

ARIZONA

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Arizona
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GENERAL RULES

A. APPLICABILITY

This manual is filed by First National Title Insurance Company, "First National", with the Arizona Department of Insurance in accordance with Title 20, Arizona Revised Statutes, Section 20-376, et seq. The rates and charges for title insurance herein are specifically for land located in Arizona and are designed for use by policy issuing agents located throughout the state. Policy issuing agents for First National may issue preliminary reports, commitments, binders, policies, endorsements, and guarantees, and collect the applicable premium on behalf of First National.

First National reserves the right to decline to issue any title insurance policy, which in its sole and absolute discretion, determines to present an unacceptable risk.

B. COMPUTATION OF RATES

First National has filed two Basic Rate Schedules. These Basic Rate Schedules must be used to calculate the charges herein. When the term Basic Rate is used it shall refer to the rate schedules filed with the Division. If a property transaction is located in more than one county, it shall be considered non-contiguous separate parcels. The Basic Rate Schedule for the region where each parcel is located must be used to determine the charge based on the fair value allocated to each parcel.

See Basic Schedule of Rates charts as provided by First National Title Insurance Company. Rates in the Basic Schedule of Rates are expressed in increments of \$10,000 of insurance. If the amount of insurance or liability exceeds a particular increment, the next highest increment is charged.

1. **Maricopa, Pinal, and Pima:** The Basic Rate Schedule applies only to land located in Maricopa, Pinal and Pima Counties.
2. **Outer Counties:** The Basic Rate Schedule applies only to land located in Apache, Cochise, Coconino, Gila, Graham, Greenlee, La Paz, Mohave, Navajo, Santa Cruz, Yavapai, and Yuma Counties.

C. AMOUNT OF INSURANCE

Premiums are based on the amount of insurance or liability written and the Basic Rate Schedule must be used to calculate the appropriate charge.

D. FAIR VALUE

Fair value of the estate or interest to be insured shall be the sales price. Where no sale is involved, the fair value may be determined from all available information, including but not limited to, the aggregate of all recorded voluntary monetary liens, appraisals, assessed values, etc. In most transactions, the fair value will not be less than the sum of all recorded voluntary monetary encumbrances to which the land is a part. Any amount of insurance above of the fair value must be approved by First National.

E. INCREASED LIABILITY

The amount of insurance provided for in an existing policy of title insurance issued by First National may be increased as provided for in various sections of this Manual. Insurance exceeding the original amount of an existing policy is charged on an increased liability basis. The charge for an increased liability is the difference between the scheduled charge for the amount of insurance in the new policy and the scheduled charge based on the amount of insurance in the existing policy, calculated using the applicable rate for the type and amount of coverage.

F. ROUNDING PREMIUMS

When percentages are used to calculate premium, the amount must be rounded up to the next whole dollar. (i.e. \$105.51 is rounded to \$106.00. and \$105.39 is rounded up to \$106.00)

G. VALUING LEASEHOLDS

When determining the minimum fair value, amounts of insurance, and charges for Leasehold Owner's or Leasehold Loan Policies, see Chapter 3.

H. ASSUMPTION OF LIABILITY

When documents of any kind are recorded with specific instructions, which impose liability upon First National, the charge for the type of policy, or other form normally issued covering such documents, will be due upon such recording. Subsequent services rendered or assurances given will be charged at the applicable rates in this manual, unless otherwise provided.

I. MULTIPLE POLICIES OR OWNERSHIPS INSURED SIMULTANEOUSLY

Whenever two or more policies are issued simultaneously out of the same ownership, the applicable rates shall be charged based upon the aggregate amount of risk assumed and other charges which may be required. An additional charge of \$50.00 shall be added for each policy issued over one.

This calculation does not apply to policies issued under the provisions of third-party transactions, reissues of initial loan policies, and builders, subdividers and developer's rates.

J. DEFINITIONS

*ALTA: American Land Title Association

*CLTA: California Land Title Association

*LTAA: Land Title Association of Arizona

*Company or FNTI: First National Title Insurance Company

*Basic Rate: The rates contained in the Basic Rate Schedules attached to the manual.

*Increased Liability: See General Information, paragraph E.

*Leasehold Owner's: An ALTA Owner's Policy issued with ALTA Endorsement 13-06 to insure a leasehold estate in the land.

*Leasehold Loan: ALTA Loan Policy issued with ALTA Endorsement 13.1-06 to insure a leasehold estate in the land.

*Standard Coverage Exceptions: Those certain Regional Exceptions from coverage contained in Schedule B of the ALTA Owner's or ALTA Loan Policy when standard coverage is issued

*Extended Coverage Exceptions: Those certain Regional Exceptions from coverage contained in Schedule B of the ALTA Owner's or ALTA Loan Policy are completely or partially omitted

CHAPTER 1 - OWNER'S INSURANCE

The charge for owner's insurance must be based on the fair value of the estate or interest insured. If additional parcels or chains of title are involved, refer to Ch. 6.4 for additional charges. If partial extended coverage is requested in a Standard Coverage Owner's Policy, refer to Ch. 1.7 for additional charges. Charges must be calculated using the appropriate Basic Insurance Rate Schedule for the county(ies) in which the property is located.

1.1 BASIC RATE

- 1.1.1** Standard Coverage Owner's Policy:
100% of the Basic Insurance Rate
Formula: Fair Value @ 100% of Basic Rate = Premium
- 1.1.2** Extended Coverage Owner's Policy:
150% of the Basic Insurance Rate
Formula: Fair Value @ 150% of Basic Rate = Premium
- 1.1.3** Homeowner's Policy:
110% of the Basic Insurance Rate
Formula: Fair Value @ 110% of Basic Rate = Premium
- 1.1.4** Standard Commercial Rate:
115% of the Basic Insurance Rate
Formula: Fair Value @ 115% of Basic Rate = Premium
- 1.1.5** Extended Coverage Commercial Rate:
115% of the Extended Coverage Rate
Formula: Fair Value @ 115% of Extended Coverage Rate = Premium

1.2 OWNER'S POLICIES (With Concurrent Loan Policy)

If lender's insurance is issued concurrently with owner's insurance, the charges in Ch. 2.2 shall apply for the lender's insurance. The charges for the owner's insurance are the same as in Ch.1.1.

1.3 INCREASED OWNER'S INSURANCE

The insured under an owner's policy may, at any time prior to obtaining knowledge of an adverse claim to the land, subject to issuance of a Commitment bringing the effective date of the policy forward, and upon surrender of the existing policy for cancellation, request an increase, update, and/or upgrade of coverage as follows:

- 1.3.1** Standard Coverage Owner's Policy: 25% of the appropriate Basic Insurance Rate based on the same type and amount of the outstanding insurance, plus an increased liability charge for any increase in the amount of insurance.
- 1.3.2** Extended Coverage Owner's Policy: 50% of the appropriate Basic Insurance Rate based on the same type and amount of the outstanding insurance, plus an increased liability charge for any increase in the amount of insurance.
- 1.3.3** Homeowner's Policy: 35% of the Basic Insurance Rate based on the same type and amount of the outstanding insurance, plus an increased liability charge for any increase in the amount of insurance.
- 1.3.4** If the original policy was a Standard Coverage Owner's Policy, or a Homeowner's Policy and the new policy is an Extended Coverage Owner's Policy: 75% of the appropriate Basic Insurance Rate will be added to the charges, see Ch. 1.1-2, based upon the full amount of the insurance issued.

1.4 INCREASED OWNER'S INSURANCE (With Concurrent Loan Policy)

The insured under an owner's policy issued by the Company may, at any time prior to obtaining knowledge of an adverse claim to the land by affidavit, subject to the issuance of a Commitment bringing the effective date of the policy forward, and upon surrender of the existing policy for cancellation, an Affidavit to that effect, or by Underwriter approval, have the effective date of the policy brought current and the amount of

insurance increased to the current fair value concurrently with the issuance of lender's insurance covering the same land. The amount of insurance in the new owner's policy must be at least equal to or greater than the amount of the new loan and any other loan to which the land will remain subject.

The charges for the owner's insurance shall be the applicable rate set forth in Ch. 1.1 – 1.5

The charges for the lender's insurance shall be the applicable rate set forth in Ch. 2.1 or 2.2

1.5 FOLLOWING FORECLOSURE, TRUSTEE SALE, DEED IN LIEU, OR FORFEITURE

The minimum charge shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. Insurance in excess of said amount is available on an increased liability basis at the appropriate per unit rate for the type of insurance issued.

1.5.1 An owner's policy may be subsequently issued to a purchaser (Purchaser from Beneficiary or Buyer at Trustee's Sale) for 100% of the appropriate Basic Insurance Rate, less a credit of 40% of the charge paid for the Trustee's Sale Guarantee, Foreclosure Guarantee, or Forfeiture Guarantee. This credit is allowable only if the owner's policy is issued within twelve (12) months from date of recordation of the Trustee's Deed, Sheriff's Deed or Deed in Lieu.

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

1.6 THIRD PARTY TRANSACTION

Where an applicant is taking title to the property with the intent of conveying it to a third party, the first title policy will be issued and reported using code 1.6.1-3. When the second policy is issued to the ultimate purchaser, within two (2) years of the first acquisition, the policy will be reported using code 1.6.4, with the applicable discount. This provision is available to licensed real estate brokers or agents, licensed contractors, investors and to employers under employee transfer programs.

1.6.1 Standard Coverage Owner's Policy:
125% of the Basic Insurance Rate payable upon the first acquisition.

1.6.2 Extended Coverage Owner's Policy:
165% of the Basic Insurance Rate payable upon the first acquisition.

1.6.3 Homeowner's Policy:
135% of the Basic Insurance Rate payable upon the first acquisition.

1.6.4 Upon consummation of the sale to the ultimate purchaser, the increased liability charge shall be made at the applicable per unit rate for the increased liability amount of insurance and reported accordingly using this rate code 1.6.4. (Minimum charge \$100)

1.7 ADDITIONAL COVERAGE ADDED TO A STANDARD COVERAGE POLICY

A Standard Coverage Owner's Policy can be extended by the removal, (by endorsement), of certain exceptions to provide additional coverage in Part I of Schedule B of the policy. Charges are as follows:

1.7.1 Taxes and Assessments: The additional charge for removal of exceptions to tax or assessment matters not disclosed of record is calculated at 10% of the Basic Insurance Rate based on the full value of the policy.
Formula: 100% of the appropriate Basic Rate plus 10% of the Basic Rate = Premium

1.7.2 Survey and Inspection Matters: The additional charge for removal of exceptions to survey and inspection matters not disclosed of record is calculated at 20% of the Basic Insurance Rate based on the full value of the policy.
Formula: 100% of the appropriate Basic Rate plus 20% of the Basic Rate = Premium

1.7.3 Easements, Claims of Easements or Encumbrances: The additional charge for the removal of exceptions to easements, claims of easements or encumbrances not disclosed of record is calculated at 20% of the Basic Rate based on the full amount of insurance.

Formula: 100% of the appropriate Basic Rate plus 20% of the Basic Rate = Premium

- 1.7.4** Mechanics' Liens: The additional charge for removal of exceptions to mechanics' liens not disclosed of record is calculated at 30% of the Basic Insurance Rate based on the full value of the policy.

Formula: 100% of the appropriate Basic Rate plus 30% of the Basic Rate = Premium.

Note: Premiums in this section are cumulative and consideration should be given as to whether an Extended Coverage Owner's Policy in Ch. 1.1.2 would be cost beneficial for the proposed insured.

1.8 CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATE

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

- 1.8.1** Standard Coverage Owner's Policy or Residential Title Insurance Policy:
35% of the *appropriate* Basic Insurance Rate, plus an increased liability charge if any.

Formula: Fair Value @ 35% of Basic Rate = Premium

- 1.8.2** Extended Coverage Owner's Policy:
60% of the *appropriate* Basic Insurance Rate, plus an increased liability charge if any.

Formula: Fair Value @ 60% of Basic Rate = Premium

- 1.8.3** Homeowner's Policy:
45% of the Basic Insurance Rate, plus an increased liability charge if any.

Formula: Fair Value @ 45% of Basic Rate = Premium

1.9 ACQUISITIONS BY TRUSTEE FROM INSURED OWNER

When a Trustee under a declaration of trust, is acquiring title to a parcel of land from an insured owner for the purpose of establishing a trust, and the conveyance by the insured owner to the Trustee is not in fact a sale, exchange, loan, or lease, an owner's policy for fair value may be issued for the benefit of the Trustee if the original owner's policy will be surrendered.

- 1.9.1** Standard Coverage Owner's Policy:
100% of the *appropriate* Basic Insurance Rate
Formula: Fair Value @ 100% of Basic Rate = Premium

- 1.9.2** Extended Coverage Owner's Policy:
150% of the *appropriate* Basic Insurance Rate
Formula: Fair Value @ 150% of Basic Rate = Premium

- 1.9.3** Homeowner's Policy:
110% of the Basic Rate
Formula: Fair Value @ 110% of Basic Rate = Premium

1.10 CONCURRENTLY INSURING VENDOR AND VENDEE

When issuing owner's policies insuring a vendor (seller) and vendee (buyer) under the same Agreement of Sale are issued simultaneously, the total charge for both policies is calculated as follows:

- 1.10.1** Standard Coverage Owner's Policy or Homeowner's Policy:
130% of the *appropriate* Basic Insurance Rate based on the amount of the larger policy, plus \$50 for the additional policy.

- 1.10.2** Extended Coverage Owner's Policy:
200% of the *appropriate* Basic Insurance Rate based on the amount of the larger policy, plus \$50 for the additional policy.

1.11 MINERAL INTEREST

When insuring the mineral interest of property which is separated from the surface ownership.

1.11.1 Standard Coverage Owner's Policy:

200% of the Basic Insurance Rate based on an amount agreed upon between First National and the applicant.

Formula: *Fair Value @ 200% of the Basic Rate = Premium*

CHAPTER 2 - LENDER'S INSURANCE

The charge for lender's insurance shall be based on an amount, which is no less than that portion of the land described in the policy and contemplates a single parcel or chain of title. If additional parcels or chains of title are involved refer to Ch. 6.4; or if partial extended coverage is requested, refer to Ch. 2.9 for additional charges to be added to the applicable insurance rates in this Manual. Premiums may vary with each transaction in regards to lender's insurance. Please make sure the rates applied fit the actual facts of these transactions.

For lender's insurance regarding leasehold estates or interests, refer to Chapter 3.

Charges must be calculated using the appropriate Basic Insurance Rate Schedule for the county(ies) in which the land is located.

2.1 BASIC CHARGE

For single issue loan policies, the following rates apply:

- 2.1.1** Standard Coverage Loan Policy:
80% of the Basic Insurance Rate (Including Short Form)
Formula: Fair Value @ 80% of Basic Rate = Premium
- 2.1.2** Extended Coverage Loan Policy:
120% of the Basic Insurance Rate (Including Short Form)
Formula: Fair Value @ 120% of Basic Rate = Premium
- 2.1.3** Expanded Coverage Loan Policy:
140% of the Basic Insurance Rate (Including Short Form)
Formula: Fair Value @ 140% of Basic Rate = Premium

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

One or more loan policies may be issued concurrently ("*concurrent*" shall include cases where a construction mortgage is recorded and a policy issued and subsequently, an owner's policy is issued within 120 days after completion of construction; and the original mortgage is assumed by the purchaser) with an owner's policy for the full fair value covering the same land and which takes exception to the liens being insured in each loan policy for the following charges:

- 2.2.1** Standard Coverage Loan Policy (Including Short Form)
If a Standard Coverage Owner's Policy or Homeowner's Policy is concurrently issued with this policy(ies), the charge is \$100.
- 2.2.2** Extended Coverage Loan Policy (Including Short Form)
If a Standard Coverage Owner's Policy or Homeowner's Policy is concurrently issued with this policy(ies), the charge is 65% of the Extended Coverage Loan Rate.
- 2.2.3** Extended Coverage Loan Policy (Including Short Form)
If an Extended Coverage Owner's Policy is concurrently issued with this policy(ies), the charge is \$100.
- 2.2.4** ALTA Expanded Coverage Residential Loan Policy (Including Short Form)
If a Standard Coverage Owner's Policy or Homeowner's Policy is concurrently issued with this policy(ies), the charge is 75% of the Extended Coverage Loan Rate.

Note A: An outstanding owner's policy issued by the Company covering an unimproved parcel, or parcels, may be increased in the additional amount of a construction loan to qualify under this paragraph. (Refer to Ch. 1.3 for owner's rates.)

Note B: When the lender requires a policy in excess of the amount of the concurrent owner policy, by reason of fees for financing a FHA mortgage premium, VA loan charges, GMP, adjustable or variable rate provisions of the encumbrance, the owner's policy may be increased to the requested amount of lender's coverage, on an increased liability basis.

2.3 INTERIM (CONSTRUCTION) LOANS; ADDITIONAL COVERAGES AND REISSUES; AND TAKE-OUT (PERMANENT) LOAN POLICIES

The following charges are applicable to interim (construction), additional coverages and reissues and take-out (permanent) loans on residential or commercial properties.

2.3.1 Interim (Construction) Loans:

- A. Standard Coverage Loan Policy: 100% of the applicable rate in Ch. 2.1 or 2.2 for the amount and type of coverage requested.
- B. Extended Coverage Loan Policy: 100% of the applicable rate in Ch. 2.1 or 2.2 for the amount and type of coverage requested.

2.3.2 Additional Coverages and Reissues:

The following additional charges for added coverages or reissues of the initial policy covering a construction loan or an interim loan with a take-out loan commitment, provided the reissue occurs within 24 months from the date of the initial policy, or in the case of a construction loan, within 24 months from the expiration date of the statutory period for filing mechanic's liens:

- A. Reissue as Standard Coverage Loan Policy: 25% of the applicable rate.
- B. Reissue as Extended Coverage Loan Policy: 40% of the applicable rate.

Where Extended Coverage is the initial coverage, add for the additional coverage the following charges:

- C. Reissue as Extended Coverage Loan Policy: 30% of the applicable rate.

2.3.3 Take-Out (Permanent) Loans:

Where permanent financing is to be insured after construction, and the company has issued a combination of initial and additional coverages as specified in Section 2.3.1 and/or 2 above, a policy may be issued insuring the permanent financing lender, during the time limits set forth in Section 2.3.1 and/or 2, above

- A. Standard Coverage Loan Policy: 30% of the applicable rate plus an increased liability charge if any.
- B. Extended Coverage Loan Policy: 40% of the applicable rate plus an increased liability charge if any.

2.4 STANDARD COVERAGE LOAN POLICY IN CONNECTION WITH EXTENDED COVERAGE LOAN POLICY- SECOND LOAN

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

2.5 MODIFICATION OF INSURED DEED OF TRUST

Policies issued extending or modifying the terms of a deed of trust or mortgage are based on the unpaid balance of the encumbrance at the following rates. If a new policy is issued, the original policy must be surrendered. Any amount of insurance in excess of the unpaid balance is charged on an increased liability basis, plus the following rates.

- 2.5.1 Standard Coverage Loan Policy**
If the original policy and the new policy are both Standard Coverage Loan Policies, the charge is 25% of the Basic Rate.
- 2.5.2 Extended Coverage Loan Policy**
If the original policy and the new policy are both Extended Coverage Loan Policies, the charge is 35% of the Basic Rate.
- 2.5.3 Extended Coverage Loan Policy**
If the original policy is a Standard Coverage Loan Policy and the new policy is an Extended Coverage Loan Policy, the charge is 40% of the Basic Rate.

2.6 REFINANCING OF INSURED DEED OF TRUST OR MORTGAGE

These rates apply to Loan Policies on Residential properties where the loan proceeds are being used for any purpose other than financing of the acquisition of the property in a concurrent sales transaction. These rates may not be used for a construction loan. For multiple loan policies, calculate the second mortgage using the rate in Chapter 6.5. No additional discounts may be used with this rate.

- 2.6.1 Standard Coverage Loan Policy**
If the original policy and the new policy are both Standard Coverage Loan Policies; or If the original policy is an Extended Coverage Loan Policy and the new policy is a Standard Coverage Loan Policy, the charge is 50% of the Basic Insurance Rate.
- 2.6.2 Extended Coverage Loan Policy**
 - A. If the original policy and the new policy are both Extended Coverage Loan Policies, the charge is 55% of the Extended Coverage Loan Rate.
 - B. If the original policy is a Standard Coverage Loan Policy and the new policy is an Extended Coverage Loan Policy, the charge is 75% of the Extended Coverage Loan Rate.
- 2.6.3 Extended Coverage Loan Policy -Volume Discount**
If the original policy and the new policy are both Extended Coverage Loan Policies and multiple ALTA Refi Policies are ordered per month to the agent by Mortgage Brokers, Mortgage Bankers or FDIC Insured Institution, the charge is 50% of the Extended Coverage Loan Rate.

There will be no charge for ALTA Endorsements 8.1-06, 6-06, 6.2-06, 5.1-06.

- 2.6.4 Bundled Residential Refinance Rate**
The following rates apply for policies in connection with residential refinances, including the following endorsements, if applicable at no additional charge: ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage – Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance –Knowledge 14.1-06, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA 22-06 Location, ALTA 22.1-06 Location and Map, ALTA 7-06 Manufactured Housing Unit:

Liability Amount	Premium	Liability Amount	Premium
\$0 - \$100,000	\$550	\$500,001 - \$600,000	\$1,050
\$100,001 - \$200,000	\$650	\$600,001 - \$700,000	\$1,150
\$200,001 - \$300,000	\$750	\$700,001 - \$800,000	\$1,250
\$300,001 - \$400,000	\$850	\$800,001 - \$900,000	\$1,350
\$400,001 - \$500,000	\$950	\$900,001 - \$1,000,000	\$1,450

Note A: Over \$1,000,000 up to and including \$5,000,000 the rate is calculated at 50% of the Basic Rate.

Note B: This rate is not available over \$5,000,000.

2.6.5 Qualified Bundled Residential Refinance Rate

The following rates apply for policies in connection with 1st and/or 2nd lien deeds of trust issued concurrently on residential refinances, single family residences of one to four units and residential condominium units up to \$2,500,000, either with an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy including the following endorsements, if applicable at no additional charge: ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage – Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance – Knowledge 14.1-06, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA 22-06 Location, ALTA 22.1-06 Location and Map, ALTA 7-06 Manufactured Housing Unit. The following conditions must apply:

- a) The new loan(s) must refinance an existing insured deed of trust.
- b) The new and current insured deed of trust must insure the same property.
- c) The trustor in the new and current insured deed of trust must be the same.
- d) The insured party of the new deed of trust must be an institutional lender.

Policy Amount	Policy Premium	Policy Amount	Policy Premium
\$0 - \$250,000	\$355	1,250,001- \$1,500,000	\$1,000
\$250,001- \$500,000	\$545	\$1,500,001-\$1,750,000	\$1,150
\$500,001- \$750,000	\$660	\$1,750,001-\$2,000,000	\$1,250
\$750,001- \$1,000,000	\$800	\$2,000,001-\$2,250,000	\$1,375
1,000,001- \$1,250,000	\$915	\$2,250,001-\$2,500,000	\$1,500

Note A: This rate is not available over \$2,500,000 and is not applicable to Construction Loans or any transaction where risks of unrecorded mechanic’s liens could be present on any policy to be issued.

Note B: No additional discounts are applicable with this rate.

2.6.6 Bundled Residential Reverse Mortgage Rates

When a new policy is being issued on a reverse mortgage for an improved 1-4 family residential property, the following bundled rates apply.

Policy Amount	Policy Premium
\$0 - \$100,000	\$575.00
\$100,001 - \$200,000	\$675.00
\$200,001 - \$300,000	\$825.00
\$300,001 - \$400,000	\$950.00
\$400,001 - \$500,000	\$1,050.00
\$500,001 - \$750,000	\$1,225.00
\$750,001 - \$1,000,000	\$1,550.00
\$1,000,001 - \$1,500,000	\$2,150.00
\$1,500,001 - \$2,000,000	\$2,800.00
2,000,001 and up the applicable rate is 60% of the base rate	60% of Base Rate

Included with the coverage are the charges for the following ALTA endorsements, or any version thereof: ALTA 4-06 or 4.1-06; ALTA 5-06 or 5.1-06; ALTA 6-06 or 6.2-06; ALTA 8.1; ALTA 9-06; ALTA 14.1-06, ALTA 14.3-06 ALTA 22-06.

2.6.7 Qualified Commercial Refinance Rate

The following rates apply for policies in connection with commercial refinances. The qualifications for this rate are the following:

- the new loan refinances an existing deed of trust previously insured by a title underwriter’s policy;

- the new deed of trust insures the same property, and
1. ALTA Standard Loan Policy: the premium shall be 50% of the Basic Rate of Insurance.
 2. ALTA Extended Loan Policy: the premium shall be 60% of the Extended Coverage Loan Rate as calculated in section 2.1.2.

Note: You may use the Commercial Bundle Rate for Endorsements Chapter 2.13.

2.7 ADDITIONAL ADVANCES (Open-End Mortgages only)

Additional advances evidenced by an additional note under the same deed of trust or mortgage, if insured by the company, may be insured by an endorsement to the original policy. If not insured by the Company, by the issuance of a new policy as follows:

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

2.8 ASSIGNMENT OF DEED OF TRUST/MORTGAGE

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

Insurance by Policy:

- 2.8.1 Standard Coverage Loan Policy
If the original policy and the new policy are both Standard Coverage Loan Policies, the charge is 40% of the Basic Rate.
Minimum Charge: \$100.
Formula: 40% of the Basic Insurance Rate on amount of unpaid balance = Premium
- 2.8.2 Extended Coverage Loan Policy
If the original policy and the new policy are both Extended Coverage Loan Policies, the charge is 50% of the Basic Rate.
Minimum Charge: \$150.
Formula: 50% of the Basic Insurance Rate on amount of unpaid balance = Premium
- 2.8.3 Extended Coverage Loan Policy
If the original policy is a Standard Coverage Loan Policy and the new policy is an Extended Coverage Loan Policy, the charge is 60% of the Basic Insurance Rate.
Minimum Charge: \$200.
Formula: 60% of Extended Loan Rate on amount of unpaid balance = Premium
Insurance by Endorsement:
- 2.8.4 Endorsements requiring a full search of title are issued at the same rates as set forth in Paragraphs 1-3 above.
- 2.8.5 Endorsements requiring a search of the beneficial interest only are issued at the following rates:
 - A. Excluding the vesting of the ownership of the estate or interest covered in the policy, the charge is \$35.
 - B. Including the vesting of the ownership of the estate or interest covered in the policy, the charge is 20% of the Basic Rate.
 - C. Whenever there are two or more assignments insured simultaneously with a common beneficiary, the charge is based on the aggregate liability, plus a charge of \$35 for each additional endorsement issued.

2.9 PARTIAL EXTENDED LENDER'S COVERAGE

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

- 2.9.1 Taxes and Assessments: The additional charge for the removal of exception to tax or assessment matters not disclosed of record is calculated at 10% of the Basic Insurance Rate based on the full amount of insurance.
- 2.9.2 Survey and Inspection Matters: The additional charge for the removal of exception to survey and inspection matters not disclosed of record is calculated at 20% of the Basic Insurance Rate based on the full amount of insurance.
- 2.9.3 Mechanics' Liens: The additional charge for the removal of exception to mechanics' liens not disclosed of record is calculated at 30% of the Basic Insurance Rate based on the full amount of insurance.

Note: The premiums in this section are cumulative and consideration should be given as to whether an Extended Coverage Loan Policy in Ch. 2.1.2 would be cost beneficial for the proposed insured.

2.10 LOAN ON MORE THAN ONE PARCEL WHEN COUPLED WITH THE ISSUANCE OF AN OWNER'S POLICY ON THE PURCHASE OF ONE OR MORE PARCELS

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

- 2.10.1 Standard Coverage Loan Policy:
80% of the Basic Insurance Rate
Formula: Full amount of the loan @ 80% of the Basic Rate = Premium
- 2.10.2 Extended Coverage Loan Policy:
120% of the Basic Insurance Rate based on the amount allocated to the previously owned property, plus 50% of the Basic Insurance Rate for the amount of the loan allocated to the newly acquired property.
Formula: Value added to the previous owned property @ 120% of the Basic Rate, plus amount allocated to the new property @ 50% of the Basic Rate = Premium.

2.11 EXPEDITED REFINANCE RATE

- 2.11.1 Refinance loans initiated and coordinated through National Lender Services with centralized order tracking and processing capability, serving as a central point of contact and entry with original lenders. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

Policy Amount	Rate
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
1,250,001 to \$1,500,000	\$860.00

- 2.11.2 For Residential Refinance transactions on one to four family properties where a Lender agrees that all orders must be processed and delivered through a centralized electronic platform, providing centralized order tracking and processing, agreed to between **National Lender Services** and the Lender; using a master policy/certificate or short-form format generally in the form of the ALTA Short Form Residential Loan Policy format. Standard endorsements will be included at no additional charge upon request of

the lender at the time of policy issuance.

Policy Amount	Rate
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00

Short Term rate is not applicable to any of the rates set forth in this Section.

Rates shown under subsections above may be discounted by 5% if the property involved is located in an area designated under the Community Reinvestment Act (Federal C.R.A. Program).

2.12 BUNDLED RESALE ENDORSEMENT RATE

When offering endorsements on residential resale transactions, you may offer up to **five (5)** endorsements from the list below or the equivalent endorsement at a basic charge of **\$175.00**. Report using Rate Code 2.12 for each endorsement with the charge on the first coded endorsement. All others will show a \$0.00 charge.

Each additional fixed fee endorsement issued after the original bundled five, the charge will be **\$100.00**. Report using this Rate Code 2.12.1

Rate Code	Form
10.1	ALTA Form 1-06 Street Assessments
10.4	ALTA Form 4-06 Condominium
10.4.1	ALTA Form 4.1-06 Condominium
10.5	ALTA Form 5-06 Planned Unit Development
10.5.1	ALTA Form 5.1-06 Planned Unit Development
10.6	ALTA Form 6-06 Variable Rate Mortgage
10.6.2	ALTA Form 6.2-06 Variable Rate Mortgage - Negative Amortization
10.7	ALTA Form 7-06 Manufactured Housing Unit
10.7.1	ALTA Form 7.1-06 Manufactured Housing - Conversion Loan
10.7.2	ALTA Form 7.2-06 Manufactured Housing - Conversion: Owner's
10.8.1	ALTA Form 8.1-06 Environmental Protection Lien
10.8.2	ALTA Form 8.2 Commercial Environmental Protection Lien
10.9	ALTA Form 9-06 Restrictions, Encroachments, Minerals - Loan Policy
10.14	ALTA Form 14-06 Future Advance-Priority
10.14.3	ALTA Form 14.3-06 Future Advance - Reverse Mortgage
10.22	ALTA Form 22-06 Location
10.22.1	ALTA Form 22.1-06 Location and Map
10.105	CLTA Form 105-06 Multiple Mortgages in One Policy
10.100.12	CLTA Form 100.12-06 CC&R's, Right of Reversion
10.100.13	CLTA Form 100.13-06 CC&R's, Assessment Liens
10.103.5	CLTA Form 103.5-06 Water Rights, Surface Damage
10.116.2	CLTA Form 116.2-06 Designation of Improvements, Condominium
10.2	FNTI Form 200 Deletion of Natural Person Limitation
10.202	FNTI Form 202 Revolving Credit Loan Endorsement
10.206	FNTI Form 206 Deletion of Arbitration Endorsement

2.13 COMMERCIAL ENDORSEMENT RATES

2.13.1 When issuing multiple endorsements on commercial transactions fixed rate endorsements may be issued at a charge of \$750. Endorsements calculated on a percentage of the premium shall be charged according to the applicable rate in Chapter 10.

2.13.2 Endorsements which are charged as a percentage of the Basic Rate Insurance and applicable to policies issued at the amounts of insurance shown below, are subject to underwriting approval.

Pricing consideration will be given based upon factors including risk of loss, the number and geographic location of the properties involved, service costs and the complexity of the transaction.

Amount of Insurance	Rate
\$5,000,000 up to and including \$10,000,000	65% of the Rate otherwise applicable under this Schedule
\$10,000,001 and \$50,000,000	60% of the Rate otherwise applicable under this Schedule
\$50,000,001 and above	55% of the Rate otherwise applicable under this Schedule

NOTE: No additional discounts may be applied to this Rate.

FORMULA: Basic Rate based on amount of insurance x percentage set forth in this chapter for endorsement to be issued = Endorsement Fee x applicable Rate shown above = Discount Commercial Endorsement Fee

CHAPTER 3 – LEASEHOLD INSURANCE

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

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

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

Formula: 25 year term divided by 50 years = 0.50 x \$150,000 fair value = \$75,000.

The coverage is issued by attachment of ALTA endorsement form 13-06 to the owner's policy and form or 13.1-06 to the loan policy, at no additional charge.

3.1 LEASEHOLD - LESSEE

A Leasehold Owner's Policy may be issued to a lessee for the full fair value, but not less than the Minimum Fair Value, in accordance with the provisions of Chapter 1, based on the applicable owner's rate.

3.2 LEASEHOLD - OWNER'S AND LESSEE (Combination Rate)

When owner's policies are issued simultaneously to both the owner and the lessee, the charge for both policies shall be 130% of the applicable insurance rate in Chapter 1 based upon the amount of the larger policy, plus \$50 for each additional policy written.

3.3 LEASEHOLD - LENDERS

A Leasehold Loan Policy may be issued in accordance with the provisions in Chapter 2 based on the applicable lender's rate. The minimum charge is based on the amount of the indebtedness allocated to the land. Where additional coverage is requested on a leasehold loan policy, refer to Chapter 2.9.

3.4 LEASEHOLD - LENDERS (Simultaneous with Leasehold Owner's Policy at Value Of Land and Improvements)

Where a loan is made on a leasehold estate created by a lease recorded simultaneously with, and as a part of the loan transaction, the lessee's leasehold interest may also be insured. The charges are the same as when a sale and loan are processed simultaneously on fee title. Refer to Chapters 2.1.1, 2.2.2, and 2.2.3 for the loan rates and Chapters 3.1 and 3.2 for the leasehold owner's rates.

CHAPTER 4 – PRODUCER, BUILDER, SUBDIVISION RATES

4.1 PRODUCER RATES

This rate is available to licensed real estate salesmen or brokers, licensed mortgage brokers, or other individuals, groups of individuals or entities customarily engaged in real estate on those transactions **wherein they are a party (buyer or seller)** as opposed to transactions wherein they participate for commission or a fee. This rate is not applicable, however, to fractionalized interests or to timeshare units, weeks, or interests.

ALL COUNTIES

The charge shall be 70% of the appropriate insurance rates.

4.2 NEW HOME SUBDIVIDERS AND BUILDERS' RATES

This rate is available to first time sale – New Home Subdivisions only.

ALL COUNTIES EXCEPT PIMA COUNTY

4.2.1.1 HOMEOWNER'S POLICY - A policy issued under this section shall be a Homeowner's Policy and the Charge is 30% of the appropriate insurance rate, with a minimum charge of \$100.

4.2.1.2 CONCURRENT LOAN POLICY - A policy issued under this section shall be an ALTA Extended Coverage Loan Policy and the Charge is 55% of the appropriate insurance rate, with a minimum charge of \$100.

PIMA COUNTY

4.2.2.1 HOMEOWNER'S POLICY - A policy issued under this section shall be a Homeowner's Policy and the Charge is 10% of the appropriate insurance rate, with a minimum charge of \$100.

4.2.2.2 CONCURRENT LOAN POLICY - A policy issued under this section shall be an ALTA Extended Coverage Loan Policy and the Charge is 30% of the appropriate insurance rate, with a minimum charge of \$100.

CHAPTER 5 - GUARANTEES

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

All charges must be calculated using the appropriate Schedule of Rates in Section 6.7, for the county(ies) in which the land is located.

5.1 TRUSTEE'S SALE GUARANTEE

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

5.1.1 The basic charge this guarantee product is located in the chart below. The rates below are only available on loans with a remaining balance and are charged based upon the unpaid balance due on the note secured by the Deed of Trust. The first continuation report is included in this charge and must issue either of the following forms (LTAA Form No.15 or CLTA Form No. 2), after the first included continuation the charge for further continuations are \$50.00 each

5.1.2 If the unpaid balance due on the note secured by the Deed of Trust is less than \$50,000 liability: \$0 to and including \$49,999 the charge is \$350.00. \$50,000 to and including \$74,999 the charge is \$375.00.

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

5.1.3 Conversion Charge

A Trustee's Sale Guarantee may be converted to a Litigation Guarantee, or a previously issued Trustee's Sale Guarantee may be re-issued to a substitute trustee or attorney for a minimum additional charge of \$75.

5.1.4 Cancellation Charge

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

Trustee Sale or Forfeiture Guarantee Schedule of Rates					
Liability Amount up to & including	Premium	Liability Amount up to & including	Premium	Liability Amount up to & including	Premium
\$75,000	\$400	\$575,000	\$900	\$1,075,000	\$1,300
\$100,000	\$415	\$600,000	\$920	\$1,100,000	\$1,320
\$125,000	\$430	\$625,000	\$940	\$1,125,000	\$1,340
\$150,000	\$460	\$650,000	\$960	\$1,150,000	\$1,360
\$175,000	\$490	\$675,000	\$980	\$1,175,000	\$1,380
\$200,000	\$520	\$700,000	\$1,000	\$1,200,000	\$1,400
\$225,000	\$550	\$725,000	\$1,020	\$1,225,000	\$1,420
\$250,000	\$580	\$750,000	\$1,040	\$1,250,000	\$1,440
\$275,000	\$610	\$775,000	\$1,060	\$1,275,000	\$1,460
\$300,000	\$640	\$800,000	\$1,080	\$1,300,000	\$1,480
\$325,000	\$665	\$825,000	\$1,100	\$1,325,000	\$1,500
\$350,000	\$690	\$850,000	\$1,120	\$1,350,000	\$1,520
\$375,000	\$715	\$875,000	\$1,140	\$1,375,000	\$1,540
\$400,000	\$740	\$900,000	\$1,160	\$1,400,000	\$1,560
\$425,000	\$765	\$925,000	\$1,180	\$1,425,000	\$1,580
\$450,000	\$790	\$950,000	\$1,200	\$1,450,000	\$1,600
\$475,000	\$815	\$975,000	\$1,220	\$1,475,000	\$1,620
\$500,000	\$840	\$1,000,000	\$1,240	\$1,500,000	\$1,640
\$525,000	\$860	\$1,025,000	\$1,260		
\$550,000	\$880	\$1,050,000	\$1,280		

Note: For amounts above \$1,500,000 add \$15.00 for each \$25,000 of liability.

5.2 LITIGATION GUARANTEE

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

5.2.1 Continuation Reports (LTAA Form No. 15 or CLTA Form No. 2)
Continuation reports may be issued at no charge prior to the expiration of twenty-four (24) months from the date of the original Litigation Guarantee to cover filing of a lis pendens.

5.2.2 Conversion Charge
A Litigation Guarantee may be converted to a Trustee's Sale Guarantee for a minimum additional charge of \$75. The applicable provisions of the chart above shall apply.

5.2.3 Homeowner's Association

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

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

5.2.4 Judicially Foreclosed Deed of Trust

A litigation guarantee may be issued for the benefit of a foreclosed deed of trust judiciously. The basic charge for this product: see the Chart above.

5.3 FORFEITURE GUARANTEE

A Forfeiture Guarantee is issued for the benefit of an agent who is charged with the responsibility of giving notice to the parties who have a record interest in property which is the subject of forfeiture.

The Basic Charge is: see the Chart above.

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

CHAPTER 6 - MISCELLANEOUS/ADDITIONAL CHARGES

The charges set forth in this chapter may occur individually or at the time the charge for another product is being made. For example, a parcel charge generally would occur at the time that a policy of title insurance is issued; however, the charge might also be processed at a later date because it was inadvertently omitted from the initial total billing.

6.1 NON-POLICY TRANSACTION (Miscellaneous)

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

6.2 EASEMENT AND/OR RIGHTS OF WAY REPORT

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

6.2.1 CONVERSION CHARGE

Preliminary reports of title issued for the basic charge set forth above may be converted to Condemnation Reports (utilizing the Commitment form) for a minimum additional charge of \$75 per parcel. After conversion to a Condemnation Report, the applicable provisions of Chapter 6.3 apply.

6.3 CONDEMNATION REPORT

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

6.3.1 CONDEMNATION REPORT - CONTINUATION

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

6.4 ADDITIONAL CHAIN OR PARCEL CHARGE

An additional charge of \$100 per additional chain of title over one shall be added to the applicable insurance rate. An additional chain of title can be referred to as unrelated properties or related searches.

6.5 MULTIPLE LOAN POLICIES

Whenever two or more loan policies are issued simultaneously out of the same ownership within the same tract, grant, subdivision, governmental section, swamp and overflow or tideland survey, the applicable title insurance rate, based upon the aggregate liability will be charged, plus \$100 for each additional policy, plus an additional parcel charge, if any.

6.6 TAX AND ASSESSMENT COVERAGE

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

6.7 RELOCATION RATES

This rate is available to individuals or companies involved in company sponsored relocations. The rate charged shall be 70% of the applicable rate and is limited to the title fees paid by the individual being relocated.

6.8 INTENTIONALLY DELETED

6.9 INTENTIONALLY DELETED

6.10 COMMERCIAL PROJECTS RATE

The Rate set forth in this section does not apply to fixed rate endorsements but may apply and cannot be used in conjunction with any other discount.

Amount of Insurance	Rate
\$5,000,000 up to and including \$10,000,000	65% of the Rate otherwise applicable under this Schedule
\$10,000,001 and \$50,000,000	60% of the Rate otherwise applicable under this Schedule
\$50,000,001 and above	55% of the Rate otherwise applicable under this Schedule

Notwithstanding the Rate set forth in this section, pricing considerations may be given to transactions involving amounts of insurance aggregating \$30,000,000 or more based on factors including geographic location, competitive environment, risks, expenses, and other reasonable considerations.

COMMERCIAL ENDORSEMENT DISCOUNT

Endorsements which are charged as a percentage of the Basic Rate Insurance and applicable to policies issued at the amounts of insurance shown below, are subject to underwriting approval.

Pricing consideration will be given based upon factors including risk of loss, the number and geographic location of the properties involved, service costs and the complexity of the transaction.

Amount of Insurance	Rate
\$5,000,000 up to and including \$10,000,000	65% of the Rate otherwise applicable under this Schedule
\$10,000,001 and \$50,000,000	60% of the Rate otherwise applicable under this Schedule
\$50,000,001 and above	55% of the Rate otherwise applicable under this Schedule

NOTE: No additional discounts may be applied to this Rate.

FORMULA: Basic Rate based on amount of insurance x percentage set forth in this chapter for endorsement to be issued = Endorsement Fee x applicable Rate shown above = Discount
Commercial Endorsement Fee

6.11 INTENTIONALLY DELETED

6.12 REINSURANCE FEES

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

6.13 OTHER CHARGES

Other charges may be made when unusual conditions of title are encountered, special risks are insured, special services are requested, or when special inspections are warranted because of the type of insurance to be issued. If charges are made, prior agreements will be obtained in writing from each person or entity responsible to pay all or part of such charges.

6.14 CLOSING PROTECTION LETTER FEE

Based on Arizona Revised Statutes 6-841.02; relating to escrow agents. The fee for each closing protection letter "CPL" issued at the time of closing shall be \$25.00. This fee is for the protection of a party receiving the benefit of closing protection, the buyer, borrower or seller and the lender, in connection with the real property transaction giving rise to the issuance of the closing or settlement protection.

CHAPTER 7 - REPORTING CODES AND INSTRUCTIONS

The codes and instructions for reporting the issuance of insuring forms and the premiums collected are set forth in this chapter.

7.1 REPORTING TRANSACTION CODES

The section and subsection numbers of this manual are the codes to be used in reporting and calculating the premium for each transaction. Where one section refers to another for the rates, the section which most accurately describes the transaction should be used. If the premium consists of a combination of transactions (e.g., Ch. 1.1 plus 6.4), all transaction codes should be typed or written at the top of Schedule A or the first page other than the jacket of each insuring form, or on a separate document attached to each insuring form. Simultaneously issued policies should be listed together for reporting.

7.2 COUNTY CODES

The following county codes should be reported for each insuring form and appear on the same document near the transaction code. If the policy insures land in more than one county, the code for each county should be reported. The codes are:

County Name	Code
Apache	1
Cochise	2
Coconino	3
Gila	4
Graham	5
Greenlee	6
La Paz	7
Maricopa	8
Mohave	9
Navajo	10
Pima	11
Pinal	12
Santa Cruz	13
Yavapai	14
Yuma	15

7.3 PROPERTY TYPE CODES

Effective January 1, 2012, all title insurance underwriters must begin capturing data for policies classified as “residential” and “non-residential” and must be included with your policy remittance to First National.

You should report by property type based on the NAIC’s description of residential vs. non- as follows:

“Residential Policies” mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even of some portion of the real estate is used for residential purposes.

“Non-residential policies” means title insurance policies on properties that are NOT “residential policies.”

Property Type Description	Code
Residential	R
Non-residential	NR

7.4 POLICY ISSUING LIMITS

Policy issuing agents have a contractual limit as to the amount of insurance it may issue in connection with a single risk. Any liability amount of insurance above this limit requires First National prior written approval. This allows First National an opportunity to approve and participate in the underwriting of these transactions, and arrange for reinsurance or co-insurance, where First National or the parties to the transaction may require. When a transaction liability amount is in excess of the issuing limit, the agent must complete a request to issue excess limits form, submit the commitment, survey and other supporting documents via email or fax to First National Legal/Underwriting Department. The form and contact information are located on the First National Title Insurance Company website. www.FNTI.com

7.5 HOW TO REMIT PREMIUMS

Premium remittances must be sent to First National monthly and/or as otherwise instructed by First National or as required by local regulation to:

First National Title Insurance Company, 2400 Dallas Parkway, Suite 200, Plano, Texas 75093

Premium remittances must be based on the total title insurance premium paid by the consumers and include the transaction type, the base premium, and any endorsements and the corresponding premiums.

CHAPTER 8 - ABBREVIATED LENDER'S POLICY

The provisions of this chapter are applicable only to the Abbreviated Lender's Policy ("ALP") issued for the benefit of the consumer lender against actual loss not to exceed the liability amount specifically stated in Schedule A of the policy. The lender's primary security is the general credit worthiness of the borrower and is encumbered as secondary security.

Additional coverages may be provided by endorsement and additional charges shall be added to the applicable rate.

8.1 ABBREVIATED LENDER'S POLICY – (ALL COUNTIES EXCEPT PIMA)

The ALP is for the consumer lenders protection where the land is encumbered as secondary security. Actual loss not to exceed the liability amount specifically stated in Schedule A of the policy.

The charge is:

8.1.1 When the face amount of the policy is up to and including \$100,000, the charge is \$125.00

OR

8.1.2 When the face amount of the policy is \$100,001 up to and including \$200,000, the charge is \$150.00

OR

8.1.3 When the face amount of the policy is \$200,001 up to and including \$250,000, the charge is \$250.00.

Note: The charge includes one ALP Bring down Endorsement. (FNTI Form No. 201). Additional Bring down Endorsements are charged at \$25.00 per endorsement.

8.2 ABBREVIATED LENDER'S POLICY - (PIMA COUNTY ONLY)

The ALP is for the consumer lenders protection where the land is encumbered as secondary security. Actual loss not to exceed the liability amount specifically stated in Schedule A of the policy.

The charge is:

8.2.1 When the face amount of the policy is up to and including \$ 65,000, the charge is \$ 65.00.

OR

8.2.2 When the face amount of the policy is \$65,001 up to and including \$150,000, the charge is \$100.00.

OR

8.2.3 When the face amount of the policy is \$150,001 up to and including \$250,000, the charge is \$150.00.

Note: The charge includes one ALP Bring down Endorsement. (FNTI Form No. 201). Additional Bring down Endorsements are charged at \$25.00 per endorsement.

8.3 RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY – (ALL COUNTIES EXCEPT PIMA)

The ALTA Residential Limited Coverage Junior Loan Policy may only be issued in connection with a junior mortgage to be secured by a one-to-four family residence or condominium. The charge for an ALTA Residential Limited Coverage Junior Loan Policy shall be as shown below not to exceed a liability of \$250,000.

8.3.1 When the face amount of the policy is up to and including \$100,000, the charge is \$125.00.

OR

- 8.3.2** When the face amount of the policy is \$100,001 up to and including \$200,000, the charge is \$150.00.

OR

- 8.3.3** When the face amount of the policy is \$200,001 up to and including \$250,000, the charge is \$250.00.

Note: When issuing the Junior Residential Limited Coverage Loan Policy, the charge also includes the issuing of the JR1 and JR2 Endorsements.

8.4 RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY - (PIMA COUNTY ONLY)

The ALTA Residential Limited Coverage Junior Loan Policy may only be issued in connection with a junior mortgage to be secured by a one-to-four family residence or condominium. The charge for an ALTA Residential Limited Coverage Junior Loan Policy shall be as shown below not to exceed a liability of \$250,000.

- 8.4.1** When the face amount of the policy is up to and including \$ 65,000, the charge is \$ 65.00.

OR

- 8.4.2** When the face amount of the policy is \$65,001 up to and including \$150,000, the charge is \$100.00.

OR

- 8.4.3** When the face amount of the policy is \$150,001 up to and including \$250,000, the charge is \$150.00.

Note: When issuing the Junior Residential Limited Coverage Loan Policy, the charge also includes the issuing of the JR1 and JR2 Endorsements.

CHAPTER 9 - SHORT TERM RATE

The provisions of this chapter are applicable when prior policies of title insurance are issued, using a Standard Coverage Owner's Policy, Residential Title Insurance Policy, Extended Coverage Owner's Policy, or a Homeowner's Policy. The prior policy issued by First National or another qualified title insurer, must have been issued within five years from the issuance of the new policy, and insure substantially the same property. In order for the Short Term Rate to apply, the previous insured must furnish evidence of a prior policy at the time of making application for its new policy.

9.1 SHORT TERM RATE – (ALL COUNTIES EXCEPT PIMA)

This rate is available only on charges for the policies issued pursuant to the Chapters 1.1 and 1.2.

9.1.1 Prior policies issued within two (2) years from the issuance of the current policy: 65% of the Applicable Insurance Rate.

9.1.2 Prior policies issued after two (2) years, but before the expiration of five (5) years from the issuance of the current policy: 80% of the Applicable Insurance Rate.

The minimum charges, if any, as set forth in this Manual shall not be affected by the SHORT TERM RATE. This rate cannot be combined with any other discount.

9.2 SHORT TERM RATE – (PIMA COUNTY ONLY)

This rate is available only on charges for the policies issued pursuant to the Chapters 1.1 and 1.2.

Prior policies issued within (5) years from the issuance of the current policy: 85% of the Applicable Insurance Rate.

The minimum charges, if any, as set forth in this Manual shall not be affected by the SHORT TERM RATE. This rate cannot be combined with any other discount.

9.3 SHORT TERM RATE – COMMERCIAL (ALL COUNTIES)

When insuring commercial transactions, the short term commercial rate may be applied to any policy issued within (5) years of the original policy.

Prior policies issued within (5) years from the issuance of the current policy: 60% of the Applicable Insurance Rate.

Note: No other discount rates apply when using this rate.

CHAPTER 10 – ENDORSEMENTS

ALTA	CLTA	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
1	None	Street Assessments	Loan	N/A	\$100
3	Not filed	Zoning - Unimproved Land	Owner or Loan	If issued with a lender policy - \$100: 10% of the Basic Ins Rate, Max \$4500	10% of the Basic Insurance Rate, Max \$4500
3.1	Not filed	Zoning - Completed Structure	Owner or Loan	If issued with a lender policy - \$100: 10% of the Basic Ins Rate, Max \$4500	10% of the Basic Insurance Rate, Max \$4500
3.2	123.3	Zoning - Land Under Development	Owner or Loan	If issued with a lender policy - \$100: 10% of the Basic Ins Rate, Max \$4500	10% of the Basic Insurance Rate, Max \$4500
3.3	123.4	Zoning - Completed Improvement - Non-Conforming Use	Owner or Loan	If issued with a lender policy - \$100: 10% of the Basic Ins Rate, Max \$4500	10% of the Basic Insurance Rate, Max \$4500
3.4	123.5	Zoning - No Zoning Classification	Owner or Loan	If issued with a lender policy - \$100: 10% of the Basic Ins Rate, Max \$4500	10% of the Basic Insurance Rate, Max \$4500
4	Not filed	Condominium (all assessment liens)	Owner or Loan	\$100	\$100
4.1	Not filed	Condominium - Current Assessments	Owner or Loan	\$100	\$100
5	Not filed	Planned Unit Development—Assessments Priority	Owner or Loan	\$100	\$100
5.1	Not filed	Planned Unit Development - Current Assessments	Owner or Loan	\$100	\$100
6	Not filed	Variable Rate Mortgage	Loan	N/A	\$100
6.2	Not filed	Variable Rate Mortgage, Negative Amortization	Loan	N/A	\$100
7	Not filed	Manufactured Housing Unit	Owner or Loan	\$100	\$100
7.1	Not filed	Manufactured Housing Conversion, Loan	Loan	N/A	\$100
7.2	Not filed	Manufactured Housing Conversion, Owner's	Owner	\$100	N/A
8.1	Not filed	Environmental Protection Lien	Loan	N/A	\$100

ALTA	CLTA	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
8.2	Not filed	Environmental Protection Lien	Owner or Loan	\$125	\$125
9	Not filed	Restrictions, Encroachments, Minerals – Loan Policy	Loan	N/A	\$100
9.1	Not filed	Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy	Owner	\$100	N/A
9.2	Not filed	Covenants, Conditions and Restrictions -	Owner	\$100	N/A
9.3	Not filed	Covenants, Conditions and Restrictions - Loan Policy	Loan	N/A	\$100
9.6	100.2.6	Private Rights – Loan	Loan	N/A	\$100
9.6.1	None	Private Rights - Current Assessments - Loan Policy	Loan	N/A	\$100
9.7	100.2.7	Restrictions, Encroachments, Minerals -	Loan	N/A	\$100
9.8	100.2.8	Covenants Conditions and Restrictions -	Owner	\$100	N/A
9.9	100.2.9	Private Rights - Owner's Policy	Owner	\$100	N/A
9.10	100.2.10	Restrictions, Encroachments, Minerals - Current Violations - Loan	Loan	N/A	\$100
10	Not filed	Assignment	Loan	N/A	\$100
10.1	Not filed	Assignment and Date Down	Loan	N/A	25% of the Basic Insurance Rate, Min. \$450
11	Not filed	Mortgage Modification	Loan	N/A	\$100
11.1	Not filed	Mortgage Modification with Subordination	Loan	N/A	25% of the Basic Insurance Rate, Min. \$450
11.2	110.11.2	Mortgage Modification with Additional Amount of Insurance	Loan	N/A	100% of the Basic Rate for the additional amount of Insurance; plus \$200
12	Not filed	Aggregation - Loan	Loan	N/A	\$100
12.1	117.1	Aggregation - State Limits - Loan	Loan	N/A	\$100

ALTA	CLTA	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
13	Not filed	Leasehold - Owner	Owner	N/C	N/A
13.1	Not filed	Leasehold - Loan	Loan	N/A	N/C
14	Not filed	Future Advance - Priority	Loan	N/A	\$100
14.1	Not filed	Future Advance - Knowledge	Loan	N/A	\$100
14.2	Not filed	Future Advance - Letter of Credit	Loan	N/A	\$100
14.3	Not filed	Future Advance - Reverse Mortgage	Loan	N/A	\$100
15	Not filed	Nonimputation - Full Equity Transfer	Owner	10% Basic Ins Rate; Max \$500	N/A
15.1	Not filed	Nonimputation - Additional Insured	Owner	\$100	N/A
15.2	Not filed	Nonimputation - Partial Equity Transfer	Owner	\$100	N/A
16	Not filed	Mezzanine Financing	Owner or Loan	\$100	\$100
17	Not filed	Access and Entry	Owner or Loan	\$100	\$100
17.1	Not filed	Indirect Access and Entry	Owner or Loan	\$100	\$100
17.2	Not filed	Utility Access	Owner or Loan	\$100	\$100
18	Not filed	Single Tax Parcel	Owner or Loan	\$100	\$100
18.1	Not filed	Multiple Tax Parcel - Easements	Owner or Loan	\$100	\$100
18.2	129.2	Multiple Tax Parcel	Owner or Loan	\$100	\$100
18.3	129.3	Single Tax Parcel and ID	Owner or Loan	\$100	\$100
19	Not filed	Contiguity, Multiple Parcels	Owner or Loan	\$100	\$100

ALTA	CLTA	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
19.1	Not filed	Contiguity, Single Parcel	Owner or Loan	\$100	\$100
19.2	116.9	Contiguity - Specified Parcels	Owner or Loan	\$100	\$100
20	Not filed	First Loss, Multiple Parcel Transactions	Loan	N/A	10% of the Basic Insurance Rate; Max. \$500
22	Not filed	Location	Owner or Loan	\$100	\$100
22.1	116.02	Location and Map	Owner or Loan	\$100	\$100
23	114.3	Co-Insurance, Single Policy	Owner or Loan	N/C	N/C
23.1	114.4	Co-Insurance - Multiple Policies	Owner or Loan	N/C	N/C
24	133	Doing Business	Loan	N/A	\$250
25	Not filed	Same as Survey	Owner or Loan	\$100	\$100
25.1	Not filed	Same as Portion of Survey	Owner or Loan	\$100	\$100
26	Not filed	Subdivision	Owner or Loan	\$200	\$100
27	132	Usury	Loan	N/A	\$100
28	Not filed	Easement - Damage or Enforced Removal	Owner or Loan	\$100	\$100
28.1	103.14	Encroachments - Boundaries and Easements	Owner or Loan	\$100	\$100
28.2	103.15	Encroachments - Boundaries and Easements - Described Improvements	Owner or Loan	\$100	\$100
28.3	103.16	Encroachments - Boundaries and Easements - Land Under Development	Owner or Loan	\$100	\$100
29	Not filed	Interest Rate Swap - Direct Obligation	Loan	N/A	10% of the Basic Rate of Insurance; Maximum of \$500

ALTA	CLTA	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
29.1	134.1	Interest Rate Swap - Additional Interest	Loan	N/A	10% of the Basic Rate of Insurance; Maximum of \$500
29.2	134.2	Interest Rate Swap - Direct Obligation - Defined Amount	Loan	N/A	10% of the Basic Rate of Insurance; Maximum of \$500
29.3	134.3	Interest Rate Swap - Additional Interest - Defined Amount	Loan	N/A	10% of the Basic Rate of Insurance; Maximum of \$500
30	135	One to Four Family Shared Appreciation	Loan	N/A	\$100
30.1	135.1	Commercial Participation Interest	Loan	N/A	\$100
31	136	Severable Improvements	Loan	N/A	\$100
32	Not filed	Construction Loan - Loss of Priority	Loan	N/A	\$100 Residential; \$200 Commercial
32.1	Not filed	Construction Loan - Loss of Priority - Direct Payment	Loan	N/A	\$100 Residential; \$200 Commercial
32.2	137.2	Construction Loan - Loss of Priority - Insured's Direct Payment	Loan	N/A	\$100 Residential; \$200 Commercial
33	138	Disbursement	Loan	N/A	\$100 Residential; \$200 Commercial
34	139	Identified Risk Coverage	Owner or Loan	Minimum \$100; Maximum \$1500	Minimum \$100; Maximum \$1500
35	Not filed	Minerals and Other Subsurface Substances - Buildings	Owner or Loan	\$100	\$100
35.1	140.1	Minerals and Other Subsurface Substances - Improvements	Owner or Loan	\$100	\$100
35.2	140.2	Minerals and Other Subsurface Substances - Described Improvements	Owner or Loan	\$100	\$100
35.3	140.3	Minerals and Other Subsurface Substances - Land Under Development	Owner or Loan	\$100	\$100
36	Not filed	Energy Project - Leasehold/Easement - Owner's	Owner	N/C UW Approval Needed	N/C UW Approval Needed

ALTA	CLTA	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
36.1	141.1	Energy Project - Leasehold/Easement - Loan	Loan	N/A	N/C UW Approval Needed
36.2	141.2	Energy Project - Leasehold - Owner's	Owner	N/C UW Approval Needed	N/A
36.3	141.3	Energy Project - Leasehold - Loan	Loan	N/A	N/C UW Approval Needed
36.4	141.1	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	Case by Case; UW Approval Needed	N/A
36.5	141.5	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Loan	N/A	Case by Case; UW Approval Needed
36.6	141.6	Energy Project - Encroachments	Owner or Loan	Case by Case; UW Approval Needed	Case by Case; UW Approval Needed
36.7	141.7	Energy Project - Fee Estate - Owner's Policy	Owner	Case by Case; UW Approval Needed	N/A
36.8	141.8	Energy Project - Fee Estate - Loan Policy	Loan	N/A	Case by Case; UW Approval Needed
37	104.6	Assignment of Rents or Leases	Loan	N/A	\$100
38	None	Mortgage Tax	Loan	N/A	N/C
39	142	Policy Authentication	Owner or Loan	N/C	N/C
40	147	Tax Credit - Owner's Policy	Owner	10% of the Basic Ins Rate; Min. \$200	N/A
40.1	147.1	Tax Credit - Defined Amount - Owner's Policy	Owner	10% of the Basic Ins Rate, Min \$200 plus the applicable ins rate for additional insurance	N/A
41	143	Water - Buildings	Owner or Loan	\$100	\$100
41.1	143.1	Water - Improvements	Owner or Loan	\$100	\$100
41.2	143.2	Water - Described Improvements	Owner or Loan	\$100	\$100
41.3	143.3	Water - Land Under Development	Owner or Loan	\$100	\$100

ALTA	CLTA	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
42	144	Commercial Lender Group Endorsement	Loan	N/A	\$200
43	145	Anti-Taint	Loan	N/A	10% of the Basic Rate of Insurance Minimum \$500
44	146	Insured Mortgage Recording - Loan	Loan	N/A	N/C
45	148	Pari Passu Mortgage - Loan Policy	Loan	N/A	\$200
46	149	Option	Owner or Loan	N/C	\$100
47	Not filed	Operative Law - 2006 Owner's Policy 4-2-2021	Owner	N/C	N/C
47.1	Not filed	Operative Law - 2006 Loan Policy 4-2-2021	Loan	N/C	N/C
47.2	Not filed	Operative Law - 2013 Homeowner's Policy 4-2-2021	Owner	N/C	N/C
47.3	Not filed	Operative Law - 2015 Expanded Coverage Residential Loan Policy 4-2-2021	Loan	N/C	N/C
None	150	Solar Endorsement 11-8-2019		\$100	\$100
LFPDD	None	Limited Pre-Foreclosure Policy - Date-Down Endorsement	Loan	N/A	\$25
JR1	JR1	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Supplemental Coverage	Loan	N/A	N/C when issued with the policy
JR2	JR2	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Future Advance, Revolving Credit/Variable Rate	Loan	N/A	N/C when issued with the policy

LTA	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
3	Comprehensive without Non-Disturbance 4-90	Loan	N/A	None if issued with the policy; \$100.00 if issued after the policy
3R	Comprehensive 4-90	Loan	N/A	None if issued with the policy; \$100.00 if issued after the policy
5	Improvements 4-90	Loan	N/A	None if issued with the policy; \$100.00 if issued after the policy
7	Multipurpose	Owner or Loan	Case by case basis according to the value of insurance in the policy	Case by case basis according to the value of insurance in the policy
15	Guarantee	Owner or Loan	According to the provisions of Section 5.1.1 and 5.2.2	According to the provisions of Section 5.1.1 and 5.2.2
23	Foundation	Loan	N/A	\$100

FNTI	Description	Owner or Loan	Charge on Owners Policy	Charge on Loan Policy
200	Deletion of Natural Person Limitation	Owner	N/C	N/A
201	Abbreviated Lender's Policy Bring Down	Loan	N/A	\$25.00
202	Revolving Credit Loan	Loan	N/A	None if issued with the policy; \$100.00 if issued after the policy
203	Construction Completion	Loan	N/A	20% of the Basic Insurance Rate; Minimum \$100.00
204	Patent	Owner or Loan	\$100.00	\$100.00
205	Construction Loan Bring Down	Loan	N/A	Residential \$100.00 Commercial \$200.00
206	Deletion of Arbitration	Owner or Loan	\$100.00	\$100.00
207	Multi-Purpose Endorsement	Owner or Loan	\$100	\$100
208	Solar Endorsement	Owner or Loan	\$100	\$100
210	Foreclosure Guarantee Date Down Endorsement	Loan	N/A	\$25