



*First American  
Title Insurance Company*

---

# California Schedule of Title Insurance Rates and Fees

July 1, 2020

# **PART I**

---

## **Residential Schedule of Title Insurance Rates and Fees**

# Table of Contents

	Page
<b>PART I 1</b>	
<b>GENERAL INFORMATION .....</b>	<b>4</b>
<b>DEFINITIONS.....</b>	<b>4</b>
<b>SECTION A RESIDENTIAL BASIC TITLE INSURANCE RATE .....</b>	<b>6</b>
<b>SECTION B OWNER'S INSURANCE .....</b>	<b>6</b>
B-1) OWNER'S POLICY OTHER THAN THOSE ADDRESSED IN SECTIONS B-2 THROUGH B-4.....	6
B-2) OWNER'S POLICY COVERING REO.....	6
B-3) CONTRACT VENDEE (INCLUDING TRANSACTIONS WITH THE DEPARTMENT OF VETERAN'S AFFAIRS ("D.V.A.")) .....	7
B-4) CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE .....	8
B-5) INTERIM BINDER (BINDER TO INSURE RESALE) .....	8
<b>SECTION C LENDER'S INSURANCE .....</b>	<b>10</b>
C-1) LOAN POLICY OTHER THAN THOSE ADDRESSED IN SECTIONS C-2, C-3, AND C-5 .....	10
C-2) CONCURRENT LOAN POLICY - RESIDENTIAL LOANS FOR THE PURPOSES OF FINANCING ACQUISITION .....	10
C-3) IMPROVED ONE-TO-FOUR FAMILY RESIDENTIAL LOAN - OTHER THAN LOANS FOR PURPOSES OF FINANCING ACQUISITION OF THE PROPERTY OR CONSTRUCTION.....	10
C-4) MULTIPLE LOANS .....	11
C-5) ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY (INCLUDING SHORT FORM) ("JUNIOR LOAN POLICY") .....	11
C-6) BINDER TO INSURE FUTURE FINANCING .....	11
C-7) ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY .....	12
C-8) RESIDENTIAL (LOT) CONSTRUCTION LOAN POLICIES.....	12
<b>SECTION D MOBILE/MANUFACTURED HOMES.....</b>	<b>13</b>
D-1) MOBILE/MANUFACTURED HOME OWNER'S POLICY .....	13
D-2) MOBILE/MANUFACTURED HOME LOAN POLICY WITHOUT CONCURRENT OWNER'S POLICY .....	13
D-3) MOBILE/MANUFACTURED HOME LOAN POLICY WITH CONCURRENT OWNER'S POLICY .....	13
D-4) MOBILE/MANUFACTURED HOME ESCROWS .....	13
<b>SECTION E NEW HOME SUBDIVISION SERVICES .....</b>	<b>14</b>
E-1) NEW HOME RATE (TITLE ONLY).....	14
E-2) NEW HOME RATE (WITH ESCROW SERVICES) .....	16
E-3) DISBURSEMENT SERVICE ESCROW - NEW HOME RATE .....	18
<b>SECTION F ESCROW.....</b>	<b>19</b>
F-1) DEFINITIONS:.....	19
F-2) RESIDENTIAL SALE ESCROW FEE.....	20
F-3) RESIDENTIAL SALE AND LOAN ESCROW FEE .....	20
F-4) RESIDENTIAL REO/RELOCATION ESCROW FEE .....	20
F-5) NEW LOAN SERVICES FEES - RESIDENTIAL ONLY.....	20
F-6) RESIDENTIAL LOAN ESCROW FEES.....	21
F-7) MISCELLANEOUS ESCROWS.....	21
F-8) MISCELLANEOUS SERVICES .....	22
<b>SECTION G TRANSACTIONS SERVICED BY FIRST AMERICAN MORTGAGE SOLUTIONS GROUP.....</b>	<b>24</b>
G-1) CENTRALIZED ESCROW RATE .....	24
G-2) SUBSTITUTION OF POLICY FORMS IN A COMBINATION PROGRAM .....	24
G-3) equiSMART MASTER LOAN PROGRAM .....	25
G-4) MISCELLANEOUS SERVICES .....	25

**SECTION H ADDITIONAL GENERAL PROVISIONS..... 26**

**H-1) GOVERNMENTAL CONTRACTS ..... 26**

**H-2) CANCELLATION ..... 26**

**H-3) EXCESS RATES, FEES AND CHARGES FOR UNUSUAL RISKS OR SERVICES ..... 26**

  

**APPENDIX A RESIDENTIAL BASIC TITLE INSURANCE RATE ..... A-1**

**APPENDIX B COMMERCIAL BASIC TITLE INSURANCE RATE..... B-1**

**APPENDIX C RATE SCHEDULES FOR REO..... C-1**

**APPENDIX D CONCURRENT LOAN RATE..... D-1**

**APPENDIX E CALIFORNIA LAND TITLE ASSOCIATION (CLTA) ENDORSEMENT RATES ..... E-1**

**APPENDIX F FIRST AMERICAN (F.A.) ENDORSEMENT RATES.....F-1**

**APPENDIX G AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENT RATES ..... G-1**

**APPENDIX H BASIC RESIDENTIAL SALE ESCROW FEE ..... H-1**

**APPENDIX I BASIC RESIDENTIAL REO/RELOCATION SALE ESCROW FEE ..... I-1**

**APPENDIX J BASIC RESIDENTIAL LOAN ESCROW FEE (ESCROW ONLY)..... J-1**

**APPENDIX K BASIC RESIDENTIAL LOAN ESCROW FEE (WITH LOAN POLICY)..... K-1**

**APPENDIX L NEW LOAN SERVICE ESCROW FEE .....L-1**

# GENERAL INFORMATION

THIS SCHEDULE OF TITLE INSURANCE RATES AND FEES (THIS "SCHEDULE") 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 ARE APPLICABLE ONLY TO THE PRODUCTS AND SERVICES PROVIDED FOR HEREIN.

THIS SCHEDULE SUPERSEDES ALL PREVIOUS RATE SCHEDULES AND FILINGS.

## DEFINITIONS

- **ALTA:** American Land Title Association.
- **Basic Escrow Services:** See Definitions in Section F.
- **Binder:** See Section B-5.
- **Charge:** The dollar amount to be paid for a title insurance product or service.
- **Commitment:** An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- **Construction Loan:** A loan for the purpose of construction of improvements to the subject property.
- **CLTA:** California Land Title Association.
- **Company:** First American Title Insurance Company and 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 title insurance 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 Section C-4.
- **New Home Subdivision:** Newly constructed improved 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 title insurance policy insuring an owner, optionee, vendee, or lessee other than a Mobile/Manufactured Home Owner's Policy.
- **Rate:** The unit price per exposure unit used to determine the Charge.
- **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.
- **Residential:** Improved one-to-four family property.
- **Residential Basic Title Insurance Rate:** Basic Rate for insurance set forth in Section A.
- **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. (a) 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; (b) 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 unless such lien is shown by the Public Records at Date of Policy.

## **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 E
- FATICO Endorsement Rates - Appendix F
- ALTA Endorsement Rates - Appendix G

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 RESIDENTIAL BASIC TITLE INSURANCE RATE

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

.....

## SECTION B OWNER'S INSURANCE

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

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

Policy Type	Rate
Non-EAGLE® Owner's Policy with WRE	100% of Residential Basic Title Insurance Rate. Minimum \$420
EAGLE® Owner's Policy	110% of Residential Basic Title Insurance Rate. Minimum \$462
Non-EAGLE® Owner's Policy without WRE	125% of Residential Basic Title Insurance Rate. Minimum \$525

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
Up to and including 10 years	Remaining term in years times annual rental
Above 10 years, up to and including 25 years	10 times annual rental
Above 25 years, up to and including 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 section 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 six 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 section are set forth in the tables contained in Appendix C.

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

This section 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 Section B-1.
- (b) For a Contract Fulfillment Policy (other than conveyances by the D.V.A.), the Rate is determined by the following table:

<b>Original Policy</b>	<b>Contract Fulfillment Policy</b>	<b>Rate</b>
Non-EAGLE® Owner's Policy with WRE	Non-EAGLE® Owner's Policy with WRE	25% of Residential Basic Title Insurance Rate based upon Original Policy amount. Minimum \$420
Non-EAGLE® Owner's Policy without WRE	Non-EAGLE® Owner's Policy without WRE	50% of Residential Basic Title Insurance Rate based upon Original Policy amount. Minimum \$525
Non-EAGLE® Owner's Policy with WRE	Non-EAGLE® Owner's Policy without WRE	75% of Residential Basic Title Insurance Rate based upon Original Policy amount. Minimum \$525
EAGLE® Owner's Policy	EAGLE® Owner's Policy	35% of Residential Basic Title Insurance Rate based upon Original Policy amount. Minimum \$462
Non-EAGLE® Owner's Policy with WRE	EAGLE® Owner's Policy	65% of Residential Basic Title Insurance Rate based upon Original Policy amount. Minimum \$462
Non-EAGLE® Owner's Policy without WRE	EAGLE® Owner's Policy	65% of Residential Basic Title Insurance Rate based upon Original Policy amount. Minimum \$462

- (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 \$420.
  - (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 \$462.



This section 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:

<b>Original Policy</b>	<b>New Policy</b>	<b>Rate</b>
Non-EAGLE® Owner’s Policy with WRE	Non-EAGLE® Owner’s Policy with WRE	25% of Residential Basic Title Insurance Rate based upon original policy amount. Minimum \$420
Non-EAGLE® Owner’s Policy without WRE	Non-EAGLE® Owner’s Policy without WRE	50% of Residential Basic Title Insurance Rate based upon original policy amount. Minimum \$525
Non-EAGLE® Owner’s Policy with WRE	Non-EAGLE® Owner’s Policy without WRE	75% of Residential Basic Title Insurance Rate based upon original policy amount. Minimum \$525
EAGLE® Owner’s Policy	EAGLE® Owner’s Policy	35% of Residential Basic Title Insurance Rate based upon original policy amount. Minimum \$462
Non-EAGLE® Owner’s Policy with WRE	EAGLE® Owner’s Policy	65% of Residential Basic Title Insurance Rate based upon original policy amount. Minimum \$462
Non-EAGLE® Owner’s Policy without WRE	EAGLE® Owner’s Policy	65% of Residential Basic Title Insurance Rate based upon original policy amount. Minimum \$462

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:

<b>Policy Type Contemplated in Binder</b>	<b>Policy Type Issued</b>	<b>Rate</b>
---	---------------------------	-------------

Non-EAGLE® Owner's Policy with WRE	Non-EAGLE® Owner's Policy without WRE	25% of Residential Basic Title Insurance Rate based on policy liability amount
Non-EAGLE® Owner's Policy with WRE	EAGLE® Owner's Policy	10% of Residential Basic Title Insurance Rate based on policy liability amount
Non-EAGLE® Owner's Policy without WRE	EAGLE® Owner's Policy	10% of Residential 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 SECTIONS C-2, C-3, AND C-5

This section applies to Loan Policies other than Loan Policies issued under Sections 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 Residential Basic Title Insurance Rate. Minimum \$336
Non-EAGLE® Loan Policy without WRE	90% of Residential Basic Title Insurance Rate. Minimum \$395
EAGLE® Loan Policy	99% of Residential 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 Section C-4 below.

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

(a) This section 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 Section 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 D (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 D (Concurrent Loan Rate)
Non-EAGLE® Loan Policy with WRE	Owner's Policy – Any Type	Up to and including \$500,000 \$100 \$500,001 to \$750,000 \$250 \$750,001 to \$1,000,000 \$400 Above \$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.

<b>Policy Amount up to and Including:</b>	<b>Short Form Loan Policy with Short Form Commitment</b>	<b>Any Loan Policy Other than a Short Form Loan Policy with Short Form Commitment</b>
\$250,000	\$430	\$505
\$500,000	\$550	\$625
\$750,000	\$680	\$755
\$1,000,000	\$760	\$835
\$1,500,000	\$1,045	\$1,120
\$2,000,000	\$1,330	\$1,405
\$3,000,000	\$2,035	\$2,110
\$4,000,000	\$2,740	\$2,815
\$5,000,000	\$3,620	\$3,695
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 section applies to Loan Policies described under Sections 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 Section C-1 or C-2, as applicable, and each additional Loan Policy is rated under the following table:

<b>Policy Amount up to and Including:</b>	<b>Rate</b>
\$100,000	\$175
\$250,000	\$225
\$500,000	\$325
\$1,000,000	\$425
Above \$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:

<b>Loan Policy Type to be Issued</b>	<b>Owner’s Policy Type Issued</b>	<b>Rate, based on contemplated loan amount</b>
Non-EAGLE® Loan Policy without WRE	Non-EAGLE® Owner’s Policy with WRE or EAGLE® Owner’s Policy	The Rate shown in Appendix D (Concurrent Loan Rate), plus 10% of the Residential Basic Title Insurance 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 without WRE	10% of the Residential Basic Title Insurance Rate, plus \$125
EAGLE® Loan Policy	Owner's Policy – Any Type	110% of the Rate shown in Appendix D (Concurrent Loan Rate), plus 10% of the Residential 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
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

#### C-8) RESIDENTIAL (LOT) CONSTRUCTION LOAN POLICIES

The Rate for a Loan Policy on a Construction Loan for the purpose of constructing or remodeling one one-to-four family structure, on a single parcel, whether or not the Land is improved or vacant:

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

## 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 and Including:	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 and Including:	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 Section F-8, which shall be separately charged.

The escrow fees set forth in the Section 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 and Including:	Fees
\$100,000	\$425
\$250,000	\$500
Above \$250,000	\$750

- (b) The Rate for mobile/manufactured home escrows for sale transactions, other than mobile home dealer sales and not covered by (a) is \$800 plus \$4 for every \$1,000 increment.
- (c) The fee for mobile/manufactured home escrows for refinancing transactions for all counties is \$750.
- (d) The following fees, if applicable, are in addition to the fee described in Sections D-4 (a), (b) and (c):
- HCD Processing Fee: \$100
  - HCD Document Fee: \$100
  - Loan Tie-in Fee: \$270

## **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 Section 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.

**Title Only - New Homes**

<b>Policy Amount Up To</b>	<b>Rate</b>	<b>Policy Amount Up to</b>	<b>Rate</b>	<b>Policy Amount Up to</b>	<b>Rate</b>	<b>Policy Amount Up to</b>	<b>Rate</b>	<b>Policy Amount Up to</b>	<b>Rate</b>	<b>Policy Amount Up to</b>	<b>Rate</b>
\$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 Section 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	\$1,990	\$750,000	\$3,245	\$1,200,000	\$4,065	\$1,650,000	\$4,630	\$2,100,000	\$5,165	\$2,550,000	\$5,615
310,000	2,030	760,000	3,275	1,210,000	4,080	1,660,000	4,640	2,110,000	5,175	2,560,000	5,625
320,000	2,055	770,000	3,290	1,220,000	4,090	1,670,000	4,655	2,120,000	5,185	2,570,000	5,635
330,000	2,085	780,000	3,320	1,230,000	4,105	1,680,000	4,665	2,130,000	5,195	2,580,000	5,645
340,000	2,110	790,000	3,340	1,240,000	4,115	1,690,000	4,680	2,140,000	5,205	2,590,000	5,655
350,000	2,140	800,000	3,365	1,250,000	4,130	1,700,000	4,690	2,150,000	5,215	2,600,000	5,665
360,000	2,165	810,000	3,385	1,260,000	4,140	1,710,000	4,705	2,160,000	5,225	2,610,000	5,675
370,000	2,195	820,000	3,410	1,270,000	4,155	1,720,000	4,715	2,170,000	5,235	2,620,000	5,685
380,000	2,220	830,000	3,430	1,280,000	4,165	1,730,000	4,730	2,180,000	5,245	2,630,000	5,695
390,000	2,250	840,000	3,455	1,290,000	4,180	1,740,000	4,740	2,190,000	5,255	2,640,000	5,705
400,000	2,275	850,000	3,475	1,300,000	4,190	1,750,000	4,755	2,200,000	5,265	2,650,000	5,715
410,000	2,305	860,000	3,500	1,310,000	4,205	1,760,000	4,765	2,210,000	5,275	2,660,000	5,725
420,000	2,330	870,000	3,520	1,320,000	4,215	1,770,000	4,780	2,220,000	5,285	2,670,000	5,735
430,000	2,360	880,000	3,540	1,330,000	4,230	1,780,000	4,790	2,230,000	5,295	2,680,000	5,745
440,000	2,385	890,000	3,565	1,340,000	4,240	1,790,000	4,805	2,240,000	5,305	2,690,000	5,755
450,000	2,415	900,000	3,590	1,350,000	4,255	1,800,000	4,815	2,250,000	5,315	2,700,000	5,765
460,000	2,440	910,000	3,610	1,360,000	4,265	1,810,000	4,830	2,260,000	5,325	2,710,000	5,775
470,000	2,470	920,000	3,635	1,370,000	4,280	1,820,000	4,840	2,270,000	5,335	2,720,000	5,785
480,000	2,495	930,000	3,655	1,380,000	4,290	1,830,000	4,855	2,280,000	5,345	2,730,000	5,795
490,000	2,530	940,000	3,675	1,390,000	4,305	1,840,000	4,865	2,290,000	5,355	2,740,000	5,805
500,000	2,550	950,000	3,700	1,400,000	4,315	1,850,000	4,880	2,300,000	5,365	2,750,000	5,815
510,000	2,580	960,000	3,725	1,410,000	4,330	1,860,000	4,890	2,310,000	5,375	2,760,000	5,825
520,000	2,605	970,000	3,740	1,420,000	4,340	1,870,000	4,905	2,320,000	5,385	2,770,000	5,835
530,000	2,635	980,000	3,765	1,430,000	4,355	1,880,000	4,915	2,330,000	5,395	2,780,000	5,845
540,000	2,660	990,000	3,790	1,440,000	4,365	1,890,000	4,930	2,340,000	5,405	2,790,000	5,855
550,000	2,690	1,000,000	3,820	1,450,000	4,380	1,900,000	4,940	2,350,000	5,415	2,800,000	5,865
560,000	2,720	1,010,000	3,830	1,460,000	4,390	1,910,000	4,955	2,360,000	5,425	2,810,000	5,875
570,000	2,750	1,020,000	3,840	1,470,000	4,405	1,920,000	4,965	2,370,000	5,435	2,820,000	5,885
580,000	2,775	1,030,000	3,855	1,480,000	4,415	1,930,000	4,980	2,380,000	5,445	2,830,000	5,895
590,000	2,805	1,040,000	3,865	1,490,000	4,430	1,940,000	4,990	2,390,000	5,455	2,840,000	5,905
600,000	2,830	1,050,000	3,880	1,500,000	4,440	1,950,000	5,005	2,400,000	5,465	2,850,000	5,915
610,000	2,860	1,060,000	3,890	1,510,000	4,455	1,960,000	5,015	2,410,000	5,475	2,860,000	5,925
620,000	2,885	1,070,000	3,905	1,520,000	4,465	1,970,000	5,030	2,420,000	5,485	2,870,000	5,935
630,000	2,915	1,080,000	3,915	1,530,000	4,480	1,980,000	5,040	2,430,000	5,495	2,880,000	5,945
640,000	2,940	1,090,000	3,930	1,540,000	4,490	1,990,000	5,055	2,440,000	5,505	2,890,000	5,955
650,000	2,970	1,100,000	3,940	1,550,000	4,505	2,000,000	5,065	2,450,000	5,515	2,900,000	5,965
660,000	2,995	1,110,000	3,955	1,560,000	4,515	2,010,000	5,075	2,460,000	5,525	2,910,000	5,975
670,000	3,025	1,120,000	3,965	1,570,000	4,530	2,020,000	5,085	2,470,000	5,535	2,920,000	5,985
680,000	3,050	1,130,000	3,980	1,580,000	4,540	2,030,000	5,095	2,480,000	5,545	2,930,000	5,995
690,000	3,080	1,140,000	3,990	1,590,000	4,555	2,040,000	5,105	2,490,000	5,555	2,940,000	6,005
700,000	3,105	1,150,000	4,005	1,600,000	4,565	2,050,000	5,115	2,500,000	5,565	2,950,000	6,015
710,000	3,135	1,160,000	4,015	1,610,000	4,580	2,060,000	5,125	2,510,000	5,575	2,960,000	6,025
720,000	3,160	1,170,000	4,030	1,620,000	4,590	2,070,000	5,135	2,520,000	5,585	2,970,000	6,035
730,000	3,190	1,180,000	4,040	1,630,000	4,605	2,080,000	5,145	2,530,000	5,595	2,980,000	6,045
740,000	3,215	1,190,000	4,055	1,640,000	4,615	2,090,000	5,155	2,540,000	5,605	2,990,000	6,055
										3,000,000	6,065

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

### **E-3) DISBURSEMENT SERVICE ESCROW - NEW HOME RATE**

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 for the purchase of a New Home Subdivision is \$150 per order. 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; (3) ordering payoff demand statements from existing lienholders; (4) wire fees, standard overnight delivery fees and regular messenger fees (not including priority overnight and special messenger fees which will be charged based on invoice from provider); and (5) disbursement of any remaining funds to the primary escrow agent.

## 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;
- 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 I.

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

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

**Basic Residential Sale Escrow Fee** means the fee in Appendix H.

**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 I, 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 L.

## F-6) RESIDENTIAL LOAN ESCROW FEES

(a) Residential Loan Escrow Fee - Escrow Only and Construction Loans for the construction of one one-to-four family structure

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 J, provided that this fee does not apply to transactions subject to subparagraph (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 K.

(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 \$475.

## F-7) MISCELLANEOUS ESCROWS

(a) Sale of Note and Deed of Trust Escrow

The fee for an escrow 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:

<b>Transaction Amount</b>	<b>Fees</b>
Up to and including \$500,000	\$600
\$500,001 to \$1,000,000	\$800
Above \$1,000,000	\$1,200

(b) Holding Escrow

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

<b>Holding Escrow Amount</b>	<b>Fees</b>
Up to and including \$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 \$100 per order for refinance transactions, and \$130 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; (3) standard overnight delivery fees and regular messenger fees (not including priority overnight and special messenger fees which will

be charged based on invoice from provider); and (4) 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, or other Charges listed in Section F-8 and not listed in the preceding sentence.

(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 and including \$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 an escrow for a loan-only transaction for a single loan in which the ALTA Residential Limited Coverage Junior Loan Policy under Section C-5 is issued, or the loan is a Home Equity Line of Credit, being insured in first position, and a Non-EAGLE® Loan Policy with WRE or without WRE is being 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

<b>Type of Service</b>	<b>Fee</b>
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
Signing Services	Each after-hours and out-of-office signing will be charged an additional \$50 for Escrow Region 1 and \$100 for Escrow Regions 3 and 4 except that this fee will not apply if the escrow office handling the escrow transaction is not able to be open during regular business hours or access to that office is restricted.
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 applies 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 Title Insurance Rates and Fees for the subject product or service.

#### **G-1) CENTRALIZED ESCROW RATE**

(a) Centralized Escrow Services. For improved one-to-four family Residential loan transactions where the Commitment and Loan Policy are issued by, and the escrow is initiated through and coordinated or handled by First American Mortgage Solutions Group, including First American Regional Lender's Advantage, 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;
  - document preparation;
  - receipt of incoming funds and issuance of disbursements;
  - recording services, except governmental entity fees;
  - 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 perform title curative services;
  - ordering payoff demand statements from existing lienholders;
  - preparation of settlement statements;
  - document preparation;
  - receipt of incoming funds and issuance of disbursements;
  - recording services, except governmental entity fees;
  - 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 Escrow Services fee, for each loan over one.

(b) Alternative Escrow Services for Junior or Second Loans. For improved one-to-four family Residential junior or equity loan transactions where a Commitment and Loan Policy, a Junior Loan Policy or a FACT Policy under the equiSMART Master Loan Program is issued by, and the escrow is initiated through and coordinated or handled by First American Mortgage Solutions Group, including First American Regional Lender's Advantage, the following limited escrow services are available:

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:

<b>Policy Amount</b>	<b>Rate</b>
Up to and including \$100,000	\$80
\$100,001 to \$250,000	\$106
\$250,001 to \$500,000	\$170

**G-4) 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.

<b>Type of Service</b>	<b>Fee</b>
Check returned due to insufficient funds	\$15 per check returned
Interest bearing account set-up	\$50 per account
Overnight delivery fee	\$15 per delivery
Transfer tax or any other governmental fees or Charges	Actual Charge, fee or tax
Wire transfer fee	\$15 per wire
Document preparation fee	\$50 per document
Notary fees	\$150 per signing appointment
Any other service fees	Actual Charge by the third party provider or governmental entity

## **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 Title Insurance 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 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 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 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 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.

# **PART II**

---

## **Commercial Schedule of Title Insurance Rates and Fees**

# Table of Contents

	Page
PART II .....	27
GENERAL INFORMATION .....	31
DEFINITIONS.....	31
SECTION C-A COMMERCIAL BASIC TITLE INSURANCE RATE .....	33
SECTION C-B OWNER'S INSURANCE .....	33
C-B-1) OWNER'S POLICY .....	33
C-B-2) REISSUE OF OWNER'S INSURANCE .....	33
C-B-3) CONTRACT VENDEE.....	33
C-B-4) INTERIM BINDER (BINDER TO INSURE RESALE) .....	34
C-B-5) LEASES OTHER THAN OIL AND GAS OR MINERAL .....	34
C-B-6) OIL AND GAS OR MINERAL LEASES.....	35
C-B-7) PURCHASE, IMPROVEMENT AND SALE WITH A LEASE-BACK.....	35
C-B-8) OPTIONEE'S POLICY .....	36
C-B-9) CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE .....	36
C-B-10) REO PORTFOLIO PROPERTY SALES.....	37
C-B-11) OWNER'S POLICY FOLLOWING A FORECLOSURE OR DEED IN LIEU OF FORECLOSURE .....	37
SECTION C-C LENDER'S INSURANCE .....	38
C-C-1) LOAN POLICY .....	38
C-C-2) CONCURRENT LOAN POLICY CHARGE.....	38
C-C-3) REFINANCE RATE.....	39
C-C-4) MULTIPLE LOANS .....	39
C-C-5) CONSTRUCTION COVERAGE .....	39
C-C-6) ADDITIONAL ADVANCES .....	39
C-C-7) MODIFICATION OF INSURED DEEDS OF TRUST .....	40
C-C-8) BINDER TO INSURE FUTURE FINANCING .....	40
SECTION C-D MAJOR PROJECTS .....	41
C-D-1) OWNER'S/LESSEE'S INSURANCE .....	41
C-D-2) LENDER'S INSURANCE (NOT CONCURRENT WITH OWNER'S/LESSEE'S POLICY) .....	41
C-D-3) LOAN POLICY WITHOUT WRE (CONCURRENT WITH OWNER'S/LESSEE'S POLICY WITHOUT WRE) .....	41
C-D-4) LOAN POLICY WITHOUT WRE (CONCURRENT WITH OWNER'S/LESSEE'S POLICY WITH WRE) .....	41
C-D-5) LOAN POLICY WITH WRE (CONCURRENT WITH OWNER'S/LESSEE'S POLICY WITH WRE OR OWNER'S/LESSEE'S POLICY WITHOUT WRE).....	42
C-D-6) BINDERS.....	42
C-D-7) TRUSTEE'S SALE AND LITIGATION GUARANTEES .....	43
C-D-8) REISSUE OF OWNER'S/LESSEE'S POLICIES .....	43
C-D-9) REISSUE OF LOAN POLICIES.....	44
C-D-10) ENDORSEMENTS .....	44
C-D-11) PURCHASE, IMPROVEMENT AND SALE WITH A LEASE-BACK.....	44
C-D-12) OPTIONEE'S POLICY .....	45
C-D-13) CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE .....	46
SECTION C-E ESCROW.....	47
DEFINITIONS.....	47
C-E-1) COMMERCIAL SALE ESCROW FEE .....	48
C-E-2) COMMERCIAL LOAN ESCROW FEE.....	49

C-E-3) CLOSING SERVICE COORDINATION .....	49
C-E-4) LOAN MODIFICATION ESCROW .....	50
C-E-5) DISBURSEMENT SERVICE ESCROW .....	50
C-E-6) MISCELLANEOUS SERVICES .....	50
C-E-7) LOAN PAY OFF ESCROW .....	51
C-E-8) SALE OF NOTE AND DEED OF TRUST ESCROW FEE .....	51
C-E-9) BULK SALE ESCROWS.....	51
C-E-10) HOLDING ESCROW .....	52
C-E-11) SPONSORED TENANCY-IN-COMMON (TIC) ESCROW PROCESSING.....	52
<b>SECTION C-F TIMESHARE .....</b>	<b>53</b>
C-F-1) TIMESHARE – FIRST TIME SALE OUTS .....	53
C-F-2) TIMESHARE RESALE RATE .....	53
C-F-3) TIMESHARE DEVELOPER RESALE .....	53
C-F-4) TIMESHARE DEVELOPER REFINANCE.....	54
C-F-5) TRUSTEE’S SALE GUARANTEE FOR TIMESHARE .....	54
C-F-6) OWNER’S POLICY FOLLOWING A FORECLOSURE OR DEED IN LIEU OF FORECLOSURE FOR TIMESHARES .....	54
C-F-7) VACATION INTEREST POLICIES.....	54
C-F-8) TIMESHARE ESCROWS – FIRST TIME SALE OUTS .....	54
C-F-9) TIMESHARE ESCROWS – REALES OF TIMESHARE INTERESTS .....	55
C-F-10) SALE OF FRACTIONAL/PRIVATE RESIDENCE CLUBS.....	56
C-F-11) TIMESHARE ESCROWS - RENTAL .....	56
C-F-12) TIMESHARE ESCROWS – NON-DEEDED TITLE TRANSFER VERIFICATIONS .....	56
C-F-13) TIMESHARE ESCROWS – RESERVATION DEPOSITS.....	56
<b>SECTION C-G GUARANTEES .....</b>	<b>57</b>
C-G-1) TRUSTEE’S SALE GUARANTEE (CLTA GUARANTEE FORM NO. 22).....	57
C-G-2) LIMITED TRUSTEE’S SALE GUARANTEE .....	57
C-G-3) RESERVED FOR FUTURE USE .....	58
C-G-4) FEDERAL FORECLOSURE GUARANTEE .....	58
C-G-5) LITIGATION GUARANTEE (CLTA GUARANTEE FORM NO. 1) .....	58
C-G-6) CHAIN OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO.6) .....	58
C-G-7) MECHANIC’S LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 9) .....	58
C-G-8) JUDGMENT AND TAX LIEN GUARANTEE (CLTA GUARANTEE FORM NO. 10).....	58
C-G-9) PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (CLTA GUARANTEE FORM NO. 11).....	58
C-G-10) LOT BOOK GUARANTEE (CLTA GUARANTEE FORM NO. 12) .....	59
C-G-11) PROPERTY SEARCH GUARANTEE (CLTA GUARANTEE FORM NO. 13) .....	59
C-G-12) SUBDIVISION GUARANTEE (CLTA GUARANTEE FORM NO. 14) .....	59
C-G-13) COMBINATION GUARANTEE (CLTA GUARANTEE FORM NO. 16).....	59
C-G-14) PLANT INFORMATION GUARANTEE (CLTA GUARANTEE FORM NO. 17) .....	59
C-G-15) RECORDER’S INDEX GUARANTEE (CLTA GUARANTEE FORM NO. 21) .....	60
C-G-16) PARCEL MAP GUARANTEE (FINAL) (CLTA GUARANTEE FORM NO. 23).....	60
C-G-17) PARCEL MAP GUARANTEE (PRELIMINARY) (CLTA GUARANTEE FORM NO. 24) .....	60
C-G-18) CLTA RECORDED DOCUMENT GUARANTEE (CLTA GUARANTEE FORM NO. 27) .....	60
C-G-19) LENDER’S FIRREA GUARANTEE .....	60
C-G-20) LENDER’S DATE-DOWN GUARANTEE .....	60
C-G-21) CONSTRUCTION LOAN DISBURSEMENT GUARANTEE .....	60
C-G-22) MARITAL PROPERTY GUARANTEE.....	61
C-G-23) ADDITIONAL LIABILITY .....	61
C-G-24) CONDITION OF TITLE GUARANTEE (CLTA GUARANTEE FORM NO. 28) .....	61

<b>SECTION C-H UCC INSURANCE</b> .....	<b>62</b>
<b>C-H-1) UCC BASIC INSURANCE RATES</b> .....	<b>62</b>
<b>C-H-2) MIXED COLLATERAL TRANSACTIONS</b> .....	<b>62</b>
<b>C-H-3) PROJECT OR PORTFOLIO RATE</b> .....	<b>62</b>
<b>C-H-4) BUYERS' POLICIES</b> .....	<b>62</b>
<b>C-H-5) SIMULTANEOUSLY ISSUED POLICIES</b> .....	<b>62</b>
<b>C-H-6) REINSURANCE</b> .....	<b>62</b>
<b>C-H-7) RATES, FEES AND CHARGES FOR UNUSUAL RISKS AND SERVICES</b> .....	<b>63</b>
<b>C-H-8) CANCELLATION</b> .....	<b>63</b>
<b>C-H-9) VACATION INTEREST POLICIES</b> .....	<b>63</b>
<b>C-H-10) UCC ENDORSEMENTS</b> .....	<b>63</b>
<b>C-H-11) BASIC INSURANCE RATES AND ENDORSEMENTS</b> .....	<b>64</b>
<b>C-H-12) INSURED SEARCH POLICIES</b> .....	<b>64</b>
<b>C-H-13) INSURED FILING POLICIES</b> .....	<b>65</b>
<b>C-H-14) FORECLOSURE NOTICE POLICY</b> .....	<b>65</b>
<b>SECTION C-I MISCELLANEOUS</b> .....	<b>66</b>
<b>C-I-1) GOVERNMENTAL CONTRACTS</b> .....	<b>66</b>
<b>C-I-2) REINSURANCE</b> .....	<b>66</b>
<b>C-I-3) CANCELLATION</b> .....	<b>66</b>
<b>C-I-4) EXCESS RATES, FEES AND CHARGES FOR UNUSUAL RISKS OR SERVICES</b> .....	<b>66</b>
<b>APPENDIX A RESIDENTIAL BASIC TITLE INSURANCE RATE</b> .....	<b>A-1</b>
<b>APPENDIX B COMMERCIAL BASIC TITLE INSURANCE RATE</b> .....	<b>B-1</b>
<b>APPENDIX C RATE SCHEDULES FOR REO</b> .....	<b>C-1</b>
<b>APPENDIX D CONCURRENT LOAN RATE</b> .....	<b>D-1</b>
<b>APPENDIX E CALIFORNIA LAND TITLE ASSOCIATION (CLTA) ENDORSEMENT RATES</b> .....	<b>E-1</b>
<b>APPENDIX F FIRST AMERICAN (F.A.) ENDORSEMENT RATES</b> .....	<b>F-1</b>
<b>APPENDIX G AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENT RATES</b> .....	<b>G-1</b>
<b>APPENDIX H BASIC RESIDENTIAL SALE ESCROW FEE</b> .....	<b>H-1</b>
<b>APPENDIX I BASIC RESIDENTIAL REO/RELOCATION SALE ESCROW FEE</b> .....	<b>I-1</b>
<b>APPENDIX J BASIC RESIDENTIAL LOAN ESCROW FEE (ESCROW ONLY)</b> .....	<b>J-1</b>
<b>APPENDIX K BASIC RESIDENTIAL LOAN ESCROW FEE (WITH LOAN POLICY)</b> .....	<b>K-1</b>
<b>APPENDIX L NEW LOAN SERVICE ESCROW FEE</b> .....	<b>L-1</b>

# GENERAL INFORMATION

THIS SCHEDULE OF TITLE INSURANCE RATES AND FEES (THIS "SCHEDULE") 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 ARE APPLICABLE ONLY TO THE PRODUCTS AND SERVICES PROVIDED FOR HEREIN.

THIS SCHEDULE SUPERSEDES ALL PREVIOUS RATE SCHEDULES AND FILINGS.

## DEFINITIONS

- **ALTA:** American Land Title Association.
- **Basic Escrow Services:** See Definition in Section C-E.
- **Binder:** See Section C-B-4.
- **Charge:** The dollar amount to be paid for a title insurance product or service.
- **Commercial:** Any property that is not Residential.
- **Construction Loan:** A loan for the purpose of construction of improvements to the subject property.
- **CLTA:** California Land Title Association.
- **Commercial Basic Title Insurance Rate:** Basic Rate for insurance set forth in Section C-A.
- **Commitment:** An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- **Company:** First American Title Insurance Company and agents.
- **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.
- **Leasehold Policy:** Any form of policy where the estate of interest insured is a leasehold estate.
- **Loan Policy:** A title insurance policy insuring a lender or assignee of a lender.
- **Multiple Loan Policies:** See description in Section C-C-4.
- **Non-EAGLE® Owner's Policy:** Any Owner's Policy other than an EAGLE® Owner's Policy.
- **Owner's Policy:** A title insurance 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 Title Insurance Rates and Fees.
- **Rate:** The unit price per exposure unit used to determine the Charge.
- **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.
- **Residential:** Improved one-to-four family property.
- **Scheduled Charge:** The Charge for a policy pursuant to this Schedule, taking into account any surcharges or discounts.
- **Standard Exceptions:** Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are included in the standard pre-printed forms of the Company filed with the Insurance Commissioner.
- **Western Regional Exceptions (or "WRE"):** Standard exceptions from coverage included within various policy forms as a matter of local practice.



1. (a) 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; (b) 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 unless such lien is shown by the Public Records at Date of Policy.

## **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 Title Insurance Rates and Fees as follows:

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

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 COMMERCIAL BASIC TITLE INSURANCE RATE

The Commercial Basic Title Insurance Rate is set forth in Appendix B.

.....

## SECTION C-B OWNER'S INSURANCE

### C-B-1) OWNER'S POLICY

Policy Type	Rate
Owner's Policy with WRE	100% of Commercial Basic Title Insurance Rate. Minimum \$400
Owner's Policy without WRE	125% of Commercial 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 Commercial Basic Title Insurance Rate based upon original policy amount. Minimum \$400
Owner's Policy without WRE	Owner's Policy without WRE	50% of Commercial Basic Title Insurance Rate based upon original policy amount. Minimum \$500
Owner's Policy with WRE	Owner's Policy without WRE	75% of Commercial 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 Commercial 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
Up to and including 10 years	Remaining term in years times annual rental
Above 10 years, up to and including 25 years	10 times annual rental
Above 25 years, up to and including 50 years	20 times annual rental
Above 50 years	Full value of the land and existing improvements

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

<b>Initial Insured’s Owner’s Policy</b>	<b>Predetermined Purchaser’s Owner’s Policy</b>	<b>Rate</b>
Owner’s Policy with WRE	Owner’s Policy with WRE	30% of Commercial 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 Commercial 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 Commercial 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 subparagraph C-B-7(b)(2).

<b>Initial Insured’s Leasehold Policy</b>	<b>Rate</b>
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 Commercial Basic Title Insurance Rate based upon original policy amount. Minimum \$400
Owner's Policy without WRE	Owner's Policy without WRE	50% of Commercial Basic Title Insurance Rate based upon original policy amount. Minimum \$500
Owner's Policy with WRE	Owner's Policy without WRE	75% of Commercial 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 Commercial Basic Title Insurance Rate based upon original policy amount. Minimum \$400
Owner's Policy without WRE	Owner's Policy without WRE	50% of Commercial Basic Title Insurance Rate based upon original policy amount. Minimum \$500
Owner's Policy with WRE	Owner's Policy without WRE	75% of Commercial Basic Title Insurance Rate based upon original policy amount. Minimum \$500

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 \$3,000,000, 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 C, 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 Section C-C-2 (Concurrent Loan Policy Charge) or Section 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 WRE	80% of Commercial Basic Title Insurance Rate. Minimum \$325
Loan Policy without WRE	90% of Commercial 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 D (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 D (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 WRE	64% of Commercial Basic Title Insurance Rate. Minimum \$325
Loan Policy without WRE	72% of Commercial 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 Section 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 Section C-C-2. All other Loan Policies shall be calculated under Sections 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 Commercial Basic Title Insurance Rate
Reissued Loan Policy without WRE for the permanent loan	40% of Commercial 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 Commercial Basic Title Insurance Rate from dollar one, with a minimum of \$325
Loan Policy without WRE	90% of Commercial Basic Title Insurance Rate from dollar one, with a minimum of \$395

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



### 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:

<b>Policy Type</b>	<b>Rate</b>
Loan Policy with WRE	40% of Commercial Basic Title Insurance Rate, with a minimum of \$325
Loan Policy without WRE	55% of Commercial Basic Title Insurance Rate, with a minimum of \$395

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

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:

<b>Loan Policy Type to be Issued</b>	<b>Owner's Policy Type Issued</b>	<b>Rate, based on contemplated loan amount</b>
Loan Policy without WRE	Owner's Policy with WRE	The Rate shown in Appendix D (Concurrent Loan Rate), plus 10% of the Commercial Basic Title Insurance Rate
Loan Policy without WRE	Owner's Policy without WRE	10% of the Commercial 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 Commercial 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 (excluding Construction Loan transactions for one one-to-four family structure, on a single parcel - which shall be priced under Section C-8), 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 and including \$10,000,000	\$0.60	\$0.70
\$10,000,001 to \$20,000,000	\$0.58	\$0.65
\$20,000,001 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 and including \$10,000,000	\$0.60	\$0.70
\$10,000,001 to \$20,000,000	\$0.50	\$0.65
\$20,000,001 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 and including \$10,000,000	\$0.70
\$10,000,001 to \$20,000,000	\$0.65
\$20,000,001 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 and including \$10,000,000	\$0.70
\$10,000,001 to \$20,000,000	\$0.65
\$20,000,001 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 and including \$10,000,000	\$0.60
\$10,000,001 to \$20,000,000	\$0.50
\$20,000,001 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 and including \$10,000,000	\$0.70
\$10,000,001 to \$20,000,000	\$0.65
\$20,000,001 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, with a minimum of \$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 and including \$20,000,000	\$0.21 per \$1,000 of liability plus \$1,000
\$20,000,001 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 E, F and G if the Rate is a stated dollar amount or (2) if the Rate is expressed as a percentage of the Commercial Basic Title Insurance Rate, the Rate is calculated by multiplying the percentage listed in Appendix E, F and G by the following:

Liability Amount	Rate per \$1,000, or fraction thereof
Aggregated liability up to and including \$20,000,000	\$1.00 per \$1,000 of liability
Aggregated liability above \$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 subparagraph (1) above:

<b>Initial Insured's Owner's Policy</b>	<b>Predetermined Purchaser's Owner's Policy</b>	<b>Rate</b>
Owner's Policy with WRE	Owner's Policy with WRE	30% of Commercial 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 Commercial 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 Commercial 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 subparagraph (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:

<b>Original Policy</b>	<b>Final Policy</b>	<b>Rate</b>
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:

<b>Original Policy</b>	<b>Reissued Policy</b>	<b>Rate</b>
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;
- additional fee for Escrows involving I.R.C. § 1031 Exchanges as set forth in Section 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 Title Insurance 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:

<b>Up to and Including:</b>	<b>Fee</b>	<b>Up to and Including:</b>	<b>Fee</b>
\$60,000	\$775	\$600,000	\$1,450
\$100,000	\$925	\$650,000	\$1,550
\$150,000	\$1,000	\$700,000	\$1,610
\$200,000	\$1,050	\$750,000	\$1,725
\$250,000	\$1,100	\$800,000	\$1,840
\$300,000	\$1,150	\$850,000	\$1,955
\$350,000	\$1,200	\$900,000	\$2,070
\$400,000	\$1,250	\$950,000	\$2,185
\$450,000	\$1,300	\$1,000,000	\$2,300
\$500,000	\$1,350	\$2,000,000	\$2,700
\$550,000	\$1,400	\$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:

<b>Up to and Including:</b>	<b>Fee</b>	<b>Up to and Including:</b>	<b>Fee</b>
\$60,000	\$655	\$600,000	\$1,380
\$100,000	\$750	\$650,000	\$1,495
\$150,000	\$800	\$700,000	\$1,610
\$200,000	\$850	\$750,000	\$1,725
\$250,000	\$900	\$800,000	\$1,840
\$300,000	\$950	\$850,000	\$1,955
\$350,000	\$1,000	\$900,000	\$2,070
\$400,000	\$1,050	\$950,000	\$2,185
\$450,000	\$1,100	\$1,000,000	\$2,300
\$500,000	\$1,150	\$2,000,000	\$2,700
\$550,000	\$1,265	\$3,000,000	\$3,200

San Luis Obispo and Santa Barbara Counties:

Transaction Amount:

<b>Up to and Including:</b>	<b>Fee</b>	<b>Up to and Including:</b>	<b>Fee</b>
\$60,000	\$775	\$600,000	\$1,450
\$100,000	\$925	\$650,000	\$1,500
\$150,000	\$1,000	\$700,000	\$1,610
\$200,000	\$1,050	\$750,000	\$1,725
\$250,000	\$1,100	\$800,000	\$1,840
\$300,000	\$1,150	\$850,000	\$1,955
\$350,000	\$1,200	\$900,000	\$2,070
\$400,000	\$1,250	\$950,000	\$2,185
\$450,000	\$1,300	\$1,000,000	\$2,300
\$500,000	\$1,350	\$2,000,000	\$2,700
\$550,000	\$1,400	\$3,000,000	\$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 and Including:	Fee	Up to and Including:	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 and Including:	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 and Including:	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:

<b>Up to and Including:</b>	<b>Fee</b>
\$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: \$130 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.
4. Standard overnight delivery fees and regular messenger fees (not including priority overnight and special messenger fees) which will be charged based on invoice from provider.

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 C-E-6 below, except for the Charges in subparagraph 4 above in this Section C-E-5.

#### **C-E-6) MISCELLANEOUS SERVICES**

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

<b>Type of Service</b>	<b>Fee</b>
Check returned due to insufficient funds	\$15 per check returned
Interest bearing account set-up	\$50 per account
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 Title Insurance 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:

<b>Up to and Including:</b>	<b>Fee</b>
\$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:

<b>Liability Up to and Including:</b>	<b>Fee</b>
\$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:

<b>Liability Up to and Including:</b>	<b>Fee</b>
\$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 Section 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 Section 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:

<b>Up to and Including:</b>	<b>Fee</b>
\$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
Up to and including \$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
Up to and including \$2,000	\$175
\$2,001 to \$75,000	\$250

For liability amounts above \$75,000, the Rate shall be 60% of the Commercial Basic Title Insurance Rate, based upon the total liability of the policy, with a minimum of \$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
Up to and including \$75,000	\$80
For liability amounts above \$75,000, the Rate shall be 25% of the Commercial Basic Title Insurance Rate, with a minimum of \$90.	

(b) Concurrent Loan Policy:

<b>Policy Amount</b>	<b>Rate</b>
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:

<b>Policy Amount</b>	<b>Rate</b>
Up to and including \$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:

<b>Policy Amount</b>	<b>Rate</b>
Up to and including \$105,000	\$195

For liability amounts above \$105,000, the Rate shall be 50% of the Commercial Basic Title Insurance Rate, based upon the total liability of the guarantee, with a minimum of \$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, with a minimum of \$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:

<b>Policy Amount</b>	<b>Rate</b>
Up to and including \$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:

<b>Transaction Amount</b>	<b>Fee</b>
Up to and including \$75,000	\$ 75
\$75,001 to \$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 – REALES 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:

<b>Transaction Amount</b>	<b>Fee</b>
Up to and including \$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	Rate
Up to and including \$300,000	\$1,500
Above \$300,000	\$1,500, plus \$2.65 per thousand of liability above \$300,000

### Owner's Policy only-All Cash Transactions

Sale Price Liability up to	Rate
Up to and including \$300,000	\$1,050
Above \$300,000	\$1,050, plus \$2.65 per thousand of liability above \$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
Up to and including \$1,000	\$100
\$1,001 to \$2,000	\$150
\$2,001 to \$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 Commercial Basic Title Insurance Rate, with a minimum of \$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 Commercial Basic Title Insurance Rate, based upon the value of the estate or interest involved, with a minimum of \$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 \$100.

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)**

\$250, plus \$5 for each item reported over \$100, subject to a minimum Charge of \$250. The amount of liability shall be \$1,000. For liability amounts in excess of \$1,000, the Rate shall be calculated using the Commercial Basic Title Insurance Rate, with a minimum of \$250.

### **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, with a minimum of \$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 Commercial 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 \$250:

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 subparagraphs (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, with a minimum of \$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, with a minimum of \$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 Sections 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, with a minimum Rate of \$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, with a minimum Rate of \$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, with a minimum Rate of \$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 Commercial Basic Title Insurance Rate, based upon the amount of the advance, with a minimum of \$100 per guarantee, and a maximum of \$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 Commercial Basic Title Insurance Rate for guarantees naming an owner as assured; 10% of the Commercial 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.

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 \$100.

## SECTION C-H UCC INSURANCE

### C-H-1) UCC BASIC INSURANCE RATES

Amount of Insurance:

From	Up to and including	Cost Factor	Plus (per thousand)	On amount above
\$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<sup>®</sup> UCC Insurance Policy* and for the *EAGLE 9<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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, with a minimum of \$500, but in no event shall the Rate for an *EAGLE 9<sup>®</sup> 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<sup>®</sup> UCC Insurance Policy* and the *EAGLE 9<sup>®</sup> UCC Insurance Policy for Buyers* are issued, the *EAGLE 9<sup>®</sup> UCC Insurance Policy for Buyers* may be issued at a Charge of 10% of the Rate applicable to the *EAGLE 9<sup>®</sup> UCC Insurance Policy*, with a minimum of \$500, in addition to the Rate applied to the *EAGLE 9<sup>®</sup> UCC Insurance Policy*. In transactions in which the amount of the *EAGLE 9<sup>®</sup> UCC Insurance Policy for Buyers* exceeds that of the *EAGLE 9<sup>®</sup> 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.

## 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, with a minimum of \$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
Up to and including \$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 \$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. 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



NUMBER	DESCRIPTION	RATE
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 up to and Including:	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 up to and Including:	Rate
\$25,000	\$34
\$50,000	\$44
\$100,000	\$54
\$150,000	\$64

<b>Liability Amount up to and Including:</b>	<b>Rate</b>
\$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

<b>Liability Amount up to and Including:</b>	<b>Rate</b>
\$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:

<b>Liability Amount up to and Including:</b>	<b>Rate</b>
\$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:

<b>Liability Amount</b>	<b>Rate</b>
Up to and including \$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 Title Insurance 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 Title Insurance 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, with a minimum 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 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 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.

## APPENDIX A RESIDENTIAL BASIC TITLE INSURANCE RATE

RESIDENTIAL BASIC TITLE INSURANCE RATE							
Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate
\$30,000	\$420	\$430,000	\$1,348	\$830,000	\$2,019	\$1,230,000	\$2,583
40,000	420	440,000	1,365	840,000	2,036	1,240,000	2,596
50,000	420	450,000	1,383	850,000	2,052	1,250,000	2,609
60,000	481	460,000	1,401	860,000	2,068	1,260,000	2,621
70,000	518	470,000	1,419	870,000	2,084	1,270,000	2,634
80,000	557	480,000	1,437	880,000	2,099	1,280,000	2,646
90,000	594	490,000	1,455	890,000	2,116	1,290,000	2,659
100,000	634	500,000	1,473	900,000	2,132	1,300,000	2,672
110,000	658	510,000	1,486	910,000	2,150	1,310,000	2,684
120,000	682	520,000	1,503	920,000	2,166	1,320,000	2,697
130,000	707	530,000	1,520	930,000	2,181	1,330,000	2,709
140,000	731	540,000	1,537	940,000	2,197	1,340,000	2,722
150,000	755	550,000	1,553	950,000	2,214	1,350,000	2,735
160,000	780	560,000	1,570	960,000	2,230	1,360,000	2,747
170,000	804	570,000	1,586	970,000	2,245	1,370,000	2,760
180,000	829	580,000	1,603	980,000	2,261	1,380,000	2,772
190,000	852	590,000	1,620	990,000	2,277	1,390,000	2,785
200,000	881	600,000	1,636	1,000,000	2,294	1,400,000	2,798
210,000	901	610,000	1,651	1,010,000	2,306	1,410,000	2,810
220,000	926	620,000	1,667	1,020,000	2,319	1,420,000	2,823
230,000	949	630,000	1,684	1,030,000	2,331	1,430,000	2,835
240,000	973	640,000	1,700	1,040,000	2,344	1,440,000	2,848
250,000	996	650,000	1,717	1,050,000	2,357	1,450,000	2,861
260,000	1,019	660,000	1,734	1,060,000	2,369	1,460,000	2,873
270,000	1,043	670,000	1,751	1,070,000	2,382	1,470,000	2,886
280,000	1,066	680,000	1,767	1,080,000	2,394	1,480,000	2,898
290,000	1,090	690,000	1,783	1,090,000	2,407	1,490,000	2,911
300,000	1,113	700,000	1,800	1,100,000	2,420	1,500,000	2,924
310,000	1,123	710,000	1,815	1,110,000	2,432	1,510,000	2,927
320,000	1,141	720,000	1,832	1,120,000	2,445	1,520,000	2,938
330,000	1,159	730,000	1,847	1,130,000	2,457	1,530,000	2,950
340,000	1,176	740,000	1,864	1,140,000	2,470	1,540,000	2,963
350,000	1,194	750,000	1,881	1,150,000	2,483	1,550,000	2,974
360,000	1,212	760,000	1,898	1,160,000	2,495	1,560,000	2,986
370,000	1,230	770,000	1,915	1,170,000	2,508	1,570,000	2,997
380,000	1,249	780,000	1,931	1,180,000	2,520	1,580,000	3,010
390,000	1,267	790,000	1,947	1,190,000	2,533	1,590,000	3,021
400,000	1,285	800,000	1,964	1,200,000	2,546	1,600,000	3,033
410,000	1,313	810,000	1,986	1,210,000	2,558	1,610,000	3,037
420,000	1,330	820,000	2,003	1,220,000	2,571	1,620,000	3,049

<b>Policy Amount Up to and Including</b>	<b>Rate</b>	<b>Policy Amount Up to and Including</b>	<b>Rate</b>	<b>Policy Amount Up to and Including</b>	<b>Rate</b>	<b>Policy Amount Up to and Including</b>	<b>Rate</b>
\$1,630,000	\$3,060	\$2,030,000	\$3,516	\$2,430,000	\$3,768	\$2,830,000	\$4,020
1,640,000	3,072	2,040,000	3,522	2,440,000	3,774	2,840,000	4,026
1,650,000	3,084	2,050,000	3,528	2,450,000	3,780	2,850,000	4,032
1,660,000	3,096	2,060,000	3,535	2,460,000	3,787	2,860,000	4,039
1,670,000	3,107	2,070,000	3,541	2,470,000	3,793	2,870,000	4,045
1,680,000	3,120	2,080,000	3,547	2,480,000	3,799	2,880,000	4,051
1,690,000	3,132	2,090,000	3,554	2,490,000	3,806	2,890,000	4,058
1,700,000	3,143	2,100,000	3,560	2,500,000	3,812	2,900,000	4,064
1,710,000	3,152	2,110,000	3,566	2,510,000	3,818	2,910,000	4,070
1,720,000	3,164	2,120,000	3,573	2,520,000	3,825	2,920,000	4,077
1,730,000	3,175	2,130,000	3,579	2,530,000	3,831	2,930,000	4,083
1,740,000	3,187	2,140,000	3,585	2,540,000	3,837	2,940,000	4,089
1,750,000	3,200	2,150,000	3,591	2,550,000	3,843	2,950,000	4,095
1,760,000	3,211	2,160,000	3,598	2,560,000	3,850	2,960,000	4,102
1,770,000	3,223	2,170,000	3,604	2,570,000	3,856	2,970,000	4,108
1,780,000	3,234	2,180,000	3,610	2,580,000	3,862	2,980,000	4,114
1,790,000	3,246	2,190,000	3,617	2,590,000	3,869	2,990,000	4,121
1,800,000	3,258	2,200,000	3,623	2,600,000	3,875	3,000,000	4,127
1,810,000	3,272	2,210,000	3,629	2,610,000	3,881		
1,820,000	3,284	2,220,000	3,636	2,620,000	3,888		
1,830,000	3,295	2,230,000	3,642	2,630,000	3,894		
1,840,000	3,307	2,240,000	3,648	2,640,000	3,900		
1,850,000	3,318	2,250,000	3,654	2,650,000	3,906		
1,860,000	3,330	2,260,000	3,661	2,660,000	3,913		
1,870,000	3,343	2,270,000	3,667	2,670,000	3,919		
1,880,000	3,354	2,280,000	3,673	2,680,000	3,925		
1,890,000	3,366	2,290,000	3,680	2,690,000	3,932		
1,900,000	3,377	2,300,000	3,686	2,700,000	3,938		
1,910,000	3,391	2,310,000	3,692	2,710,000	3,944		
1,920,000	3,404	2,320,000	3,699	2,720,000	3,951		
1,930,000	3,415	2,330,000	3,705	2,730,000	3,957		
1,940,000	3,427	2,340,000	3,711	2,740,000	3,963		
1,950,000	3,438	2,350,000	3,717	2,750,000	3,969		
1,960,000	3,450	2,360,000	3,724	2,760,000	3,976		
1,970,000	3,461	2,370,000	3,730	2,770,000	3,982		
1,980,000	3,474	2,380,000	3,736	2,780,000	3,988		
1,990,000	3,485	2,390,000	3,743	2,790,000	3,995		
2,000,000	3,497	2,400,000	3,749	2,800,000	4,001		
2,010,000	3,503	2,410,000	3,755	2,810,000	4,007		
2,020,000	3,510	2,420,000	3,762	2,820,000	4,014		

For each \$10,000 above \$3,000,000 add \$5.25.

## APPENDIX B COMMERCIAL BASIC TITLE INSURANCE RATE

COMMERCIAL BASIC TITLE INSURANCE RATE							
Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate
\$30,000	\$400	\$430,000	\$1,283	\$830,000	\$1,922	\$1,230,000	\$2,460
40,000	400	440,000	1,300	840,000	1,939	1,240,000	2,472
50,000	400	450,000	1,317	850,000	1,954	1,250,000	2,484
60,000	458	460,000	1,334	860,000	1,969	1,260,000	2,496
70,000	493	470,000	1,351	870,000	1,984	1,270,000	2,508
80,000	530	480,000	1,368	880,000	1,999	1,280,000	2,520
90,000	565	490,000	1,385	890,000	2,015	1,290,000	2,532
100,000	603	500,000	1,402	900,000	2,030	1,300,000	2,544
110,000	626	510,000	1,415	910,000	2,047	1,310,000	2,556
120,000	649	520,000	1,431	920,000	2,062	1,320,000	2,568
130,000	673	530,000	1,447	930,000	2,077	1,330,000	2,580
140,000	696	540,000	1,463	940,000	2,092	1,340,000	2,592
150,000	719	550,000	1,479	950,000	2,108	1,350,000	2,604
160,000	742	560,000	1,495	960,000	2,123	1,360,000	2,616
170,000	765	570,000	1,510	970,000	2,138	1,370,000	2,628
180,000	789	580,000	1,526	980,000	2,153	1,380,000	2,640
190,000	811	590,000	1,542	990,000	2,168	1,390,000	2,652
200,000	839	600,000	1,558	1,000,000	2,184	1,400,000	2,664
210,000	858	610,000	1,572	1,010,000	2,196	1,410,000	2,676
220,000	881	620,000	1,587	1,020,000	2,208	1,420,000	2,688
230,000	903	630,000	1,603	1,030,000	2,220	1,430,000	2,700
240,000	926	640,000	1,619	1,040,000	2,232	1,440,000	2,712
250,000	948	650,000	1,635	1,050,000	2,244	1,450,000	2,724
260,000	970	660,000	1,651	1,060,000	2,256	1,460,000	2,736
270,000	993	670,000	1,667	1,070,000	2,268	1,470,000	2,748
280,000	1,015	680,000	1,682	1,080,000	2,280	1,480,000	2,760
290,000	1,038	690,000	1,698	1,090,000	2,292	1,490,000	2,772
300,000	1,060	700,000	1,714	1,100,000	2,304	1,500,000	2,784
310,000	1,069	710,000	1,728	1,110,000	2,316	1,510,000	2,787
320,000	1,086	720,000	1,744	1,120,000	2,328	1,520,000	2,798
330,000	1,103	730,000	1,759	1,130,000	2,340	1,530,000	2,809
340,000	1,120	740,000	1,775	1,140,000	2,352	1,540,000	2,821
350,000	1,137	750,000	1,791	1,150,000	2,364	1,550,000	2,832
360,000	1,154	760,000	1,807	1,160,000	2,376	1,560,000	2,843
370,000	1,171	770,000	1,823	1,170,000	2,388	1,570,000	2,854
380,000	1,189	780,000	1,839	1,180,000	2,400	1,580,000	2,866
390,000	1,206	790,000	1,854	1,190,000	2,412	1,590,000	2,877
400,000	1,223	800,000	1,870	1,200,000	2,424	1,600,000	2,888
410,000	1,250	810,000	1,891	1,210,000	2,436	1,610,000	2,892
420,000	1,266	820,000	1,907	1,220,000	2,448	1,620,000	2,903

COMMERCIAL BASIC TITLE INSURANCE RATE							
Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate
\$1,630,000	\$2,914	\$2,030,000	\$3,348	\$2,430,000	\$3,588	\$2,830,000	\$3,828
1,640,000	2,925	2,040,000	3,354	2,440,000	3,594	2,840,000	3,834
1,650,000	2,937	2,050,000	3,360	2,450,000	3,600	2,850,000	3,840
1,660,000	2,948	2,060,000	3,366	2,460,000	3,606	2,860,000	3,846
1,670,000	2,959	2,070,000	3,372	2,470,000	3,612	2,870,000	3,852
1,680,000	2,971	2,080,000	3,378	2,480,000	3,618	2,880,000	3,858
1,690,000	2,982	2,090,000	3,384	2,490,000	3,624	2,890,000	3,864
1,700,000	2,993	2,100,000	3,390	2,500,000	3,630	2,900,000	3,870
1,710,000	3,001	2,110,000	3,396	2,510,000	3,636	2,910,000	3,876
1,720,000	3,013	2,120,000	3,402	2,520,000	3,642	2,920,000	3,882
1,730,000	3,023	2,130,000	3,408	2,530,000	3,648	2,930,000	3,888
1,740,000	3,035	2,140,000	3,414	2,540,000	3,654	2,940,000	3,894
1,750,000	3,047	2,150,000	3,420	2,550,000	3,660	2,950,000	3,900
1,760,000	3,058	2,160,000	3,426	2,560,000	3,666	2,960,000	3,906
1,770,000	3,069	2,170,000	3,432	2,570,000	3,672	2,970,000	3,912
1,780,000	3,080	2,180,000	3,438	2,580,000	3,678	2,980,000	3,918
1,790,000	3,091	2,190,000	3,444	2,590,000	3,684	2,990,000	3,924
1,800,000	3,102	2,200,000	3,450	2,600,000	3,690	3,000,000	3,930
1,810,000	3,116	2,210,000	3,456	2,610,000	3,696		
1,820,000	3,127	2,220,000	3,462	2,620,000	3,702		
1,830,000	3,138	2,230,000	3,468	2,630,000	3,708		
1,840,000	3,149	2,240,000	3,474	2,640,000	3,714		
1,850,000	3,160	2,250,000	3,480	2,650,000	3,720		
1,860,000	3,171	2,260,000	3,486	2,660,000	3,726		
1,870,000	3,183	2,270,000	3,492	2,670,000	3,732		
1,880,000	3,194	2,280,000	3,498	2,680,000	3,738		
1,890,000	3,205	2,290,000	3,504	2,690,000	3,744		
1,900,000	3,216	2,300,000	3,510	2,700,000	3,750		
1,910,000	3,229	2,310,000	3,516	2,710,000	3,756		
1,920,000	3,241	2,320,000	3,522	2,720,000	3,762		
1,930,000	3,252	2,330,000	3,528	2,730,000	3,768		
1,940,000	3,263	2,340,000	3,534	2,740,000	3,774		
1,950,000	3,274	2,350,000	3,540	2,750,000	3,780		
1,960,000	3,285	2,360,000	3,546	2,760,000	3,786		
1,970,000	3,296	2,370,000	3,552	2,770,000	3,792		
1,980,000	3,308	2,380,000	3,558	2,780,000	3,798		
1,990,000	3,319	2,390,000	3,564	2,790,000	3,804		
2,000,000	3,330	2,400,000	3,570	2,800,000	3,810		
2,010,000	3,336	2,410,000	3,576	2,810,000	3,816		
2,020,000	3,342	2,420,000	3,582	2,820,000	3,822		

For each \$10,000 above \$3,000,000 add \$5.

## APPENDIX C RATE SCHEDULES FOR REO

## a) Non-EAGLE® Owner's Policy with WRE

Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	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 and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	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 and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	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 and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	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 C

(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 and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	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 and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	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 C (a) for each additional \$10,000 or fraction thereof. The Rate calculated shall be rounded up to the next dollar.

## APPENDIX D CONCURRENT LOAN RATE

CONCURRENT LOAN RATE							
Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	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 and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	Rate	Policy Amount Up to and Including	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		

For each \$10,000 above \$3,000,000 add \$4.

## APPENDIX E

### CALIFORNIA LAND TITLE ASSOCIATION (CLTA) ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/C = No Charge, N/A = Not applicable, std = Standard Coverage, ext = Extended Coverage, Scheduled Rate = the Scheduled Rate for the title insurance policy for which the endorsement is applicable. Percentages refer to a percentage of the Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, based on the amount of insurance of the title insurance policy for which the endorsement is attached, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
100-06		Restrictions, Encroachments and Minerals	Loan: Extended	No Charge
100.1		Restrictions, Encroachments and Minerals	Loan: CLTA Standard	20%
100.2-06	9-06	Restrictions, Encroachments and Minerals	Loan: Extended	No Charge
100.2.1-06	9.3-06	Covenants, Conditions and Restrictions - Loan Policy	Loan: Extended	No Charge
100.2.6-06	9.6-06	Private Rights - Loan Policy	Loan: All Policies	\$100
100.2.7-06	9.7-06	Restrictions, Encroachments and Minerals - Land Under Development - Loan Policy	Loan: All Policies	10%, minimum \$100 / maximum \$500
100.2.8-06	9.8-06	Covenants Conditions and Restrictions - Land Under Development - Owner's Policy	Owner: All Policies	15%, minimum \$100 / maximum \$750
100.2.9-06	9.9-06	Private Rights - Owner's Policy	Owner: All Policies	\$250
100.2.10-06	9.10-06	Restrictions, Encroachments and Minerals - Current Violations - Loan Policy	Loan: All Policies	\$100



<b>CLTA NO.</b>	<b>ALTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>100.4-06</b>		CC&R's, Violations	Loan: Extended Standard	\$25 10%
<b>100.5-06</b>		CC&R's, Violations	Owner: Extended Standard	\$25 20%
<b>100.6-06</b>		CC&R's, Including Future Violations - Owner's Policy	Owner: Extended Standard	\$25 20%
<b>100.7-06</b>		CC&R's, Violations	Owner: Extended Standard	\$25 20%
<b>100.8-06</b>		CC&R's, Violations	Owner: Extended Standard	\$25 20%
<b>100.9-06</b>	9.1-06	Restrictions Encroachments and Minerals – Unimproved Land – Owner's Policy	Owner: ALTA	\$100
<b>100.10-06</b>	9.2-06	Covenants, Conditions and Restrictions – Improved Land - Owner's Policy	Owner: ALTA	\$100
<b>100.12-06</b>		CC&R's, Right of Reversion	Loan: Extended	\$25
<b>100.13-06</b>		CC&R's, Assessment Liens – Loan Policy	Loan: Extended	\$25
<b>100.17-06</b>		CC&R's, Proper Modification	Owner: All Policies Loan: All Policies	20% 10%
<b>100.18 -06</b>		CC&R's, Right of Reversion	Loan: All Policies	\$25
<b>100.19-06</b>		CC&R's, Violations	Owner: Extended Standard Loan: Extended Standard	\$25 20% \$25 10%
<b>100.20-06</b>		CC&R's, Violations	Owner: Extended Standard Loan: Extended	\$25 20% \$25

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
				Standard
100.21-06		CC&R's, Plans and Specifications	Owner: Extended	\$25
			Standard	20%
			Loan: Extended	\$25
			Standard	10%
100.23-06		Minerals, Surface Damage	Loan: Extended	\$25
100.24-06		Minerals, Surface Entry by Lessee	Loan: All Policies	10%
100.25-06		Minerals, Surface Use	Lessee: Standard (Leasehold)	20%
100.26-06		Minerals, Present - Future Improvements	Owner: Standard	20%
			Loan: Extended	10%
			Standard	10%
100.27-06		CC&R's, Violations	Loan: Extended	\$25
100.28-06		CC&R's, Violation - Future Improvements	Owner: All Policies	20%
			Loan: All Policies	10%
100.29-06		Minerals, Surface Damage	Owner: Standard	20%
101		Mechanics' Liens	Loan: CLTA Standard	10%
101.1-06		Mechanics' Liens	Owner: Extended	\$100
			Standard	20%, minimum \$100 (D.V.A. - 10%)
101.2-06		Mechanics' Liens, Notice of Completion	Loan: All Policies	10%
101.3-06		Mechanics' Liens, No Notice of Completion	Loan: All Policies	10%
101.4		Mechanics' Liens, No Notice of Completion	Owner: Standard	\$100
101.5-06		Mechanics' Liens, Notice of Completion	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.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
101.6-06		Mechanics' Liens, Notice of Completion	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		Mechanics' Liens	Loan: CLTA Standard	10%
101.9-06		Mechanics' Liens, Notice of Completion	Owner: Extended Standard	\$100 20%, minimum \$100 (D.V.A. - 10%)
101.10-06		Mechanics' Liens, Notice of Completion	Loan: All Policies	10%
101.11 -06		Mechanics' Liens, No Notice of Completion	Loan: All Policies	10%
101.12-06		Mechanics' Liens, No Notice of Completion	Owner: Standard	20%
101.13-06		Mechanics' Liens, Notice of Completion	Loan: All Policies	10%
102.4-06		Foundation	Loan: All Policies	10%, minimum \$100, maximum \$1,000
102.5-06		Foundation	Loan: All Policies	15%, minimum \$100, maximum \$1,000.
102.6-06		Foundation, Portion of Premises	Loan: All Policies	10%, based upon portion of loan applicable to the land covered, minimum \$100, maximum \$1,000.
102.7-06		Foundation, Portion of Premises	Loan: All Policies	10%, based upon portion of loan applicable to the land covered, minimum \$100, maximum \$1,000.
103.1-06	28-06	Easement, Damage or Enforced Removal	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		Easement, Existing Encroachment, Enforced Removal	Loan: Extended Standard	\$25 10%
103.4-06		Easement, Access to	Owner: All Policies	20%, maximum \$300

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
		Public Street	Loan: All Policies	10%, maximum \$250
103.5-06		Water Rights, Surface Damage	Owner: Extended	20%, maximum \$300
			Loan: All Policies	10%, maximum \$250
103.6-06		Encroachments, None Exist	Loan: Extended	10%
103.7-06		Land Abuts Street	Owner: Extended Standard	\$25 20%, maximum \$100
			Loan: Extended Standard	\$25 if issued concurrently with policy. 10% if issued subsequent to issuance of policy, maximum \$100 10%, maximum \$100
103.8-06		Water Rights, Future Improvements	Loan: All Policies	10%
103.9-06		Encroachment, Future Improvements	Loan: All Policies	10%
103.10-06		Surface Use, Horizontal Subdivision	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	15% (minimum \$100)
			Loan: Extended	\$100
103.15-06	28.2-06	Encroachments - Boundaries and Easements - Described Improvements	Owner: Extended	15% (minimum \$100)
			Loan: Extended	\$100
103.16-06	28.3-06	Easements - Boundaries and Easements - Land Under Development	All Policies	\$750
104-06		Assignment of Mortgage	Loan: Extended	40% based upon the unpaid balance of the encumbrance, minimum \$300, maximum \$1,000.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	<b>RATE</b> <b>(Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
				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.
<b>104.A</b>		Assignment of Mortgage	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.
<b>104.1-06</b>		Assignment of Mortgage	Loan: All Policies	(a) If issued concurrently with policy - no charge. (b) If not issued concurrently with Loan Policy, \$125 per issuance
<b>104.4-06</b>		Collateral Assignment of Mortgage	Loan: All Policies	Same as 104.1-06 above
<b>104.6-06</b>	37-06	Assignment of Rents/Leases	Loan: Extended	\$100
<b>104.7-06</b>		Assignment of Rents/Leases	Loan: All Policies	\$50. On tracts where three or more are issued concurrently, \$15 per issue.
<b>104.8-06</b>		Assignment of Mortgage	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.
<b>104.9</b>		Assignment of Mortgage	Loan: CLTA Standard	30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	<b>RATE</b> <b>(Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
				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 Mortgage	Loan: All Policies	(a) If issued concurrently with policy - no charge.  (b) If not issued concurrently with Loan Policy, \$125 per issuance,
104.11-06		Collateral Assignment of Mortgage	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	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 and Date Down	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		Multiple Mortgages in One Policy	Loan: Extended	\$100
105.1		Multiple Mortgages in One Policy	Loan: CLTA Standard	\$100
106-06		State of California	Owner: Standard	\$100

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
106C-06		State of California	Owner: Standard	\$100
106.1-06		State of California	Owner: Standard	\$100
106.1C-06		State of California	Owner: Standard	\$100
106.2-06		State of California	Owner: Standard	\$100
106.2C-06		State of California	Owner: Standard	\$100
107.1-06		Allocation of Liability of Parcels	All Policies	No Charge
107.2-06		Amount of Insurance, Increase	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		Leasehold Improvements	Loan: Leasehold	No Charge
107.9-06		Additional 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		Additional Insured	All Policies	No charge if issued at time policy is issued. \$150 if attached subsequently.
107.11-06		Non-Merger After Lender Acquires Title	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 - Department of Veteran Affairs	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		Revolving Credit Loan, Increase	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.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	<b>RATE</b> <b>(Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
				Extended
<b>109</b>		Oil and Gas Lease, No Assignments	Owner: Standard	20%
<b>110.1-06</b>		Deletion of Item from Policy	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.
<b>110.3-06</b>		Minerals, Conveyance of Surface Rights	Owner: Extended Standard Loan: Extended Standard	10% 20% 10% 10%
<b>110.4-06</b>		Modification of Mortgage	Loan: Extended	20% based upon loan balance, minimum \$150.
<b>110.5-06</b>		Modification of Mortgage	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.
<b>110.6</b>		Modification of Mortgage	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: When issued in conjunction with a 108.7-06 endorsement, only charge for highest rated endorsement.
<b>110.7-06</b>		Insurance Against Enforceability of Item	Owner: All Policies Loan: All Policies	Based upon risk involved, minimum \$100.
<b>110.9-06</b>	8.1-06	Environmental Protection Lien	Loan: Extended	For policies rated under Sections C-1, C-2, C-3, or C-4: No Charge For all other policies: \$25
<b>110.9.1-06</b>	8.2-06	Environmental Protection Lien	Owner: All Policies Loan: Extended	\$25



CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	<b>RATE</b> <b>(Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
110.10-06		Modification 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.
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		Mortgage Priority, Partial Reconveyance	Loan: All Policies	10% based upon loan balance, minimum \$100, maximum \$250.
111.1-06		Mortgage Priority, Partial Reconveyance	Loan: All Policies	10% based upon loan balance, minimum \$100, maximum \$250.
111.2-06		Mortgage Priority, Subordination	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		Mortgage Priority, Encroachment, Address	Loan: All Policies	20%
111.4-06		Mortgage Impairment After Conveyance	Loan: All Policies	20%
111.5-06	6-06	Variable Rate Mortgage	Loan: All Policies	No Charge
111.7-06		Variable Rate, Renewal	Loan: All Policies	No Charge
111.8-06	6.2-06	Variable Rate Loan – Negative Amortization	Loan: All Policies	No Charge

<b>CLTA NO.</b>	<b>ALTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
111.9-06		Variable Rate, FNMA 7 Year Balloon	Loan: All Policies	No Charge
111.10-06		Revolving Credit Loan, Optional Advance	Loan: All Policies	\$25
111.11-06		Revolving Credit Loan, Obligatory Advance	Loan: All Policies	\$25
111.14-06	14-06	Future Advance – Priority	Loan: Extended	\$25
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		Bondholder	Loan: CLTA Standard	\$25
112.1-06		Bondholder	Loan: Extended	\$25
112.2		Bondholder, Joint Powers Transactions	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	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	All Policies	\$10
115.1-06	4-06	Condominium	Loan: Extended	No Charge
115.2-06	5-06	Planned Unit Development - Assessments Priority	Loan: Extended	No Charge
115.3-06	4.1-06	Condominium – Current Assessments	Loan: Extended	No Charge
115.4-06	5.1-06	Planned Unit Development - Current Assessments	Loan: Extended	No Charge
116-06		Designation of Improvements, Address	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	Same as Survey	Owner: Standard	20%

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
			Extended Loan: Standard Extended	\$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 Improvements, Condominium	Owner: Standard  Loan: All Policies	20%  No charge if issued concurrently with policy. 10% if issued subsequently.
116.3-06		Legal Description, New Subdivision	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	Loan: All Policies	\$25
116.5.2-06	7.2-06	Manufactured Housing Unit – Conversion; Owners	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	Loan: All Policies	\$100 per issue
117.1-06	12.1-06	Aggregation – State Limits – Loan	Loan: All Policies	\$100
119-06		Validity of Lease in Schedule B	Loan: All Policies	20%
119.2-06		Validity and Priority of Lease	Loan: Extended	20%
119.3-06		Priority of Lease	Loan: Extended	10%
119.4		Bondholder - Validity of Sublease - Joint Powers	Loan: CLTA Standard	\$25
119.5-06	13-06	Leasehold - Owner	Owner: All Policies	No Charge
119.6-06	13.1-06	Leasehold - Loan	Loan: All Policies	No Charge
120.2		Subordination of Prior Mortgage Lease	Lessee: Oil Leasehold	20%

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
122-06		Construction Lender Advance	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. If base policy is in the amount of initial advance only: apply same Charges as called for under the 108 series.
122.2-06		Construction Lender Advance	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, Completed Structure	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%
123.4-06	3.3-06	Zoning – Completed Improvement – Non-Conforming Use	All Policies	If 123.1-06 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100.
123.5-06	3.4-06	Zoning – No Zoning Classification	All Policies	If 123.1-06 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100.
124.1-06		Covenants are Binding	Owner: All Policies Loan: All Policies	20% 10%
124.2-06		Covenants in Lease are Binding	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		Covenants in Lease are Binding	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 Transfer	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.

<b>CLTA NO.</b>	<b>ALTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>129-06</b>	18-06	Single Tax Parcel	All Policies	\$100
<b>129.1-06</b>	18.1-06	Multiple Tax Parcels - Easements	All Policies	\$100
<b>129.2-06</b>	18.2-06	Multiple Tax Parcel	All Policies	\$100
<b>129.3-06</b>	18.3-06	Single Tax Parcel and ID	All Policies	\$100
<b>130-06</b>	20-06	First Loss, Multiple Parcel Transactions	Loan: Extended	\$250
<b>132-06</b>	27-06	Usury	Loan: All Policies	\$500
<b>133-06</b>	24-06	Doing Business	Loan: All Policies	\$100
<b>134-06</b>	29-06	Interest Rate Swap - Direct Obligation	Loan: All Policies	10%
<b>134.1-06</b>	29.1-06	Interest Rate Swap - Additional Interest	Loan: All Policies	10%
<b>134.2-06</b>	29.2-06	Interest Rate Swap - Direct Obligation - Defined Amount	Loan: All Policies	10%
<b>134.3-06</b>	29.3-06	Interest Rate Swap - Additional Interest - Defined Amount	Loan: All Policies	10%
<b>135-06</b>	30-06	One-to-Four Family Shared Appreciation Mortgage	Loan: All Policies	\$100
<b>135.1-06</b>	30.1-06	Commercial Participation Interest	Loan: All Policies	\$100
<b>136-06</b>	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.
<b>137-06</b>	32-06	Construction Loan	Loan: All Policies	No Charge
<b>137.1-06</b>	32.1-06	Construction Loan - Direct Payment	Loan: All Policies	No Charge
<b>137.2-06</b>	32.2-06	Construction Loan - Insured's Direct Payment	Loan: All Policies	No Charge
<b>138-06</b>	33-06	Disbursement	Loan: All Policies	Single Family Residence / Condominium: \$250 Commercial: \$500
<b>140-06</b>	35-06	Minerals and Other Subsurface Substances - Buildings	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
<b>140.1-06</b>	35.1-06	Minerals and Other Subsurface Substances - Improvements	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100

<b>CLTA NO.</b>	<b>ALTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>140.2-06</b>	35.2-06	Minerals and Other Subsurface Substances - Described Improvements	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
<b>140.3-06</b>	35.3-06	Minerals and Other Subsurface Substances - Land Under Development	Owner: All Policies Loan: All Policies	20%, maximum \$750 \$250
<b>141-06</b>	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.
<b>141.1-06</b>	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.
<b>141.2-06</b>	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.
<b>141.3-06</b>	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.
<b>141.4-06</b>	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.
<b>141.5-06</b>	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.
<b>141.6-06</b>	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.
<b>142-06</b>	39-06	Policy Authentication	All Policies	No Charge
<b>143-06</b>	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.

CLTA NO.	ALTA NO.	DESCRIPTION	POLICY TYPE	<b>RATE</b> <b>(Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
				Loan Policy without concurrent Owner's Policy 10%, maximum \$300.
<b>143.1-06</b>	41.1-06	Water - Improvements	Owner: All Policies	20%, maximum \$500
			Loan: All Policies	If issued concurrently with Owner's Policy containing a 143-06 endorsement, no charge. Loan Policy without concurrent Owner's Policy 10%, maximum \$300.
<b>143.2-06</b>	41.2-06	Water - Described Improvements	Owner: All Policies	20%, maximum \$500
			Loan: All Policies	If issued concurrently with Owner's Policy containing a 143-06 endorsement, no charge. Loan Policy without concurrent Owner's Policy 10%, maximum \$300.
<b>143.3-06</b>	41.3-06	Water - Land Under Development	Owner: All Policies	25%, maximum \$750
			Loan: All Policies	If issued concurrently with Owner's Policy containing a 143-06 endorsement, no charge. Loan Policy without concurrent Owner's Policy 15%, maximum \$350.
<b>144-06</b>	42-06	Commercial Lender Group Endorsement	Loan: All Policies	\$250
<b>145-06</b>	43-06	Anti-Taint	Loan: All Policies	\$150
<b>146-06</b>	44-06	Insured Mortgage Recording - Loan	Loan: All Policies	No Charge
<b>147-06</b>	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.
<b>147.1-06</b>	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.
<b>148-06</b>	45-06	Pari Passu Mortgage – Loan Policy	Loan: All Policies	\$50
<b>149-06</b>	46-06	Option	Owner: All Policies	\$500
<b>150-06</b>		Solar Endorsement	Loan: All Policies	\$50

## APPENDIX F

### FIRST AMERICAN (F.A.) ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/C = No Charge, N/A = Not applicable, std = Standard Coverage, ext = Extended Coverage, Scheduled Rate = the Scheduled Rate for the title insurance policy for which the endorsement is applicable. Percentages refer to a percentage of the Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, based on the amount of insurance of the title insurance policy for which the endorsement is attached, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

F.A. NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
1	Policy Correction - Deletion/ Paragraph/Substitution	Owner: All Policies Loan: All Policies	No Charge No Charge
2	Encroachment onto Easement - DVA	D.V.A.: Standard or Extended	10%
3	Minerals - Surface Damage	Loan: Extended Loan: Standard	10% No Charge
3A	Minerals - Surface Damage	Owner: Standard	20% (D.V.A. 10%)
4	Reservation, Use or Maintenance	Loan: All Policies	20%
6	No Improvements, Partial Reconveyance	Loan: All Policies	30%, based upon unpaid balance of loan.
7	Mechanic's Lien - Deviation From Agreement	Loan: All Policies	20%
8	Zoning	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	Manufactured Housing Unit	Owner: All Policies Loan: All Policies	No Charge No Charge
14	Leasehold Policy Conversion	Owner: Standard Loan: Standard	No Charge No Charge
15.1	Leasehold Policy Conversion	Loan: Extended	No Charge



F.A. NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
16.1	Leasehold Policy Conversion	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 Advance	Loan: Standard or Extended	No Charge
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 - Increase	Loan: Extended	70% based upon amount of increase.
29.1	Revolving Credit Loan - Increase	Loan: Standard	60% based upon amount of advance. If priority insurance is given, add 10%.
30.1	Leasehold Policy Conversion	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	Owner: Extended	\$100
31.2	Restrictions, Easements, Minerals - Unimproved Land, Owner	Owner: Extended	\$100
32	Land Same as Map Attached to Policy	Loan: Extended	No Charge
33	Truth in Lending	Loan: Extended	10% based upon amount of loan, minimum \$30, maximum \$100.
35	Environmental Protection Lien	Loan: Extended	No Charge
36.1	Variable Rate FNMA 7 Year Balloon	Loan: All Policies	No Charge

F.A. NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
37	Co-Insurance Clause - No Subsequent Improvement	Owner: Extended	No Charge
38	Arbitration Clause, Modification	Owner: Extended	No Charge
39	Arbitration Clause, Modification	Loan: Extended	No Charge
40	Commercial Environmental Protection Lien	Loan: Extended	For policies rated under Sections C-1, C-2, C-3, or C-4: No Charge For all other policies: \$25
47	Modification of Mortgage, Limited	Loan: All Policies	\$300 where no update is requested.
48	Modification of Mortgage, Limited	Loan: All Policies	10%, minimum \$300, maximum \$750, where no update is requested.
48.1	Modification of Mortgage, Limited	Limited Coverage Policies	\$35
55	Fairway	Owner: Extended	\$250
71	Special Assessment Information	Loan: Limited Trustee's Sale Guarantee	\$75
72	Additional Matters	Loan: Limited Trustee's Sale Guarantee	\$300
88	Reverse Mortgage	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 G AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/C = No Charge, N/A = Not applicable, std = Standard Coverage, ext = Extended Coverage, Scheduled Rate = the Scheduled Rate for the title insurance policy for which the endorsement is applicable. Percentages refer to a percentage of the Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, based on the amount of insurance of the title insurance policy for which the endorsement is attached, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)
<b>1-06</b>		Street Assessments	Loan: Extended	No Charge
<b>3-06</b>	123.1-06	Zoning Unimproved Land	All Policies	10%, minimum \$100
<b>3.1-06</b>	123.2-06	Zoning - Completed Structure	All Policies	If 3-06 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100.
<b>3.2-06</b>	123.3-06	Zoning - Land Under Development	Owner: All Policies Loan: All Policies	25% 20%
<b>3.3-06</b>	123.4-06	Zoning - Completed Improvement - Non-Conforming Use	All Policies	If 3-06 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100.
<b>3.4-06</b>	123.5-06	Zoning - No Zoning Classification	All Policies	If 3-06 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100.
<b>4-06</b>	115.1-06	Condominium - Assessments Priority	Loan: Extended	No Charge
<b>4.1-06</b>	115.3-06	Condominium - Current Assessments	Loan: Extended	No Charge
<b>5-06</b>	115.2-06	Planned Unit Development - Assessments Priority	Loan: Extended	No Charge

<b>ALTA NO.</b>	<b>CLTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>5.1-06</b>	115.4-06	Planned Unit Development - Current Assessments	Loan: Extended	No Charge
<b>6-06</b>	111.5-06	Variable Rate Mortgage	Loan: All Policies	No Charge
<b>6.2-06</b>	111.8-06	Variable Rate Mortgage-Negative Amortization	Loan: All Policies	No Charge
<b>7-06</b>	116.5-06	Manufactured Housing Unit	Loan: All Policies	\$25
<b>7.1-06</b>	116.5.1-06	Manufactured Housing Unit – Conversion: Loan	Loan: All Policies	\$25
<b>7.2-06</b>	116.5.2-06	Manufactured Housing Unit – Conversion: Owner's	Owner: All Policies	\$25
<b>8.1-06</b>	110.9-06	Environmental Protection Lien	Loan: Extended	For policies rated under Sections C-1, C-2, C-3, or C-4: no charge For all other policies: \$25
<b>8.2-06</b>	110.9.1-06	Commercial Environmental Protection Lien	Owner: All Policies Loan: Extended	\$25
<b>9-06</b>	100.2-06	Restrictions, Encroachments, Minerals - Loan Policy	Loan: Extended	No Charge
<b>9.1-06</b>	100.9-06	Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy	Owner: ALTA	\$100
<b>9.2-06</b>	100.10-06	Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	Owner: ALTA	\$100
<b>9.3-06</b>	100.2.1-06	Covenants, Conditions and Restrictions - Loan Policy	Loan: Extended	No Charge
<b>9.6-06</b>	100.2.6-06	Private Rights – Loan Policy	Loan: All Policies	\$100
<b>9.7-06</b>	100.2.7-06	Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	Loan: All Policies	10%, minimum \$100, maximum \$500
<b>9.8-06</b>	100.2.8-06	Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner: All Policies	15%, minimum \$100, maximum \$750

ALTA NO.	CLTA NO.	DESCRIPTION	POLICY TYPE	<b>RATE</b> <b>(Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>9.9-06</b>	100.2.9-06	Private Rights - Owner's Policy	Owner: All Policies	\$250
<b>9.10-06</b>	100.2.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Loan: All Policies	\$100
<b>10-06</b>	104.12-06	Assignment	Loan: Extended	(a) If issued concurrently with policy - no charge. (b) If not issued concurrently with Loan Policy, \$125 per issuance.
<b>10.1-06</b>	104.13-06	Assignment and Date Down	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.
<b>11-06</b>	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 endorsement 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.
<b>11.1-06</b>	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.
<b>11.2-06</b>	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.
<b>12-06</b>	117-06	Aggregation – Loan Policy	Loan: All Policies	\$100 per issue

<b>ALTA NO.</b>	<b>CLTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>12.1-06</b>	117.1-06	Aggregation - State Limits - Loan	Loan: All Policies	\$100
<b>13-06</b>	119.5-06	Leasehold - Owner's Policy	Owner: All Policies	No Charge
<b>13.1-06</b>	119.6-06	Leasehold - Loan Policy	Loan: All Policies	No Charge
<b>14-06</b>	111.14-06	Future Advance Priority	Loan: Extended	\$25
<b>14.1-06</b>	111.14.1-06	Future Advance Knowledge	Loan: Extended	\$25
<b>14.2-06</b>	111.14.2-06	Future Advance – Letter of Credit	Loan: Extended	\$25
<b>14.3-06</b>	111.14.3-06	Future Advance Reverse Mortgage	Loan: Extended	\$25
<b>15-06</b>	127-06	Non-Imputation – Full Equity Transfer	Owner: Extended	\$100
<b>15.1-06</b>	127.1-06	Non-Imputation – Additional Insured	Owner: Extended	\$100
<b>15.2-06</b>	127.2-06	Non-Imputation – Partial Equity Transfer	Owner: Extended	\$100
<b>16-06</b>	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.
<b>17-06</b>	103.11-06	Access and Entry	All Policies	\$100
<b>17.1-06</b>	103.12-06	Indirect Access and Entry	All Policies	\$100
<b>17.2-06</b>	103.13-06	Utility Access	All Policies	Improved: \$100 Unimproved: \$250
<b>18-06</b>	129-06	Single Tax Parcel	All Policies	\$100
<b>18.1-06</b>	129.1-06	Multiple Tax Parcel - Easements	All Policies	\$100
<b>18.2-06</b>	129.2-06	Multiple Tax Parcel	All Policies	\$100
<b>18.3-06</b>	129.3-06	Single Tax Parcel and ID	All Policies	\$100
<b>19-06</b>	116.4.1-06	Contiguity – Multiple Parcels	All Policies	\$100
<b>19.1-06</b>	116.4-06	Contiguity – Single Parcel	All Policies	\$100
<b>20-06</b>	130-06	First Loss – Multiple Parcel Transactions	Loan: Extended	\$250
<b>22-06</b>	116.01-06	Location	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.
<b>22.1-06</b>	116.02-06	Location and Map	All Policies	No charge if issued concurrently with policy. 10% if issued subsequently.

<b>ALTA NO.</b>	<b>CLTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>23-06</b>	114.3-06	Co-insurance - Single Policy	All Policies	No Charge
<b>24-06</b>	133-06	Doing Business	Loan: All Policies	\$100
<b>25-06</b>	116.1-06	Same as Survey	Owner: Standard Extended Loan: Standard Extended	20% \$100 20% \$100
<b>25.1-06</b>	116.1.2-06	Same as Portion of Survey	Owner: Standard Extended Loan: Standard Extended	20% \$100 20% \$100
<b>26-06</b>	116.8-06	Subdivision	All Policies	\$100 per issue
<b>27-06</b>	132-06	Usury	Loan: All Policies	\$500
<b>28-06</b>	103.1-06	Easement - Damage or Enforced Removal	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%
<b>28.1-06</b>	103.14-06	Encroachments - Boundaries and Easements	Owner: Extended Loan: Extended	15% (minimum \$100) \$100
<b>28.2-06</b>	103.15-06	Encroachments - Boundaries and Easements - Described Improvements	Owner: Extended Loan: Extended	15% (minimum \$100) \$100
<b>28.3-06</b>	103.16-06	Easements - Boundaries and Easements - Land Under Development	All Policies	\$750
<b>29-06</b>	134-06	Interest Rate Swap - Direct Obligation	Loan: All Policies	10%
<b>29.1-06</b>	134.1-06	Interest Rate Swap - Additional Interest	Loan: All Policies	10%
<b>29.2-06</b>	134.2-06	Interest Rate Swap - Direct Obligation - Defined Amount	Loan: All Policies	10%
<b>29.3-06</b>	134.3-06	Interest Rate Swap - Additional Interest - Defined Amount	Loan: All Policies	10%
<b>30-06</b>	135-06	Shared Appreciation Mortgage	Loan: All Policies	\$100

<b>ALTA NO.</b>	<b>CLTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>30.1-06</b>	135.1-06	Commercial Participation Interest	Loan: All Policies	\$100
<b>31-06</b>	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.
<b>32-06</b>	137-06	Construction Loan	Loan: All Policies	No Charge
<b>32.1-06</b>	137.1-06	Construction Loan - Direct Payment	Loan: All Policies	No Charge
<b>32.2-06</b>	137.2-06	Construction Loan - Insured's Direct Payment	Loan: All Policies	No Charge
<b>33-06</b>	138-06	Disbursement	Loan: All Policies	Single Family Residence / Condominium: \$250 Commercial: \$500
<b>35-06</b>	140-06	Minerals and Other Subsurface Substances - Buildings	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
<b>35.1-06</b>	140.1-06	Minerals and Other Subsurface Substances - Improvements	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
<b>35.2-06</b>	140.2-06	Minerals and Other Subsurface Substances - Described Improvements	Owner: All Policies Loan: All Policies	15%, maximum \$500 \$100
<b>35.3-06</b>	140.3-06	Minerals and Other Subsurface Substances - Land Under Development	Owner: All Policies Loan: All Policies	20%, maximum \$750 \$250
<b>36-06</b>	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.
<b>36.1-06</b>	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.
<b>36.2-06</b>	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.



<b>ALTA NO.</b>	<b>CLTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>36.3-06</b>	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.
<b>36.4-06</b>	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.
<b>36.5-06</b>	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.
<b>36.6-06</b>	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.
<b>37-06</b>	104.6-06	Assignment of Rents or Leases	Loan: Extended	\$100
<b>39-06</b>	142-06	Policy Authentication	All Policies	No Charge
<b>40-06</b>	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.
<b>40.1-06</b>	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.
<b>41-06</b>	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.

<b>ALTA NO.</b>	<b>CLTA NO.</b>	<b>DESCRIPTION</b>	<b>POLICY TYPE</b>	<b>RATE (Percentage of applicable Residential Basic Title Insurance Rate or the Commercial Basic Title Insurance Rate, whichever applies to the title insurance policy for which the endorsement is attached, unless otherwise indicated)</b>
<b>41.1-06</b>	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.
<b>41.2-06</b>	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.
<b>41.3-06</b>	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.
<b>42-06</b>	144-06	Commercial Lender Group	Loan: All Policies	\$250
<b>43-06</b>	145-06	Anti-Taint	Loan: All Policies	\$150
<b>44-06</b>	146-06	Insured Mortgage Recording	Loan: All Policies	No Charge
<b>45-06</b>	148-06	Pari Passu Mortgage – Loan Policy	Loan: All Policies	\$50
<b>46-06</b>	149-06	Option	Owner: All Policies	\$500
<b>JR-1</b>		Supplemental Coverage (Continuation Endorsement)	ALTA Junior Loan Policy	No charge for first endorsement if issued within six months of original policy; otherwise \$25.
<b>JR-2</b>		Revolving Credit - Variable Rate	ALTA Junior Loan Policy	No Charge

## APPENDIX H 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 and including \$100,000	\$800
\$100,001 to \$200,000	\$1,000
\$200,001 to \$300,000	\$1,250
\$300,001 to \$400,000	\$1,350
\$400,001 to \$500,000	\$1,450
\$500,001 to \$600,000	\$1,550
\$600,001 to \$700,000	\$1,650
\$700,001 to \$800,000	\$1,750
\$800,001 to \$900,000	\$1,850
\$900,001 to \$1,000,000	\$1,950
\$1,000,001 to \$1,250,000	\$2,075
\$1,250,001 to \$1,500,000	\$2,200
\$1,500,001 to \$2,000,000	\$2,450
Above \$2,000,000	\$2,750

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 and including \$50,000	\$800
\$50,001 to \$60,000	\$850
\$60,001 to \$70,000	\$900
\$70,001 to \$80,000	\$975
\$80,001 to \$90,000	\$1,025
\$90,001 to \$100,000	\$1,150
\$100,001 to \$300,000	Add \$37 for each \$10,000 or fraction thereof above \$100,000
\$300,001 to 2,000,000	Add \$32 for each \$10,000 or fraction thereof above \$300,000
Above \$2,000,000	\$7,350

### ESCROW REGION 3:

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

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$50,000	\$630
\$50,001 to \$100,000	\$775
\$100,001 to \$110,000	\$875
\$110,001 to \$120,000	\$890
\$120,001 to \$130,000	\$900
\$130,001 to \$140,000	\$910
\$140,001 to \$150,000	\$920
\$150,001 to \$160,000	\$930
\$160,001 to \$170,000	\$940
\$170,001 to \$180,000	\$950
\$180,001 to \$190,000	\$960
\$190,001 to \$200,000	\$975
\$200,001 to \$210,000	\$1,000
\$210,001 to \$220,000	\$1,010

Transaction Amount	Fee
\$220,001 to \$230,000	\$1,020
\$230,001 to \$240,000	\$1,030
\$240,001 to \$250,000	\$1,040
\$250,001 to \$260,000	\$1,050
\$260,001 to \$270,000	\$1,060
\$270,001 to \$280,000	\$1,070
\$280,001 to \$290,000	\$1,080
\$290,001 to \$300,000	\$1,090
\$300,001 to \$310,000	\$1,105
\$310,001 to \$320,000	\$1,115
\$320,001 to \$330,000	\$1,125
\$330,001 to \$340,000	\$1,135
\$340,001 to \$350,000	\$1,145
\$350,001 to \$360,000	\$1,155
\$360,001 to \$370,000	\$1,165
\$370,001 to \$380,000	\$1,180
\$380,001 to \$390,000	\$1,190
\$390,001 to \$400,000	\$1,200
\$400,001 to \$410,000	\$1,250
\$410,001 to \$420,000	\$1,260
\$420,001 to \$430,000	\$1,265
\$430,001 to \$440,000	\$1,275
\$440,001 to \$450,000	\$1,290
\$450,001 to \$460,000	\$1,300
\$460,001 to \$470,000	\$1,310
\$470,001 to \$480,000	\$1,320
\$480,001 to \$490,000	\$1,330
\$490,001 to \$500,000	\$1,340
\$500,001 to \$510,000	\$1,350
\$510,001 to \$520,000	\$1,360
\$520,001 to \$530,000	\$1,370
\$530,001 to \$540,000	\$1,380
\$540,001 to \$550,000	\$1,395
\$550,001 to \$560,000	\$1,405
\$560,001 to \$570,000	\$1,415
\$570,001 to \$580,000	\$1,425
\$580,001 to \$590,000	\$1,435
\$590,001 to \$600,000	\$1,445
\$600,001 to \$610,000	\$1,455
\$610,001 to \$620,000	\$1,465
\$620,001 to \$630,000	\$1,475
\$630,001 to \$640,000	\$1,485
\$640,001 to \$650,000	\$1,500
\$650,001 to \$660,000	\$1,510
\$660,001 to \$670,000	\$1,520
\$670,001 to \$680,000	\$1,530
\$680,001 to \$690,000	\$1,540
\$690,001 to \$700,000	\$1,550
\$700,001 to \$710,000	\$1,560
\$710,001 to \$720,000	\$1,570
\$720,001 to \$730,000	\$1,580
\$730,001 to \$740,000	\$1,590
\$740,001 to \$750,000	\$1,600
\$750,001 to \$760,000	\$1,615
\$760,001 to \$770,000	\$1,625
\$770,001 to \$780,000	\$1,635
\$780,001 to \$790,000	\$1,645
\$790,001 to \$800,000	\$1,655
\$800,001 to \$810,000	\$1,665
\$810,001 to \$820,000	\$1,675
\$820,001 to \$830,000	\$1,685
\$830,001 to \$840,000	\$1,700
\$840,001 to \$850,000	\$1,710

Transaction Amount	Fee
\$850,001 to \$860,000	\$1,720
\$860,001 to \$870,000	\$1,730
\$870,001 to \$880,000	\$1,740
\$880,001 to \$890,000	\$1,750
\$890,001 to \$900,000	\$1,760
\$900,001 to \$910,000	\$1,770
\$910,001 to \$920,000	\$1,780
\$920,001 to \$930,000	\$1,790
\$930,001 to \$940,000	\$1,800
\$940,001 to \$950,000	\$1,815
\$950,001 to \$960,000	\$1,825
\$960,001 to \$970,000	\$1,835
\$970,001 to \$980,000	\$1,845
\$980,001 to \$990,000	\$1,855
\$990,001 to \$1,000,000	\$1,865
\$1,000,001 to \$1,010,000	\$1,875
\$1,010,001 to \$1,020,000	\$1,880
\$1,020,001 to \$1,030,000	\$1,885
\$1,030,001 to \$1,040,000	\$1,890
\$1,040,001 to \$1,050,000	\$1,895
\$1,050,001 to \$1,060,000	\$1,900
\$1,060,001 to \$1,070,000	\$1,905
\$1,070,001 to \$1,080,000	\$1,910
\$1,080,001 to \$1,090,000	\$1,920
\$1,090,001 to \$1,100,000	\$1,925
\$1,100,001 to \$1,110,000	\$1,930
\$1,110,001 to \$1,120,000	\$1,935
\$1,120,001 to \$1,130,000	\$1,940
\$1,130,001 to \$1,140,000	\$1,945
\$1,140,001 to \$1,150,000	\$1,950
\$1,150,001 to \$1,160,000	\$1,955
\$1,160,001 to \$1,170,000	\$1,960
\$1,170,001 to \$1,180,000	\$1,965
\$1,180,001 to \$1,190,000	\$1,970
\$1,190,001 to \$1,200,000	\$1,975
\$1,200,001 to \$1,210,000	\$1,980
\$1,210,001 to \$1,220,000	\$1,985
\$1,220,001 to \$1,230,000	\$1,990
\$1,230,001 to \$1,240,000	\$1,995
\$1,240,001 to \$1,250,000	\$2,000
\$1,250,001 to \$1,260,000	\$2,005
\$1,260,001 to \$1,270,000	\$2,010
\$1,270,001 to \$1,280,000	\$2,020
\$1,280,001 to \$1,290,000	\$2,025
\$1,290,001 to \$1,300,000	\$2,030
\$1,300,001 to \$1,310,000	\$2,035
\$1,310,001 to \$1,320,000	\$2,040
\$1,320,001 to \$1,330,000	\$2,045
\$1,330,001 to \$1,340,000	\$2,050
\$1,340,001 to \$1,350,000	\$2,055
\$1,350,001 to \$1,360,000	\$2,060
\$1,360,001 to \$1,370,000	\$2,065
\$1,370,001 to \$1,380,000	\$2,070
\$1,380,001 to \$1,390,000	\$2,075
\$1,390,001 to \$1,400,000	\$2,080
\$1,400,001 to \$1,410,000	\$2,085
\$1,410,001 to \$1,420,000	\$2,090
\$1,420,001 to \$1,430,000	\$2,095
\$1,430,001 to \$1,440,000	\$2,100
\$1,440,001 to \$1,450,000	\$2,105
\$1,450,001 to \$1,460,000	\$2,110
\$1,460,001 to \$1,470,000	\$2,115
\$1,470,001 to \$1,480,000	\$2,125

Transaction Amount	Fee
\$1,480,001 to \$1,490,000	\$2,130
\$1,490,001 to \$1,500,000	\$2,135
\$1,500,001 to \$1,510,000	\$2,275
\$1,510,001 to \$1,520,000	\$2,275
\$1,520,001 to \$1,530,000	\$2,275
\$1,530,001 to \$1,540,000	\$2,275
\$1,540,001 to \$1,550,000	\$2,275
\$1,550,001 to \$1,560,000	\$2,275
\$1,560,001 to \$1,570,000	\$2,275
\$1,570,001 to \$1,580,000	\$2,275
\$1,580,001 to \$1,590,000	\$2,275
\$1,590,001 to \$1,600,000	\$2,275
\$1,600,001 to \$1,610,000	\$2,275
\$1,610,001 to \$1,620,000	\$2,275
\$1,620,001 to \$1,630,000	\$2,275
\$1,630,001 to \$1,640,000	\$2,275
\$1,640,001 to \$1,650,000	\$2,275
\$1,650,001 to \$1,660,000	\$2,275
\$1,660,001 to \$1,670,000	\$2,275
\$1,670,001 to \$1,680,000	\$2,275
\$1,680,001 to \$1,690,000	\$2,275
\$1,690,001 to \$1,700,000	\$2,275
\$1,700,001 to \$1,710,000	\$2,275
\$1,710,001 to \$1,720,000	\$2,275
\$1,720,001 to \$1,730,000	\$2,275
\$1,730,001 to \$1,740,000	\$2,275
\$1,740,001 to \$1,750,000	\$2,275
\$1,750,001 to \$1,760,000	\$2,275
\$1,760,001 to \$1,770,000	\$2,275
\$1,770,001 to \$1,780,000	\$2,275
\$1,780,001 to \$1,790,000	\$2,275
\$1,790,001 to \$1,800,000	\$2,275
\$1,800,001 to \$1,810,000	\$2,275
\$1,810,001 to \$1,820,000	\$2,275
\$1,820,001 to \$1,830,000	\$2,275
\$1,830,001 to \$1,840,000	\$2,275
\$1,840,001 to \$1,850,000	\$2,275
\$1,850,001 to \$1,860,000	\$2,275
\$1,860,001 to \$1,870,000	\$2,275
\$1,870,001 to \$1,880,000	\$2,275
\$1,880,001 to \$1,890,000	\$2,275
\$1,890,001 to \$1,900,000	\$2,275
\$1,900,001 to \$1,910,000	\$2,275
\$1,910,001 to \$1,920,000	\$2,275
\$1,920,001 to \$1,930,000	\$2,275
\$1,930,001 to \$1,940,000	\$2,275
\$1,940,001 to \$1,950,000	\$2,275
\$1,950,001 to \$1,960,000	\$2,275
\$1,960,001 to \$1,970,000	\$2,275
\$1,970,001 to \$1,980,000	\$2,275
\$1,980,001 to \$1,990,000	\$2,275
\$1,990,001 to \$2,000,000	\$2,275
Above \$2,000,000	\$2,350

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 and including \$50,000	\$630

Transaction Amount	Fee
\$50,001 to \$100,000	\$775
\$100,001 to \$110,000	\$875
\$110,001 to \$120,000	\$890
\$120,001 to \$130,000	\$900
\$130,001 to \$140,000	\$910
\$140,001 to \$150,000	\$920
\$150,001 to \$160,000	\$930
\$160,001 to \$170,000	\$940
\$170,001 to \$180,000	\$950
\$180,001 to \$190,000	\$960
\$190,001 to \$200,000	\$975
\$200,001 to \$210,000	\$1,000
\$210,001 to \$220,000	\$1,010
\$220,001 to \$230,000	\$1,020
\$230,001 to \$240,000	\$1,030
\$240,001 to \$250,000	\$1,040
\$250,001 to \$260,000	\$1,050
\$260,001 to \$270,000	\$1,060
\$270,001 to \$280,000	\$1,070
\$280,001 to \$290,000	\$1,080
\$290,001 to \$300,000	\$1,090
\$300,001 to \$310,000	\$1,105
\$310,001 to \$320,000	\$1,115
\$320,001 to \$330,000	\$1,125
\$330,001 to \$340,000	\$1,135
\$340,001 to \$350,000	\$1,145
\$350,001 to \$360,000	\$1,155
\$360,001 to \$370,000	\$1,165
\$370,001 to \$380,000	\$1,180
\$380,001 to \$390,000	\$1,190
\$390,001 to \$400,000	\$1,200
\$400,001 to \$410,000	\$1,250
\$410,001 to \$420,000	\$1,260
\$420,001 to \$430,000	\$1,265
\$430,001 to \$440,000	\$1,275
\$440,001 to \$450,000	\$1,290
\$450,001 to \$460,000	\$1,300
\$460,001 to \$470,000	\$1,310
\$470,001 to \$480,000	\$1,320
\$480,001 to \$490,000	\$1,330
\$490,001 to \$500,000	\$1,340
\$500,001 to \$510,000	\$1,350
\$510,001 to \$520,000	\$1,360
\$520,001 to \$530,000	\$1,370
\$530,001 to \$540,000	\$1,380
\$540,001 to \$550,000	\$1,395
\$550,001 to \$560,000	\$1,405
\$560,001 to \$570,000	\$1,415
\$570,001 to \$580,000	\$1,425
\$580,001 to \$590,000	\$1,435
\$590,001 to \$600,000	\$1,445
\$600,001 to \$610,000	\$1,455
\$610,001 to \$620,000	\$1,465
\$620,001 to \$630,000	\$1,475
\$630,001 to \$640,000	\$1,485
\$640,001 to \$650,000	\$1,500
\$650,001 to \$660,000	\$1,510
\$660,001 to \$670,000	\$1,520
\$670,001 to \$680,000	\$1,530
\$680,001 to \$690,000	\$1,540
\$690,001 to \$700,000	\$1,550
\$700,001 to \$710,000	\$1,560
\$710,001 to \$720,000	\$1,570

Transaction Amount	Fee
\$720,001 to \$730,000	\$1,580
\$730,001 to \$740,000	\$1,590
\$740,001 to \$750,000	\$1,600
\$750,001 to \$760,000	\$1,615
\$760,001 to \$770,000	\$1,625
\$770,001 to \$780,000	\$1,635
\$780,001 to 7900,000	\$1,645
\$790,001 to \$800,000	\$1,655
\$800,001 to \$810,000	\$1,665
\$810,001 to \$820,000	\$1,675
\$820,001 to \$830,000	\$1,685
\$830,001 to \$840,000	\$1,700
\$840,001 to \$850,000	\$1,710
\$850,001 to \$860,000	\$1,720
\$860,001 to \$870,000	\$1,730
\$870,001 to \$880,000	\$1,740
\$880,001 to \$890,000	\$1,750
\$890,001 to \$900,000	\$1,760
\$900,001 to \$910,000	\$1,770
\$910,001 to \$920,000	\$1,780
\$920,001 to \$930,000	\$1,790
\$930,001 to \$940,000	\$1,800
\$940,001 to \$950,000	\$1,815
\$950,001 to \$960,000	\$1,825
\$960,001 to \$970,000	\$1,835
\$970,001 to \$980,000	\$1,845
\$980,001 to \$990,000	\$1,855
\$990,001 to \$1,000,000	\$1,865
\$1,000,001 to \$1,010,000	\$1,875
\$1,010,001 to \$1,020,000	\$1,880
\$1,020,001 to \$1,030,000	\$1,885
\$1,030,001 to \$1,040,000	\$1,890
\$1,040,001 to \$1,050,000	\$1,895
\$1,050,001 to \$1,060,000	\$1,900
\$1,060,001 to \$1,070,000	\$1,905
\$1,070,001 to \$1,080,000	\$1,910
\$1,080,001 to \$1,090,000	\$1,920
\$1,090,001 to \$1,100,000	\$1,925
\$1,100,001 to \$1,110,000	\$1,930
\$1,110,001 to \$1,120,000	\$1,935
\$1,120,001 to \$1,130,000	\$1,940
\$1,130,001 to \$1,140,000	\$1,945
\$1,140,001 to \$1,150,000	\$1,950
\$1,150,001 to \$1,160,000	\$1,955
\$1,160,001 to \$1,170,000	\$1,960
\$1,170,001 to \$1,180,000	\$1,965
\$1,180,001 to \$1,190,000	\$1,970
\$1,190,001 to \$1,200,000	\$1,975
\$1,200,001 to \$1,210,000	\$1,980
\$1,210,001 to \$1,220,000	\$1,985
\$1,220,001 to \$1,230,000	\$1,990
\$1,230,001 to \$1,240,000	\$1,995
\$1,240,001 to \$1,250,000	\$2,000
\$1,250,001 to \$1,260,000	\$2,005
\$1,260,001 to \$1,270,000	\$2,010
\$1,270,001 to \$1,280,000	\$2,020
\$1,280,001 to \$1,290,000	\$2,025
\$1,290,001 to \$1,300,000	\$2,030
\$1,300,001 to \$1,310,000	\$2,035
\$1,310,001 to \$1,320,000	\$2,040
\$1,320,001 to \$1,330,000	\$2,045
\$1,330,001 to \$1,340,000	\$2,050
\$1,340,001 to \$1,350,000	\$2,055



Transaction Amount	Fee
\$1,350,001 to \$1,360,000	\$2,060
\$1,360,001 to \$1,370,000	\$2,065
\$1,370,001 to \$1,380,000	\$2,070
\$1,380,001 to \$1,390,000	\$2,075
\$1,390,001 to \$1,400,000	\$2,080
\$1,400,001 to \$1,410,000	\$2,085
\$1,410,001 to \$1,420,000	\$2,090
\$1,420,001 to \$1,430,000	\$2,095
\$1,430,001 to \$1,440,000	\$2,100
\$1,440,001 to \$1,450,000	\$2,105
\$1,450,001 to \$1,460,000	\$2,110
\$1,460,001 to \$1,470,000	\$2,115
\$1,470,001 to \$1,480,000	\$2,125
\$1,480,001 to \$1,490,000	\$2,130
\$1,490,001 to \$1,500,000	\$2,135
\$1,500,001 to \$1,510,000	\$2,275
\$1,510,001 to \$1,520,000	\$2,275
\$1,520,001 to \$1,530,000	\$2,275
\$1,530,001 to \$1,540,000	\$2,275
\$1,540,001 to \$1,550,000	\$2,275
\$1,550,001 to \$1,560,000	\$2,275
\$1,560,001 to \$1,570,000	\$2,275
\$1,570,001 to \$1,580,000	\$2,275
\$1,580,001 to \$1,590,000	\$2,275
\$1,590,001 to \$1,600,000	\$2,275
\$1,600,001 to \$1,610,000	\$2,275
\$1,610,001 to \$1,620,000	\$2,275
\$1,620,001 to \$1,630,000	\$2,275
\$1,630,001 to \$1,640,000	\$2,275
\$1,640,001 to \$1,650,000	\$2,275
\$1,650,001 to \$1,660,000	\$2,275
\$1,660,001 to \$1,670,000	\$2,275
\$1,670,001 to \$1,680,000	\$2,275
\$1,680,001 to \$1,690,000	\$2,275
\$1,690,001 to \$1,700,000	\$2,275
\$1,700,001 to \$1,710,000	\$2,275
\$1,710,001 to \$1,720,000	\$2,275
\$1,720,001 to \$1,730,000	\$2,275
\$1,730,001 to \$1,740,000	\$2,275
\$1,740,001 to \$1,750,000	\$2,275
\$1,750,001 to \$1,760,000	\$2,275
\$1,760,001 to \$1,770,000	\$2,275
\$1,770,001 to \$1,780,000	\$2,275
\$1,780,001 to \$1,790,000	\$2,275
\$1,790,001 to \$1,800,000	\$2,275
\$1,800,001 to \$1,810,000	\$2,275
\$1,810,001 to \$1,820,000	\$2,275
\$1,820,001 to \$1,830,000	\$2,275
\$1,830,001 to \$1,840,000	\$2,275
\$1,840,001 to \$1,850,000	\$2,275
\$1,850,001 to \$1,860,000	\$2,275
\$1,860,001 to \$1,870,000	\$2,275
\$1,870,001 to \$1,880,000	\$2,275
\$1,880,001 to \$1,890,000	\$2,275
\$1,890,001 to \$1,900,000	\$2,275
\$1,900,001 to \$1,910,000	\$2,275
\$1,910,001 to \$1,920,000	\$2,275
\$1,920,001 to \$1,930,000	\$2,275
\$1,930,001 to \$1,940,000	\$2,275
\$1,940,001 to \$1,950,000	\$2,275
\$1,950,001 to \$1,960,000	\$2,275
\$1,960,001 to \$1,970,000	\$2,275
\$1,970,001 to \$1,980,000	\$2,275

<u>Transaction Amount</u>	<u>Fee</u>
\$1,980,001 to \$1,990,000	\$2,275
\$1,990,001 to \$2,000,000	\$2,275
Above \$2,000,000	\$2,500

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 and including \$50,000	\$800
\$50,001 to \$60,000	\$850
\$60,001 to \$70,000	\$900
\$70,001 to \$80,000	\$975
\$80,001 to \$90,000	\$1,025
\$90,001 to \$100,000	\$1,150
\$100,001 to \$300,000	Add \$37 for each \$10,000 or fraction thereof above \$100,000
\$300,001 to \$2,000,000	Add \$32 for each \$10,000 or fraction thereof above \$300,000
Above \$2,000,000	\$7,350

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

**ESCROW REGION 6:**

Ventura County

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$250,000	\$600 plus \$4 for each \$1,000
\$250,001 to \$300,000	\$1,850
\$300,001 to \$350,000	\$2,050
\$350,001 to \$400,000	\$2,275
\$400,001 to \$450,000	\$2,475
\$450,001 to \$500,000	\$2,675
\$500,001 to \$550,000	\$2,900
\$550,001 to \$600,000	\$3,100
\$600,001 to \$650,000	\$3,300
\$650,001 to \$700,000	\$3,525
\$700,001 to \$750,000	\$3,725
\$750,001 to \$800,000	\$3,950
\$800,001 to \$850,000	\$4,150
\$850,001 to \$900,000	\$4,375
\$900,001 to \$950,000	\$4,575
\$950,001 to \$1,000,000	\$4,775
\$1,000,001 to \$1,250,000	\$5,325
\$1,250,001 to \$1,500,000	\$6,250
Above \$1,500,000	\$8,075

**ESCROW REGION 7:**

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

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$100,000	\$675
\$100,001 to \$200,000	\$875
\$200,001 to \$300,000	\$1,100
\$300,001 to \$400,000	\$1,200
\$400,001 to \$500,000	\$1,300
\$500,001 to \$600,000	\$1,400

\$600,001 to \$700,000	\$1,525
\$700,001 to \$800,000	\$1,625
\$800,001 to \$900,000	\$1,725
\$900,001 to \$1,000,000	\$1,825
\$1,000,001 to \$1,250,000	\$1,960
\$1,250,001 to \$1,500,000	\$2,085
\$1,500,001 to \$2,000,000	\$2,350
Above \$2,000,000	\$2,625

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 and including \$100,000	\$700
\$100,001 to \$200,000	\$900
\$200,001 to \$300,000	\$1,100
\$300,001 to \$400,000	\$1,225
\$400,001 to \$500,000	\$1,400
\$500,001 to \$600,000	\$1,500
\$600,001 to \$700,000	\$1,600
\$700,001 to \$800,000	\$1,725
\$800,001 to \$900,000	\$1,850
\$900,001 to \$1,000,000	\$1,875
\$1,000,001 to \$2,000,000	Add \$26.25 for each \$50,000 or fraction thereof above \$1,000,000
\$2,000,001 to \$5,000,000	Add \$5.25 for each \$10,000 or fraction thereof above \$2,000,000
Above \$5,000,000	Add \$3.75 for each \$10,000 or fraction thereof above \$5,000,000

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

## APPENDIX I

### 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 and Including:</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 and Including:</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 subparagraphs (a) and (b) above, the fee is:

<u>Transaction Amount up to and Including:</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 J

### 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 and including \$250,000	\$920
\$250,001 to \$500,000	\$995
\$500,001 to \$750,000	\$1,120
\$750,001 to \$1,000,000	\$1,270
Above 1,000,000	\$1,445

(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.

Add \$325 for any reverse mortgage transaction.

#### ESCROW REGION 2:

Los Angeles, Orange, Riverside, and San Bernardino Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$250,000	\$650
\$250,001 to \$500,000	\$725
\$500,001 to \$750,000	\$850
\$750,001 to \$1,000,000	\$1,000
Above 1,000,000	\$1,175

(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.

Add \$325 for any reverse mortgage transaction.

#### 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 and including \$250,000	\$920

<u>Transaction Amount</u>	<u>Fee</u>
\$250,001 to \$500,000	\$995
\$500,001 to \$750,000	\$1,120
\$750,001 to \$1,000,000	\$1,270
Above 1,000,000	\$1,445

## (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.

Add \$325 for any reverse mortgage transaction.

**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 and including \$250,000	\$920
\$250,001 to \$500,000	\$995
\$500,001 to \$750,000	\$1,120
\$750,001 to \$1,000,000	\$1,270
Above 1,000,000	\$1,445

## (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.

Add \$325 for any reverse mortgage transaction.

**ESCROW REGION 5:**

San Diego and Imperial Counties

## (1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$250,000	\$650
\$250,001 to \$500,000	\$725
\$500,001 to \$750,000	\$850
\$750,001 to \$1,000,000	\$1,000
Above 1,000,000	\$1,175

## (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.

Add \$325 for any reverse mortgage transaction.

#### **ESCROW REGION 6:**

Ventura County

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$250,000	\$650
\$250,001 to \$500,000	\$725
\$500,001 to \$750,000	\$850
\$750,001 to \$1,000,000	\$1,000
Above 1,000,000	\$1,175

(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.

Add \$325 for any reverse mortgage transaction,

#### **ESCROW REGION 7:**

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

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$250,000	\$650
\$250,001 to \$500,000	\$725
\$500,001 to \$750,000	\$850
\$750,001 to \$1,000,000	\$1,000
Above 1,000,000	\$1,175

(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.

Add \$325 for any reverse mortgage transaction.

#### **ESCROW REGION 8:**

San Luis Obispo and Santa Barbara Counties

(1) Single loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$250,000	\$650
\$250,001 to \$500,000	\$725
\$500,001 to \$750,000	\$850



\$750,001 to \$1,000,000	\$1,000
Above 1,000,000	\$1,175

(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.

Add \$325 for any reverse mortgage transaction.

## APPENDIX K

### 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 and including \$100,000	\$620
\$100,001 to \$250,000	\$820
\$250,001 to \$500,000	\$895
\$500,001 to \$750,000	\$995
\$750,001 to \$1,000,000	\$1,130
Above 1,000,000	\$1,300

##### (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.

Add \$325 for any reverse mortgage transaction.

#### ESCROW REGION 2:

Los Angeles, Orange, Riverside, and San Bernardino Counties

##### (1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$100,000	\$450
\$100,001 to \$250,000	\$605
\$250,001 to \$500,000	\$685
\$500,001 to \$750,000	\$785
\$750,001 to \$1,000,000	\$925
Above \$1,000,000	\$1,085

##### (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.

Add \$325 for any reverse mortgage transaction.

**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 and including \$100,000	\$620
\$100,001 to \$250,000	\$820
\$250,001 to \$500,000	\$895
\$500,001 to \$750,000	\$995
\$750,001 to \$1,000,000	\$1,130
Above \$1,000,000	\$1,300

## (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.

Add \$325 for any reverse mortgage transaction.

**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 and including \$100,000	\$620
\$100,001 to \$250,000	\$820
\$250,001 to \$500,000	\$895
\$500,001 to \$750,000	\$995
\$750,001 to \$1,000,000	\$1,130
Above \$1,000,000	\$1,300

## (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.

Add \$325 for any reverse mortgage transaction.

**ESCROW REGION 5:**

San Diego and Imperial Counties

## (1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$100,000	\$450
\$100,001 to \$250,000	\$605
\$250,001 to \$500,000	\$685
\$500,001 to \$750,000	\$785
\$750,001 to \$1,000,000	\$925
Above \$1,000,000	\$1,085

## (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.

Add \$325 for any reverse mortgage transaction.

**ESCROW REGION 6:**

## Ventura County

## (1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$100,000	\$450
\$100,001 to \$250,000	\$605
\$250,001 to \$500,000	\$685
\$500,001 to \$750,000	\$785
\$750,001 to \$1,000,000	\$925
Above \$1,000,000	\$1,085

## (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.

Add \$325 for any reverse mortgage transaction.

**ESCROW REGION 7:**

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

## (1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$100,000	\$445
\$100,001 to \$250,000	\$645
\$250,001 to \$500,000	\$720
\$500,001 to \$750,000	\$820
\$750,001 to \$1,000,000	\$955
Above \$1,000,000	\$1,125

## (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.

Add \$325 for any reverse mortgage transaction.

**ESCROW REGION 8:**

San Luis Obispo and Santa Barbara Counties

## (1) Single Loan:

<u>Transaction Amount</u>	<u>Fee</u>
Up to and including \$100,000	\$450
\$100,001 to \$250,000	\$605
\$250,001 to \$500,000	\$685
\$500,001 to \$750,000	\$785
\$750,001 to \$1,000,000	\$925
Above \$1,000,000	\$1,085

## (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.

Add \$325 for any reverse mortgage transaction.

## **APPENDIX L 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.