



**SCHEDULE OF CHARGES AND FORMS
FOR
TITLE INSURANCE IN
THE STATE OF NEVADA**

This manual is for the use of Stewart Title Guaranty Company's ("Company") Title Insurance Policy Issuing Attorneys, Agents, and Offices. Any other use or reproduction of this manual is prohibited.

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I. ORIGINAL ISSUE CHARGES FOR OWNER'S OR LOAN POLICIES:

- **State Charges (Zone 1):** The State Charge applies to all Nevada counties except the following: Washoe, Carson, Churchill, Douglas, Lyon and Storey.

Value of Insurance			Standard Owners/ Extended Lenders	Short Term Rate (3 years or less)	Simultaneous Lenders Policy w/Owners at Full Value
\$1	to	\$50,000	\$400	\$320	\$140.00
\$50,001	to	\$100,000	\$625	\$500	\$218.75
\$100,001	to	\$150,000	\$775	\$620	\$271.25
\$150,001	to	\$200,000	\$950	\$760	\$332.50
\$200,001	to	\$250,000	\$1,100	\$880	\$385.00
\$250,001	to	\$300,000	\$1,250	\$1,000	\$437.50
\$300,001	to	\$350,000	\$1,400	\$1,120	\$490.00
\$350,001	to	\$400,000	\$1,550	\$1,240	\$542.50
\$400,001	to	\$450,000	\$1,700	\$1,360	\$595.00
\$450,001	to	\$500,000	\$1,850	\$1,480	\$647.50
\$500,001	to	\$550,000	\$2,000	\$1,600	\$700.00
\$550,001	to	\$600,000	\$2,150	\$1,720	\$752.50
\$600,001	to	\$650,000	\$2,300	\$1,840	\$805.00
\$650,001	to	\$700,000	\$2,450	\$1,960	\$857.50
\$700,001	to	\$750,000	\$2,600	\$2,080	\$910.00
\$750,001	to	\$800,000	\$2,750	\$2,200	\$962.50
\$800,001	to	\$850,000	\$2,900	\$2,320	\$1,015.00
\$850,001	to	\$900,000	\$3,050	\$2,440	\$1,067.50
\$900,001	to	\$950,000	\$3,200	\$2,560	\$1,120.00
\$950,001	to	\$1,000,000	\$3,350	\$2,680	\$1,172.50
\$1,000,001	to	\$1,050,000	\$3,475	\$2,780	\$1,216.25
\$1,050,001	to	\$1,100,000	\$3,600	\$2,880	\$1,260.00
\$1,100,001	to	\$1,150,000	\$3,725	\$2,980	\$1,303.75
\$1,150,001	to	\$1,200,000	\$3,850	\$3,080	\$1,347.50
\$1,200,001	to	\$1,250,000	\$3,975	\$3,180	\$1,391.25
\$1,250,001	to	\$1,300,000	\$4,100	\$3,280	\$1,435.00
\$1,300,001	to	\$1,350,000	\$4,225	\$3,380	\$1,478.75
\$1,350,001	to	\$1,400,000	\$4,350	\$3,480	\$1,522.50
\$1,400,001	to	\$1,450,000	\$4,475	\$3,580	\$1,566.25
\$1,450,001	to	\$1,500,000	\$4,600	\$3,680	\$1,610.00
\$1,500,001	to	\$1,550,000	\$4,725	\$3,780	\$1,653.75
\$1,550,001	to	\$1,600,000	\$4,850	\$3,880	\$1,697.50
\$1,600,001	to	\$1,650,000	\$4,975	\$3,980	\$1,741.25
\$1,650,001	to	\$1,700,000	\$5,100	\$4,080	\$1,785.00
\$1,700,001	to	\$1,750,000	\$5,225	\$4,180	\$1,828.75
\$1,750,001	to	\$1,800,000	\$5,350	\$4,280	\$1,872.50
\$1,800,001	to	\$1,850,000	\$5,475	\$4,380	\$1,916.25
\$1,850,001	to	\$1,900,000	\$5,600	\$4,480	\$1,960.00
\$1,900,001	to	\$1,950,000	\$5,725	\$4,580	\$2,003.75
\$1,950,001	to	\$2,000,000	\$5,850	\$4,680	\$2,047.50
Additional pricing: \$2,000,001 to \$5,000,000 add \$2.00 per thousand For policy amounts over \$5,000,000 contact Stewart Title underwriting					

- **Carson, Churchill, Douglas, Lyon and Storey County Charge (Zone 2):**

The charge for standard owner's or leasehold owner's and extended loan insurance shall be as follows:

Up to \$20,000.00 of liability written	\$310
	Per Thousand
Over \$20,000 and up to \$80,000, add.....	\$3.50
Over \$80,000 and up to \$261,000, add.....	\$3.00
Over \$261,000 and up to \$1,000,000, add.....	\$2.00
Over \$1,000,000 and up to \$4,000,000, add.....	\$1.85
Minimum charge.....	\$310

Amounts over \$4,000,000 contact Stewart Title underwriting.

Other charges:

Short term.....	80% of base charge
Concurrent (simultaneous) Lender's policy	35% of base charge

- **Washoe County Charges (Zone 3):**

The charge for standard owner's or leasehold owner's and extended loan insurance shall be as follows:

Up to \$20,000.00 of liability written	\$362
	Per Thousand
Over \$20,000 and up to \$100,000, add.....	\$4.20
Over \$100,000 and up to \$200,000, add.....	\$3.15
Over \$200,000 and up to \$300,000, add.....	\$2.90
Over \$300,000 and up to \$1,000,000, add.....	\$2.10
Over \$1,000,000 and up to \$4,000,000, add.....	\$1.85
Minimum charge.....	\$362

Amounts over \$4,000,000 contact Stewart Title underwriting.

Other charges:

Short term.....	80% of base charge
Concurrent (simultaneous) Lender's policy	30% of base charge
Extended Owner's Policy	140% of the base charge
Standard Loan Policy.....	80% of the base charge

If the policy to be issued is a Homeowner's Policy of Title Insurance for a One-To-Four Family Residence or ALTA Expanded Coverage Residential Loan Policy ("Enhanced"):

The charge for the Enhanced policy is the applicable charge for which the regular policy would ordinarily be issued, plus an additional 10%.

NOTE: To compute any title insurance charge on a fraction of \$1,000 (except as to minimum charges) consider any fraction of \$1,000 as a full \$1,000.

II. REISSUE OF OWNER'S INSURANCE:

Reissued where no transaction is involved (no time limit).

Owner's coverage may be increased for the greater of \$400 (\$450 if extended coverage) or 25% of the Basic Charge for the amount of outstanding insurance, plus charge applicable for insurance issued in excess of the original amount.

III. CHARGES FOR SIMULTANEOUS ISSUANCE OF POLICIES:

Simultaneous Issuance of Owner's And Loan Policies:

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the charge applicable for the Owner's Policy will be the original Owner's Charge. The Charge for the Loan Policy so simultaneously issued will be: Zone 1 - 35%; Zone 2 - 35%; Zone 3 - 30% of the base charge for the amount of insurance not in excess of the Owner's Policy. The Charge on the amount of the Loan Policy exceeding the Owner's Policy is figured at the regular original title insurance charges for "Loan Policies" in the applicable bracket or brackets.

This charge applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

Simultaneous Issuance of Owner's And Leasehold Owner's Policies:

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the charges for the Owner's Policy will be the applicable Owner's charges. The charges for the Leasehold Owner's policy so simultaneously issued will be thirty percent (30%) of the charges for the Owner's policy up to the amount of the Owner's policy, the minimum charge being \$125. The charge on the amount of the Leaseholder Owner's policy exceeding the Owner's policy is computed at the original title insurance charges for Owner's policy in the applicable bracket or brackets.

IV. SUBDIVISION (DEVELOPMENT) RATE:

The Basic Subdivision Charge shall be as follows:

Up to \$20,000 of liability written	\$200
	Per Thousand
Over \$20,000 and up to \$30,000, add.....	\$5.00
Over \$30,000 and up to \$40,000, add.....	\$3.50
Over \$40,000 and up to \$60,000, add.....	\$3.00
Over \$60,000 and up to \$100,000, add.....	\$2.75
Over \$100,000 and up to \$300,000, add.....	\$2.50
Over \$300,000 and up to \$1,000,000, add.....	\$2.00
Over \$1,000,000 and up to \$5,000,000, add.....	\$1.75
Over \$5,000,000 and up to \$10,000,000, add.....	\$1.50
Over \$10,000,000 and up to \$20,000,000, add.....	\$1.25
Over \$20,000,000, add	\$1.00
Minimum charge.....	\$200

A. DEVELOPMENT CHARGE

The charges hereunder may be applicable only when ten (10) or more policies are to be issued insuring ten (10) or more different purchasers or lessees of either improved or unimproved property in qualified developments depending upon the number of units and are based upon the full value of each separate sale or unit value under a lease, in the following manner. These reduced percentages are

available only when the Company is to issue all remaining lots owned by the developer or builder in the subdivision.

10 to 20 Units	70% of Basic Subdivision Charge
21 to 100 Units	60% of Basic Subdivision Charge
101 Units or more	55% of Basic Subdivision Charge

B. SUBDIVISION OR CONDOMINIUM GUARANTEE

Guarantees for map filing are issued for the following charges:

- 1. Insured Owner**
\$210 base charge, plus \$25 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit charge applicable under the Basic Charge on the additional amount requested.
- 2. Parcel Map Guarantee**
\$210 base charge, plus \$25 minimum additional charge for each ownership, easement, right of way or interest searched or reported. The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit charge applicable under the Basic Charge on the additional amount requested.

C. CONSTRUCTION OR LAND DEVELOPMENT LOAN BINDER CHARGES AND CREDITS:

The charge shall be ten percent (10%) per year, for any construction policy or binder issued for a term not to exceed five (5) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent loan policy; provided there is no change in the mortgagor and the permanent policy is issued prior to the expiration of the construction policy or binder.

V. PLANNED MAJOR PROJECTS

This section may be used for pricing major commercial, industrial or other developments which involve the issuance of one or more owners, lessees and/or lenders policies of title insurance, issued together or at different times on fee or lesser interests, aggregating at least \$4,000,000. A binder may be initially issued for \$0.10 per \$1,000 up to \$10,000,000 and \$0.05 per \$1,000 over \$10,000,000.

A. Owners/Lessees Insurance
(Original issue or increased liability)

	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000	\$0.95	\$1.15
Aggregate over \$10,000,000 up to \$25,000,000	\$0.90	\$1.10
Aggregate over \$25,000,000 up to \$50,000,000	\$0.84	\$1.04

B. Lenders Insurance

	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000	\$0.76	\$0.95
Aggregate over \$10,000,000 up to \$25,000,000	\$0.70	\$0.90
Aggregate over \$25,000,000 up to \$50,000,000	\$0.66	\$0.86

C. Trustee's Sale Guarantee	Per \$1,000 of Liability	
Aggregate up to \$10,000,000		\$0.76
Aggregate over \$10,000,000 up to \$25,000,000		\$0.72
Aggregate over \$25,000,000 up to \$50,000,000		\$0.70

D. Owners Policy Following Foreclosure or Deed in Lieu of Foreclosure	Per \$1,000 of Liability	
	STANDARD COVERAGE	EXTENDED COVERAGE
Aggregate up to \$10,000,000	\$0.28	\$0.36
Aggregate over \$10,000,000 up to \$25,000,000	\$0.27	\$0.33
Aggregate over \$25,000,000 up to \$50,000,000	\$0.26	\$0.32

The Company must have issued its Trustee's Sale Guarantee in connection with the foreclosure or prior to the deed in lieu of foreclosure, and the deed of trust foreclosed upon or for which the deed in lieu of foreclosure is given must have been insured.

E. Combined Package of Services Related to REO Property	Per \$1,000 of Liability	
	Where Owners Policy issued under sub-section D is standard coverage	Where Owners Policy issued under sub-section D is extended coverage
A Combination of the services provided for under sub-sections E and F may be provided with a Binder at the following combined charges, payable at the time the Trustee's Sale Guarantee is issued:		
Aggregate up to \$10,000,000	\$0.95	\$1.15
Aggregate over \$10,000,000 up to \$25,000,000	\$0.90	\$1.10
Aggregate over \$25,000,000 up to \$50,000,000	\$0.88	\$1.05

F. Reissue of Owners Policies	
An Owners Policy may be reissued where no transaction is involved, based upon the amount of the outstanding insurance, at the following charges:	
Where the original policy and the reissued policy are both Standard Coverage:	\$400.00
Where the original policy and the reissued policy are both Extended Coverage:	\$450.00
Where the original policy is Standard Coverage and the reissued policy is Extended Coverage:	
Aggregate up to \$10,000,000 - \$0.60 per \$1,000 of Liability, plus \$450	
Aggregate over \$10,000,000 - \$0.50 per \$1,000 of Liability, plus \$450	
Insurance in excess of the amount of the original policy shall be priced at the applicable charge set forth in paragraph A of this section.	

G. Reissue of Lenders Policies	Per \$1,000 of Liability
Where the original policy and the reissued policy are both Standard Coverage:	\$0.20
Where the original policy and the reissued policy are both Extended Coverage:	\$0.35

Where the original policy is Standard Coverage and the reissued policy is Extended Coverage: \$0.40

Insurance in excess of the amount of the original policy shall be priced at the applicable charge set forth in paragraph E of this section.

H. **Endorsements**

The fee for each endorsement issued in connection with policies priced under the provisions of this section are obtained by multiplying the percentage listed in the endorsement section by:

\$1.00 per \$1,000 for aggregate liability up to \$10,000,000
\$0.90 per \$1,000 for aggregate liability over \$10,000,000

NOTE I: Amounts in excess of \$50,000,000 will be charged for at a negotiated charge between the Company and the owner.

NOTE II: In computing liabilities to arrive at the charges provided for herein, it is permissible to include transactions by another title insurer.

VI. **COMMERCIAL LEASEHOLD**

A. **Lessee's Leasehold Charge**

- | | |
|---------------------------------------|--|
| 1. ALTA Extended Coverage Policy Form | 140% of the Basic Charge |
| 2. Short Term Rate | Applies to Insured Lessors or Assignors only and when the new order is placed within the following periods of time from the date of a prior CLTA or ALTA form of policy. (Guarantees Excluded) |
| <u>Time Period</u> | <u>Short Term Rate</u> |
| Within 36 Months | 80% of the Applicable Charge |
| Over 36 Months | 100% of the Applicable Charge |

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

1. Less than twenty-five (25) years: 10 times the annual rental or the value of the property whichever is the lesser amount.
2. Twenty-Five (25) years or more but less than fifty (50) years: 20 times the annual rental or the value of the property whichever is the lesser amount.
3. Fifty (50) years or more: the full value of the land and existing improvements.
4. Insurance in excess of the minimum amount may be issued at the appropriate insurance charge.

If a loan is involved the minimum charge will be computed upon the amount of the loan or the amount produced by the above formulas, whichever is greater.

If the lessees and the fee owners estates or interests are coinsured for full value and without any segregation of liabilities as to said estates or interests under the same policy, the Owners charge applicable (Section I) based upon one policy amount is charged.

If the lessees and the fee owners estates or interests are segregated in the same policy by an endorsement, or if concurrently with an owners policy a separate leasehold policy is issued, the charge for the leasehold insurance so segregated will be on an increased liability basis at the appropriate charge per unit for the minimum amount of leasehold insurance called for under the formula shown above, plus \$30 additional policy charge.

B. Lender's Leasehold Charge

1. ALTA Extended Coverage Policy Form 100% of the Basic Charge
2. Short Term Rate applies to an insured lessee or assignee when the new order is placed within the following periods of time from the date of a prior policy.

<u>Time Period</u>	<u>Short Term Rate</u>
Within 36 Months	80% of the Applicable Charge
Over 36 Months	100% of the Applicable Charge

The minimum charge is based upon the amount of the encumbrance allocated to the property. The charges for added coverages or separate lenders insurance issued concurrently with other policies covering the same leasehold estate, are subject to the same formulas applicable to lenders insurance issued concurrently with owners insurance on fee title.

VII. SPECIAL LAND USE AND DEVELOPMENT

These reduced percentages of the Basic Subdivision Charge are available only when the Company is to insure the sales or leases of all the lots or all remaining lots owned by the developer or builder in a subdivision. If; prior to completion of the sale of all of the lots in the subdivision upon which construction loans have been insured, the developer or builder decides not to obtain title insurance from the Company on the balance of the lots, the Company reserves the right to recompute the policy charges using the charge as set forth in Section I of this manual, and the developer or builder may be billed for the difference, if any.

VIII. RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

\$0 - \$40,000 liability	\$75.00
\$40,000 - \$250,000 liability	\$2.00 per \$1000 of liability

The policy is not to be issued for liability in excess of \$250,000. Reissue and/or Simultaneous Issue Charges do not apply to this policy.

IX. ADDITIONAL DISCOUNTS

- A. GOVERNMENTAL CONTRACTS** – Title insurance purchased by governmental agencies may receive a discount up to 40% of the basic charge dependent on the amount of work and risk involved.
- B. DISASTER LOANS** – Lender's insurance covering the financing or refinancing required by an owner of record within twenty-four months of the date of proclamation of a state of disaster, in rebuilding any structure, or due to severe production losses, which was partially or totally destroyed in the disaster area, will

be issued for 65% of the charge applicable based on the type and amount of insurance.

- C. **NON-PROFIT ORGANIZATIONS** – Churches, charitable or like eleemosynary non-profit organizations purchasing title insurance on property dedicated to church or charitable use within the normal activities for which such entities were intended will be charged 75% of the basic charge.
- D. **OWNERS POLICY FOLLOWING A FORECLOSURE, TRUSTEE'S SALE OR DEED IN LIEU** – A portion of the charge for the Trustee Sale or Foreclosure Guarantee made by the agent may be credited by the agent against the title agent portion of the charge in issuing a policy to the insured beneficiary of the sale. Provided, however, said credit, if applicable, shall not exceed 50% of the basic insurance charge.
- E. **CONVERSION OF INSURED LEASEHOLD ESTATES TO FEE TITLE ESTATES** – Outstanding policies covering individual leasehold estates insuring a lessee or his assignee, may be reissued to cover the conversion into a fee title estate at 25% of the Basic Charge.

X. ADDITIONAL CHARGES

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks.

- A. **ADDITIONAL PARCEL OR CHAIN** – charge is \$175
- B. **LOST POLICIES AND REPLACEMENTS** – A charge of \$100 may be assessed for the reissuance of any policy which has been lost or destroyed depending on the circumstances.
- C. **REINSURANCE FEES** – Any fees quoted under this schedule may be increased by the cost of any reinsurance required by the insured.
- D. **INSPECTION CHARGE** – Inspections of the property made in connection with the issuance of a report or policy shall be at a minimum charge of 33-1/3% of the basic charge and dependent upon time spent and distance traveled.
- E. **MULTIPLE POLICIES OR OWNERSHIPS INSURED SIMULTANEOUSLY (Common Owner)** – The Basic Charge applicable based on the aggregate amount of insurance to be issued is applied where two or more purchasers simultaneously acquire from a common owner and are issued separate policies, an additional \$50 will be charged for each additional policy.
- F. **EXTENSION OR MODIFICATION OF INSURED DEEDS OF TRUST** – Policies covering agreements by the original or different trustors extending or modifying the terms of an insured deed of trust are issued at 35% of the Basic Charge on the unpaid balance of the encumbrance.
- G. **MINIMUM CHARGES** – The limited title services under Section XI, subsections H, I, J, K, M.2, N, O and P are limited to the subject matter stated and each guarantee provides for a standard insurance amount up to the next multiple of \$100 above the fee charged. Additional coverage is available through other forms of evidences of

title, or additional insurance amounts may be issued, at additional costs in accordance with the rules of the Company for furnishing such additional service.

- H. UNUSUAL REQUIREMENTS** – Title and Escrow services may be required in some cases and under conditions for which no appropriate rating structure has been provided in this schedule. In any such event, a charge or charges shall be made above the minimum quoted which, in the opinion of the Company, are reasonable.

Notwithstanding the fees and/or charges in the filings by the Company, special pricing consideration may be given by the Company on transactions involving policies aggregating \$20,000,000 or more on a single risk based on various factors including geographic location, competitive environment, expenses, reinsurance requirements and other reasonable considerations, but in no event shall the charge be less than \$.35 per thousand dollars of liability.

- I. REVAMPING OR REPLACING OF INSURED DEEDS OF TRUST** – Policies covering a new loan given for the sole purpose of revamping or replacing an insured loan on the same property shall be at 50% of the Basic Charge where the borrower is an insured owner and the beneficiary (lender) or its successor by merger or acquisition is the same, as shown in the insured deed of trust, said parties being defined in the same manner as “Insured Owners” and the remaining unpaid balance of the loan is not less than 70% of the original principal amount.

- J. ADDITIONAL ADVANCE (Open-End Mortgages)** – Additional advances evidenced by additional notes under insured deeds of trust or mortgages may be covered by either an endorsement to an outstanding policy issued by Company or the issuance of a new policy. The charge to increase the line of credit is 80% of the Basic Charge.

K. ASSIGNMENTS OF DEEDS OF TRUST

1. Where the Assignment is for collateral purposes only of the beneficial interest under an insured deed of trust or mortgage, same may be insured at 50% of the Basic Charge.
2. Insurance by endorsement attached to a Company policy or copy thereof, covering the Assignment of an Insured Deed of Trust or Mortgage:
 - a. Endorsements requiring a full search of title: The charge is the same as shown in section K.1 above.
 - b. Endorsements requiring a search of the beneficial interest only:
 - i. Excluding the vesting of the ownership of the estate or interest covered in the policy, \$75 including a tax report.
 - ii. Including the vesting of the ownership of the estate or interest covered in the policy, 15% of the Basic Charge, minimum \$75, including a tax report.

- L. MECHANIC'S LIENS, ELIMINATION OF (Owners and Lenders Policies)** – Upon completion of construction an appropriate endorsement for the benefit of a purchaser from an owner-builder, based on the amount of the policy, or for the benefit of a lender, based on the amount of the loan may be attached to a Company policy insuring against loss by reason of any possible mechanic's liens at the charge

stated in the section relating to endorsements, subject to lender's full funding of project and owner's full payment of all amounts due.

- M. VACATED STREET, ALLEY, EASEMENT, RIGHTS OF WAY OR REVERSIONARY INTEREST COVERED CONCURRENTLY WITH THE ISSUANCE OF A POLICY** – The additional charge shall be commensurate with the work required with a minimum of \$100.00 per parcel.

XI. GUARANTEES, REPORTS AND SERVICES

A. Title Information Guarantee

Liability limited to cost: \$250.00

Reissue and/or Simultaneous Issue Charges do not apply to this policy.

B. TRUSTEE'S SALE GUARANTEE

1. 80% of the Basic Charge, based on the amount in default.
2. \$80 for each continuation guarantee, over two, issued prior to but not including the actual sale.
3. \$100 to convert a Trustee's Sale Guarantee into a Litigation Guarantee, or vice versa; or to reissue a guarantee for the benefit of a substituted trustee or attorney.

C. LITIGATION GUARANTEES are for the benefit of attorneys only in connection with quiet title actions, partitions, or other matters of litigation except as to deeds of trust or mortgages.

1. 100% of the Basic Charge based upon the value of the particular estate or interest involved.
2. \$75 for each continuation guarantee over one issued within a period of twenty-four (24) months of the original guarantee to cover the filing of the lis pendens.

D. PROCEEDING GUARANTEES

1. \$50 plus \$1.00 per thousand or fraction thereof; based upon the value of the estate to be insured. The guarantee insures only another title insurer covering:
 - a. Letters of Testamentary, Administration or Guardianship.
 - b. The Appointment of Trustee or Receiver in Bankruptcy.
 - c. Regularity of Probate or other final court proceedings.
2. \$35 for each proceeding over one, where more than one in the same county covering the same property is examined and reported on.

E. CHAIN OF TITLE GUARANTEE – A guaranteed chain of title issued only for specific purposes and limited to periods of time.

The standard insurance amount is \$1,000 and insurance in excess thereof is available on an increased liability basis at the per unit rate applicable under the Basic Charge based on the additional amount requested.

1. Except under the limited conditions as provided for in paragraph 2 below, the charges shall be:

\$150.00 minimum charge for each chain of title, plus \$50.00 for each item reported.

2. A limited service for the benefit of a lender only, provided such is related to the issuance of a policy of title insurance based upon a full examination of title, the charge shall be:
 - a. No charge where the chain of title is to cover the period of time not to exceed six (6) months prior to the date the loan is recorded.
 - b. \$50.00 for a chain of title covering the period of time not to exceed forty-five (45) days subsequent to the date of the issuance of the Lenders Insurance.

F. CANCELLATION OR REPORT CHARGE – The charge for a report of title only, or if an order is canceled after the issuance of the report of title, will be due in full.

G. CREDIT FOR REPORTS ON SUBSEQUENT POLICIES

Where no major change in the title has occurred since the issuance of the original report, the order may be reopened and all or a portion of the charge for the report may be credited on a subsequent policy charge within the following time from the date of the report:

Within 24 Months	100% of the report charge may be absorbed in or credited to the final policy charge.
Over 24 Months but Less than 36 Months	50% of the report charge may be absorbed in or credited to the final policy charge.
Over 36 Months	No credit for the report charge shall be absorbed in or credited to the final policy charge.

H. JUDGMENT LIEN GUARANTEE – A limited title service which is issued at the following charge:

\$50.00 per name, husband and wife are considered one name, plus \$5.00 for each lien over two reported. Insurance is the next multiple of \$100.00 above the fee paid.

I. MECHANIC'S LIEN GUARANTEE – When Mechanic's Lien Guarantees are issued on the same project, the charge will be at the discretion of the Company based on the work and risk involved.

J. BANKRUPTCY GUARANTEE – A limited title service which is issued at the following charge:

\$50.00 per name, husband and wife are considered as one name for petitions filed under the act. Insurance is the next multiple of \$100.00 above the fee paid.

K. RESTRICTION GUARANTEE – \$50.00 per parcel for the record owners and the holders of any deeds of trust and mortgages for the purpose of creating, modifying or eliminating conditions, restrictions or reservations.

Under a general plan of restriction, such is furnished at \$25.00 per parcel. The liability assumed in either case shall be the next multiple of \$100.00 above the fee paid.

L. PROPERTY SEARCH GUARANTEE – Guarantees listing those properties apparently vested in, or deeds of trust or mortgages held by certain designated parties.

1. **Assessor's Tax Rolls Only.**

\$25.00 per year, per name, husband and wife are considered one name, plus \$15.00 for each parcel over two reported.

2. **Recorder's indices including the current year Assessor's Rolls.**

\$25.00 per year, per name, husband and wife are considered one name. Minimum \$75.00 plus \$15.00 for each parcel over two reported on property searches, plus \$5.00 for each deed of trust over two reported on encumbrance searches.

3. **Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Charge based upon the amount of insurance requested.**

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

M. CROP AND PERSONAL PROPERTY ENCUMBRANCE GUARANTEE – Guarantees showing the name of the apparent record owner, plus any liens or charges filed or recorded against those certain crops situated on, or personal property standing in the name of certain designated persons and located on certain designated property.

1. **Basic Charge**

\$50.00 per year, per name covered, husband and wife are considered one name, minimum \$150.00 plus \$50.00 for each additional parcel vested in the same record owner, plus \$75.00 for each additional parcel vested in different record owners, plus, \$50.00 for a continuation guarantee to cover the recordation of documents.

2. **Insurance**

Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Charge, based upon the amount requested.

N. PERSONAL PROPERTY ENCUMBRANCE GUARANTEE (Chattels) – Guarantees showing the required data regarding any liens or charges filed or recorded against property standing in the name of certain designated persons and located on certain designated property.

1. **Basic Charge**

\$50.00 per name, per year, husband and wife are considered one name.

\$50.00 for a continuation guarantee covering the recordation of documents.

2. Insurance

Standard insurance is the next multiple of \$100.00 above the fee charged. Insurance in excess of \$100.00 may be issued at 35% of the Basic Charge, based' upon the amount requested.

O. LOT BOOK GUARANTEE – A limited title service which is issued at the following charges:

1. Long Form

\$150.00 per parcel showing the apparent record owner, any deeds of trust or mortgages, if requested affecting the property, plus an additional charge of \$5.00 per document to include therein any of the following documents only:

Homestead	Notice of Completion
Agreement to Convey Attachments	Tax Deed
Agreement Not to Encumber	Financing Statement
Assignment of Rents	

The above charges apply on each issue, credit for said charges may be allowed on the charge for a report or policy of title insurance within a period of six months.

The liability assumed is limited to the next multiple of \$100.00 above the fee paid.

2. Short Form

\$75.00 per parcel showing the apparent record owner, the record description, D.T.S. and the recording reference only.

P. PLANT SERVICE INFORMATION GUARANTEE – The charge is an hourly rate from \$50.00 per hour to \$100.00 per hour, based upon the type of employee required to furnish the information, plus an additional charge of \$20.00 per hour typing time. The amount of insurance issued is the next multiple of \$100.00 above the fee charged.

Q. RECORDED DOCUMENT GUARANTEE – The minimum charge is \$1,000.00 for the form of Guarantee, upon receipt of a completed application for the issuance of CLTA Recorded Document Guarantee, from the customer. The Company may charge additional fees, based upon the amount of work involved, with a minimum of \$100.00 per hour. Notwithstanding anything to the contrary, the minimum liability for said Guarantee shall not exceed \$25,000 over the total amount paid.

Upon subsequent issuance of lender's or owner's insurance covering the property for which a guarantee has been issued, a credit of 50% of the price of the guarantee or \$500.00, whichever is less, will be applied to said policy.

XII. CANCELLATION FEE

There may be a withdrawal or cancellation fee on any order for title insurance where the transaction is not closed.

XIII. RISK RATE

An extraordinary risk charge may be requested when, at the sole discretion of the Company, conditions indicate said risk.

XIV. MODIFICATION GUARANTEE

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The charge for the Modification Guarantee shall be \$150.00. The charge for each continuation or down date shall be \$25.00. The charges shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

XV. ENDORSEMENTS

Charges for standard endorsements are listed below, subject to the aggregate pricing limitation:

When issuing endorsements to any title insurance policy with a liability aggregating \$5,000,000 or greater including policies issued in connection with multi-state transactions, Company may offer a reduced charge when issued in connection with the requested policy of title insurance.

Special risk endorsements may be issued at a risk rate commensurate with the risk on a case-by-case basis.

The identification of a fee for any endorsement will not entitle any insured to said endorsement by tender of the endorsement charge. Any of the above-enumerated endorsements are to be issued in accordance with underwriting standards promulgated by the company and the company reserves the right to refuse to issue any endorsement where, in the Company's opinion, the risk associated with the endorsement coverage is unacceptable.

Form No.	Description	Owner's	Loan	Policy	Charge
ALTA 1-06; E-9413 ALTA 1; E-9925	Street Assessments (6/17/06) and (6/1/87)		x		No charge
ALTA 2-06; E-9414 ALTA 2; E-9914	Truth in Lending (6/17/06) and (6/1/87)		x		10%
ALTA 3-06; E-9415 ALTA 3; E-9883	Zoning (6/17/06) and (Rev. 10/17/98)	x	x		25%
ALTA 3.1-06; E-9416 ALTA 3.1; E-9884	Zoning-completed structure (6/17/06) and (Rev. 10/17/98)	x	x		25%
ALTA 4-06; E-9417 ALTA 4; E-9964	Condominium (10/16/08) (6/17/06) and (Rev. 3/27/92)		x		No charge
ALTA 4.1-06; E-9418 ALTA 4.1; E-9958	Condominium (10/16/08) (6/17/06) and (10/17/92)		x		No charge
ALTA 5-06; E-9419 ALTA 5; E-9965	Planned Unit Development (10/16/08) (6/17/06) and (Rev. 3/27/92)		x		No charge
ALTA 5.1-06; E-9420 ALTA 5.1; E-9959	Planned Unit Development (10/16/08) (6/17/06) and (10/17/92)		x		No charge
ALTA 6-06; E-9421 ALTA 6; E-9966	Variable Rate Mortgage (10/16/08) (6/17/06) and (6/1/87)		x		No charge
ALTA 6.1; E-9967	Variable Rate Mortgage – Regs 6/1/87		x		No charge
ALTA 6.2-06; E-9422 ALTA 6.2; E-9968	Variable Rate Mortgage-Negative Amortization (10/16/08) (6/17/06) and (6/1/87)		x		No charge

Form No.	Description	Owner's	Loan	Policy	Charge
ALTA 7-06; E-9423 ALTA 7; E-9972	Manufactured Housing Unit (6/17/06) and (6/1/87)		x		No charge
ALTA 7.1-06; E-9424 ALTA 7.1; E-9425	Manufactured Housing Unit-Conversion Loan (6/17/06)		x		No charge
ALTA 7.2-06; E-9427 ALTA 7.2; E-9426	Manufactured Housing Unit-Owner (6/17/06)	x			No charge
ALTA 8.1-06; E-9428 ALTA 8.1; E-9980	Environmental Protection Lien (6/17/06) and (3/12/88)		x		\$25
ATTA 8.2-06; E-9485	Commercial Environmental Protection Lien (10/16/08)			x	\$50
ALTA 9-06; E-9430 ALTA 9; E-9429 ALTA 9; E-9885	Restriction, encroachments, minerals (6/17/06) and (Rev. 10/17/98)		x		No charge
ALTA 9.1-06; E-9432 ALTA 9.1; E-9431 ALTA 9.1; E-9886	Restrictions, Encroachments, Minerals – Unimproved Land (6/17/06) and (10/17/98)	x			No charge ALTA; CLTA 20%
ALTA 9.2-06; E-9434 ALTA 9.2; E-9433 ALTA 9.2; E-9887	Restrictions, Encroachments, Minerals – Improved Land (6/17/06) and (10/17/98)	x			No charge ALTA; CLTA 20%
ALTA 9.3-06; E-9436 ALTA 9.3; E-9435	Restrictions, Encroachments, Minerals (6/17/06)		x		No charge
ALTA 9.4-06; E-9438 ALTA 9.4; E-9437	Restrictions, Encroachments, Minerals – Owner's –Unimproved Land (6/17/06)	x			No charge
ALTA 9.5-06; E-9440 ALTA 9.5; E-9439	Restrictions, Encroachments, Minerals – Owner's –Improved Land (6/17/06)	x			No charge
ALTA 10-06; E-9441 ALTA 10; E-9947	Assignment (10/16/08) (6/17/06) and (9/24/94)		x		15% of basic Minimum: \$75
ALTA 10.1-06; E-9442 ALTA 10.1; E-9948	Assignment & Down Date (10/16/08) (6/17/06) and (9/24/94)		x		40% of basic Minimum
ALTA 11-06; E-9443 ALTA 11; E-9874	Modification (6/17/06) and (9/24/94)		x		30% of basic rate based on loan balance.
ALTA 12-06; E-9444	Aggregation (6/17/06)		x		No charge
ALTA 13-06; E-9445 ALTA 13; E-9813	Leasehold-Owner's (6/17/06) and (10/13/01)	x		ALTA Owner	No charge
ALTA 13.1-06; E-9446 ALTA 13.1; E-9814	Leasehold-Loan (6/17/06) and (10/13/01)		x	ALTA Loan	No charge
ALTA 14-06; E-9447 ALTA 14; E-9652	Future Advance-Priority (06/17/06) and (10/22/03)		x	ALTA	0-10% depending on risk.
ALTA 14.1-06; E-9449 ALTA 14.1; E-9654	Future Advance-Knowledge (6/17/06) and (10/22/03)		x	ALTA	0-10% depending on risk.
ALTA 14.2-06; E-9451 ALTA 14.2; E-9656	Future Advance-Letter of Credit (2/28/09) (6/17/06) and (10/22/03)		x	ALTA	0-10% depending on risk.
ALTA 14.3-06; E-9455 ALTA 14.3; E-9453	Future Advance-Reverse Mortgage W/MML (6/17/06)		x		0-10% depending on risk.
ALTA 15-06; E-9457 ALTA 15; E-9658	Non-Imputation-Full Equity Transfer (6/17/06) and (10/22/03)	x		ALTA	\$250 to 20% depending on risk.
ALTA 15.1-06; E-9458 ALTA 15.1; E-9659	Non-Imputation-Additional Insured (6/17/06) and (10/22/03)	x		All policies	\$250 to 20% depending on risk.
ALTA 15.2-06; E-9459 ALTA 15.2; E-9660	Non-Imputation-Partial Equity Transfer (6/17/06) and (10/22/03)	x		All policies	\$250 to 20% depending on risk
ALTA 16-06; E-9460 ALTA 16; E-9661	Mezzanine Financing (6/17/06) and (10/22/03)	x		All policies	\$50
ALTA 17-06; E-9461 ALTA 17; E-9662	Access and Entry (6/17/06) and (10/22/03)	x	x	All policies	\$50 to 10% depending on risk.
ALTA 17.1-06; E-9462 ALTA 17.1; E-9668	Indirect Access and Entry (6/17/06) and (1/17/04)	x	x	All policies	\$50 to 10% depending on risk
ALTA 17.2-06; E-9486	Utility Access	x	x	All policies	\$100
ALTA 18-06; -9463 ALTA 18; E-9663	Single Tax Parcel (6/17/06) and (10/22/03)	x	x	All policies	No charge
ALTA 18.1-06; E-9464 ALTA 18.1; E-9664	Multiple Tax Parcel (6/17/06) and (10/22/03)	x	x	All policies	\$100-1% depending on risk.

Form No.	Description	Owner's	Loan	Policy	Charge
ALTA 19-06; E-9465 ALTA 19; E-9665	Contiguity-Multiple Parcels (6/17/06) and (10/22/03)	x	x	All policies	\$50-10% depending on risk
ALTA 19.1-06; E-9466 ALTA 19.1; E-9666	Contiguity-Single Parcel (6/17/06) and (10/22/03)	x	x	All policies	\$50-10% depending on risk
ALTA 20-06; E-9467 ALTA 20; E-9864	First Loss-Multiple Parcel Transactions (6/17/06) and (4/19/04)		x	ALTA	\$100
ALTA 22-06; E-9470 ALTA 22; E-9469	Location (6/17/06)	x	x		N/C if attached at policy issuance; 10% if after issuance, on single policies. \$10 per issue when 3 or more issued concurrently
ALTA 22.1-06; E-9472 ALTA 22.1; E-9471	Location and Map (6/17/06)	x	x		N/C if attached at policy issuance; 10% if after issuance, on single policies. \$10 per issue when 3 or more issued concurrently
ALTA 23-06	Co-Insurance (10/16/08) 01/01/08	x	x		No charge
ALTA 24-06; E-9478	Doing Business (10/16/08)		x		\$50
ALTA 25-06; E-9488	Same As Survey (10/16/08)	x	x		\$50
ALTA 25.1-06; E-9489	Same as Portion of Survey (10/16/08)	x	x		\$50
ALTA 26-06; E-9490	Subdivision (10/16/08)	x	x		\$50
ALTA 27-06; E-9491	Usury (10/16/08)		x		\$100
ALTA 28-06; E-9492	Easement-Damage or Enforced Removal (10/16/08)		x		\$50
Revolv 1; E-9831	Revolving Credit (for use with 1970 policy)		x		\$50
Revolv 1; E-9832	Revolving Credit (for use with 1992 policy)		x		\$50
Revolv 2; E-9835	Revolving Credit (for use with 1970 policy)		x		\$50
Revolv 2; E-9836	Revolving Credit (for use with 1992 policy)		x		\$50
Revolv 3; E-9833	Revolving Credit (for use with 1970 policy)		x		No charge
Revolv 3; E-9834	Revolving Credit (for use with 1992 policy)		x		No charge
Revolv 4; E-9837	Revolving Credit (for use in 1970 policy)		x		\$50
Revolv 4; E08738	Revolving Credit (for use in 1992 policy)		x		\$50
Revolv; E-9946	Revolving Credit/Variable Rate (for use with HEP)		x		No charge
1584	Currency Fluctuation				20%
1585	Currency Fluctuation				20%
1586	Currency Fluctuation				20%
1587	Currency Fluctuation				20%
CLTA 100	Restrictions, encroachments, minerals		x	ALTA	No charge; Issued only at date of policy
CLTA 100.1	Restrictions, encroachments, minerals		x	CLTA	20%
	For Any specific portion of Endorsement 100.1		x	ALTA CLTA	No charge 10%
CLTA 100.2 (ALTA 9)	Restrictions, encroachments, minerals		x	ALTA	No charge
CLTA 100.4	Present Violation of Particular Restrictions		x	ALTA CLTA	No charge 10%
CLTA 100.5	Present Violation of Particular Restrictions	x		ALTA CLTA	No charge 20%
CLTA 100.6	Present and Future Violation of Particular Restrictions	x		ALTA CLTA	No charge 20%
CLTA 100.7	Present Violation of Particular Restrictions	x		ALTA CLTA	No charge 20%

Form No.	Description	Owner's	Loan	Policy	Charge
CLTA 100.8	Present and Future Violation of Restrictions	x		ALTA CLTA	No charge 20%
CLTA 100.9	Present and Future Violations of Restrictions	x		ALTA CLTA	No charge 20%
CLTA 100.10	Violations of Restrictions, Encroachments, Minerals Endorsement	x		ALTA CLTA	No charge 20%
CLTA 100.12	Right of Enforcement under CC&R is Ineffective	x	x	ALTA CLTA	\$25 per issue; \$15 per issue on tract deals where 3 or more are issued concurrently
CLTA 100.13	Upkeep Assessments Subordinate		x	ALTA	Same as 100.12
CLTA 100.16	By-Law Race Restrictions		x		10%
CLTA 100.17	Modification of Restrictions	x	x	All Policies	Owner: 20% Lender: 10%
CLTA 100.18	Right of Re-Entry Ineffective and Marketability of Title Because of Right of Entry		x	All Policies	\$25
CLTA 100.19	No Present Violation of CC&R	x	x	ALTA CLTA CLTA	Owner/Lender: \$0 Owner: 20% Lender: 10%
CLTA 100.20	Present Violations	x	x	ALTA CLTA CLTA	Owner/Lender: \$0 Owner: 20% Lender: 10%
CLTA 102.4	Foundations – No Violation, No Encroachment by Improvements		x	All Policies	10%, max. \$2,000
CLTA 102.5	Foundations – No Violation, No encroachment onto Easements of Adjoining Land		x	All Policies	15%, max. \$2,000
CLTA 103.1	Easements, Damages from Use or Maintenance		x	ALTA CLTA	No charge 10%
CLTA 103.3	Easements, Removal of Improvements	x	x	ALTA CLTA ALTA CLTA	Owner: No charge Owner: 10% Lender: 20% Lender: 20%
CLTA 103.4	Easements, Providing Ingress and Egress	x	x	All Policies	Owner: 20% Lender: 10%
CLTA 103.5	Surface Rights to Extract Water	x	x	ALTA	Owner: 20% Lender: 10%
CLTA 103.7	Land Abuts on Existing Streets	x	x	All policies	\$50 to 10% depending on risk.
CLTA 107.1	Allocation of Liability			All Policies	No charge
CLTA 107.2	Increased Liability			All Policies	Basic charge for each additional \$1000 of liability assumed in excess of amount of existing policy
CLTA 107.9	Additional Insured			All Policies	\$25
CLTA 108.8	Additional Advance		x	CLTA	70% (based on amount of advance)
CLTA 108.9	Additional Advance by lender Dept. of Veterans Affairs		x	ALTA	70% (based on amount of advance)
CLTA 110.1	Encumbrance Deleted	x	x	ALTA CLTA	10%, max. \$100 20%, max. \$250
CLTA 110.4	Modification of Deed of Trust		x	ALTA	10% (based on loan balance)
CLTA 110.5	Modification of Deed of Trust		x	ALTA	30% (based on loan balance)
CLTA 110.6	Modification of Deed of Trust		x	CLTA	20% (based on loan balance)
CLTA 110.10 06 ver	Modification and Additional Advance Agreement		x	CLTA ALTA	70%; min. \$150

Form No.	Description	Owner's	Loan	Policy	Charge
CLTA 111	Partial Reconveyance, No Impairments		x	All Policies	10% (based on unpaid balance of loan)
CLTA 111.5	Change of Rate of Interest Alta form 6		x	ALTA	No charge
CLTA 114	Co-Insurance	x	x	All policies	No charge; Division of Fees Between Title Co. by agreement.
CLTA 114.1	Co-Insurance Joint and Several Liability	x	x	All policies	No charge; Division of Fees Between Title Co. by agreement.
CLTA 115	Condominium		x	All policies	\$25
CLTA 115.1	Condominium; Alta Form 4, 4.1		x	ALTA	No charge
CLTA 115.2	PUD; ALTA Form 5, 5.1		x	ALTA	No charge
CLTA 116	Designation of Improvements		x	ALTA	No charge with original policy; 10% if subsequently issued on single policy; \$10.00 per issue when 3 or more issued concurrently
CLTA 116.1	Property Description Same as Survey	x	x	CLTA CLTA ALTA	Owner: 20% Lender: 10% No charge
CLTA 116.4	Contiguous Parcels	x	x	CLTA CLTA ALTA	Owner: 20% Lender: 10% No charge if the parcels are fully searched and insured as part of said policy or the charge will be 20% for Owner and 10% for Lender
CLTA 116.7	Subdivision Map Act		x	ALTA	No charge
CLTA 117	Aggregation		x	ALTA	No charge
CLTA 122	Priority of Advance over Intervening Matters		x	All policies	If base policy is for amount of loan, 10% based on the amount of advance. If policy liability increases, see 108 series.
CLTA 123.1	Compliance with Zoning	x	x	All policies	Owner: 25% Lender: 25%
CLTA 123.2	Compliance with Zoning – Completed Structure	x	x	All policies	Owner: 25% Lender: 25%
JR1; E-9877	Supplement Coverage Endorsement (for use with ALTA Residential Junior Loan Policy or ALTA Fort Form Limited Coverage Junior Loan Policy)		x		No charge
JR2; E-9878	Revolving Credit/Variable Rate (for use with ALTA Residential Junior Loan Policy or ALTA Short Form Limited Coverage Junior Loan Policy)		x		No charge
E-9825	UCC Endorsement		x		15%