000	3600	2,850,000	3840
1,660,000	2948	2,060,000	3366	2,460,000	3606	2,860,000	3846
1,670,000	2959	2,070,000	3372	2,470,000	3612	2,870,000	3852
1,680,000	2971	2,080,000	3378	2,480,000	3618	2,880,000	3858
1,690,000	2982	2,090,000	3384	2,490,000	3624	2,890,000	3864
1,700,000	2993	2,100,000	3390	2,500,000	3630	2,900,000	3870
1,710,000	3001	2,110,000	3396	2,510,000	3636	2,910,000	3876
1,720,000	3013	2,120,000	3402	2,520,000	3642	2,920,000	3882
1,730,000	3023	2,130,000	3408	2,530,000	3648	2,930,000	3888
1,740,000	3035	2,140,000	3414	2,540,000	3654	2,940,000	3894
1,750,000	3047	2,150,000	3420	2,550,000	3660	2,950,000	3900
1,760,000	3058	2,160,000	3426	2,560,000	3666	2,960,000	3906
1,770,000	3069	2,170,000	3432	2,570,000	3672	2,970,000	3912
1,780,000	3080	2,180,000	3438	2,580,000	3678	2,980,000	3918
1,790,000	3091	2,190,000	3444	2,590,000	3684	2,990,000	3924
1,800,000	3102	2,200,000	3450	2,600,000	3690	3,000,000	3930
1,810,000	3116	2,210,000	3456	2,610,000	3696		
1,820,000	3127	2,220,000	3462	2,620,000	3702		
1,830,000	3138	2,230,000	3468	2,630,000	3708		
1,840,000	3149	2,240,000	3474	2,640,000	3714		
1,850,000	3160	2,250,000	3480	2,650,000	3720		
1,860,000	3171	2,260,000	3486	2,660,000	3726		
1,870,000	3183	2,270,000	3492	2,670,000	3732		
1,880,000	3194	2,280,000	3498	2,680,000	3738		
1,890,000	3205	2,290,000	3504	2,690,000	3744		
1,900,000	3216	2,300,000	3510	2,700,000	3750		
1,910,000	3229	2,310,000	3516	2,710,000	3756		
1,920,000	3241	2,320,000	3522	2,720,000	3762		
1,930,000	3252	2,330,000	3528	2,730,000	3768		
1,940,000	3263	2,340,000	3534	2,740,000	3774		
1,950,000	3274	2,350,000	3540	2,750,000	3780		
1,960,000	3285	2,360,000	3546	2,760,000	3786		
1,970,000	3296	2,370,000	3552	2,770,000	3792		
1,980,000	3308	2,380,000	3558	2,780,000	3798		
1,990,000	3319	2,390,000	3564	2,790,000	3804		
2,000,000	3330	2,400,000	3570	2,800,000	3810		
2,010,000	3336	2,410,000	3576	2,810,000	3816		
2,020,000	3342	2,420,000	3582	2,820,000	3822		
Over \$3,000,000 add \$5 for each \$10,000 over \$3,000,000							

APPENDIX B RATE SCHEDULES FOR REO

a) Non-EAGLE Owner's Policy with WRE

Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$100,000	\$395	\$550,000	\$1,035	\$1,000,000	\$1,550	\$1,450,000	\$1,947	\$1,900,000	\$2,333	\$2,350,000	\$2,568
110,000	411	560,000	1,047	1,010,000	1,559	1,460,000	1,956	1,910,000	2,341	2,360,000	2,572
120,000	428	570,000	1,059	1,020,000	1,568	1,470,000	1,964	1,920,000	2,349	2,370,000	2,577
130,000	444	580,000	1,071	1,030,000	1,576	1,480,000	1,973	1,930,000	2,357	2,380,000	2,581
140,000	461	590,000	1,082	1,040,000	1,585	1,490,000	1,982	1,940,000	2,365	2,390,000	2,585
150,000	477	600,000	1,094	1,050,000	1,594	1,500,000	1,991	1,950,000	2,373	2,400,000	2,590
160,000	494	610,000	1,106	1,060,000	1,603	1,510,000	2,000	1,960,000	2,381	2,410,000	2,594
170,000	511	620,000	1,118	1,070,000	1,612	1,520,000	2,009	1,970,000	2,389	2,420,000	2,599
180,000	527	630,000	1,129	1,080,000	1,620	1,530,000	2,017	1,980,000	2,397	2,430,000	2,603
190,000	544	640,000	1,141	1,090,000	1,629	1,540,000	2,026	1,990,000	2,405	2,440,000	2,608
200,000	561	650,000	1,153	1,100,000	1,638	1,550,000	2,035	2,000,000	2,414	2,450,000	2,612
210,000	577	660,000	1,165	1,110,000	1,647	1,560,000	2,044	2,010,000	2,418	2,460,000	2,616
220,000	594	670,000	1,176	1,120,000	1,656	1,570,000	2,053	2,020,000	2,422	2,470,000	2,621
230,000	611	680,000	1,188	1,130,000	1,665	1,580,000	2,061	2,030,000	2,427	2,480,000	2,625
240,000	627	690,000	1,200	1,140,000	1,673	1,590,000	2,070	2,040,000	2,431	2,490,000	2,630
250,000	644	700,000	1,212	1,150,000	1,682	1,600,000	2,079	2,050,000	2,436	2,500,000	2,634
260,000	661	710,000	1,224	1,160,000	1,691	1,610,000	2,088	2,060,000	2,440	2,510,000	2,638
270,000	677	720,000	1,235	1,170,000	1,700	1,620,000	2,097	2,070,000	2,444	2,520,000	2,643
280,000	695	730,000	1,247	1,180,000	1,709	1,630,000	2,106	2,080,000	2,449	2,530,000	2,647
290,000	711	740,000	1,259	1,190,000	1,717	1,640,000	2,114	2,090,000	2,453	2,540,000	2,652
300,000	728	750,000	1,271	1,200,000	1,726	1,650,000	2,123	2,100,000	2,458	2,550,000	2,656
310,000	741	760,000	1,282	1,210,000	1,735	1,660,000	2,132	2,110,000	2,462	2,560,000	2,660
320,000	754	770,000	1,294	1,220,000	1,744	1,670,000	2,141	2,120,000	2,466	2,570,000	2,665
330,000	767	780,000	1,306	1,230,000	1,753	1,680,000	2,150	2,130,000	2,471	2,580,000	2,669
340,000	780	790,000	1,318	1,240,000	1,762	1,690,000	2,158	2,140,000	2,475	2,590,000	2,674
350,000	794	800,000	1,329	1,250,000	1,770	1,700,000	2,167	2,150,000	2,480	2,600,000	2,678
360,000	807	810,000	1,340	1,260,000	1,779	1,710,000	2,176	2,160,000	2,484	2,610,000	2,683
370,000	820	820,000	1,351	1,270,000	1,788	1,720,000	2,185	2,170,000	2,488	2,620,000	2,687
380,000	833	830,000	1,362	1,280,000	1,797	1,730,000	2,194	2,180,000	2,493	2,630,000	2,691
390,000	846	840,000	1,373	1,290,000	1,806	1,740,000	2,203	2,190,000	2,497	2,640,000	2,696
400,000	859	850,000	1,385	1,300,000	1,814	1,750,000	2,211	2,200,000	2,502	2,650,000	2,700
410,000	871	860,000	1,396	1,310,000	1,823	1,760,000	2,219	2,210,000	2,506	2,660,000	2,705
420,000	882	870,000	1,407	1,320,000	1,832	1,770,000	2,228	2,220,000	2,511	2,670,000	2,709
430,000	894	880,000	1,418	1,330,000	1,841	1,780,000	2,236	2,230,000	2,515	2,680,000	2,713
440,000	906	890,000	1,429	1,340,000	1,850	1,790,000	2,244	2,240,000	2,519	2,690,000	2,718
450,000	918	900,000	1,440	1,350,000	1,859	1,800,000	2,252	2,250,000	2,524	2,700,000	2,722
460,000	930	910,000	1,451	1,360,000	1,867	1,810,000	2,260	2,260,000	2,528	2,710,000	2,727
470,000	941	920,000	1,462	1,370,000	1,876	1,820,000	2,268	2,270,000	2,533	2,720,000	2,731
480,000	953	930,000	1,473	1,380,000	1,885	1,830,000	2,276	2,280,000	2,537	2,730,000	2,735
490,000	965	940,000	1,484	1,390,000	1,894	1,840,000	2,284	2,290,000	2,541	2,740,000	2,740
500,000	977	950,000	1,495	1,400,000	1,903	1,850,000	2,292	2,300,000	2,546	2,750,000	2,744
510,000	988	960,000	1,506	1,410,000	1,911	1,860,000	2,300	2,310,000	2,550	2,760,000	2,749
520,000	1,000	970,000	1,517	1,420,000	1,920	1,870,000	2,308	2,320,000	2,555	2,770,000	2,753
530,000	1,012	980,000	1,528	1,430,000	1,929	1,880,000	2,316	2,330,000	2,559	2,780,000	2,757
540,000	1,024	990,000	1,539	1,440,000	1,938	1,890,000	2,325	2,340,000	2,563	2,790,000	2,762

(a) Non-EAGLE Owner's Policy with WRE (cont.)

Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$2,800,000	\$2,766	\$3,250,000	\$2,965	\$3,700,000	\$3,163	\$4,150,000	\$3,362	\$4,600,000	\$3,560
2,810,000	2,771	3,260,000	2,969	3,710,000	3,168	4,160,000	3,366	4,610,000	3,565
2,820,000	2,775	3,270,000	2,974	3,720,000	3,172	4,170,000	3,370	4,620,000	3,569
2,830,000	2,780	3,280,000	2,978	3,730,000	3,176	4,180,000	3,375	4,630,000	3,573
2,840,000	2,784	3,290,000	2,982	3,740,000	3,181	4,190,000	3,379	4,640,000	3,578
2,850,000	2,788	3,300,000	2,987	3,750,000	3,185	4,200,000	3,384	4,650,000	3,582
2,860,000	2,793	3,310,000	2,991	3,760,000	3,190	4,210,000	3,388	4,660,000	3,587
2,870,000	2,797	3,320,000	2,996	3,770,000	3,194	4,220,000	3,393	4,670,000	3,591
2,880,000	2,802	3,330,000	3,000	3,780,000	3,198	4,230,000	3,397	4,680,000	3,595
2,890,000	2,806	3,340,000	3,004	3,790,000	3,203	4,240,000	3,401	4,690,000	3,600
2,900,000	2,810	3,350,000	3,009	3,800,000	3,207	4,250,000	3,406	4,700,000	3,604
2,910,000	2,815	3,360,000	3,013	3,810,000	3,212	4,260,000	3,410	4,710,000	3,609
2,920,000	2,819	3,370,000	3,018	3,820,000	3,216	4,270,000	3,415	4,720,000	3,613
2,930,000	2,824	3,380,000	3,022	3,830,000	3,221	4,280,000	3,419	4,730,000	3,617
2,940,000	2,828	3,390,000	3,026	3,840,000	3,225	4,290,000	3,423	4,740,000	3,622
2,950,000	2,832	3,400,000	3,031	3,850,000	3,229	4,300,000	3,428	4,750,000	3,626
2,960,000	2,837	3,410,000	3,035	3,860,000	3,234	4,310,000	3,432	4,760,000	3,631
2,970,000	2,841	3,420,000	3,040	3,870,000	3,238	4,320,000	3,437	4,770,000	3,635
2,980,000	2,846	3,430,000	3,044	3,880,000	3,243	4,330,000	3,441	4,780,000	3,639
2,990,000	2,850	3,440,000	3,049	3,890,000	3,247	4,340,000	3,445	4,790,000	3,644
3,000,000	2,855	3,450,000	3,053	3,900,000	3,251	4,350,000	3,450	4,800,000	3,648
3,010,000	2,859	3,460,000	3,057	3,910,000	3,256	4,360,000	3,454	4,810,000	3,653
3,020,000	2,863	3,470,000	3,062	3,920,000	3,260	4,370,000	3,459	4,820,000	3,657
3,030,000	2,868	3,480,000	3,066	3,930,000	3,265	4,380,000	3,463	4,830,000	3,662
3,040,000	2,872	3,490,000	3,071	3,940,000	3,269	4,390,000	3,467	4,840,000	3,666
3,050,000	2,877	3,500,000	3,075	3,950,000	3,273	4,400,000	3,472	4,850,000	3,670
3,060,000	2,881	3,510,000	3,079	3,960,000	3,278	4,410,000	3,476	4,860,000	3,675
3,070,000	2,885	3,520,000	3,084	3,970,000	3,282	4,420,000	3,481	4,870,000	3,679
3,080,000	2,890	3,530,000	3,088	3,980,000	3,287	4,430,000	3,485	4,880,000	3,684
3,090,000	2,894	3,540,000	3,093	3,990,000	3,291	4,440,000	3,490	4,890,000	3,688
3,100,000	2,899	3,550,000	3,097	4,000,000	3,296	4,450,000	3,494	4,900,000	3,692
3,110,000	2,903	3,560,000	3,101	4,010,000	3,300	4,460,000	3,498	4,910,000	3,697
3,120,000	2,907	3,570,000	3,106	4,020,000	3,304	4,470,000	3,503	4,920,000	3,701
3,130,000	2,912	3,580,000	3,110	4,030,000	3,309	4,480,000	3,507	4,930,000	3,706
3,140,000	2,916	3,590,000	3,115	4,040,000	3,313	4,490,000	3,512	4,940,000	3,710
3,150,000	2,921	3,600,000	3,119	4,050,000	3,318	4,500,000	3,516	4,950,000	3,714
3,160,000	2,925	3,610,000	3,124	4,060,000	3,322	4,510,000	3,520	4,960,000	3,719
3,170,000	2,929	3,620,000	3,128	4,070,000	3,326	4,520,000	3,525	4,970,000	3,723
3,180,000	2,934	3,630,000	3,132	4,080,000	3,331	4,530,000	3,529	4,980,000	3,728
3,190,000	2,938	3,640,000	3,137	4,090,000	3,335	4,540,000	3,534	4,990,000	3,732
3,200,000	2,943	3,650,000	3,141	4,100,000	3,340	4,550,000	3,538	5,000,000	3,737
3,210,000	2,947	3,660,000	3,146	4,110,000	3,344	4,560,000	3,542		
3,220,000	2,952	3,670,000	3,150	4,120,000	3,348	4,570,000	3,547		
3,230,000	2,956	3,680,000	3,154	4,130,000	3,353	4,580,000	3,551		
3,240,000	2,960	3,690,000	3,159	4,140,000	3,357	4,590,000	3,556		

For policy amounts above \$5,000,000 add \$4.41 for each additional \$10,000 or fraction thereof. The rate calculated shall be rounded up to the next dollar.

(b) Non-EAGLE Owner's Policy without WRE

Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$100,000	\$500	\$550,000	\$1,294	\$1,000,000	\$1,938	\$1,450,000	\$2,434	\$1,900,000	\$2,917	\$2,350,000	\$3,210
110,000	514	560,000	1,309	1,010,000	1,949	1,460,000	2,445	1,910,000	2,927	2,360,000	3,215
120,000	535	570,000	1,324	1,020,000	1,960	1,470,000	2,455	1,920,000	2,937	2,370,000	3,222
130,000	555	580,000	1,339	1,030,000	1,970	1,480,000	2,467	1,930,000	2,947	2,380,000	3,227
140,000	577	590,000	1,353	1,040,000	1,982	1,490,000	2,478	1,940,000	2,957	2,390,000	3,232
150,000	597	600,000	1,368	1,050,000	1,993	1,500,000	2,489	1,950,000	2,967	2,400,000	3,238
160,000	618	610,000	1,383	1,060,000	2,004	1,510,000	2,500	1,960,000	2,977	2,410,000	3,243
170,000	639	620,000	1,398	1,070,000	2,015	1,520,000	2,512	1,970,000	2,987	2,420,000	3,249
180,000	659	630,000	1,412	1,080,000	2,025	1,530,000	2,522	1,980,000	2,997	2,430,000	3,254
190,000	680	640,000	1,427	1,090,000	2,037	1,540,000	2,533	1,990,000	3,007	2,440,000	3,260
200,000	702	650,000	1,442	1,100,000	2,048	1,550,000	2,544	2,000,000	3,018	2,450,000	3,265
210,000	722	660,000	1,457	1,110,000	2,059	1,560,000	2,555	2,010,000	3,023	2,460,000	3,270
220,000	743	670,000	1,470	1,120,000	2,070	1,570,000	2,567	2,020,000	3,028	2,470,000	3,277
230,000	764	680,000	1,485	1,130,000	2,082	1,580,000	2,577	2,030,000	3,034	2,480,000	3,282
240,000	784	690,000	1,500	1,140,000	2,092	1,590,000	2,588	2,040,000	3,039	2,490,000	3,288
250,000	805	700,000	1,515	1,150,000	2,103	1,600,000	2,599	2,050,000	3,045	2,500,000	3,293
260,000	827	710,000	1,530	1,160,000	2,114	1,610,000	2,610	2,060,000	3,050	2,510,000	3,298
270,000	847	720,000	1,544	1,170,000	2,125	1,620,000	2,622	2,070,000	3,055	2,520,000	3,304
280,000	869	730,000	1,559	1,180,000	2,137	1,630,000	2,633	2,080,000	3,062	2,530,000	3,309
290,000	889	740,000	1,574	1,190,000	2,147	1,640,000	2,643	2,090,000	3,067	2,540,000	3,315
300,000	910	750,000	1,589	1,200,000	2,158	1,650,000	2,654	2,100,000	3,073	2,550,000	3,320
310,000	927	760,000	1,603	1,210,000	2,169	1,660,000	2,665	2,110,000	3,078	2,560,000	3,325
320,000	943	770,000	1,618	1,220,000	2,180	1,670,000	2,677	2,120,000	3,083	2,570,000	3,332
330,000	959	780,000	1,633	1,230,000	2,192	1,680,000	2,688	2,130,000	3,089	2,580,000	3,337
340,000	975	790,000	1,648	1,240,000	2,203	1,690,000	2,698	2,140,000	3,094	2,590,000	3,343
350,000	993	800,000	1,662	1,250,000	2,213	1,700,000	2,709	2,150,000	3,100	2,600,000	3,348
360,000	1,009	810,000	1,675	1,260,000	2,224	1,710,000	2,720	2,160,000	3,105	2,610,000	3,354
370,000	1,025	820,000	1,689	1,270,000	2,235	1,720,000	2,732	2,170,000	3,110	2,620,000	3,359
380,000	1,042	830,000	1,703	1,280,000	2,247	1,730,000	2,743	2,180,000	3,117	2,630,000	3,364
390,000	1,058	840,000	1,717	1,290,000	2,258	1,740,000	2,754	2,190,000	3,122	2,640,000	3,370
400,000	1,074	850,000	1,732	1,300,000	2,268	1,750,000	2,764	2,200,000	3,128	2,650,000	3,375
410,000	1,089	860,000	1,745	1,310,000	2,279	1,760,000	2,774	2,210,000	3,133	2,660,000	3,382
420,000	1,103	870,000	1,759	1,320,000	2,290	1,770,000	2,785	2,220,000	3,139	2,670,000	3,387
430,000	1,118	880,000	1,773	1,330,000	2,302	1,780,000	2,795	2,230,000	3,144	2,680,000	3,392
440,000	1,133	890,000	1,787	1,340,000	2,313	1,790,000	2,805	2,240,000	3,149	2,690,000	3,398
450,000	1,148	900,000	1,800	1,350,000	2,324	1,800,000	2,815	2,250,000	3,155	2,700,000	3,403
460,000	1,163	910,000	1,814	1,360,000	2,334	1,810,000	2,825	2,260,000	3,160	2,710,000	3,409
470,000	1,177	920,000	1,828	1,370,000	2,345	1,820,000	2,835	2,270,000	3,167	2,720,000	3,414
480,000	1,192	930,000	1,842	1,380,000	2,357	1,830,000	2,845	2,280,000	3,172	2,730,000	3,419
490,000	1,207	940,000	1,855	1,390,000	2,368	1,840,000	2,855	2,290,000	3,177	2,740,000	3,425
500,000	1,222	950,000	1,869	1,400,000	2,379	1,850,000	2,865	2,300,000	3,183	2,750,000	3,430
510,000	1,235	960,000	1,883	1,410,000	2,389	1,860,000	2,875	2,310,000	3,188	2,760,000	3,437
520,000	1,250	970,000	1,897	1,420,000	2,400	1,870,000	2,885	2,320,000	3,194	2,770,000	3,442
530,000	1,265	980,000	1,910	1,430,000	2,412	1,880,000	2,895	2,330,000	3,199	2,780,000	3,447
540,000	1,280	990,000	1,924	1,440,000	2,423	1,890,000	2,907	2,340,000	3,204	2,790,000	3,453

(b) Non-EAGLE Owner's Policy without WRE (cont.)

Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$2,800,000	\$3,458	\$3,250,000	\$3,707	\$3,700,000	\$3,954	\$4,150,000	\$4,203	\$4,600,000	\$4,450
2,810,000	3,464	3,260,000	3,712	3,710,000	3,960	4,160,000	4,208	4,610,000	4,457
2,820,000	3,469	3,270,000	3,718	3,720,000	3,965	4,170,000	4,213	4,620,000	4,462
2,830,000	3,475	3,280,000	3,723	3,730,000	3,970	4,180,000	4,219	4,630,000	4,467
2,840,000	3,480	3,290,000	3,728	3,740,000	3,977	4,190,000	4,224	4,640,000	4,473
2,850,000	3,485	3,300,000	3,734	3,750,000	3,982	4,200,000	4,230	4,650,000	4,478
2,860,000	3,492	3,310,000	3,739	3,760,000	3,988	4,210,000	4,235	4,660,000	4,484
2,870,000	3,497	3,320,000	3,745	3,770,000	3,993	4,220,000	4,242	4,670,000	4,489
2,880,000	3,503	3,330,000	3,750	3,780,000	3,998	4,230,000	4,247	4,680,000	4,494
2,890,000	3,508	3,340,000	3,755	3,790,000	4,004	4,240,000	4,252	4,690,000	4,500
2,900,000	3,513	3,350,000	3,762	3,800,000	4,009	4,250,000	4,258	4,700,000	4,505
2,910,000	3,519	3,360,000	3,767	3,810,000	4,015	4,260,000	4,263	4,710,000	4,512
2,920,000	3,524	3,370,000	3,773	3,820,000	4,020	4,270,000	4,269	4,720,000	4,517
2,930,000	3,530	3,380,000	3,778	3,830,000	4,027	4,280,000	4,274	4,730,000	4,522
2,940,000	3,535	3,390,000	3,783	3,840,000	4,032	4,290,000	4,279	4,740,000	4,528
2,950,000	3,540	3,400,000	3,789	3,850,000	4,037	4,300,000	4,285	4,750,000	4,533
2,960,000	3,547	3,410,000	3,794	3,860,000	4,043	4,310,000	4,290	4,760,000	4,539
2,970,000	3,552	3,420,000	3,800	3,870,000	4,048	4,320,000	4,297	4,770,000	4,544
2,980,000	3,558	3,430,000	3,805	3,880,000	4,054	4,330,000	4,302	4,780,000	4,549
2,990,000	3,563	3,440,000	3,812	3,890,000	4,059	4,340,000	4,307	4,790,000	4,555
3,000,000	3,569	3,450,000	3,817	3,900,000	4,064	4,350,000	4,313	4,800,000	4,560
3,010,000	3,574	3,460,000	3,822	3,910,000	4,070	4,360,000	4,318	4,810,000	4,567
3,020,000	3,579	3,470,000	3,828	3,920,000	4,075	4,370,000	4,324	4,820,000	4,572
3,030,000	3,585	3,480,000	3,833	3,930,000	4,082	4,380,000	4,329	4,830,000	4,578
3,040,000	3,590	3,490,000	3,839	3,940,000	4,087	4,390,000	4,334	4,840,000	4,583
3,050,000	3,597	3,500,000	3,844	3,950,000	4,092	4,400,000	4,340	4,850,000	4,588
3,060,000	3,602	3,510,000	3,849	3,960,000	4,098	4,410,000	4,345	4,860,000	4,594
3,070,000	3,607	3,520,000	3,855	3,970,000	4,103	4,420,000	4,352	4,870,000	4,599
3,080,000	3,613	3,530,000	3,860	3,980,000	4,109	4,430,000	4,357	4,880,000	4,605
3,090,000	3,618	3,540,000	3,867	3,990,000	4,114	4,440,000	4,363	4,890,000	4,610
3,100,000	3,624	3,550,000	3,872	4,000,000	4,120	4,450,000	4,368	4,900,000	4,615
3,110,000	3,629	3,560,000	3,877	4,010,000	4,125	4,460,000	4,373	4,910,000	4,622
3,120,000	3,634	3,570,000	3,883	4,020,000	4,130	4,470,000	4,379	4,920,000	4,627
3,130,000	3,640	3,580,000	3,888	4,030,000	4,137	4,480,000	4,384	4,930,000	4,633
3,140,000	3,645	3,590,000	3,894	4,040,000	4,142	4,490,000	4,390	4,940,000	4,638
3,150,000	3,652	3,600,000	3,899	4,050,000	4,148	4,500,000	4,395	4,950,000	4,643
3,160,000	3,657	3,610,000	3,905	4,060,000	4,153	4,510,000	4,400	4,960,000	4,649
3,170,000	3,662	3,620,000	3,910	4,070,000	4,158	4,520,000	4,407	4,970,000	4,654
3,180,000	3,668	3,630,000	3,915	4,080,000	4,164	4,530,000	4,412	4,980,000	4,660
3,190,000	3,673	3,640,000	3,922	4,090,000	4,169	4,540,000	4,418	4,990,000	4,665
3,200,000	3,679	3,650,000	3,927	4,100,000	4,175	4,550,000	4,423	5,000,000	4,672
3,210,000	3,684	3,660,000	3,933	4,110,000	4,180	4,560,000	4,428		
3,220,000	3,690	3,670,000	3,938	4,120,000	4,185	4,570,000	4,434		
3,230,000	3,695	3,680,000	3,943	4,130,000	4,192	4,580,000	4,439		
3,240,000	3,700	3,690,000	3,949	4,140,000	4,197	4,590,000	4,445		

For policy amounts above \$5,000,000 add 25% of the rate calculated for the same liability under Appendix B a) for each additional \$10,000 or fraction thereof. The rate calculated shall be rounded up to the next dollar.

(c) EAGLE Owner's Policy

Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$100,000	\$435	\$550,000	\$1,139	\$1,000,000	\$1,705	\$1,450,000	\$2,142	\$1,900,000	\$2,567	\$2,350,000	\$2,825
110,000	453	560,000	1,152	1,010,000	1,715	1,460,000	2,152	1,910,000	2,576	2,360,000	2,830
120,000	471	570,000	1,165	1,020,000	1,725	1,470,000	2,161	1,920,000	2,584	2,370,000	2,835
130,000	489	580,000	1,179	1,030,000	1,734	1,480,000	2,171	1,930,000	2,593	2,380,000	2,840
140,000	508	590,000	1,191	1,040,000	1,744	1,490,000	2,181	1,940,000	2,602	2,390,000	2,844
150,000	525	600,000	1,204	1,050,000	1,754	1,500,000	2,191	1,950,000	2,611	2,400,000	2,849
160,000	544	610,000	1,217	1,060,000	1,764	1,510,000	2,200	1,960,000	2,620	2,410,000	2,854
170,000	563	620,000	1,230	1,070,000	1,774	1,520,000	2,210	1,970,000	2,628	2,420,000	2,859
180,000	580	630,000	1,242	1,080,000	1,782	1,530,000	2,219	1,980,000	2,637	2,430,000	2,864
190,000	599	640,000	1,256	1,090,000	1,792	1,540,000	2,229	1,990,000	2,646	2,440,000	2,869
200,000	618	650,000	1,269	1,100,000	1,802	1,550,000	2,239	2,000,000	2,656	2,450,000	2,874
210,000	635	660,000	1,282	1,110,000	1,812	1,560,000	2,249	2,010,000	2,660	2,460,000	2,878
220,000	654	670,000	1,294	1,120,000	1,822	1,570,000	2,259	2,020,000	2,665	2,470,000	2,884
230,000	673	680,000	1,307	1,130,000	1,832	1,580,000	2,268	2,030,000	2,670	2,480,000	2,888
240,000	690	690,000	1,320	1,140,000	1,841	1,590,000	2,277	2,040,000	2,675	2,490,000	2,893
250,000	709	700,000	1,334	1,150,000	1,851	1,600,000	2,287	2,050,000	2,680	2,500,000	2,898
260,000	728	710,000	1,347	1,160,000	1,861	1,610,000	2,297	2,060,000	2,684	2,510,000	2,902
270,000	745	720,000	1,359	1,170,000	1,870	1,620,000	2,307	2,070,000	2,689	2,520,000	2,908
280,000	765	730,000	1,372	1,180,000	1,880	1,630,000	2,317	2,080,000	2,694	2,530,000	2,912
290,000	783	740,000	1,385	1,190,000	1,889	1,640,000	2,326	2,090,000	2,699	2,540,000	2,918
300,000	801	750,000	1,399	1,200,000	1,899	1,650,000	2,336	2,100,000	2,704	2,550,000	2,922
310,000	816	760,000	1,411	1,210,000	1,909	1,660,000	2,346	2,110,000	2,709	2,560,000	2,926
320,000	830	770,000	1,424	1,220,000	1,919	1,670,000	2,356	2,120,000	2,713	2,570,000	2,932
330,000	844	780,000	1,437	1,230,000	1,929	1,680,000	2,365	2,130,000	2,719	2,580,000	2,936
340,000	858	790,000	1,450	1,240,000	1,939	1,690,000	2,374	2,140,000	2,723	2,590,000	2,942
350,000	874	800,000	1,462	1,250,000	1,947	1,700,000	2,384	2,150,000	2,728	2,600,000	2,946
360,000	888	810,000	1,474	1,260,000	1,957	1,710,000	2,394	2,160,000	2,733	2,610,000	2,952
370,000	902	820,000	1,487	1,270,000	1,967	1,720,000	2,404	2,170,000	2,737	2,620,000	2,956
380,000	917	830,000	1,499	1,280,000	1,977	1,730,000	2,414	2,180,000	2,743	2,630,000	2,961
390,000	931	840,000	1,511	1,290,000	1,987	1,740,000	2,424	2,190,000	2,747	2,640,000	2,966
400,000	945	850,000	1,524	1,300,000	1,996	1,750,000	2,433	2,200,000	2,753	2,650,000	2,970
410,000	959	860,000	1,536	1,310,000	2,006	1,760,000	2,441	2,210,000	2,757	2,660,000	2,976
420,000	971	870,000	1,548	1,320,000	2,016	1,770,000	2,451	2,220,000	2,763	2,670,000	2,980
430,000	984	880,000	1,560	1,330,000	2,026	1,780,000	2,460	2,230,000	2,767	2,680,000	2,985
440,000	997	890,000	1,572	1,340,000	2,035	1,790,000	2,469	2,240,000	2,771	2,690,000	2,990
450,000	1,010	900,000	1,584	1,350,000	2,045	1,800,000	2,478	2,250,000	2,777	2,700,000	2,995
460,000	1,023	910,000	1,597	1,360,000	2,054	1,810,000	2,486	2,260,000	2,781	2,710,000	3,000
470,000	1,036	920,000	1,609	1,370,000	2,064	1,820,000	2,495	2,270,000	2,787	2,720,000	3,005
480,000	1,049	930,000	1,621	1,380,000	2,074	1,830,000	2,504	2,280,000	2,791	2,730,000	3,009
490,000	1,062	940,000	1,633	1,390,000	2,084	1,840,000	2,513	2,290,000	2,796	2,740,000	3,014
500,000	1,075	950,000	1,645	1,400,000	2,094	1,850,000	2,522	2,300,000	2,801	2,750,000	3,019
510,000	1,087	960,000	1,657	1,410,000	2,103	1,860,000	2,530	2,310,000	2,805	2,760,000	3,024
520,000	1,100	970,000	1,669	1,420,000	2,112	1,870,000	2,539	2,320,000	2,811	2,770,000	3,029
530,000	1,114	980,000	1,681	1,430,000	2,122	1,880,000	2,548	2,330,000	2,815	2,780,000	3,033
540,000	1,127	990,000	1,693	1,440,000	2,132	1,890,000	2,558	2,340,000	2,820	2,790,000	3,039

(c) EAGLE Owner's Policy (cont.)

Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$2,800,000	\$3,043	\$3,250,000	\$3,262	\$3,700,000	\$3,480	\$4,150,000	\$3,699	\$4,600,000	\$3,916
2,810,000	3,049	3,260,000	3,266	3,710,000	3,485	4,160,000	3,703	4,610,000	3,922
2,820,000	3,053	3,270,000	3,272	3,720,000	3,490	4,170,000	3,707	4,620,000	3,926
2,830,000	3,058	3,280,000	3,276	3,730,000	3,494	4,180,000	3,713	4,630,000	3,931
2,840,000	3,063	3,290,000	3,281	3,740,000	3,500	4,190,000	3,717	4,640,000	3,936
2,850,000	3,067	3,300,000	3,286	3,750,000	3,504	4,200,000	3,723	4,650,000	3,941
2,860,000	3,073	3,310,000	3,291	3,760,000	3,509	4,210,000	3,727	4,660,000	3,946
2,870,000	3,077	3,320,000	3,296	3,770,000	3,514	4,220,000	3,733	4,670,000	3,951
2,880,000	3,083	3,330,000	3,300	3,780,000	3,518	4,230,000	3,737	4,680,000	3,955
2,890,000	3,087	3,340,000	3,305	3,790,000	3,524	4,240,000	3,742	4,690,000	3,960
2,900,000	3,091	3,350,000	3,310	3,800,000	3,528	4,250,000	3,747	4,700,000	3,965
2,910,000	3,097	3,360,000	3,315	3,810,000	3,534	4,260,000	3,751	4,710,000	3,970
2,920,000	3,101	3,370,000	3,320	3,820,000	3,538	4,270,000	3,757	4,720,000	3,975
2,930,000	3,107	3,380,000	3,325	3,830,000	3,544	4,280,000	3,761	4,730,000	3,979
2,940,000	3,111	3,390,000	3,329	3,840,000	3,548	4,290,000	3,766	4,740,000	3,985
2,950,000	3,116	3,400,000	3,335	3,850,000	3,552	4,300,000	3,771	4,750,000	3,989
2,960,000	3,121	3,410,000	3,339	3,860,000	3,558	4,310,000	3,776	4,760,000	3,995
2,970,000	3,126	3,420,000	3,344	3,870,000	3,562	4,320,000	3,781	4,770,000	3,999
2,980,000	3,131	3,430,000	3,349	3,880,000	3,568	4,330,000	3,786	4,780,000	4,003
2,990,000	3,135	3,440,000	3,354	3,890,000	3,572	4,340,000	3,790	4,790,000	4,009
3,000,000	3,141	3,450,000	3,359	3,900,000	3,577	4,350,000	3,795	4,800,000	4,013
3,010,000	3,145	3,460,000	3,363	3,910,000	3,582	4,360,000	3,800	4,810,000	4,019
3,020,000	3,150	3,470,000	3,369	3,920,000	3,586	4,370,000	3,805	4,820,000	4,023
3,030,000	3,155	3,480,000	3,373	3,930,000	3,592	4,380,000	3,810	4,830,000	4,029
3,040,000	3,160	3,490,000	3,379	3,940,000	3,596	4,390,000	3,814	4,840,000	4,033
3,050,000	3,165	3,500,000	3,383	3,950,000	3,601	4,400,000	3,820	4,850,000	4,037
3,060,000	3,170	3,510,000	3,387	3,960,000	3,606	4,410,000	3,824	4,860,000	4,043
3,070,000	3,174	3,520,000	3,393	3,970,000	3,611	4,420,000	3,830	4,870,000	4,047
3,080,000	3,179	3,530,000	3,397	3,980,000	3,616	4,430,000	3,834	4,880,000	4,053
3,090,000	3,184	3,540,000	3,403	3,990,000	3,621	4,440,000	3,839	4,890,000	4,057
3,100,000	3,189	3,550,000	3,407	4,000,000	3,626	4,450,000	3,844	4,900,000	4,062
3,110,000	3,194	3,560,000	3,412	4,010,000	3,630	4,460,000	3,848	4,910,000	4,067
3,120,000	3,198	3,570,000	3,417	4,020,000	3,635	4,470,000	3,854	4,920,000	4,072
3,130,000	3,204	3,580,000	3,421	4,030,000	3,640	4,480,000	3,858	4,930,000	4,077
3,140,000	3,208	3,590,000	3,427	4,040,000	3,645	4,490,000	3,864	4,940,000	4,081
3,150,000	3,214	3,600,000	3,431	4,050,000	3,650	4,500,000	3,868	4,950,000	4,086
3,160,000	3,218	3,610,000	3,437	4,060,000	3,655	4,510,000	3,872	4,960,000	4,091
3,170,000	3,222	3,620,000	3,441	4,070,000	3,659	4,520,000	3,878	4,970,000	4,096
3,180,000	3,228	3,630,000	3,446	4,080,000	3,665	4,530,000	3,882	4,980,000	4,101
3,190,000	3,232	3,640,000	3,451	4,090,000	3,669	4,540,000	3,888	4,990,000	4,106
3,200,000	3,238	3,650,000	3,456	4,100,000	3,674	4,550,000	3,892	5,000,000	4,111
3,210,000	3,242	3,660,000	3,461	4,110,000	3,679	4,560,000	3,897		
3,220,000	3,248	3,670,000	3,465	4,120,000	3,683	4,570,000	3,902		
3,230,000	3,252	3,680,000	3,470	4,130,000	3,689	4,580,000	3,907		
3,240,000	3,256	3,690,000	3,475	4,140,000	3,693	4,590,000	3,912		

For policy amounts above \$5,000,000 add 10% of the rate calculated for the same liability under Appendix B a) for each additional \$10,000 or fraction thereof. The rate calculated shall be rounded up to the next dollar.

Appendix C Concurrent Loan Rate

CONCURRENT LOAN RATE							
Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$30,000	\$344	\$390,000	\$764	\$750,000	\$1,166	\$1,110,000	\$1,426
40,000	364	400,000	777	760,000	1,176	1,120,000	1,431
50,000	384	410,000	802	770,000	1,186	1,130,000	1,436
60,000	396	420,000	816	780,000	1,196	1,140,000	1,441
70,000	407	430,000	829	790,000	1,206	1,150,000	1,446
80,000	418	440,000	842	800,000	1,216	1,160,000	1,451
90,000	429	450,000	856	810,000	1,226	1,170,000	1,456
100,000	444	460,000	869	820,000	1,236	1,180,000	1,461
110,000	454	470,000	882	830,000	1,246	1,190,000	1,466
120,000	464	480,000	896	840,000	1,256	1,200,000	1,471
130,000	474	490,000	909	850,000	1,266	1,210,000	1,476
140,000	484	500,000	922	860,000	1,273	1,220,000	1,481
150,000	494	510,000	930	870,000	1,280	1,230,000	1,486
160,000	504	520,000	940	880,000	1,287	1,240,000	1,491
170,000	514	530,000	950	890,000	1,294	1,250,000	1,496
180,000	523	540,000	960	900,000	1,301	1,260,000	1,501
190,000	534	550,000	970	910,000	1,308	1,270,000	1,506
200,000	550	560,000	980	920,000	1,315	1,280,000	1,511
210,000	555	570,000	990	930,000	1,322	1,290,000	1,516
220,000	565	580,000	1,000	940,000	1,329	1,300,000	1,521
230,000	575	590,000	1,010	950,000	1,336	1,310,000	1,526
240,000	585	600,000	1,020	960,000	1,343	1,320,000	1,531
250,000	597	610,000	1,028	970,000	1,350	1,330,000	1,536
260,000	608	620,000	1,038	980,000	1,357	1,340,000	1,541
270,000	619	630,000	1,048	990,000	1,364	1,350,000	1,546
280,000	631	640,000	1,058	1,000,000	1,371	1,360,000	1,551
290,000	642	650,000	1,068	1,010,000	1,376	1,370,000	1,556
300,000	653	660,000	1,078	1,020,000	1,381	1,380,000	1,561
310,000	657	670,000	1,088	1,030,000	1,386	1,390,000	1,566
320,000	671	680,000	1,098	1,040,000	1,391	1,400,000	1,571
330,000	684	690,000	1,108	1,050,000	1,396	1,410,000	1,576
340,000	698	700,000	1,118	1,060,000	1,401	1,420,000	1,581
350,000	711	710,000	1,126	1,070,000	1,406	1,430,000	1,586
360,000	724	720,000	1,136	1,080,000	1,411	1,440,000	1,591
370,000	738	730,000	1,146	1,090,000	1,416	1,450,000	1,596
380,000	751	740,000	1,156	1,100,000	1,421	1,460,000	1,601

CONCURRENT LOAN RATE							
Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate	Policy Amount Up to	Rate
\$1,470,000	\$1,606	\$1,860,000	\$1,765	\$2,250,000	\$1,946	\$2,640,000	\$2,141
1,480,000	1,611	1,870,000	1,769	2,260,000	1,951	2,650,000	2,146
1,490,000	1,616	1,880,000	1,773	2,270,000	1,956	2,660,000	2,151
1,500,000	1,621	1,890,000	1,777	2,280,000	1,961	2,670,000	2,156
1,510,000	1,625	1,900,000	1,781	2,290,000	1,966	2,680,000	2,161
1,520,000	1,629	1,910,000	1,785	2,300,000	1,971	2,690,000	2,166
1,530,000	1,633	1,920,000	1,789	2,310,000	1,976	2,700,000	2,171
1,540,000	1,637	1,930,000	1,793	2,320,000	1,981	2,710,000	2,176
1,550,000	1,641	1,940,000	1,797	2,330,000	1,986	2,720,000	2,181
1,560,000	1,645	1,950,000	1,801	2,340,000	1,991	2,730,000	2,186
1,570,000	1,649	1,960,000	1,805	2,350,000	1,996	2,740,000	2,191
1,580,000	1,653	1,970,000	1,809	2,360,000	2,001	2,750,000	2,196
1,590,000	1,657	1,980,000	1,813	2,370,000	2,006	2,760,000	2,201
1,600,000	1,661	1,990,000	1,817	2,380,000	2,011	2,770,000	2,206
1,610,000	1,665	2,000,000	1,821	2,390,000	2,016	2,780,000	2,211
1,620,000	1,669	2,010,000	1,826	2,400,000	2,021	2,790,000	2,216
1,630,000	1,673	2,020,000	1,831	2,410,000	2,026	2,800,000	2,221
1,640,000	1,677	2,030,000	1,836	2,420,000	2,031	2,810,000	2,226
1,650,000	1,681	2,040,000	1,841	2,430,000	2,036	2,820,000	2,231
1,660,000	1,685	2,050,000	1,846	2,440,000	2,041	2,830,000	2,236
1,670,000	1,689	2,060,000	1,851	2,450,000	2,046	2,840,000	2,241
1,680,000	1,693	2,070,000	1,856	2,460,000	2,051	2,850,000	2,246
1,690,000	1,697	2,080,000	1,861	2,470,000	2,056	2,860,000	2,251
1,700,000	1,701	2,090,000	1,866	2,480,000	2,061	2,870,000	2,256
1,710,000	1,705	2,100,000	1,871	2,490,000	2,066	2,880,000	2,261
1,720,000	1,709	2,110,000	1,876	2,500,000	2,071	2,890,000	2,266
1,730,000	1,713	2,120,000	1,881	2,510,000	2,076	2,900,000	2,271
1,740,000	1,717	2,130,000	1,886	2,520,000	2,081	2,910,000	2,276
1,750,000	1,721	2,140,000	1,891	2,530,000	2,086	2,920,000	2,281
1,760,000	1,725	2,150,000	1,896	2,540,000	2,091	2,930,000	2,286
1,770,000	1,729	2,160,000	1,901	2,550,000	2,096	2,940,000	2,291
1,780,000	1,733	2,170,000	1,906	2,560,000	2,101	2,950,000	2,296
1,790,000	1,737	2,180,000	1,911	2,570,000	2,106	2,960,000	2,301
1,800,000	1,741	2,190,000	1,916	2,580,000	2,111	2,970,000	2,306
1,810,000	1,745	2,200,000	1,921	2,590,000	2,116	2,980,000	2,311
1,820,000	1,749	2,210,000	1,926	2,600,000	2,121	2,990,000	2,316
1,830,000	1,753	2,220,000	1,931	2,610,000	2,126	3,000,000	2,321
1,840,000	1,757	2,230,000	1,936	2,620,000	2,131		
1,850,000	1,761	2,240,000	1,941	2,630,000	2,136		
Over \$3,000,000 add \$4 for each \$10,000 over \$3,000,000							

APPENDIX D
CALIFORNIA LAND TITLE ASSOCIATION
(CLTA) ENDORSEMENT RATES –

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
100-06		Restrictions, easements, minerals	Loan: Extended	No charge
100.1		Restrictions, easements, minerals	Loan: CLTA Standard	20%
100.2-06	9-06	Restrictions, Encroachments & Minerals	Loan: Extended	No charge
100.2.1-06	9.3-06	Restrictions and Setbacks	Loan: Extended	No Charge
100.2.6-06	9.6-06	Private Rights	Loan: All Policies	\$100
100.2.7-06	9.7-06	Restrictions, Encroachments & Minerals-Land Under Development	Loan: All Policies	10%, Minimum \$100 / Max. \$500
100.2.8-06	9.8-06	Covenants, Conditions and Restrictions-Land Under Development	Owner: All Policies	15%, minimum \$100 / maximum \$750
100.2.9-06	9.9-06	Private Rights	Owner: All Policies	\$250
100.2.10-06	9.10-06	Restrictions, Encroachments & Minerals-Current Violations	Loan: All Policies	\$100
100.4-06		Present violation of particular CC&Rs	Loan: Extended Standard	\$25 10%
100.5-06		Present violation of particular CC&Rs	Owner: Extended Standard	\$25 20%
100.6-06		Present or future violation of CC&Rs	Owner: Extended Standard	\$25 20%
100.7-06		Present violation of particular CC&Rs	Owner: Extended Standard	\$25 20%
100.8-06		Present or future violation of CC&Rs	Owner: Extended Standard	\$25 20%
100.9-06	9.1-06	Restrictions, Unimproved Land	Owner: ALTA	\$100
100.10-06	9.2-06	Setbacks, Restrictions, and Improved Land	Owner: ALTA	\$100
100.12-06		Reverter, right of re-entry or power of termination in CC&Rs not enforceable	Loan: Extended	\$25

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
100.13-06		Lien of assessment in CC&Rs subordinate to insured mortgage	Loan: Extended	\$25
100.17-06		Modification of restrictions is proper	Owner: All Policies Loan: All Policies	20% 10%
100.18 -06		Exercise of reverter, right of re-entry or power of termination in CC&Rs and marketability	Loan: All Policies	\$25
100.19-06		No present violations of CC&Rs	Owner: Extended Standard Loan: Extended Standard	\$25 20% \$25 10%
100.20-06		Enforcement of CC&Rs based on present violation	Owner: Extended Standard Loan: Extended Standard	\$25 20% \$25 10%
100.21-06		Approval of plans and specifications required by CC&Rs	Owner: Extended Standard Loan: Extended Standard	\$25 20% \$25 10%
100.23-06		Right of surface entry under oil lease	Loan: Extended	\$25
100.24-06		Lessee does not have right to use the surface	Loan: All Policies	10%
100.25-06		Subsurface oil drilling does not violate CC&Rs	Lessee: Standard (Leasehold)	20%
100.26-06		Damage to improvements resulting from right to use surface (FHA)	Owner: Standard Loan: Extended Standard	20% 10% 10%
100.27-06		Present violation of CC&Rs	Loan: Extended	\$25
100.28-06		Violation of particular provisions of CC&R by future construction	Owner: All Policies Loan: All Policies	20% 10%
100.29		Mineral rights - damage to improvements	Owner: Standard	20%
101		M/L priority insurance	Loan: CLTA Standard	10%

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
101.1-06		M/L insurance after Notice of Completion	Owner: Extended Standard	\$100 20%, minimum \$100 (D.V.A. - 10%)
101.2-06		M/L insurance after Notice of Completion	Loan: All Policies	10%
101.3-06		M/L insurance - no Notice of Completion	Loan: All Policies	10%
101.4		M/L insurance -no Notice of Completion	Owner: Standard	\$100
101.5-06		M/L insurance - Notice of Completion regular and liens listed; liability limited to specific amount	Loan: All Policies where 101 endorsements not included in original policy	\$25 per issue, plus \$5 for each lien over two, plus 10% for insurance in excess of \$100 based upon amount of the loan, plus \$5 for each parcel or endorsement over one on tracts where three or more are issued concurrently.
101.6-06		M/L insurance - Notice of Completion regular and liens listed; liability not limited to specific amount	Loan: All Policies where 101 endorsements included in original policy	No charge for one such endorsement. \$25 for each additional endorsement over one. If more than two liens, add \$5 per lien. Add \$5 for each lot covered or endorsement over one on tracts where three or more are issued concurrently.
101.8		Work of improvement financed by insured mortgage	Loan: CLTA Standard	10%
101.9-06		M/L insurance - Notice of Completion describes specific work of improvement on only a portion of land covered by policy	Owner: Extended Standard	\$100 20%, minimum \$100 (D.V.A. - 10%)
101.10-06		M/L insurance - Notice of Completion describes specific work of improvement on only a portion of land covered by policy	Loan: All Policies	10%
101.11 -06		M/L insurance - as to only a portion of land covered by policy - no Notice of Completion	Loan: All Policies	10%

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
101.12-06		M/L insurance - as to only a portion of land covered by policy - no Notice of Completion	Owner: Standard	20%
101.13-06		M/L insurance after Notice of Completion	Loan: All Policies	10%
102.4-06		Foundations are within boundary lines, do not violate CC&Rs	Loan: All Policies	10%, minimum \$100, maximum \$1,000
102.5-06		Foundations are within boundary lines, do not violate CC&Rs, no encroachment onto easements	Loan: All Policies	15%, minimum \$100, maximum \$1,000.
102.6-06		Foundations on portion of the land are within boundary lines, do not violate CC&R' s	Loan: All Policies	10%, based upon portion of loan applicable to the land covered, minimum \$100, maximum \$1,000.
102.7-06		Foundations on portion of the land are within boundary lines, do not violate CC&Rs, no encroachment onto easements	Loan: All Policies	10%, based upon portion of loan applicable to the land covered, minimum \$100, maximum \$1,000.
103.1-06	28-06	Exercise of right of use or maintenance of easement	Owners: All Policies Loan: Extended Standard	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements. \$25 10%
103.3-06		Forced removal of improvements which encroach into easement	Loan: Extended Standard	\$25 10%
103.4-06		Insured easement provides ingress and egress	Owner: All Policies Loan: All Policies	20%, max. \$300 10%, max. \$250
103.5-06		Water rights - damage to improvements	Owner: Extended Loan: All Policies	20%, max. \$300 10%, max. \$250
103.6-06		No encroachment onto specific easement	Loan: Extended	10%
103.7-06		Land abuts existing street	Owner: Extended Standard Loan: Extended	\$25 20%, max. \$100 \$25 if issued concurrently with policy. 10% if issued subsequent to issuance of policy, maximum \$100

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
			Standard	10%, Max. \$100
103.8-06		Water rights - damage to existing or future improvements (FHA)	Loan: All Policies	10%
103.9-06		Forced removal of encroachment onto public street	Loan: All Policies	10%
103.10-06		Surface owner insured against use of surface by owner of land below the horizontal division of land	Owner: Standard	20%
103.11-06	17-06	Access and Entry	All Policies	\$100
103.12-06	17.1-06	Indirect Access and Entry	All Policies	\$100
103.13-06	17.2-06	Utility Access	All Policies	Improved: \$100 Unimproved: \$250
103.14-06	28.1-06	Encroachments-Boundaries and Easements	Owner: Extended Loan: Extended	15% (minimum \$100) \$100
103.15-06	28.2-06	Encroachments-Boundaries and Easements-Described Improvements	Owner: Extended Loan: Extended	15% (minimum \$100) \$100
104-06		Assignment of beneficial interest	Loan: Extended	40% based upon the unpaid balance of the encumbrance, minimum \$300, maximum \$1,000 Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.
104.A		Assignment of beneficial interest	Loan: CLTA Standard	30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
				Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.
104.1-06		Assignment of beneficial interest	Loan: All Policies	(a) If issued concurrently with policy - no charge. (b) If not issued concurrently with loan policy, \$125 per issuance
104.4-06		Collateral assignment of beneficial interest	Loan: All Policies	Same as 104.1 above
104.6-06	37-06	Assignment of lessor's interest in lease - no defect in execution, no prior assignment	Loan: Extended	\$100
104.7-06		No prior assignment of rents	Loan: All Policies	\$50. On tracts where three or more are issued concurrently, \$15 per issue.
104.8-06		Assignment of beneficial interest	Loan: Extended	40% based upon the unpaid balance of the encumbrance, minimum \$300, maximum \$1,000. Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.
104.9		Assignment of beneficial interest	Loan: CLTA Standard	30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000. Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.
104.10-06		Assignment of beneficial interest	Loan: All Policies	(a) If issued concurrently with policy - no charge.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
				(b)If not issued concurrently with loan policy, \$125 per issuance
104.11-06		Collateral assignment of beneficial interest	Loan: All Policies	30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000. Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.
104.12-06	10-06	Assignment of beneficial interest	Loan: Extended	(a) If issued concurrently with policy - no charge. (b)If not issued concurrently with loan policy, \$125 per issuance
104.13-06	10.1-06	Assignment of beneficial interest	Loan: Extended	40% based upon the unpaid balance of the encumbrance, minimum \$300, maximum \$1,000 Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.
105-06		Insuring two or more Deeds of Trust	Loan: Extended	\$100
105.1		Insuring two or more Deeds of Trust	Loan: CLTA Standard	\$100
106-06		State of California - Abutters Rights	Owner: Standard	\$100
106C-06		State of California - Abutters Rights	Owner: Standard	\$100
106.1-06		State of California - Abutters Rights	Owner: Standard	\$100
106.1C-06		State of California - Abutters Rights	Owner: Standard	\$100
106.2-06		State of California - Abutters Rights	Owner: Standard	\$100
106.2C-06		State of California - Abutters Rights	Owner: Standard	\$100
107.1-06		Allocation of Liability	All Policies	No charge

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
107.2-06		Increased Liability	All Policies	The insurance rate applicable for each additional \$10,000 of liability assumed in excess of the amount shown on the existing policy.
107.5-06		Improvements included in policy coverage for purposes of establishing damages	Loan: Leasehold	No charge
107.9-06		Adding a named insured	All Policies	No charge if issued at time of policy or if issued to a trustee of a trust established for the benefit of the insured, otherwise \$100.
107.10-06		Adding a named insured	All Policies	No charge if issued at time policy is issued. \$150 if attached subsequently.
107.11-06		When mortgagee has also acquired a fee interest	Loan: Extended Rewrite	20% based upon amount of loan.
108.7		Additional advance	Loan: Standard	65% based upon amount of advance, minimum \$250. If priority insurance given, add 10%. Note: when issued in conjunction with 110.6 endorsement, only charge for highest rated endorsement.
108.8-06		Additional advance	Loan: Extended	75% based upon amount of advance, minimum \$300. Note: when issued in conjunction with 110.5-06 endorsement, only charge for highest rated endorsement.
108.9		Additional advance – D.V.A.	Owner: Standard	80% based upon amount of advance, where the veteran is an insured owner, 100% based upon the amount of the advance, where the veteran is not an insured owner.
108.10-06		Additional Advance - Revolving Credit	Loan: Standard	65% based upon amount of advance, minimum \$250. If priority insurance given, add 10%. Note: when issued in conjunction with 110.6 endorsement, only charge for highest rated endorsement.
			Extended	75% based upon amount of advance, minimum \$300. Note: when issued in conjunction with 110.5-06 endorsement, only charge for the highest rated endorsement.
109		No transfer of lessor's benefits in community lease	Owner: Standard	20%

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
110.1-06		Exception deleted	Owner: All Policies Loan: All Policies	10% based upon amount of policy, maximum \$100, except as to the standard printed exceptions 10% based upon amount of policy, maximum \$100, except as to the standard printed exceptions
110.3-06		Mineral interest owner's right of surface entry conveyed to owner of the surface	Owner: Extended Standard Loan: Extended Standard	10% 20% 10% 10%
110.4-06		Modification of deed of trust - specific provision quoted (no priority coverage)	Loan: Extended	20% based upon loan balance, minimum \$150.
110.5-06		Modification of deed of trust	Loan: Extended	45% based upon loan balance, minimum \$300. If a First American policy, ALTA 11-06, 110.5 or 110.5-06 endorsement has been issued within 18 months, maximum of \$750 applies. When issued in conjunction with a 108.8-06 endorsement, only charge for highest rated endorsement.
110.6		Modification of deed of trust	Loan: Standard	35% based upon loan balance, minimum \$250. If a First American policy, 110.6 or 110.6-06 endorsement has been issued within 18 months, maximum of \$750 applies. Note 2: When issued in conjunction with a 108.7-06 endorsement, only charge for highest rated endorsement.
110.7-06		Insurance against enforcement of lien or encumbrance	Owner: All Policies Loan: All Policies	Based upon risk involved, minimum \$100.
110.9-06	8.1-06	Environmental protection liens	Loan: Extended	For policies rated under C-1, C-2, C-3, or C-4: No charge For all other policies: \$25
110.9.1-06	8.2-06	Environmental Liens, Commercial	Owner: All Policies Loan: Extended	\$25
110.10-06		Modification of deed of trust and additional advance	Loan: Extended	The greater of (a) the applicable rate for a 108.8-06 endorsement, or (b) the applicable rate for a 110.5-06 endorsement; minimum \$300

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
110.11-06	11-06	Mortgage Modification	Loan: Extended	45% based upon loan balance, minimum \$300. If a First American policy, ALTA 11-06, 110.5 or 110.5-06 endorsement has been issued within 18 months, maximum \$750 applies. When issued in conjunction with a 108.8-06 endorsement, only charge for highest rated endorsement.
110.11.1-06	11.1-06	Mortgage Modification with Subordination	Loan: All Policies	45% based upon loan balance, minimum \$300. If a First American policy, ALTA 11-06, 110.5-06 or 110.6-06 endorsement has been issued within the last 18 months, maximum of \$750 applies. When issued in conjunction with a 108.8-06 endorsement, only charge for highest rated endorsement.
110.11.2-06	11.2-06	Mortgage Modification with additional amount of insurance	Loan: All Policies	The greater of (a) the applicable rate for a 108.8-06 endorsement, or (b) the applicable rate for a 110.5-06 endorsement; minimum \$300
111-06		Partial reconveyance, no impairments	Loan: All Policies	10% based upon loan balance, minimum \$100, maximum \$250.
111.1-06		Partial reconveyance, no impairments - alternate form	Loan: All Policies	10% based upon loan balance, minimum \$100, maximum \$250.
111.2-06		Subordination agreement, no impairments	Loan: Extended Loan: Standard	10% if issued concurrently with policy, 30% if issued subsequent to issuance of policy, minimum \$100, maximum \$500. 10% if issued concurrently with policy, 20% if issued subsequent to issuance of policy, minimum \$100, maximum \$500.
111.3-06		Combines form 111, 116 and paragraph 1(d) of form 100	Loan: All Policies	20%
111.4-06		Housing and Urban Development endorsement	Loan: All Policies	20%
111.5-06	6-06	Variable Rate Mortgage	Loan: All Policies	No charge
111.7-06		Variable rate mortgage	Loan: All Policies	No charge
111.8-06	6.2-06	Variable Rate, Negative Amortization	Loan: All Policies	No charge
111.9-06		FNMA Balloon Mortgage	Loan: All Policies	No charge
111.10-06		Revolving Credit Loan	Loan: All Policies	\$25
111.11-06		Revolving Credit Loan	Loan: All Policies	\$25
111.14-06	14-06	Future Advance – Priority	Loan: Extended	\$25

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
111.14.1-06	14.1-06	Future Advance – Knowledge	Loan: Extended	\$25
111.14.2-06	14.2-06	Future Advance – Letter of Credit	Loan: Extended	\$25
111.14.3-06	14.3-06	Future Advance – Reverse Mortgage	Loan: Extended	\$25
112		Bondholders Policy	Loan: CLTA Standard	\$25
112.1-06		Bondholders Policy	Loan: Extended	\$25
112.2		Bondholders Policy	Loan: CLTA Standard	\$25
114-06		Co-insurance	All Policies	The insurance rate applicable for the amount of liability assumed.
114.1-06		Co-insurance - joint and several liability	All Policies	The insurance rate applicable for the amount of liability assumed.
114.2-06		Co-insurance - joint and several liability, proportioned loss	All Policies	The insurance rate applicable for the amount of liability assumed.
114.3-06	23-06	Co-insurance - Single Policy	All Policies	No Charge
115-06		Condominium in fee	All Policies	\$10
115.1-06	4-06	Condominium	Loan: Extended	No charge
115.2-06	5-06	Planned Unit Development	Loan: Extended	No charge
115.3-06	4.1-06	Condominium	Loan: Extended	No Charge
115.4-06	5.1-06	Planned Unit Development	Loan: Extended	No Charge
116-06		Designation of improvements, common address, location and dimensions	Loan: All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
116.01-06	22-06	Location	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
116.02-06	22.1-06	Location and Map	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
116.1-06	25-06	Land described in policy is same as shown on survey	Owner: Standard Extended Loan: Standard Extended	20% \$100 20% \$100
116.1.2-06	25.1-06	Same as Portion of Survey	Owner: Standard Extended Loan: Standard Extended	20% \$100 20% \$100
116.2-06		Designation of	Owner: Standard	20%

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
		improvements, common address, project boundary dimensions (condominiums)	Loan: All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
116.3-06		Description after map recorded	Owner: All Policies Loan: All Policies	20% 10%
116.4-06	19.1-06	Contiguity – Single Parcel	All Policies	\$100
116.4.1-06	19-06	Contiguity – Multiple Parcels	All Policies	\$100
116.5-06	7-06	Manufactured Housing Unit	Loan: All Policies	\$25
116.5.1-06	7.1-06	Manufactured Housing Unit – Conversion	Loan: All Policies	\$25
116.5.2-06	7.2-06	Manufactured Housing Unit - Conversion	Owner: All Policies	\$25
116.6-06		Manufactured Housing Unit	Loan: All Policies	\$25
116.7-06		Subdivision Map Act Compliance	Loan: All Policies Owner: All Policies	\$25 \$100 per issue
116.8-06	26-06	Subdivision	All Policies	\$100 per issue
117-06	12-06	Aggregation	Loan: All Policies	\$100 per issue
117.1-06	12.1-06	Aggregation - State Limits	Loan: All Policies	\$100
119-06		Validity of lease	Loan: All Policies	20%
119.2-06		Validity of lease	Loan: Extended	20%
119.3-06		Circuitry of lien makes priority doubtful	Loan: Extended	10%
119.4		Bondholders - valid sublease binding at commencement of term	Loan: CLTA Standard	\$25
119.5-06	13-06	Leasehold	Owner: All Policies	No charge
119.6-06	13.1-06	Leasehold	Loan: All Policies	No charge
120.2		Deed of trust subordinate to lease	Lessee: Oil Leasehold	20%
122-06		Priority of advance over intervening matters	Loan: All Policies	If base policy is for full amount of loan: 10% based upon amount of advance, minimum \$100 per issue, maximum \$300 per issue.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
				If base policy is in the amount of initial advance only: apply same charges as called for under the 108 series.
122.2-06		Priority of advance over intervening matters	Loan: All Policies	75% based upon amount of advance, minimum \$250.
123.1-06	3-06	Zoning - unimproved land	All Policies	10%, minimum \$100.
123.2-06	3.1-06	Zoning - improved land	All Policies	If 123.1 or 123.1-06 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100.
123.3-06	3.2-06	Zoning-Land Under Development	Owner: All Policies Lender: All Policies	25% 20%
124.1-06		Affirmative and negative covenants in deeds or agreements except leases are binding	Owner: All Policies Loan: All Policies	20% 10%
124.2-06		Lessor's affirmative covenants	Lessee: All Policies Loan: All Policies	20% 10% (only one charge applies when both endorsements 124.2-06 and 124. 3-06 are issued on one policy)
124.3-06		Lessor's negative covenants	Lessee: All Policies	10% (only one charge applies when both endorsements 124.2-06 and 124. 3-06 are issued on one policy)
127-06	15-06	Non-Imputation – Full Equity Transfer	Owner: Extended	\$100
127.1-06	15.1-06	Non-Imputation – Additional Insured	Owner: Extended	\$100
127.2-06	15.2-06	Non-Imputation – Partial Equity	Owner: Extended	\$100
128-06	16-06	Mezzanine Financing	Owner: Extended	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
129-06	18-06	Single Tax Parcel	All Policies	\$100
129.1-06	18.1-06	Multiple Tax Parcels	All Policies	\$100
130-06	20-06	First Loss – Multiple Parcel Transactions	Loan: Extended	\$250
132-06	27-06	Usury	Loan: All Policies	\$500
133-06	24-06	Doing Business	Loan: All Policies	\$100
134-06	29-06	Interest Rate Swap-Direct Obligation	Loan: All Policies	10%
134.1-06	29.1-06	Interest Rate Swap-Additional Interest	Loan: All Policies	10%

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
134.2-06	29.2-06	Interest Rate Swap-Direct Obligation-Defined Amount	Loan: All Policies	10%
134.3-06	29.3-06	Interest Rate Swap-Additional Interest-Defined Amount	Loan: All Policies	10%
135-06	30-06	One to Four Family Shared Appreciation	Loan: All Policies	\$100
135.1-06	30.1-06	Commercial Participation Interest	Loan: All Policies	\$100
136-06	31-06	Severable Improvements	Loan: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
137-06	32-06	Construction Loan-Loss of Priority	Loan: All Policies	No Charge
137.1-06	32.1-06	Construction Loan-Loss of Priority-Direct Payment	Loan: All Policies	No Charge
137.2-06	32.2-06	Construction Loan-Loss of Priority-Insured's Direct Payment	Loan: All Policies	No Charge
138-06	33-06	Disbursement	Loan: All Policies	Single Family Residence / Condominium: \$250 Commercial:\$500
140-06	35-06	Minerals and Other Subsurface Substances-Buildings	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
140.1-06	35.1-06	Minerals and Other Subsurface Substances-Improvements	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
140.2-06	35.2-06	Minerals and Other Subsurface Substances-Described Improvements	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
140.3-06	35.3-06	Minerals and Other Subsurface Substances-Land Under Development	Owner: All Policies Loan: All Policies	20%, maximum \$750 \$250
141-06	36-06	Energy Project-Leasehold/Easement-Owner's	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
141.1-06	36.1-06	Energy Project-Leasehold/Easement-Loan	Loan: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
141.2-06	36.2-06	Energy Project-Leasehold-Owner's	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
141.3-06	36.3-06	Energy Project-Leasehold-Loan	Loan: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
141.4-06	36.4-06	Energy Project - Covenants, Conditions and Restrictions-Land Under Development-Owner's	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
141.5-06	36.5-06	Energy Project-Covenants, Conditions and Restrictions-Land Under Development-Loan	Loan: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
141.6-06	36.6-06	Energy Project-Encroachments	All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
142-06	39-06	Policy Authentication	All Policies	No Charge
143-06	41-06	Water-Buildings	Owner: All Policies Loan: All Policies	20%, maximum \$500 If issued concurrently with Owner's Policy containing a 143-06 endorsement, No Charge Loan policy without concurrent Owner's Policy 10%, maximum \$300
143.1-06	41.1-06	Water-Improvements	Owner: All Policies Loan: All Policies	20%, maximum \$500 If issued concurrently with Owner's Policy containing a 143-06 endorsement, No Charge Loan policy without concurrent Owner's Policy 10%, maximum \$300
143.2-06	41.2-06	Water-Described Improvements	Owner: All Policies Loan: All Policies	20%, maximum \$500 If issued concurrently with Owner's Policy containing a 143-06 endorsement, No Charge Loan policy without concurrent Owner's Policy 10%, maximum \$300
143.3-06	41.3-06	Water-Land Under Development	Owner: All Policies Loan: All Policies	25%, maximum \$750 If issued concurrently with Owner's Policy containing a 143-06 endorsement, No Charge

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
				Loan policy without concurrent Owner's Policy 15%, maximum \$350
144-06	42-06	Commercial Lender Group Endorsement	Loan: All Policies	\$250
145-06	43-06	Anti-Taint	Loan: All Policies	\$150
146-06	44-06	Insured Mortgage Recording-Loan	Loan: All Policies	No Charge
147-06	40-06	Tax Credit-Owner's Policy	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
147.1-06	40.1-06	Tax Credit-Defined Amount-Owner's Policy	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
148-06	45-06	Pari Passu Mortgage	Loan: All Policies	\$50
149-06	46-06	Option	Owner: All Policies	\$500

APPENDIX E

FIRST AMERICAN (F.A.) ENDORSEMENT RATES-

F.A. NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
1	Substitution of exceptions	Owner: All Policies Loan: All Policies	No charge No charge
2	Damage to improvements resulting from use or maintenance of easement	D.V.A.: Standard or Extended	10%
3	Mineral rights - damage to improvements	Loan: Extended Loan: Standard	10% No charge
3A	Right of entry under mineral exception	Owner: Standard	20% (D.V.A. 10%)
4	Easements, damage from use or maintenance	Loan: All Policies	20%
6	Partial reconveyance, no encroachment	Loan: All Policies	30%, based upon unpaid balance of loan.
7	Priority over mechanics' liens arising from deviation of borrower's agreement and escrow instructions	Loan: All Policies	20%
8	Zoning - improved land	Loan: Standard Loan: Extended	20%, minimum \$100. 15%, minimum \$100. On tracts where three or more are issued concurrently, \$7.50 per lot or endorsement if attached subsequent to original policy. \$5 per lot or endorsement if attached concurrently to original policy.
13	Mobile home	Owner: All Policies Loan: All Policies	No charge No charge
14	Converts policy to leasehold form	Owner: Standard Loan: Standard	No charge No charge
15.1	Converts policy to leasehold form	Loan: Extended	No charge
16.1	Converts policy to leasehold form	Owner: Extended 1987 or later	No charge
19	Optionee	Owner: Standard	No charge
20	Shared Appreciation Mortgage	Loan: Extended	50% of the difference between the rate for the basic amount of the deed of trust insured and the rate for the increased amount as specified in the endorsement.
21A	Revolving Credit Loan	Loan: Extended	No charge
22.1A	Revolving Credit Loan	Loan: Extended	No charge
23	Revolving Credit Loan	Loan: Extended	No charge
25A	Revolving Credit Loan	Loan: Extended	No charge
26	Revolving Credit Loan - Optional Advances	Loan: Standard or Extended	No charge

F.A. NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
28A	Revolving Credit Loan	Loan: Extended	No charge
28.1A	Revolving Credit Loan	Loan: Extended	No charge
28.2A	Revolving Credit Loan	Loan: Extended	No charge
28.3A	Revolving Credit Loan	Loan: Extended	No charge
28.3B	Revolving Credit Loan	Loan: Extended	No charge
28.4A	Revolving Credit Loan	Loan: Extended	No charge
29	Revolving Credit Loan - increased liability	Loan: Extended	70% based upon amount of increase.
29.1	Revolving Credit Loan - increased liability	Loan: Standard	60% based upon amount of advance. If priority insurance is given, add 10%.
30.1	Converts policy to leasehold form	Owner: ALTA Residential (Plain Language)	No charge
31	Restrictions, easements, minerals (unimproved land)	Loan: Extended	No charge
31.1	Restrictions, easements, minerals (improved land)	Owner: Extended	\$100
31.2	Restrictions, easements, minerals (unimproved land)	Owner: Extended	\$100
32	CLTA 116 modified for unimproved land	Loan: Extended	No charge
33	Truth in lending right of rescission	Loan: Extended	10% based upon amount of loan, minimum \$30, maximum \$100.
35	Priority over environmental protection lien	Loan: Extended	No charge
36.1	FNMA Balloon Mortgage	Loan: All Policies	No charge
37	Co-insurance provision does not apply	Owner: Extended	No charge
38	Arbitration optional	Owner: Extended	No charge
39	Arbitration optional	Loan: Extended	No charge
40	Priority over environmental protection lien	Loan: Extended	For policies rated under C-1, C-2, C-3, or C-4: No charge For all other policies: \$25
47	Extension of maturity date	Loan: All Policies	\$300 where no update is requested.
48	Extension of maturity date, reduction in rate of interest, capitalization of earned interest	Loan: All Policies	10%, minimum \$300, maximum \$750, where no update is requested.
48.1	Extension of maturity date, reduction in rate of interest, capitalization of earned interest	Limited Coverage Policies	\$35
71	Special Assessment Information	Loan: Limited Trustee's Sale Guarantee	\$75

F.A. NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
72	Additional Matters	Loan: Limited Trustee's Sale Guarantee	\$300
88	Reverse Mortgage (Trust Mortgagor)	Loan: Extended	\$50
89	Agricultural Land	Limited Coverage Policies	No Charge
92	Deletion of Natural Person Limitation	Owner: CLTA/ALTA Homeowner's Policy	No Charge
FA-CA- Special- Solar	Solar Contract Endorsement	Loan: All Policies	\$50
FA-CA-Res. Special- Enhanced	Residential Enhanced Coverage	Owner: Standard	5%

APPENDIX F
AMERICAN LAND TITLE ASSOCIATION
(ALTA) ENDORSEMENT RATES-

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
1-06		Street Assessments	Loan: Extended	No charge
3-06	123.1-06	Zoning - unimproved land	All Policies	10%, minimum \$100.
3.1-06	123.2-06	Zoning - improved land	All Policies	If 3-06 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100.
3.2-06	123.3-06	Zoning-Land Under Development	Owner: All Policies Loan: All Policies	25% 20%
4-06	115.1-06	Condominium	Loan: Extended	No charge
4.1-06	115.3-06	Condominium	Loan: Extended	No charge
5-06	115.2-06	Planned Unit Development	Loan: Extended	No charge
5.1-06	115.4-06	Planned Unit Development	Loan: Extended	No charge
6-06	111.5-06	Variable Rate	Loan: All Policies	No charge
6.2-06	111.8-06	Variable Rate, Negative Amortization	Loan: All Policies	No charge
7-06	116.5-06	Manufactured Housing Unit	Loan: All Policies	\$25
7.1-06	116.5.1-06	Manufactured Housing Unit - Conversion	Loan: All Policies	\$25
7.2-06	116.5.2-06	Manufactured Housing Unit - Conversion	Owner: All Policies	\$25
8.1-06	110.9-06	Environmental protection liens	Loan: Extended	For policies rated under C-1, C-2, C-3, or C-4: No charge For all other policies: \$25
8.2-06	110.9.1-06	Environmental Liens, Commercial	Owner: All Policies Loan: Extended	\$25
9-06	100.2-06	Restrictions, Encroachments & Minerals	Loan: Extended	No charge
9.1-06	100.9-06	Restrictions, Unimproved Land	Owner: ALTA	\$100
9.2-06	100.10-06	Setbacks, Restrictions, and Improved Land	Owner: ALTA	\$100

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
9.3-06	100.2.1-06	Restrictions and Setbacks	Loan: Extended	No charge
9.6-06	100.2.6-06	Private Rights	Loan: All Policies	\$100
9.7-06	100.2.7-06	Restrictions, Encroachments & Minerals-Land Under Development	Loan: All Policies	10%, minimum \$100 / maximum \$500
9.8-06	100.2.8-06	Covenants, Conditions and Restrictions-Land Under Development	Owner: All Policies	15%, minimum \$100 / maximum \$750
9.9-06	100.2.9-06	Private Rights	Owner: All Policies	\$250
9.10-06	100.2.10-06	Restrictions, Encroachments & Minerals-Current Violations	Loan: All Policies	\$100
10-06	104.12-06	Assignment of beneficial interest	Loan: Extended	(a) If issued concurrently with policy - no charge. (b) If not issued concurrently with loan policy, \$125 per issuance
10.1-06	104.13-06	Assignment of beneficial interest	Loan: Extended	40% based upon the unpaid balance of the encumbrance, minimum \$300, maximum \$1,000 Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.
11-06	110.11-06	Mortgage Modification	Loan: Extended	45% based upon loan balance, minimum \$300. If a First American policy, ALTA 11-06 or 110.5-06 end. had been issued within 18 months, maximum of \$750 applies. When issued in conjunction with a 108.8 endorsement only charge for highest rated endorsement.

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
11.1-06	110.11.1-06	Mortgage Modification with Subordination	Loan: All Policies	45% based upon loan balance, minimum \$300. If a First American policy, ALTA 11-06, 110.5-06 or 110.6-06 endorsement has been issued within the last 18 months, maximum of \$750 applies. When issued in conjunction with a 108.8-06 endorsement, only charge for highest rated endorsement.
11.2-06	110.11.2-06	Mortgage Modification with Additional Amount of Insurance	Loan: All Policies	The greater of (a) the applicable rate for a 108.8-06 endorsement, or (b) the applicable rate for a 110.5-06 endorsement; minimum \$300
12-06	117-06	Aggregation	Loan: All Policies	\$100 per issue
12.1-06	117.1-06	Aggregation - State Limits	Loan: All Policies	\$100
13-06	119.5-06	Leasehold	Owner: All Policies	No charge
13.1-06	119.6-06	Leasehold	Loan: All Policies	No charge
14-06	111.14-06	Future Advance – Priority	Loan: Extended	\$25
14.1-06	111.14.1-06	Future Advance – Knowledge	Loan: Extended	\$25
14.2-06	111.14.2-06	Future Advance – Letter of Credit	Loan: Extended	\$25
14.3-06	111.14.3-06	Future Advance – Reverse Mortgage	Loan: Extended	\$25
15-06	127-06	Non-imputation – Full Equity Transfer	Owner: Extended	\$100
15.1-06	127.1-06	Non-imputation – Additional Insured	Owner: Extended	\$100
15.2-06	127.2-06	Non-imputation – Partial Equity	Owner: Extended	\$100
16-06	128-06	Mezzanine Financing	Owner: Extended	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
17-06	103.11-06	Access and Entry	All Policies	\$100
17.1-06	103.12-06	Indirect Access and Entry	All Policies	\$100
17.2-06	103.13-06	Utility Access	All Policies	Improved: \$100

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	RATE
				(Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
				Unimproved: \$250
18-06	129-06	Single Tax Parcel	All Policies	\$100
18.1-06	129.1-06	Multiple Tax Parcel	All Policies	\$100
19-06	116.4.1-06	Contiguity – Multiple Parcels	All Policies	\$100
19.1-06	116.4-06	Contiguity – Single parcel	All Policies	\$100
20-06	130-06	First Loss – Multiple Parcel Transactions	Loan: Extended	\$250
22-06	116.01-06	Location	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
22.1-06	116.02-06	Location and Map	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
23-06	114.3-06	Co-insurance-Single Policy	All Policies	No Charge
24-06	133-06	Doing Business	Loan: All Policies	\$100
25-06	116.1-06	Land described in policy is same as shown on survey	Owner: Standard Extended Loan: Standard Extended	20% \$100 20% \$100
25.1-06	116.1.2-06	Same as Portion of Survey	Owner: Standard Extended Loan: Standard Extended	20% \$100 20% \$100
26-06	116.8-06	Subdivision	All Policies	\$100 per issue
27-06	132-06	Usury	Loan: All Policies	\$500
28-06	103.1-06	Exercise of right of use or maintenance of easement	Owners: All Policies Loan: Extended Loan: Standard	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements. \$25 10%
28.1-06	103.14-06	Encroachments-Boundaries and Easements	Owner: Extended Loan: Extended	15% (minimum \$100) \$100
28.2-06	103.15-06	Encroachments-Boundaries and Easements-Described Improvements	Owner: Extended Loan: Extended	15% (minimum \$100) \$100
29-06	134-06	Interest Rate Swap-Direct Obligation	Loan: All Policies	10%

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
29.1-06	134.1-06	Interest Rate Swap- Additional Interest	Loan: All Policies	10%
29.2-06	134.2-06	Interest Rate Swap- Direct Obligation-Defined Amount	Loan: All Policies	10%
29.3-06	134.3-06	Interest Rate Swap- Additional Interest- Defined Amount	Loan: All Policies	10%
30-06	135-06	One to Four Family Shared Appreciation	Loan: All Policies	\$100
30.1	135.1-06	Commercial Participation Interest	Loan: All Policies	\$100
31-06	136-06	Severable Improvements	Loan: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
32-06	137-06	Construction Loan-Loss of Priority	Loan: All Policies	No Charge
32.1-06	137.1-06	Construction Loan-Loss of Priority-Direct Payment	Loan: All Policies	No Charge
32.2-06	137.2-06	Construction Loan-Loss of Priority-Insured's Direct Payment	Loan: All Policies	No Charge
33-06	138-06	Disbursement	Loan: All Policies	Single Family Residence / Condominium: \$250 Commercial:\$500
35-06	140-06	Minerals and Other Subsurface Substances- Buildings	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
35.1-06	140.1-06	Minerals and Other Subsurface Substances- Improvements	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
35.2-06	140.2-06	Minerals and Other Subsurface Substances- Described Improvements	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
35.3-06	140.3-06	Minerals and Other Subsurface Substances- Land Under Development	Owner: All Policies Loan: All Policies	20%, maximum \$750 \$250
36-06	141-06	Energy Project- Leasehold/Easement- Owner's	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
36.1-06	141.1-06	Energy Project- Leasehold/Easement- Loan	Loan: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
36.2-06	141.2-06	Energy Project- Leasehold-Owner's	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
36.3-06	141.3-06	Energy Project- Leasehold-Loan	Loan: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
36.4-06	141.4-06	Energy Project- Covenants, Conditions and Restrictions-Land Under Development- Owner's	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
36.5-06	141.5-06	Energy Project- Covenants, Conditions and Restrictions-Land Under Development-Loan	Loan: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
36.6-06	141.6-06	Energy Project- Encroachments	All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
37-06	104.6-06	Assignment of lessor's interest in lease - no defect in execution, no prior assignment	Loan: Extended	\$100
39-06	142-06	Policy Authentication	All Policies	No Charge
40-06	147-06	Tax Credit-Owner's Policy	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.
40.1-06	147.1-06	Tax Credit-Defined Amount-Owner's Policy	Owner: All Policies	Pricing shall be commensurate with the risk assumed and issuance must be authorized in advance in accordance with the Company's Underwriting requirements.

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Basic Title Insurance Rate unless otherwise indicated)
41-06	143-06	Water-Buildings	Owner: All Policies Loan: All Policies	20%, maximum \$500 If issued concurrently with Owner's Policy containing a 143-06 endorsement, No Charge Loan policy without concurrent Owner's Policy 10%, maximum \$300
41.1-06	143.1-06	Water-Improvements	Owner: All Policies Loan: All Policies	20%, maximum \$500 If issued concurrently with Owner's Policy containing a 143-06 endorsement, No Charge Loan policy without concurrent Owner's Policy 10%, maximum \$300
41.2-06	143.2-06	Water-Described Improvements	Owner: All Policies Loan: All Policies	20%, maximum \$500 If issued concurrently with Owner's Policy containing a 143-06 endorsement, No Charge Loan policy without concurrent Owner's Policy 10%, maximum \$300
41.3-06	143.3-06	Water-Land Under Development	Owner: All Policies Loan: All Policies	25%, maximum \$750 If issued concurrently with Owner's Policy containing a 143-06 endorsement, No Charge Loan policy without concurrent Owner's Policy 15%, maximum \$350
42-06	144-06	Commercial Lender Group Endorsement	Loan: All Policies	\$250
43-06	145-06	Anti-Taint	Loan: All Policies	\$150
44-06	146-06	Insured Mortgage Recording-Loan	Loan: All Policies	No Charge
45-06	148-06	Pari Passu Mortgage	Loan: All Policies	\$50
46-06	149-06	Option	Owner: All Policies	\$500
JR-1		Supplemental Coverage (Continuation Endorsement)	ALTA Junior Loan Policy	No charge for first endorsement if issued within six months of original policy; otherwise \$25
JR-2		Revolving Credit - Variable Rate	ALTA Junior Loan Policy	No charge

APPENDIX G BASIC RESIDENTIAL SALE ESCROW FEE

ESCROW REGION 1:

Alpine, Amador, Calaveras, Colusa, El Dorado, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, Sierra, Stanislaus, Sutter, Tuolumne, Yolo, and Yuba Counties

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$750
\$100,001 to \$200,000	\$950
\$200,001 to \$300,000	\$1,150
\$300,001 to \$400,000	\$1,250
\$400,001 to \$500,000	\$1,350
\$500,001 to \$600,000	\$1,450
\$600,001 to \$700,000	\$1,550
\$700,001 to \$800,000	\$1,650
\$800,001 to \$900,000	\$1,750
\$900,001 to \$1,000,000	\$1,850
\$1,000,001 to \$1,250,000	\$1,975
\$1,250,001 to \$1,500,000	\$2,100
\$1,500,001 to \$2,000,000	\$2,350
Above \$2,000,000	\$2,600

Add \$250 in the case of a Short Sale.

ESCROW REGION 2:

Los Angeles, Orange, Riverside, and San Bernardino Counties

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$ 50,000	\$750
\$50,001 to \$60,000	\$800
\$60,001 to \$70,000	\$860
\$70,001 to \$80,000	\$920
\$80,001 to \$90,000	\$980
\$90,001 to \$100,000	\$1,040
\$100,001 to \$300,000	Add \$35 for each \$10,000 or fraction thereof above \$100,000 plus \$50
\$300,001 to 2,000,000	Add \$30 for each \$10,000 or fraction thereof above \$300,000 plus \$50
Above \$2,000,000	\$6,940

ESCROW REGION 3:

Alameda, Contra Costa, Marin, San Mateo, Santa Clara, and San Francisco Counties

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$50,000	\$600
\$50,001 to \$100,000	\$735
\$100,001 to \$110,000	\$835
\$110,001 to \$120,000	\$845
\$120,001 to \$130,000	\$855
\$130,001 to \$140,000	\$865
\$140,001 to \$150,000	\$875
\$150,001 to \$160,000	\$885
\$160,001 to \$170,000	\$895
\$170,001 to \$180,000	\$905
\$180,001 to \$190,000	\$915
\$190,001 to \$200,000	\$925
\$200,001 to \$210,000	\$950
\$210,001 to \$220,000	\$960
\$220,001 to \$230,000	\$970
\$230,001 to \$240,000	\$980
\$240,001 to \$250,000	\$990
\$250,001 to \$260,000	\$1,000
\$260,001 to \$270,000	\$1,010
\$270,001 to \$280,000	\$1,020
\$280,001 to \$290,000	\$1,030
\$290,001 to \$300,000	\$1,040
\$300,001 to \$310,000	\$1,050
\$310,001 to \$320,000	\$1,060
\$320,001 to \$330,000	\$1,070
\$330,001 to \$340,000	\$1,080
\$340,001 to \$350,000	\$1,090
\$350,001 to \$360,000	\$1,100
\$360,001 to \$370,000	\$1,110
\$370,001 to \$380,000	\$1,120
\$380,001 to \$390,000	\$1,130
\$390,001 to \$400,000	\$1,140
\$400,001 to \$410,000	\$1,185
\$410,001 to \$420,000	\$1,195
\$420,001 to \$430,000	\$1,205
\$430,001 to \$440,000	\$1,215
\$440,001 to \$450,000	\$1,225
\$450,001 to \$460,000	\$1,235
\$460,001 to \$470,000	\$1,245

\$470,001 to \$480,000	\$1,255
\$480,001 to \$490,000	\$1,265
\$490,001 to \$500,000	\$1,275
\$500,001 to \$510,000	\$1,285
\$510,001 to \$520,000	\$1,295
\$520,001 to \$530,000	\$1,305
\$530,001 to \$540,000	\$1,315
\$540,001 to \$550,000	\$1,325
\$550,001 to \$560,000	\$1,335
\$560,001 to \$570,000	\$1,345
\$570,001 to \$580,000	\$1,355
\$580,001 to \$590,000	\$1,365
\$590,001 to \$600,000	\$1,375
\$600,001 to \$610,000	\$1,385
\$610,001 to \$620,000	\$1,395
\$620,001 to \$630,000	\$1,405
\$630,001 to \$640,000	\$1,415
\$640,001 to \$650,000	\$1,425
\$650,001 to \$660,000	\$1,435
\$660,001 to \$670,000	\$1,445
\$670,001 to \$680,000	\$1,455
\$680,001 to \$690,000	\$1,465
\$690,001 to \$700,000	\$1,475
\$700,001 to \$710,000	\$1,485
\$710,001 to \$720,000	\$1,495
\$720,001 to \$730,000	\$1,505
\$730,001 to \$740,000	\$1,515
\$740,001 to \$750,000	\$1,525
\$750,001 to \$760,000	\$1,535
\$760,001 to \$770,000	\$1,545
\$770,001 to \$780,000	\$1,555
\$780,001 to \$790,000	\$1,565
\$790,001 to \$800,000	\$1,575
\$800,001 to \$810,000	\$1,585
\$810,001 to \$820,000	\$1,595
\$820,001 to \$830,000	\$1,605
\$830,001 to \$840,000	\$1,615
\$840,001 to \$850,000	\$1,625
\$850,001 to \$860,000	\$1,635
\$860,001 to \$870,000	\$1,645
\$870,001 to \$880,000	\$1,655
\$880,001 to \$890,000	\$1,665

\$890,001 to \$900,000	\$1,675
\$900,001 to \$910,000	\$1,685
\$910,001 to \$920,000	\$1,695
\$920,001 to \$930,000	\$1,705
\$930,001 to \$940,000	\$1,715
\$940,001 to \$950,000	\$1,725
\$950,001 to \$960,000	\$1,735
\$960,001 to \$970,000	\$1,745
\$970,001 to \$980,000	\$1,755
\$980,001 to \$990,000	\$1,765
\$990,001 to \$1,000,000	\$1,775
\$1,000,001 to \$1,010,000	\$1,785
\$1,010,001 to \$1,020,000	\$1,790
\$1,020,001 to \$1,030,000	\$1,795
\$1,030,001 to \$1,040,000	\$1,800
\$1,040,001 to \$1,050,000	\$1,805
\$1,050,001 to \$1,060,000	\$1,810
\$1,060,001 to \$1,070,000	\$1,815
\$1,070,001 to \$1,080,000	\$1,820
\$1,080,001 to \$1,090,000	\$1,825
\$1,090,001 to \$1,100,000	\$1,830
\$1,100,001 to \$1,110,000	\$1,835
\$1,110,001 to \$1,120,000	\$1,840
\$1,120,001 to \$1,130,000	\$1,845
\$1,130,001 to \$1,140,000	\$1,850
\$1,140,001 to \$1,150,000	\$1,855
\$1,150,001 to \$1,160,000	\$1,860
\$1,160,001 to \$1,170,000	\$1,865
\$1,170,001 to \$1,180,000	\$1,870
\$1,180,001 to \$1,190,000	\$1,875
\$1,190,001 to \$1,200,000	\$1,880
\$1,200,001 to \$1,210,000	\$1,885
\$1,210,001 to \$1,220,000	\$1,890
\$1,220,001 to \$1,230,000	\$1,895
\$1,230,001 to \$1,240,000	\$1,900
\$1,240,001 to \$1,250,000	\$1,905
\$1,250,001 to \$1,260,000	\$1,910
\$1,260,001 to \$1,270,000	\$1,915
\$1,270,001 to \$1,280,000	\$1,920
\$1,280,001 to \$1,290,000	\$1,925
\$1,290,001 to \$1,300,000	\$1,930
\$1,300,001 to \$1,310,000	\$1,935

\$1,310,001 to \$1,320,000	\$1,940
\$1,320,001 to \$1,330,000	\$1,945
\$1,330,001 to \$1,340,000	\$1,950
\$1,340,001 to \$1,350,000	\$1,955
\$1,350,001 to \$1,360,000	\$1,960
\$1,360,001 to \$1,370,000	\$1,965
\$1,370,001 to \$1,380,000	\$1,970
\$1,380,001 to \$1,390,000	\$1,975
\$1,390,001 to \$1,400,000	\$1,980
\$1,400,001 to \$1,410,000	\$1,985
\$1,410,001 to \$1,420,000	\$1,990
\$1,420,001 to \$1,430,000	\$1,995
\$1,430,001 to \$1,440,000	\$2,000
\$1,440,001 to \$1,450,000	\$2,005
\$1,450,001 to \$1,460,000	\$2,010
\$1,460,001 to \$1,470,000	\$2,015
\$1,470,001 to \$1,480,000	\$2,020
\$1,480,001 to \$1,490,000	\$2,025
\$1,490,001 to \$1,500,000	\$2,030
\$1,500,001 to \$1,510,000	\$2,150
\$1,510,001 to \$1,520,000	\$2,150
\$1,520,001 to \$1,530,000	\$2,150
\$1,530,001 to \$1,540,000	\$2,150
\$1,540,001 to \$1,550,000	\$2,150
\$1,550,001 to \$1,560,000	\$2,150
\$1,560,001 to \$1,570,000	\$2,150
\$1,570,001 to \$1,580,000	\$2,150
\$1,580,001 to \$1,590,000	\$2,150
\$1,590,001 to \$1,600,000	\$2,150
\$1,600,001 to \$1,610,000	\$2,150
\$1,610,001 to \$1,620,000	\$2,150
\$1,620,001 to \$1,630,000	\$2,150
\$1,630,001 to \$1,640,000	\$2,150
\$1,640,001 to \$1,650,000	\$2,150
\$1,650,001 to \$1,660,000	\$2,150
\$1,660,001 to \$1,670,000	\$2,150
\$1,670,001 to \$1,680,000	\$2,150
\$1,680,001 to \$1,690,000	\$2,150
\$1,690,001 to \$1,700,000	\$2,150
\$1,700,001 to \$1,710,000	\$2,150
\$1,710,001 to \$1,720,000	\$2,150
\$1,720,001 to \$1,730,000	\$2,150

\$1,730,001 to \$1,740,000	\$2,150
\$1,740,001 to \$1,750,000	\$2,150
\$1,750,001 to \$1,760,000	\$2,150
\$1,760,001 to \$1,770,000	\$2,150
\$1,770,001 to \$1,780,000	\$2,150
\$1,780,001 to \$1,790,000	\$2,150
\$1,790,001 to \$1,800,000	\$2,150
\$1,800,001 to \$1,810,000	\$2,150
\$1,810,001 to \$1,820,000	\$2,150
\$1,820,001 to \$1,830,000	\$2,150
\$1,830,001 to \$1,840,000	\$2,150
\$1,840,001 to \$1,850,000	\$2,150
\$1,850,001 to \$1,860,000	\$2,150
\$1,860,001 to \$1,870,000	\$2,150
\$1,870,001 to \$1,880,000	\$2,150
\$1,880,001 to \$1,890,000	\$2,150
\$1,890,001 to \$1,900,000	\$2,150
\$1,900,001 to \$1,910,000	\$2,150
\$1,910,001 to \$1,920,000	\$2,150
\$1,920,001 to \$1,930,000	\$2,150
\$1,930,001 to \$1,940,000	\$2,150
\$1,940,001 to \$1,950,000	\$2,150
\$1,950,001 to \$1,960,000	\$2,150
\$1,960,001 to \$1,970,000	\$2,150
\$1,970,001 to \$1,980,000	\$2,150
\$1,980,001 to \$1,990,000	\$2,150
\$1,990,001 to \$2,000,000	\$2,150
Above \$2,000,000 - minimum amount	\$2,150

Add \$250 in the case of a Short Sale.

ESCROW REGION 4:

Butte, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Monterey, Napa, Plumas, San Benito, Santa Cruz, Shasta, Siskiyou, Sonoma, Solano, Tehama, and Trinity Counties

Transaction Amount	Fee
Up to \$50,000	\$600
\$50,001 to \$100,000	\$735
\$100,001 to \$110,000	\$835
\$110,001 to \$120,000	\$845
\$120,001 to \$130,000	\$855
\$130,001 to \$140,000	\$865
\$140,001 to \$150,000	\$875
\$150,001 to \$160,000	\$885

\$160,001 to \$170,000	\$895
\$170,001 to \$180,000	\$905
\$180,001 to \$190,000	\$915
\$190,001 to \$200,000	\$925
\$200,001 to \$210,000	\$950
\$210,001 to \$220,000	\$960
\$220,001 to \$230,000	\$970
\$230,001 to \$240,000	\$980
\$240,001 to \$250,000	\$990
\$250,001 to \$260,000	\$1,000
\$260,001 to \$270,000	\$1,010
\$270,001 to \$280,000	\$1,020
\$280,001 to \$290,000	\$1,030
\$290,001 to \$300,000	\$1,040
\$300,001 to \$310,000	\$1,050
\$310,001 to \$320,000	\$1,060
\$320,001 to \$330,000	\$1,070
\$330,001 to \$340,000	\$1,080
\$340,001 to \$350,000	\$1,090
\$350,001 to \$360,000	\$1,100
\$360,001 to \$370,000	\$1,110
\$370,001 to \$380,000	\$1,120
\$380,001 to \$390,000	\$1,130
\$390,001 to \$400,000	\$1,140
\$400,001 to \$410,000	\$1,185
\$410,001 to \$420,000	\$1,195
\$420,001 to \$430,000	\$1,205
\$430,001 to \$440,000	\$1,215
\$440,001 to \$450,000	\$1,225
\$450,001 to \$460,000	\$1,235
\$460,001 to \$470,000	\$1,245
\$470,001 to \$480,000	\$1,255
\$480,001 to \$490,000	\$1,265
\$490,001 to \$500,000	\$1,275
\$500,001 to \$510,000	\$1,285
\$510,001 to \$520,000	\$1,295
\$520,001 to \$530,000	\$1,305
\$530,001 to \$540,000	\$1,315
\$540,001 to \$550,000	\$1,325
\$550,001 to \$560,000	\$1,335
\$560,001 to \$570,000	\$1,345
\$570,001 to \$580,000	\$1,355

\$580,001 to \$590,000	\$1,365
\$590,001 to \$600,000	\$1,375
\$600,001 to \$610,000	\$1,385
\$610,001 to \$620,000	\$1,395
\$620,001 to \$630,000	\$1,405
\$630,001 to \$640,000	\$1,415
\$640,001 to \$650,000	\$1,425
\$650,001 to \$660,000	\$1,435
\$660,001 to \$670,000	\$1,445
\$670,001 to \$680,000	\$1,455
\$680,001 to \$690,000	\$1,465
\$690,001 to \$700,000	\$1,475
\$700,001 to \$710,000	\$1,485
\$710,001 to \$720,000	\$1,495
\$720,001 to \$730,000	\$1,505
\$730,001 to \$740,000	\$1,515
\$740,001 to \$750,000	\$1,525
\$750,001 to \$760,000	\$1,535
\$760,001 to \$770,000	\$1,545
\$770,001 to \$780,000	\$1,555
\$780,001 to 7900,000	\$1,565
\$790,001 to \$800,000	\$1,575
\$800,001 to \$810,000	\$1,585
\$810,001 to \$820,000	\$1,595
\$820,001 to \$830,000	\$1,605
\$830,001 to \$840,000	\$1,615
\$840,001 to \$850,000	\$1,625
\$850,001 to \$860,000	\$1,635
\$860,001 to \$870,000	\$1,645
\$870,001 to \$880,000	\$1,655
\$880,001 to \$890,000	\$1,665
\$890,001 to \$900,000	\$1,675
\$900,001 to \$910,000	\$1,685
\$910,001 to \$920,000	\$1,695
\$920,001 to \$930,000	\$1,705
\$930,001 to \$940,000	\$1,715
\$940,001 to \$950,000	\$1,725
\$950,001 to \$960,000	\$1,735
\$960,001 to \$970,000	\$1,745
\$970,001 to \$980,000	\$1,755
\$980,001 to \$990,000	\$1,765
\$990,001 to \$1,000,000	\$1,775

\$1,000,001 to \$1,010,000	\$1,785
\$1,010,001 to \$1,020,000	\$1,790
\$1,020,001 to \$1,030,000	\$1,795
\$1,030,001 to \$1,040,000	\$1,800
\$1,040,001 to \$1,050,000	\$1,805
\$1,050,001 to \$1,060,000	\$1,810
\$1,060,001 to \$1,070,000	\$1,815
\$1,070,001 to \$1,080,000	\$1,820
\$1,080,001 to \$1,090,000	\$1,825
\$1,090,001 to \$1,100,000	\$1,830
\$1,100,001 to \$1,110,000	\$1,835
\$1,110,001 to \$1,120,000	\$1,840
\$1,120,001 to \$1,130,000	\$1,845
\$1,130,001 to \$1,140,000	\$1,850
\$1,140,001 to \$1,150,000	\$1,855
\$1,150,001 to \$1,160,000	\$1,860
\$1,160,001 to \$1,170,000	\$1,865
\$1,170,001 to \$1,180,000	\$1,870
\$1,180,001 to \$1,190,000	\$1,875
\$1,190,001 to \$1,200,000	\$1,880
\$1,200,001 to \$1,210,000	\$1,885
\$1,210,001 to \$1,220,000	\$1,890
\$1,220,001 to \$1,230,000	\$1,895
\$1,230,001 to \$1,240,000	\$1,900
\$1,240,001 to \$1,250,000	\$1,905
\$1,250,001 to \$1,260,000	\$1,910
\$1,260,001 to \$1,270,000	\$1,915
\$1,270,001 to \$1,280,000	\$1,920
\$1,280,001 to \$1,290,000	\$1,925
\$1,290,001 to \$1,300,000	\$1,930
\$1,300,001 to \$1,310,000	\$1,935
\$1,310,001 to \$1,320,000	\$1,940
\$1,320,001 to \$1,330,000	\$1,945
\$1,330,001 to \$1,340,000	\$1,950
\$1,340,001 to \$1,350,000	\$1,955
\$1,350,001 to \$1,360,000	\$1,960
\$1,360,001 to \$1,370,000	\$1,965
\$1,370,001 to \$1,380,000	\$1,970
\$1,380,001 to \$1,390,000	\$1,975
\$1,390,001 to \$1,400,000	\$1,980
\$1,400,001 to \$1,410,000	\$1,985
\$1,410,001 to \$1,420,000	\$1,990

\$1,420,001 to \$1,430,000	\$1,995
\$1,430,001 to \$1,440,000	\$2,000
\$1,440,001 to \$1,450,000	\$2,005
\$1,450,001 to \$1,460,000	\$2,010
\$1,460,001 to \$1,470,000	\$2,015
\$1,470,001 to \$1,480,000	\$2,020
\$1,480,001 to \$1,490,000	\$2,025
\$1,490,001 to \$1,500,000	\$2,030
\$1,500,001 to \$1,510,000	\$2,150
\$1,510,001 to \$1,520,000	\$2,150
\$1,520,001 to \$1,530,000	\$2,150
\$1,530,001 to \$1,540,000	\$2,150
\$1,540,001 to \$1,550,000	\$2,150
\$1,550,001 to \$1,560,000	\$2,150
\$1,560,001 to \$1,570,000	\$2,150
\$1,570,001 to \$1,580,000	\$2,150
\$1,580,001 to \$1,590,000	\$2,150
\$1,590,001 to \$1,600,000	\$2,150
\$1,600,001 to \$1,610,000	\$2,150
\$1,610,001 to \$1,620,000	\$2,150
\$1,620,001 to \$1,630,000	\$2,150
\$1,630,001 to \$1,640,000	\$2,150
\$1,640,001 to \$1,650,000	\$2,150
\$1,650,001 to \$1,660,000	\$2,150
\$1,660,001 to \$1,670,000	\$2,150
\$1,670,001 to \$1,680,000	\$2,150
\$1,680,001 to \$1,690,000	\$2,150
\$1,690,001 to \$1,700,000	\$2,150
\$1,700,001 to \$1,710,000	\$2,150
\$1,710,001 to \$1,720,000	\$2,150
\$1,720,001 to \$1,730,000	\$2,150
\$1,730,001 to \$1,740,000	\$2,150
\$1,740,001 to \$1,750,000	\$2,150
\$1,750,001 to \$1,760,000	\$2,150
\$1,760,001 to \$1,770,000	\$2,150
\$1,770,001 to \$1,780,000	\$2,150
\$1,780,001 to \$1,790,000	\$2,150
\$1,790,001 to \$1,800,000	\$2,150
\$1,800,001 to \$1,810,000	\$2,150
\$1,810,001 to \$1,820,000	\$2,150
\$1,820,001 to \$1,830,000	\$2,150
\$1,830,001 to \$1,840,000	\$2,150

\$1,840,001 to \$1,850,000	\$2,150
\$1,850,001 to \$1,860,000	\$2,150
\$1,860,001 to \$1,870,000	\$2,150
\$1,870,001 to \$1,880,000	\$2,150
\$1,880,001 to \$1,890,000	\$2,150
\$1,890,001 to \$1,900,000	\$2,150
\$1,900,001 to \$1,910,000	\$2,150
\$1,910,001 to \$1,920,000	\$2,150
\$1,920,001 to \$1,930,000	\$2,150
\$1,930,001 to \$1,940,000	\$2,150
\$1,940,001 to \$1,950,000	\$2,150
\$1,950,001 to \$1,960,000	\$2,150
\$1,960,001 to \$1,970,000	\$2,150
\$1,970,001 to \$1,980,000	\$2,150
\$1,980,001 to \$1,990,000	\$2,150
\$1,990,001 to \$2,000,000	\$2,150
Above \$2,000,000 - minimum amount	\$2,380

Add \$250 in the case of a Short Sale.

ESCROW REGION 5:

San Diego and Imperial Counties

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$50,000	\$750
\$50,001 to \$60,000	\$800
\$60,001 to \$70,000	\$860
\$70,001 to \$80,000	\$920
\$80,001 to \$90,000	\$980
\$90,001 to \$100,000	\$1,040
\$100,001 to \$300,000	Add \$35 for each \$10,000 or fraction thereof above \$100,000 plus \$50
\$300,001 to \$2,000,000	Add \$30 for each \$10,000 or fraction thereof above \$300,000 plus \$50
Above \$2,000,000	\$6,940

Add \$250 in the case of a Short Sale.

ESCROW REGION 6:

Ventura County

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$550 plus \$4 for each \$1,050
\$250,001 to \$300,000	\$1,750
\$300,001 to \$350,000	\$1,950
\$350,001 to \$400,000	\$2,150
\$400,001 to \$450,000	\$2,350
\$450,001 to \$500,000	\$2,550
\$500,001 to \$550,000	\$2,750
\$550,001 to \$600,000	\$2,950
\$600,001 to \$650,000	\$3,150

\$650,001 to \$700,000	\$3,350
\$700,001 to \$750,000	\$3,550
\$750,001 to \$800,000	\$3,750
\$800,001 to \$850,000	\$3,950
\$850,001 to \$900,000	\$4,150
\$900,001 to \$950,000	\$4,350
\$950,001 to \$1,000,000	\$4,550
\$1,000,001 to \$1,250,000	\$5,065
\$1,250,001 to \$1,500,000	\$5,940
Above \$1,500,000	\$7,690

ESCROW REGION 7:

Fresno, Kern, Kings, Madera, Tulare, Inyo, and Mono Counties

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$635
\$100,001 to \$200,000	\$835
\$200,001 to \$300,000	\$1,035
\$300,001 to \$400,000	\$1,135
\$400,001 to \$500,000	\$1,235
\$500,001 to \$600,000	\$1,335
\$600,001 to \$700,000	\$1,435
\$700,001 to \$800,000	\$1,535
\$800,001 to \$900,000	\$1,635
\$900,001 to \$1,000,000	\$1,735
\$1,000,001 to \$1,250,000	\$1,860
\$1,250,001 to \$1,500,000	\$1,985
\$1,500,001 to \$2,000,000	\$2,235
Above \$2,000,000	\$2,485

Add \$250 in the case of a Short Sale.

ESCROW REGION 8:

San Luis Obispo and Santa Barbara Counties

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$650
\$100,001 to \$200,000	\$850
\$200,001 to \$300,000	\$1,050
\$300,001 to \$400,000	\$1,150
\$400,001 to \$500,000	\$1,250
\$500,001 to \$600,000	\$1,350
\$600,001 to \$700,000	\$1,450
\$700,001 to \$800,000	\$1,550
\$800,001 to \$900,000	\$1,675
\$900,001 to \$1,000,000	\$1,700
\$1,000,001 to \$2,000,000	Add \$25 for each \$50,000 or fraction thereof above \$1,000,000
\$2,000,001 to \$5,000,000	Add \$5 for each \$10,000 or fraction thereof above \$2,000,000
Above \$5,000,000	Add \$3.50 for each \$10,000 or fraction thereof above \$5,000,000

Add \$250 in the case of a Short Sale.

APPENDIX H

BASIC RESIDENTIAL REO/RELOCATION SALE ESCROW FEE

- (a) For transactions that (i) do not involve the sale of property through an auction proceeding; (ii) include issuance of one or more title insurance policies by the Company; and (iii) involve sale of property located in any of the following counties: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba, the fee is:

<u>Transaction Amount up to</u>	<u>Fee</u>
\$100,000	\$635
\$200,000	\$785
\$300,000	\$935
\$400,000	\$1,035
\$500,000	\$1,135
\$600,000	\$1,235
\$700,000	\$1,335
\$800,000	\$1,435
\$900,000	\$1,535
\$1,000,000	\$1,635
\$1,250,000	\$1,735
\$1,500,000	\$1,835
\$2,000,000	\$2,035
\$5,000,000 and above	\$2,135

- (b) For transactions that (i) do not involve the sale of property through an auction proceeding; (ii) include issuance of one or more title insurance policies by the Company; and (iii) involve sale of property located in any of the following counties: Fresno, Kern, Kings, Madera, San Luis Obispo, Santa Barbara, and Tulare, the fee is as follows:

<u>Transaction Amount up to</u>	<u>Fee</u>
\$100,000	\$400
\$200,000	\$550
\$300,000	\$700
\$400,000	\$800
\$500,000	\$900
\$600,000	\$1,000
\$700,000	\$1,100
\$800,000	\$1,200
\$900,000	\$1,300
\$1,000,000	\$1,400
\$1,250,000	\$1,500
\$1,500,000	\$1,600
\$2,000,000	\$1,800
\$5,000,000 and above	\$1,900

(c) For all transactions other than those addressed in subsections (a) and (b) above, the fee is:

<u>Transaction Amount up to</u>	<u>Fee</u>
\$100,000	\$800
\$200,000	\$1,100
\$300,000	\$1,400
\$400,000	\$1,500
\$500,000	\$1,600
\$600,000	\$1,700
\$700,000	\$1,800
\$800,000	\$1,900
\$900,000	\$2,000
\$1,000,000	\$2,050
\$1,250,000	\$2,100
\$1,500,000	\$2,200
\$2,000,000	\$2,300
\$3,000,000	\$2,800
\$5,000,000 and above	\$3,300

Add \$250 if the escrow transaction involves sale of property through an auction proceeding.

APPENDIX I

BASIC RESIDENTIAL LOAN ESCROW FEE (ESCROW ONLY)

ESCROW REGION 1:

Alpine, Amador, Calaveras, Colusa, El Dorado, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, Sierra, Stanislaus, Sutter, Tuolumne, Yolo, and Yuba Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$820
\$250,001 to \$500,000	\$895
\$500,001 to \$750,000	\$1,020
\$750,001 to \$1,000,000	\$1,170
Above 1,000,000	\$1,345

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$195 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$195.

ESCROW REGION 2:

Los Angeles, Orange, Riverside, and San Bernardino Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$550
\$250,001 to \$500,000	\$625
\$500,001 to \$750,000	\$750
\$750,001 to \$1,000,000	\$900
Above 1,000,000	\$1,075

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

ESCROW REGION 3:

Alameda, Contra Costa, Marin, San Mateo, Santa Clara, and San Francisco Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$820
\$250,001 to \$500,000	\$895
\$500,001 to \$750,000	\$1,020
\$750,001 to \$1,000,000	\$1,170
Above 1,000,000	\$1,345

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$195 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$195.

ESCROW REGION 4:

Butte, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Monterey, Napa, Plumas, San Benito, Santa Cruz, Shasta, Siskiyou, Sonoma, Solano, Tehama, and Trinity Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$820
\$250,001 to \$500,000	\$895
\$500,001 to \$750,000	\$1,020
\$750,001 to \$1,000,000	\$1,170
Above 1,000,000	\$1,345

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$195 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$195.

ESCROW REGION 5:

San Diego and Imperial Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$550
\$250,001 to \$500,000	\$625
\$500,001 to \$750,000	\$750
\$750,001 to \$1,000,000	\$900
Above 1,000,000	\$1,075

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

ESCROW REGION 6:

Ventura County

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$550
\$250,001 to \$500,000	\$625
\$500,001 to \$750,000	\$750
\$750,001 to \$1,000,000	\$900
Above 1,000,000	\$1,075

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

ESCROW REGION 7:

Fresno, Kern, Kings, Madera, Tulare, Inyo, and Mono Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$550
\$250,001 to \$500,000	\$625
\$500,001 to \$750,000	\$750
\$750,001 to \$1,000,000	\$900
Above 1,000,000	\$1,075

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

ESCROW REGION 8:

San Luis Obispo and Santa Barbara Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$250,000	\$550
\$250,001 to \$500,000	\$625
\$500,001 to \$750,000	\$750
\$750,001 to \$1,000,000	\$900
Above 1,000,000	\$1,075

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to

the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

APPENDIX J

BASIC RESIDENTIAL LOAN ESCROW FEE (WITH LOAN POLICY)

ESCROW REGION 1:

Alpine, Amador, Calaveras, Colusa, El Dorado, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, Sierra, Stanislaus, Sutter, Tuolumne, Yolo, and Yuba Counties

(1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$520
\$100,001 to \$250,000	\$720
\$250,001 to \$500,000	\$795
\$500,001 to \$750,000	\$895
\$750,001 to \$1,000,000	\$1,030
Above 1,000,000	\$1,200

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$195 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$195.

ESCROW REGION 2:

Los Angeles, Orange, Riverside, and San Bernardino Counties

(1) Single Loan:

Los Angeles County

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$345
\$100,001 to \$250,000	\$545
\$250,001 to \$500,000	\$620
\$500,001 to \$750,000	\$720
\$750,001 to \$1,000,000	\$855
Above \$1,000,000	\$1,025

Orange County

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$500,000	\$595
Above \$500,000	\$695

Riverside and San Bernardino Counties

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$345
\$100,001 to \$250,000	\$560
\$250,001 to \$500,000	\$610

\$500,001 to \$750,000	\$720
Above \$750,000	\$855

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

ESCROW REGION 3:

Alameda, Contra Costa, Marin, San Mateo, Santa Clara, and San Francisco Counties

(1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$520
\$100,001 to \$250,000	\$720
\$250,001 to \$500,000	\$795
\$500,001 to \$750,000	\$895
\$750,001 to \$1,000,000	\$1,030
Above \$1,000,000	\$1,200

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$195 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$195.

ESCROW REGION 4:

Butte, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Monterey, Napa, Plumas, San Benito, Santa Cruz, Shasta, Siskiyou, Sonoma, Solano, Tehama, and Trinity Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$520
\$100,001 to \$250,000	\$720
\$250,001 to \$500,000	\$795
\$500,001 to \$750,000	\$895
\$750,001 to \$1,000,000	\$1,030
Above \$1,000,000	\$1,200

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$195 for each loan over one. The escrow fee applied to

the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$195.

ESCROW REGION 5:

San Diego and Imperial Counties

(1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$500,000	\$595
Above \$500,000	\$695

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

ESCROW REGION 6:

Ventura County

(1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$345
\$100,001 to \$250,000	\$545
\$250,001 to \$500,000	\$620
\$500,001 to \$750,000	\$720
\$750,001 to \$1,000,000	\$855
Above \$1,000,000	\$1,025

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

ESCROW REGION 7:

Fresno, Kern, Kings, Madera, Tulare, Inyo, and Mono Counties

(1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$345
\$100,001 to \$250,000	\$545
\$250,001 to \$500,000	\$620
\$500,001 to \$750,000	\$720
\$750,001 to \$1,000,000	\$855
Above \$1,000,000	\$1,025

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

ESCROW REGION 8:

San Luis Obispo and Santa Barbara Counties

(1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$100,000	\$385
\$100,001 to \$250,000	\$585
\$250,001 to \$500,000	\$660
\$500,001 to \$750,000	\$760
\$750,001 to \$1,000,000	\$895
Above \$1,000,000	\$1,065

(2) Multiple loans:

For transactions with up to two loans, the fee is calculated in accordance with the table above based on the aggregate amount of all loans, plus an additional fee of \$100 for each loan over one. The escrow fee applied to the first loan is determined by the fee otherwise applicable to the amount of that loan and the remainder of the fee is applied to the second loan. For more than two loans the fee for each loan over two is \$100.

APPENDIX K NEW LOAN SERVICE ESCROW FEE

ESCROW REGION 1:

Alpine, Amador, Calaveras, Colusa, El Dorado, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, Sierra, Stanislaus, Sutter, Tuolumne, Yolo, and Yuba Counties

\$430 for one loan and an additional charge of \$195 for each additional loan.

ESCROW REGION 2:

Los Angeles, Orange, Riverside, and San Bernardino Counties

\$345 for one loan, \$515 for two loans, and an additional charge of \$195 for each loan over two.

ESCROW REGION 3:

Alameda, Contra Costa, Marin, San Mateo, Santa Clara, and San Francisco Counties

\$430 for one loan and an additional charge of \$195 for each additional loan.

ESCROW REGION 4:

Butte, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Monterey, Napa, Plumas, San Benito, Santa Cruz, Shasta, Siskiyou, Sonoma, Solano, Tehama, and Trinity Counties

\$430 for one loan and an additional charge of \$195 for each additional loan.

ESCROW REGION 5:

San Diego and Imperial Counties

\$345 for one loan, \$515 for two loans, and an additional charge of \$195 for each loan over two.

ESCROW REGION 6:

Ventura County

\$345 for one loan, \$515 for two loans, and an additional charge of \$195 for each loan over two.

ESCROW REGION 7:

Fresno, Kern, Kings, Madera, Tulare, Inyo, and Mono Counties

\$345 for one loan, \$515 for two loans, and an additional charge of \$195 for each loan over two.

ESCROW REGION 8

San Luis Obispo and Santa Barbara Counties

\$345 for one loan, \$515 for two loans, and an additional charge of \$195 for each loan over two.