

COMMONWEALTH LAND TITLE INSURANCE COMPANY

SCHEDULE OF TITLE INSURANCE PREMIUMS AND CHARGES FOR USE IN THE STATE OF INDIANA



EFFECTIVE: April 6, 2023

(Unless Otherwise Specified Herein)

COMMONWEALTH LAND TITLE INSURANCE COMPANY

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COMMONWEALTH LAND TITLE INSURANCE COMPANY

Overview of Rate Filing

This Schedule of Rates shall be applicable to all policies covering lands located in the following counties of the State of Indiana:

ALL COUNTIES

These Commonwealth Land Title Insurance Company ("CLTIC") rates are not all-inclusive rates and are composed only of the risk premium.

All title insurance premiums and closing protection letter fees will be computed in accordance with these rules and with the fee and premium risk rates listed in this manual.

Policies in amounts other than even thousands will be charged at the rate for the next highest \$1,000 of coverage unless otherwise noted in this manual.

The risk premium charged does not include the following:

1. Assumption of extraordinary risks (i.e., for special title policy endorsements, certain affirmative insurances, or unusual title coverage);
2. Escrow/Closing/Title fees (including, but not limited to, search of title, examination of title, work charges, escrow service fees, handling of escrows, settlements or closings, mechanic's lien review, disbursement fees, and cancellation fees);
3. Overnight delivery and/or fax service fees;
4. Charges for supplying copies of recorded documents;
5. Attorney's Fees or Document Preparation Fees;
6. Other fees for special services rendered.

If two or more rate provisions apply to a particular transaction, the provision resulting in the lowest charge to the consumer shall govern and apply.

The charges set forth herein are minimum charges. Additional charges will be made when unusual conditions of title are encountered, when special circumstances are involved or unusual services are rendered. In the event such charges are made, agreement thereto will be obtained from each person or entity obligated to pay all or any part of such charges in writing in advance.

Title insurance coverage may be required in some cases and under conditions for which no rating structure has been specially provided in this Schedule. In any such event, a charge shall be made which, in the opinion of the insurer, appears to be consistent with its general pricing procedures, as set forth herein.

The Company reserves the right to decline, in its sole discretion, any application for the issuance of any of its title insurance products or to decline to increase the amount of insurance relative to any product already issued by the Company.

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I. RESIDENTIAL RATE PROVISIONS

The Residential Rates established herein apply to title insurance products that are issued relative to either of the following:

- (i) Real property which contains 25 acres or less and has located on it an existing single dwelling or one residential condominium unit;
or
- (ii) An unimproved platted lot or metes and bounds of 25 acres or less on which a purchaser intends to construct one single family residential dwelling unit.

All other property not described above shall be covered by the terms of the Company's Non-Residential Rates as defined in Section II.

Owner's policies will not be issued in an amount less than the fair market value of the property described in the policy. Fair market value shall be presumed to be the contract sales price unless the Company is furnished with a current appraisal or other evidence indicating a different value. An owner's policy insuring a leasehold estate shall not be issued for less than the fair market value of the leasehold estate described in the policy. Fair market value of a leasehold estate shall be presumed to be the lesser of (a) the sum of the rent payments called for under the terms of the lease (b) the amount of a current appraisal or (c) the amount determined by any other reasonable method of valuation.

A loan policy can be issued for an amount up to 20% in excess of the principal debt to cover interest, foreclosure cost, etc.

A. RESIDENTIAL OWNER'S POLICY PREMIUM RATE.

The term "**owner's policy**" as used herein shall mean all standard American Land Title Association (hereinafter referred to as "ALTA") owner's policies, including the ALTA Owner's Policy and the ALTA Homeowner's Policy of Title Insurance for One-To-Four Family Residences, an ALTA Owner's Policy modified for leasehold insurance by the ALTA 13 Endorsement and an ALTA Owner's Policy issued for a Contract Purchaser.

Except for the ALTA Homeowner's Policy rate set forth in section B below, the residential rate for an owner's policy shall be as shown in the Schedule of Residential Rates herein.

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B. ALTA HOMEOWNERS POLICY OF TITLE INSURANCE FOR A ONE-TO-FOUR FAMILY RESIDENCE.

The ALTA Homeowner's Policy is an owner's policy with enhanced coverage which is issued only to natural persons (or trustees under *inter vivos* trusts) on real property which contains 25 acres or less and is improved by an owner-occupied single family residential dwelling or one condominium unit. The homeowner's policy is not available for real property containing more than 25 acres, commercial property, vacant land or property purchased for investment purposes. The ALTA Homeowner's Policy premium rate is 100% of the standard residential owner's policy premium rate plus an additional 10% of the applicable standard residential owner's policy premium.

C. REISSUE RATES FOR RESIDENTIAL OWNER'S POLICIES

If a new standard residential owner's policy is to be issued on real property and the Company is presented with an owner's policy still in effect then a reissue rate of 80% of standard owner's policy premium rate shall apply to the new standard owner's policy (i.e., a 20% reissue discount shall be applied to the scheduled standard owner's policy premium rate). For issuance of an ALTA Homeowner Policy, 10% of the applicable standard residential owner's policy premium shall be added. In all cases, the burden of proving eligibility for the reissue rate premium shall be on the seller and the proposed Insured which must produce a qualifying owner's title policy for the same land prior to closing.

D. SIMULTANEOUS ISSUE RATES FOR RESIDENTIAL OWNER'S AND LEASEHOLD OWNER'S OR CONTRACT PURCHASER'S POLICIES.

When an owner's policy and a leasehold owner's policy covering identical land are to be issued simultaneously with identical effective dates, the rate for the leasehold policy, in an amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, with a minimum of \$150.00. The rate for the amount of each Owner's Policy with Leasehold endorsement in excess of the Owner's Fee Policy is the Original Rate for Owner's Policy in the applicable bracket or brackets for such excess amount.

When an owner's policy and a contract purchaser's owner's policy covering identical land are to be issued simultaneously with identical effective dates, the rate for the contract purchaser's owners policy, in an amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, with a minimum of \$150.00.

E. BASIC RATES FOR STANDARD LOAN POLICIES

The term "standard loan policy" shall mean all standard ALTA promulgated loan policies including the ALTA Loan Policy and the ALTA Short Form Residential Loan policy. It shall not include the Junior Loan Policy.

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F. SIMULTANEOUS ISSUE RATES FOR RESIDENTIAL OWNER'S AND LOAN POLICIES.

When an owner's policy and a loan policy covering identical land are to be issued simultaneously with identical effective dates, the rate for each loan policy, in an amount not in excess of the owner's policy will be \$100. The rate for the amount of each Owner's Policy with loan policy in excess of the Owner's Fee Policy is the Original Rate for Loan Policy in the applicable bracket or brackets for such excess amount.

G. COMMITMENT TO INSURE IN CONSTRUCTION LOAN SITUATIONS

Our Commitment to Insure is the commitment of the Company to issue its policy when the requirements set forth on Schedule B-1 of the commitment have been satisfied. In connection with a temporary/interim construction loan the standard loan policy rate will be charged and a loan policy will be issued upon satisfaction of the requirements set forth on Schedule B-1. At the time of permanent loan financing, a new commitment will be issued, the standard loan policy rate will be charged and a loan policy will be issued upon satisfaction of the requirements set forth on Schedule B-1.

H. ENDORSEMENTS TO A RESIDENTIAL POLICY ARE \$50.00 PER ENDORSEMENT

With the exception of Policy Conversion Endorsements which are issued with no charge.

Standard ALTA endorsements adopted in 2021 will have the same rate-rules as their counterpart endorsements identified as ALTA -06 endorsements.

I. FORECLOSURE COMMITMENT

The Amount of Insurance for a Foreclosure Commitment shall be equal to the face amount of the mortgage to be foreclosed unless one of the following rules applies:

The Company will issue a Foreclosure Commitment:

- (A) In an amount equal to the value of the land if the face amount of the mortgage to be foreclosed exceeds the value of the land; or
- (B) In the amount allocated by the Proposed Insured if (i) the mortgage to be foreclosed secures a loan on multiple properties, (ii) the aggregate values of all the land securing the mortgage to be foreclosed exceeds the face amount of the mortgage to be foreclosed, (iii) the sum of the allocated values equals the amount of the secured indebtedness to be foreclosed and (iv) the ratio of allocated value to the value of the land to which the foreclosure commitment applies is the same ratio for all other properties securing the mortgage to be foreclosed.

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Foreclosure Commitment Rates

Up to \$150,000.00 of liability written - \$250.00

Over \$150,000.00 of liability written – Per Owner’s Policy Rates

Updates: \$50.00 per update

Issuing Owner’s Policies Pursuant to Foreclosure Commitment

The Company shall, at the request of the proposed Insured and subject to the terms of the Foreclosure Commitment, issue an Owner’s Policy when the requirements shown on Schedule B-1 of the Foreclosure Commitment have been satisfied, provided:

- (i) The Proposed Insured is the grantee in the deed issued pursuant to the foreclosure sale;
- (ii) The Amount of Insurance in the policy is equal to the bid price paid at the foreclosure sale;
- (iii) The Named Insured in the policy is the Proposed Insured in the Foreclosure Commitment, its wholly-owned affiliated company or the governmental agency or governmental instrumentality that was the insurer or guarantor under an insurance contract or guaranty that insured or guaranteed the indebtedness secured by the mortgage that was foreclosed;
- (iv) The Foreclosure Commitment has not expired.

J. ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The Company shall issue the ALTA Residential Limited Coverage Junior Loan Policy (“Junior Loan Policy”) for institutional lenders providing second and home equity mortgages secured by property improved with a one-to-four family residential dwelling unit or residential condominium unit. The Junior Loan Policy will not be issued for first mortgages.

K. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The premium charge shall be:

Policy Amount	Rate
\$ 0-\$1,000,000	\$125
\$ 1,000,001 - \$1,500,000	\$250
\$ 1,500,001 - \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000; add \$100.

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L. BUILDER'S RATE

The Owner's Policy premium for a new home shall be at 50% of the rate charged for the owner's policy, with a minimum of \$187.50, and shall apply to a newly built residence (one-to-four family dwellings only) sold for the first time after completion of the residence and only for the issuance of an Owners' Policy.

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SCHEDULE OF RESIDENTIAL RATES

Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
\$ -	\$ 5,000	187.50	150.00	100.00	115.00	75.00
5,001	10,000	187.50	150.00	100.00	115.00	75.00
10,001	15,000	187.50	150.00	100.00	115.00	75.00
15,001	20,000	187.50	150.00	100.00	115.00	75.00
20,001	25,000	187.50	150.00	100.00	115.00	75.00
25,001	30,000	187.50	150.00	100.00	115.00	75.00
30,001	35,000	187.50	150.00	100.00	115.00	75.00
35,001	40,000	187.50	150.00	100.00	115.00	75.00
40,001	45,000	187.50	150.00	100.00	115.00	75.00
45,001	50,000	187.50	150.00	100.00	115.00	75.00
50,001	55,000	202.50	162.00	100.00	155.00	75.00
55,001	60,000	217.50	174.00	100.00	155.00	75.00
60,001	65,000	232.50	186.00	100.00	155.00	75.00
65,001	70,000	247.50	198.00	100.00	155.00	75.00
70,001	75,000	262.50	210.00	100.00	155.00	75.00
75,001	80,000	277.50	222.00	100.00	155.00	75.00
80,001	85,000	292.50	234.00	100.00	155.00	75.00
85,001	90,000	307.50	246.00	100.00	155.00	75.00
90,001	95,000	322.50	258.00	100.00	155.00	75.00
95,001	100,000	337.50	270.00	100.00	155.00	75.00
100,001	105,000	350.00	280.00	100.00	195.00	75.00
105,001	110,000	362.50	290.00	100.00	195.00	75.00
110,001	115,000	375.00	300.00	100.00	195.00	75.00
115,001	120,000	387.50	310.00	100.00	195.00	75.00
120,001	125,000	400.00	320.00	100.00	195.00	75.00
125,001	130,000	412.50	330.00	100.00	195.00	75.00
130,001	135,000	425.00	340.00	100.00	195.00	NA
135,001	140,000	437.50	350.00	100.00	195.00	NA
140,001	145,000	450.00	360.00	100.00	195.00	NA
145,001	150,000	462.50	370.00	100.00	195.00	NA
150,001	155,000	472.50	378.00	100.00	230.00	NA
155,001	160,000	482.50	386.00	100.00	230.00	NA
160,001	165,000	492.50	394.00	100.00	230.00	NA

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Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
165,001	170,000	502.50	402.00	100.00	230.00	NA
170,001	175,000	512.50	410.00	100.00	230.00	NA
175,001	180,000	522.50	418.00	100.00	230.00	NA
180,001	185,000	532.50	426.00	100.00	230.00	NA
185,001	190,000	542.50	434.00	100.00	230.00	NA
190,001	195,000	552.50	442.00	100.00	230.00	NA
195,001	200,000	562.50	450.00	100.00	230.00	NA
200,001	205,000	572.50	458.00	100.00	265.00	NA
205,001	210,000	582.50	466.00	100.00	265.00	NA
210,001	215,000	592.50	474.00	100.00	265.00	NA
215,001	220,000	602.50	482.00	100.00	265.00	NA
220,001	225,000	612.50	490.00	100.00	265.00	NA
225,001	230,000	622.50	498.00	100.00	265.00	NA
230,001	235,000	632.50	506.00	100.00	265.00	NA
235,001	240,000	642.50	514.00	100.00	265.00	NA
240,001	245,000	652.50	522.00	100.00	265.00	NA
245,001	250,000	662.50	530.00	100.00	265.00	NA
250,001	255,000	672.50	538.00	100.00	300.00	NA
255,001	260,000	682.50	546.00	100.00	300.00	NA
260,001	265,000	692.50	554.00	100.00	300.00	NA
265,001	270,000	702.50	562.00	100.00	300.00	NA
270,001	275,000	712.50	570.00	100.00	300.00	NA
275,001	280,000	722.50	578.00	100.00	300.00	NA
280,001	285,000	732.50	586.00	100.00	300.00	NA
285,001	290,000	742.50	594.00	100.00	300.00	NA
290,001	295,000	752.50	602.00	100.00	300.00	NA
295,001	300,000	762.50	610.00	100.00	300.00	NA
300,001	305,000	772.50	618.00	100.00	340.00	NA
305,001	310,000	782.50	626.00	100.00	340.00	NA
310,001	315,000	792.50	634.00	100.00	340.00	NA
315,001	320,000	802.50	642.00	100.00	340.00	NA
320,001	325,000	812.50	650.00	100.00	340.00	NA
325,001	330,000	822.50	658.00	100.00	340.00	NA
330,001	335,000	832.50	666.00	100.00	340.00	NA
335,001	340,000	842.50	674.00	100.00	340.00	NA
340,001	345,000	852.50	682.00	100.00	340.00	NA
345,001	350,000	862.50	690.00	100.00	340.00	NA

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Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
350,001	355,000	872.50	698.00	100.00	380.00	NA
355,001	360,000	882.50	706.00	100.00	380.00	NA
360,001	365,000	892.50	714.00	100.00	380.00	NA
365,001	370,000	902.50	722.00	100.00	380.00	NA
370,001	375,000	912.50	730.00	100.00	380.00	NA
375,001	380,000	922.50	738.00	100.00	380.00	NA
380,001	385,000	932.50	746.00	100.00	380.00	NA
385,001	390,000	942.50	754.00	100.00	380.00	NA
390,001	395,000	952.50	762.00	100.00	380.00	NA
395,001	400,000	962.50	770.00	100.00	380.00	NA
400,001	405,000	972.50	778.00	100.00	425.00	NA
405,001	410,000	982.50	786.00	100.00	425.00	NA
410,001	415,000	992.50	794.00	100.00	425.00	NA
415,001	420,000	1002.50	802.00	100.00	425.00	NA
420,001	425,000	1012.50	810.00	100.00	425.00	NA
425,001	430,000	1022.50	818.00	100.00	425.00	NA
430,001	435,000	1032.50	826.00	100.00	425.00	NA
435,001	440,000	1042.50	834.00	100.00	425.00	NA
440,001	445,000	1052.50	842.00	100.00	425.00	NA
445,001	450,000	1062.50	850.00	100.00	425.00	NA
450,001	455,000	1072.50	858.00	100.00	475.00	NA
455,001	460,000	1082.50	866.00	100.00	475.00	NA
460,001	465,000	1092.50	874.00	100.00	475.00	NA
465,001	470,000	1102.50	882.00	100.00	475.00	NA
470,001	475,000	1112.50	890.00	100.00	475.00	NA
475,001	480,000	1122.50	898.00	100.00	475.00	NA
480,001	485,000	1132.50	906.00	100.00	475.00	NA
485,001	490,000	1142.50	914.00	100.00	475.00	NA
490,001	495,000	1152.50	922.00	100.00	475.00	NA
495,001	500,000	1162.50	930.00	100.00	475.00	NA
500,001	505,000	1172.50	938.00	100.00	480.00	NA
505,001	510,000	1182.50	946.00	100.00	485.00	NA
510,001	515,000	1192.50	954.00	100.00	490.00	NA
515,001	520,000	1202.50	962.00	100.00	495.00	NA
520,001	525,000	1212.50	970.00	100.00	500.00	NA
525,001	530,000	1222.50	978.00	100.00	505.00	NA
530,001	535,000	1232.50	986.00	100.00	510.00	NA

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Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
535,001	540,000	1242.50	994.00	100.00	515.00	NA
540,001	545,000	1252.50	1002.00	100.00	520.00	NA
545,001	550,000	1262.50	1010.00	100.00	525.00	NA
550,001	555,000	1272.50	1018.00	100.00	530.00	NA
555,001	560,000	1282.50	1026.00	100.00	535.00	NA
560,001	565,000	1292.50	1034.00	100.00	540.00	NA
565,001	570,000	1302.50	1042.00	100.00	545.00	NA
570,001	575,000	1312.50	1050.00	100.00	550.00	NA
575,001	580,000	1322.50	1058.00	100.00	555.00	NA
580,001	585,000	1332.50	1066.00	100.00	560.00	NA
585,001	590,000	1342.50	1074.00	100.00	565.00	NA
590,001	595,000	1352.50	1082.00	100.00	570.00	NA
595,001	600,000	1362.50	1090.00	100.00	575.00	NA
600,001	605,000	1372.50	1098.00	100.00	580.00	NA
605,001	610,000	1382.50	1106.00	100.00	585.00	NA
610,001	615,000	1392.50	1114.00	100.00	590.00	NA
615,001	620,000	1402.50	1122.00	100.00	595.00	NA
620,001	625,000	1412.50	1130.00	100.00	600.00	NA
625,001	630,000	1422.50	1138.00	100.00	605.00	NA
630,001	635,000	1432.50	1146.00	100.00	610.00	NA
635,001	640,000	1442.50	1154.00	100.00	615.00	NA
640,001	645,000	1452.50	1162.00	100.00	620.00	NA
645,001	650,000	1462.50	1170.00	100.00	625.00	NA
650,001	655,000	1472.50	1178.00	100.00	630.00	NA
655,001	660,000	1482.50	1186.00	100.00	635.00	NA
660,001	665,000	1492.50	1194.00	100.00	640.00	NA
665,001	670,000	1502.50	1202.00	100.00	645.00	NA
670,001	675,000	1512.50	1210.00	100.00	650.00	NA
675,001	680,000	1522.50	1218.00	100.00	655.00	NA
680,001	685,000	1532.50	1226.00	100.00	660.00	NA
685,001	690,000	1542.50	1234.00	100.00	665.00	NA
690,001	695,000	1552.50	1242.00	100.00	670.00	NA
695,001	700,000	1562.50	1250.00	100.00	675.00	NA
700,001	705,000	1572.50	1258.00	100.00	680.00	NA
705,001	710,000	1582.50	1266.00	100.00	685.00	NA
710,001	715,000	1592.50	1274.00	100.00	690.00	NA
715,001	720,000	1602.50	1282.00	100.00	695.00	NA

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Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
720,001	725,000	1612.50	1290.00	100.00	700.00	NA
725,001	730,000	1622.50	1298.00	100.00	705.00	NA
730,001	735,000	1632.50	1306.00	100.00	710.00	NA
735,001	740,000	1642.50	1314.00	100.00	715.00	NA
740,001	745,000	1652.50	1322.00	100.00	720.00	NA
745,001	750,000	1662.50	1330.00	100.00	725.00	NA
750,001	755,000	1672.50	1338.00	100.00	730.00	NA
755,001	760,000	1682.50	1346.00	100.00	735.00	NA
760,001	765,000	1692.50	1354.00	100.00	740.00	NA
765,001	770,000	1702.50	1362.00	100.00	745.00	NA
770,001	775,000	1712.50	1370.00	100.00	750.00	NA
775,001	780,000	1722.50	1378.00	100.00	755.00	NA
780,001	785,000	1732.50	1386.00	100.00	760.00	NA
785,001	790,000	1742.50	1394.00	100.00	765.00	NA
790,001	795,000	1752.50	1402.00	100.00	770.00	NA
795,001	800,000	1762.50	1410.00	100.00	775.00	NA
800,001	805,000	1772.50	1418.00	100.00	780.00	NA
805,001	810,000	1782.50	1426.00	100.00	785.00	NA
810,001	815,000	1792.50	1434.00	100.00	790.00	NA
815,001	820,000	1802.50	1442.00	100.00	795.00	NA
820,001	825,000	1812.50	1450.00	100.00	800.00	NA
825,001	830,000	1822.50	1458.00	100.00	805.00	NA
830,001	835,000	1832.50	1466.00	100.00	810.00	NA
835,001	840,000	1842.50	1474.00	100.00	815.00	NA
840,001	845,000	1852.50	1482.00	100.00	820.00	NA
845,001	850,000	1862.50	1490.00	100.00	825.00	NA
850,001	855,000	1872.50	1498.00	100.00	830.00	NA
855,001	860,000	1882.50	1506.00	100.00	835.00	NA
860,001	865,000	1892.50	1514.00	100.00	840.00	NA
865,001	870,000	1902.50	1522.00	100.00	845.00	NA
870,001	875,000	1912.50	1530.00	100.00	850.00	NA
875,001	880,000	1922.50	1538.00	100.00	855.00	NA
880,001	885,000	1932.50	1546.00	100.00	860.00	NA
885,001	890,000	1942.50	1554.00	100.00	865.00	NA
890,001	895,000	1952.50	1562.00	100.00	870.00	NA
895,001	900,000	1962.50	1570.00	100.00	875.00	NA
900,001	905,000	1972.50	1578.00	100.00	880.00	NA

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Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
905,001	910,000	1982.50	1586.00	100.00	885.00	NA
910,001	915,000	1992.50	1594.00	100.00	890.00	NA
915,001	920,000	2002.50	1602.00	100.00	895.00	NA
920,001	925,000	2012.50	1610.00	100.00	900.00	NA
925,001	930,000	2022.50	1618.00	100.00	905.00	NA
930,001	935,000	2032.50	1626.00	100.00	910.00	NA
935,001	940,000	2042.50	1634.00	100.00	915.00	NA
940,001	945,000	2052.50	1642.00	100.00	920.00	NA
945,001	950,000	2062.50	1650.00	100.00	925.00	NA
950,001	955,000	2072.50	1658.00	100.00	930.00	NA
955,001	960,000	2082.50	1666.00	100.00	935.00	NA
960,001	965,000	2092.50	1674.00	100.00	940.00	NA
965,001	970,000	2102.50	1682.00	100.00	945.00	NA
970,001	975,000	2112.50	1690.00	100.00	950.00	NA
975,001	980,000	2122.50	1698.00	100.00	955.00	NA
980,001	985,000	2132.50	1706.00	100.00	960.00	NA
985,001	990,000	2142.50	1714.00	100.00	965.00	NA
990,001	995,000	2152.50	1722.00	100.00	970.00	NA
995,001	1,000,000	2162.50	1730.00	100.00	975.00	NA

For transactions over \$1,000,000, add \$2.00 per \$1,000 or fraction thereof.

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II. NON-RESIDENTIAL RATE PROVISIONS

The Non-Residential Rates established herein apply to title insurance products that are issued relative to all property not otherwise covered by the terms of the Company's Residential Rates.

Owner's policies will not be issued in an amount less than the fair market value of the property described in the policy. Fair market value shall be presumed to be the contract sales price unless the Company is furnished with a current appraisal or other evidence indicating a different value. An owner's policy insuring a leasehold estate shall not be issued for less than the fair market value of the leasehold estate described in the policy. Fair market value of a leasehold estate shall be presumed to be the lesser of (1) the sum of the rent payments called for under the terms of the lease (b) the amount of a current appraisal or (c) the amount determined by any other reasonable method of valuation.

Loan policies will not be issued for less than the principal amount of the mortgage debt. A policy can, however, be issued for an amount up to 20% in excess of the principal debt to cover interest, foreclosure cost, etc.

A. NON-RESIDENTIAL OWNER'S POLICY PREMIUM RATE

The term "**owner's policy**" as used herein for non-residential rates shall mean all standard American Land Title Association (hereinafter referred to as "ALTA") owner's policies, including the ALTA Owner's Policy, a ALTA Owner's Policy modified for leasehold insurance by the ALTA 13 Endorsement and a ALTA Owner's Policy issued for a Contract Purchaser.

B. SIMULTANEOUS ISSUE RATES FOR NON-RESIDENTIAL OWNER'S AND LOAN POLICIES

When an owner's policy and a loan policy covering identical land are to be issued simultaneously with identical effective dates, the rate for each loan policy, in an amount not in excess of the owner's policy will be \$225.00. The rate for the amount of each Owner's Policy with loan policy in excess of the Owner's Fee Policy is the Original Rate for Loan Policy in the applicable bracket or brackets for such excess amount.

C. SIMULTANEOUS ISSUE RATES FOR NON-RESIDENTIAL OWNER'S AND LEASEHOLD OWNER'S OR CONTRACT PURCHASER'S POLICIES

When an owner's policy and a leasehold owner's policy covering identical land are to be issued simultaneously with identical effective dates, the rate for the leasehold

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policy, in an amount not in excess of the owner's policy will be 30% of the rate charged for the owner's policy, with a minimum of \$207.00.

When an owner's policy and a contract purchaser's owners policy covering identical land are to be issued simultaneously with identical effective dates, the rate for the contract purchaser's owners policy, in an amount not in excess of the owner's policy, will be 30% of the rate charged for the owner's policy, with a minimum of \$207.00.

D. BASIC RATES FOR NON-RESIDENTIAL STANDARD LOAN POLICIES

The term "standard loan policy" shall mean all standard ALTA promulgated loan policies including the ALTA Loan Policy. It shall not include the UCCPlus Insurance Protection Policy or any products specifically designed for residential properties.

E. COMMITMENT TO INSURE IN CONSTRUCTION LOAN SITUATIONS

Our Commitment to Insure is the commitment of the Company to issue its policy when the requirements set forth on Schedule B-1 of the commitment have been satisfied. In connection with a temporary/interim construction loan the standard loan policy rate will be charged and a loan policy will be issued upon satisfaction of the requirements set forth on Schedule B-1. At the time of permanent loan financing, a new commitment will be issued, the standard loan policy rate will be charged and a loan policy will be issued upon satisfaction of the requirements set forth on Schedule B-1.

F. FORECLOSURE COMMITMENT

The Amount of Insurance for a Foreclosure Commitment shall be equal to the face amount of the mortgage to be foreclosed unless one of the following rules applies:

The Company will issue a Foreclosure Commitment:

- (A) In an amount equal to the value of the land if the face amount of the mortgage to be foreclosed exceeds the value of the land; or
- (B) In the amount allocated by the Proposed Insured if (i) the mortgage to be foreclosed secures a loan on multiple properties, (ii) the aggregate values of all the land securing the mortgage to be foreclosed exceeds the face amount of the mortgage to be foreclosed, (iii) the sum of the allocated values equals the amount of the secured indebtedness to be foreclosed and (iv) the ratio of allocated value to the value of the land to which the foreclosure commitment applies is the same ratio for all other properties securing the mortgage to be foreclosed.

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Foreclosure Commitment Rates

Up to \$150,000.00 of liability written - \$250.00

Over \$150,000.00 of liability written – Per Owners Policy Rates

Updates: \$50.00 per update

Issuing Owner's Policies Pursuant to Foreclosure Commitment

The Company shall, at the request of the proposed Insured and subject to the terms of the Foreclosure Commitment, issue an Owner's Policy when the requirements shown on Schedule B-1 of the Foreclosure Commitment have been satisfied, provided:

- (i) The Proposed Insured is the grantee in the deed issued pursuant to the foreclosure sale;
- (ii) The Amount of Insurance in the policy is equal to the bid price paid at the foreclosure sale;
- (iii) The Named Insured in the policy is the Proposed Insured in the Foreclosure Commitment, its wholly-owned affiliated company or the governmental agency or governmental instrumentality that was the insurer or guarantor under an insurance contract or guaranty that insured or guaranteed the indebtedness secured by the mortgage that was foreclosed;
- (iv) The Foreclosure Commitment has not expired.

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SCHEDULE OF NON-RESIDENTIAL RATES

Liability		Owners Policy Premium	Simultaneous Loan Policy Premium
\$ -	\$ 500,000	\$2.15 per Thousand	\$ 225.00
500,001	1,000,000	\$1.55 per Thousand	\$ 225.00
1,000,001	5,000,000	\$1.27 per Thousand	\$ 225.00
5,000,001	10,000,000	\$1.05 per Thousand	\$225.00
10,000,001	20,000,000	\$0.87 per Thousand	\$ 225.00
20,000,001	40,000,000	\$0.73 per Thousand	\$ 225.00
40,000,001	50,000,000	\$0.67 per Thousand	\$ 225.00
50,000,001 and over		\$0.50 per Thousand	\$ 225.00
Minimum Premium		\$ 525.00	\$ 225.00

NON-RESIDENTIAL ENDORSEMENTS

ALTA 3.0-06 Endorsement	\$ 450.00
ALTA 3.1-06 and 3.2-06 Endorsements	\$ 650.00
ALTA 6-06 Endorsement series	\$ 350.00
ALTA 8.2-06 Endorsement	\$ 300.00
ALTA 9-06 Endorsement series	\$ 400.00
ALTA 11-06 Endorsement series	\$0.50 per thousand minimum \$250.00
ALTA 14-06 Endorsement series	\$ 500.00
ALTA 16-06 Endorsement	10% of premium minimum \$500.00
ALTA 17-06 Endorsement series	\$ 300.00
ALTA 18-06 Endorsement series	\$ 250.00
ALTA 19-06 Endorsement series	\$ 250.00
ALTA 20-06 Endorsement	10% of premium minimum \$500.00
ALTA 22.1-06 Endorsement	\$ 350.00
ALTA 22-06 Endorsement	\$ 300.00
ALTA 24-06 Endorsement	\$ 350.00
ALTA 25-06 Endorsement series	\$ 300.00
ALTA 27-06 Endorsement	\$ 250.00
ALTA 28-06 Endorsement	\$ 350.00
ALTA 32-06 Endorsement series and the Mechanic's Lien Endorsement	Up to \$1,000,000.00 - \$550.00 \$1,000,001.00 to \$5,000,000.00 - \$850.00 \$5,000,001.00 and over - \$850.00 plus \$0.10

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	per thousand
ALTA 34-06 Endorsement	\$ 500.00
ALTA 35-06 Endorsement series	\$0.50 per thousand maximum \$600.00
ALTA 36-06 Endorsement series	\$0.50 per thousand maximum \$600.00
E-313 Mortgage Add-On Endorsement	20% of premium minimum \$500.00
E-302 Blank-13 Endorsement	\$0.50 per thousand minimum \$250.00
All Other Unlisted Filed Endorsements	\$ 250.00

Standard ALTA endorsements adopted in 2021 will have the same rate-rules as their counterpart endorsements identified as ALTA -06 endorsements.

III. CLOSING PROTECTION LETTERS

In a residential real estate transaction in which a title policy is issued by a company or title insurance producer on behalf of a company and the company or title insurance producer will also act as a settlement or closing agent; the company or title insurance producer shall issue a closing protection letter to the lender, borrower, buyer, and seller of the property.

In a nonresidential real estate transaction in which a title policy is issued by a company or title insurance producer on behalf of a company and the company or title insurance producer will also act as a settlement or closing agent; the company may issue a closing protection letter to the lender, borrower, buyer and seller of the property on request.

The fee for the issuance of the closing protection letter shall be thirty-five dollars (\$35.00) for each lender, twenty-five dollars (\$25.00) for seller(s), twenty-five dollars (\$25.00) for borrower(s), and twenty-five dollars (\$25.00) for buyer(s).

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IV. MASTER HOME EQUITY LOAN POLICY

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

V. UCCPLUS INSURANCE PROTECTION POLICY

This policy provides coverage to lender's insuring that a security interest created pursuant to Article 9 of the Uniform Commercial Code has attached, is perfected and has priority over other competing interests. This policy should only be issued after an appropriate UCC search has been performed and the national UCC Department has reviewed and approved the transactional documents.

Liability Amount	Rate
\$ 0.00 up to \$ 100,000	\$175.00 Minimum
\$ 100,001 to \$ 200,000	Add \$ 1.70 per \$1,000
\$ 200,001 to \$ 300,000	Add \$ 1.55 per \$1,000
\$ 300,001 to \$ 500,000	Add \$ 1.25 per \$1,000
\$ 500,001 to \$ 1,000,000	Add \$ 1.10 per \$1,000
\$ 1,000,001 to \$ 3,000,000	Add \$ 0.85 per \$1,000
\$ 3,00,001 to \$ 5,000,000	Add \$ 0.75 per \$1,000
\$ 4,000,001 to \$ 10,000,000	Add \$ 0.60 per \$1,000
\$ 10,000,001 to \$ 20,000,000	Add \$ 0.55 per \$1,000
\$ 20,000,001 to \$ 30,000,000	Add \$0.525 per \$1,000
\$ 30,000,001 to \$ 40,000,000	Add \$ 0.50 per \$1,000
\$ 40,000,001 to \$ 50,000,000	Add \$0.475 per \$1,000
\$ 50,000,001 to \$100,000,000	Add \$ 0.45 per \$1,000
\$100,000,001 to \$300,000,000	Add \$ 0.43 per \$1,000
\$300,000,001 and above	Add \$ 0.40 per \$1,000

NOTE: All rates assume a single site, single debtor/obligor transaction and may include one UCC pre-filing search at the Office of the Secretary of State, as well as pre-search filing copies up to 10 pages. The above rates also include the preparation and filing of one required UCC Financing Statement and such services as the Company may provide in order to track the expiration and termination dates of UCC Financing Statement(s) insured under the UCC Insurance Policy for which the rate is paid. No short-term rate applies.

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Mixed Collateral Transactions

For any transaction where both real property and personal property secure the same indebtedness and a separate title insurance policy is being issued by the Company for the real property and the personal property, the premium for the policy insuring a security interest in the personal property may be reduced by up to 10% for an amount of insurance of up to \$5 million; by up to 15% for an amount of insurance from \$5,000,001 to \$10,000,000; and by up to 25% for an amount of insurance in excess of \$10,000,000.

Portfolio Pricing

For transactions involving multiple loans of similar characteristics with regard to either lender, loan type, loan amount, or collateral; for which there is a standardization of loan documents including loan agreement and security agreement; the rate may be calculated on the “aggregated” amount of the loans.

UCCPlus Endorsements

Fees for endorsements to the UCCPlus Policy or Policies may be charged as follows:

1. Mezzanine Endorsement: 10% of the UCCPlus Policy Premium
2. Tie-In Endorsement 10% of the UCCPlus Policy Premium

VI. CENTRALIZED REFINANCE RATES

A. CENTRALIZED REFINANCE I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000;

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2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 5-06, ALTA 6-06, ALTA 6.2-06, ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

Note 3: No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

B. CENTRALIZED REFINANCE RATE II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The originating lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;

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2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate;
9. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.