

MONTANA

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Montana
Effective August 24, 2021



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GENERAL RULES

A. APPLICABILITY

This manual is filed by First National Title Insurance Company, "First National", with the Office of the Montana State Auditor, Commissioner of Securities and Insurance. The rates and charges for title insurance herein are specifically for land located in Montana 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

See Schedule of Basic Rates charts at the end of this chapter below as provided by First National Title Insurance Company. The rates in the Schedule of Basic Rates are expressed in increments of \$1,000 insurance. If the amount of insurance or liability exceeds a particular increment, the next highest increment is charged.

C. AMOUNT OF INSURANCE

Premiums are based on the amount of insurance or liability written and the Schedule of Basic Rates 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. (e.g., \$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.

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. INTENTIONALLY DELETED

J. INSPECTIONS

A physical inspection of the property shall be conducted prior to closing by a representative or designee of the insuring company to determine facts that are not matters of record and which are insured against in policies or endorsements.

K. INTENTIONALLY DELETED

L. PARCEL DEFINITIONS

A Parcel is single legal description with a corresponding tax or parcel identification number (TIN or PIN) provided by a local government office.

M. RATES AND CHARGES FOR UNUSUAL, DIFFERENT, OR ADDITIONAL RISKS OR SERVICES

Rates and Charges in excess of or different from those set forth in this Schedule may be applied when special or unusual conditions are encountered, risks are insured, or services are rendered, including but not limited to searching additional chains of title. The excess or varying Rates and Charges shall be reasonably commensurate with the risk assumed or the cost of the services performed and shall be agreed to in writing by the party or parties responsible for the payment in advance of the performance of the services. When services are required under conditions for which no Rate or Charge has been provided in this Schedule, a Charge shall be made which in the opinion of the Company appears to be consistent with the general pricing procedures as set forth herein. An individual risk submission will be filed with the Department of Insurance for insured risks of which a Charge is not scheduled herein.

N. PROPERTY IN MORE THAN ONE COUNTY

When insurance is requested on property situated in more than one county, the portion lying in each county shall be rated as a separate parcel, regardless of whether the entire property is insured under a single policy or under multiple policies.

O. FORMS AND DEFINITIONS

- ALTA: American Land Title Association
- Company or FNTI: First National Title Insurance Company
- Basic Rate: The rates contained in the Schedule of Basic Rates at the end of this chapter below.
- 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

P. SCHEDULE OF BASIC RATES

LIABILITY AMOUNT	RATE
Up to \$15,000	\$190
\$15,001 to \$35,000	Add \$5.51 per \$1,000
\$35,001 to \$50,000	Add \$5.25 per \$1,000
\$50,001 to \$100,000	Add \$4.46 per \$1,000
\$100,001 to \$250,000	Add \$2.51 per \$1,000
\$250,001 to \$350,000	Add \$2.36 per \$1,000
\$350,001 to \$1,000,000	Add \$2.10 per \$1,000
\$1,000,001 to \$5,000,000	Add \$1.84 per \$1,000
\$5,000,001 to \$10,000,000	Add \$1.26 per \$1,000
\$10,000,001 to \$50,000,000	Add \$1.21 per \$1,000
\$50,000,001 to \$100,000,000	Add \$1.16 per \$1,000
\$100,000,001 and greater	Add \$1.10 per \$1,000

CHAPTER 1 - OWNER'S INSURANCE

1.1. OWNER'S POLICY OTHER THAN THOSE ADDRESSED IN ANOTHER SUBSECTION OF THIS SCHEDULE

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is 100% of the Basic Rate, plus the Extended Coverage Surcharge or Homeowner's Surcharge if applicable.

When more than one Owner's Policy is issued concurrently on the same property, the Rate for the larger policy is 100% of the Charge provided under this Schedule, and the Rate for the other policy or policies is 30% of the Charge provided under this Schedule, with a minimum Charge of \$100, plus \$75 per policy over one.

1.2. CONTRACT VENDEE (PURCHASER'S POLICY)

When an Owner's Policy has been issued for the full purchase price of the property to a purchaser under an executory contract of sale, a new Owner's Policy in the same amount will be issued to the purchaser upon fulfillment of the contract of sale for 50% of the Charge for the new Owner's Policy under this Schedule.

The Rate for an Owner's Policy covering a sale of vendor's equity in an insured contract is one third of the Basic Rate calculated on the value of equity.

1.3. SHORT TERM OWNER'S RATE

When an Owner's Policy is ordered within 3 years of a recorded deed to a bona fide purchaser for value on the same property that is recorded by a title insurer or a title insurance producer licensed to transact title insurance in the county, the Rate for the new Owner's Policy shall be 75% of the Basic Rate, plus the Extended Coverage Surcharge or Homeowner's Surcharge where applicable, for an amount of insurance up to the amount of the prior sale value. The Rate for any increase in the amount of insurance over the amount of the prior sale value shall be 100% of the Basic Rate, plus the Extended Coverage Surcharge or Homeowner's Surcharge where applicable.

1.4. ADDITIONAL CHARGES

1.4.1 Homeowner's Surcharge

Except as otherwise specified in this Schedule, a surcharge of 10% of the Basic Rate for a Homeowner's Owner's Policy (the "Homeowner's Surcharge") shall be added to the Scheduled Charge for all Homeowner's Owner's Policies. The Homeowner's Surcharge shall be calculated without regard to any applicable credits or discounts.

1.4.2 Extended Coverage Surcharge

Except as otherwise specified in this Schedule, a surcharge of 50% of the Basic Rate for an Extended Coverage Owner's Policy (the "Extended Coverage Surcharge") shall be added to the Scheduled Charge for all title insurance policies with Extended Coverage. The Extended Coverage Surcharge shall be calculated without regard to any applicable credits or discounts.

CHAPTER 2 - LENDER'S INSURANCE

2.1 LOAN POLICY OTHER THAN THOSE ADDRESSED IN ANOTHER SUBSECTION OF THIS SCHEDULE

The Rate for a Loan Policy issued on a single loan, unless otherwise expressly provided in this Schedule, is 100% of the Basic Rate, plus the Extended Coverage Surcharge or Expanded Coverage Residential Loan Surcharge if applicable.

For Loan Policies under this Section issued on multiple loans (by the same or different lenders) to the same owner for the same property that are recorded concurrently, the Rate is the sum of (i) 100% of the Basic Rate based upon the aggregate amount of the loans; (ii) \$40 for each policy over one; and (iii) if one or more of the Loan Policies is an Extended Coverage Loan Policy or Expanded Coverage Residential Loan Policy, the Extended Coverage Surcharge or Expanded Coverage Residential Loan, as applicable, calculated on the aggregate amount of the Extended Coverage Loan Policies or Expanded Coverage Residential Loan Policies.

2.2 ADDITIONAL CHARGES

2.2.1 Expanded Coverage Residential Loan Surcharge

Except as otherwise specified in this Schedule, a surcharge of 40% of the Basic Rate for an Expanded Coverage Residential Loan Policy (the "Expanded Coverage Residential Loan Surcharge") shall be added to the Scheduled Charge for all Expanded Coverage Residential Loan Policies. The Expanded Coverage Residential Loan Surcharge shall be calculated without regard to any applicable credits or discounts.

2.2.2 Extended Coverage Surcharge

Except as otherwise specified in this Schedule, a surcharge of 30% of the Basic Rate for Extended Coverage Loan Policy (the "Extended Coverage Surcharge") shall be added to the Scheduled Charge for all title insurance policies with Extended Coverage. The Extended Coverage Surcharge shall be calculated without regard to any applicable credits or discounts.

2.3 CONCURRENT LOAN POLICY

When a Loan Policy is issued concurrently with an Owner's Policy covering the same transaction and the same property, the charge for the Owner's Policy will be as set forth in Chapter 1 of this manual, and the charge for the Loan Policy will be:

- 100% of the Basic Rate applicable to the amount by which the Loan Policy liability exceeds the liability under the Owner's Policy (if any); and
- the Extended Coverage Surcharge in the case of an Extended Coverage Loan to the extent the Extended Coverage Surcharge was not paid in connection with the Owner's Policy; and
- the Expanded Coverage Residential Loan Surcharge in the case of the Expanded Coverage Residential Loan Policy; and
- \$40 for each policy over one.

2.4 SHORT TERM LOAN RATE

For transactions other than as described in Section 2.5 below, a Short Term Loan Rate applies when a Loan Policy is ordered within 3 years following the date of a recorded mortgage to an institutional lender or a recorded deed to a bona fide purchaser for value on the same property that is recorded by a title insurer, or a title insurance producer licensed to transact title insurance in the county. When the Short Term Loan Rate applies, the Rate for the new Loan Policy shall be 50% of the Basic Rate, plus the Extended Coverage Surcharge or Expanded Coverage Residential Loan Surcharge where applicable, for an amount of insurance up to the amount of the prior insured loan amount or prior insured sale value. The Rate for any increase in the amount of insurance over the amount of the prior insured loan amount or prior insured sale value shall be 100% of the Basic Rate, plus the Extended Coverage Surcharge or Expanded Coverage Residential Loan Surcharge where applicable. This Rate does not apply to policies subject to Sections 2.8 (ALTA Residential Limited Coverage Junior Loan Policy), 2.9 (ALTA Residential Limited Coverage Mortgage Modification Policy), 2.10 (Master Residential Equity Loan Policy and the Master Enhanced Residential Equity Loan Policy), or 2.11 (Standard Coverage Loan Policy with Equity Loan Exceptions).

2.5 SHORT TERM RESIDENTIAL REFINANCE LOAN RATE

This section applies only to a Loan Policy on Residential property where the current owner of the property is entering into a new loan to refinance an existing loan on the property and the loan proceeds are being used for any purpose other than financing new construction or the financing of the acquisition of the property in a concurrent purchase transaction. The Short Term Residential Refinance Loan Rate applies when a Loan Policy is ordered within 3 years following a recorded mortgage loan to an institutional lender on the same property that is recorded by a title insurer, or a title insurance producer licensed to transact title insurance in the county.

When the Short Term Residential Refinance Loan Rate applies, the Rate for the new Loan Policy shall be 50% of the Basic Rate for the new Loan Policy, plus the Extended Coverage Surcharge or Expanded Coverage Residential Loan Surcharge where applicable. This Rate does not apply to policies subject to Sections 2.8 (ALTA Residential Limited Coverage Junior Loan Policy), 2.9 (ALTA Residential Limited Coverage Mortgage Modification Policy), 2.10 (Master Residential Equity Loan Policy and Master Enhanced Residential Equity Loan Policy), or 2.11 (Standard Loan Policy with Equity Loan Exceptions).

2.6 CONSTRUCTION LOAN

2.6.1 When a Standard Coverage or Extended Coverage Loan Policy covering a Construction Loan is issued at the Rate calculated under the other provisions of this Schedule, the Charge for a permanent Loan Policy is \$40, plus the Charge for any increase in the amount of insurance, plus the Extended Coverage Surcharge where applicable, if the permanent Loan Policy is issued (i) within one year after the Loan Policy covering the Construction Loan was issued, or (ii) within 120 days after completion of construction when there has been no change in ownership or when an Owner's Policy is issued in replacement of the Loan Policy covering the Construction Loan. The Rate in this subsection 2.6.1 is referred to as a "Construction Loan Credit." If the conditions set forth in this subsection for the Construction Loan Credit are not met, the Charge for the permanent Loan Policy is at the Rate set forth in Section 2.1.

2.6.2 Where a Construction Loan Credit from a mortgage covering multiple lots, parcels or divisible tracts is to be allocated among subsequent permanent policies covering individual lots, parcels, or portions of the construction loan tract, the total amount of credit available shall be limited to the Basic Rate for the total amount of insurance available for allocation, and the credit shall not be based upon or calculated with reference to the Scheduled Charge applicable to the amount of insurance for the subsequent permanent policies to which credit is being applied.

2.6.3 When a purchaser assumes an original construction loan, the Construction Loan Credit shall be granted in all cases in which the credit would have been allowed had the new mortgage been placed of record and the old mortgage or construction loan mortgage discharged.

2.7 SHORT FORM RESIDENTIAL LOAN POLICY

The Rate for a Short Form Residential Loan Policy is the Rate for an Extended Coverage Loan Policy, plus \$40, plus the Rate for any endorsements checked on the face of the policy.

2.8 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The Rate for the ALTA Residential Junior Loan Policy together with the Endorsement JR 1 and JR 2 is as follows:

Amount of Insurance	Rate
Up to \$100,000	\$100
\$100,001 to \$125,000	\$125
\$125,001 to \$150,000	\$150
\$150,001 to \$200,000	\$175
\$200,001 to \$250,000	\$200

Policies issued under this section may not be issued for liabilities in excess of \$250,000.

2.9 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy is:

Amount of Insurance	Rate
Up to \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000, add \$100, provided that policies issued under this Section may not be issued for liabilities in excess of \$20,000,000.

2.10 MASTER RESIDENTIAL EQUITY LOAN POLICY AND MASTER ENHANCED RESIDENTIAL EQUITY LOAN POLICY

Both the Master Residential Equity Loan Policy and the Master Enhanced Residential Equity Loan Policy are master policies with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for this policy shall be:

Loan Amount	Rate
Up to \$100,000	\$140
\$100,001 to \$250,000	\$165
\$250,001 to \$500,000	\$230

Policies issued under this Section may not be issued for liabilities in excess of \$500,000.

This pricing does not include any charges for title searches, examinations, legal fees, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

2.11 STANDARD COVERAGE LOAN POLICY WITH EQUITY LOAN EXCEPTIONS

The Rate in this Section applies to a Standard Coverage Loan Policy insuring equity loans secured by the Residential property of the borrower containing the following exceptions:

1. Agreements, if any, related to future assessment obligations not yet due and payable, which appear in the public records.
2. Agreements, covenants, conditions, restrictions and/or declarations affecting title, or violation thereof, if any, which appear in the public records or are shown on any recorded subdivision map or survey.
3. Easements or encroachments, if any, which appear in the public records or are shown on any recorded subdivision map or survey.
4. Any reservation or conveyance of minerals, gas, oil, sand, gravel or timber, or rights related thereto, including leases of said interests, which appear in the public records.

The Rate for a policy issued under this Section is:

Amount of Insurance	Rate
Up to \$50,000	\$125
\$50,001 to \$100,000	\$150
\$100,001 to \$150,000	\$175
\$150,001 to \$200,000	\$200
\$200,001 to \$250,000	\$225
\$250,001 to \$300,000	\$250
\$300,001 to \$350,000	\$275

Policies issued under this Section may not be issued for liabilities in excess of \$350,000

CHAPTER 3 – CENTRALIZED REFINANCE RATES

3.1 The Charge set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes all applicable endorsements to a Residential Refinance Loan transaction.

The Centralized Loan Charge is applicable on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use the Centralized Loan Charge:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;
3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Charge under this section is:

Liability	Rate
Up to and including \$250,000	\$360
\$250,001 to \$500,000	\$540
\$500,001 to \$750,000	\$660
\$750,001 to \$1,000,000	\$800
\$1,000,001 to \$1,250,000	\$925
\$1,250,001 to \$1,500,000	\$1,000
\$1,500,001 to \$2,000,000	\$1,075
\$2,000,001 to \$3,000,000	\$1,300

CHAPTER 4 – MISCELLANEOUS POLICY TYPES

4.1 OIL LEASEHOLD AND MINERAL ESTATE POLICY

The Rate for an Owner's Policy or a Loan Policy covering an oil leasehold or mineral estate policy is 200% of the Basic Rate.

4.2 SUBDIVIDER'S RATE

This Rate applies to title insurance purchased by a subdivider customarily engaged in such business and covering unimproved land that the subdivider owns or has a contract to purchase and that has been divided or is to be divided into three or more separate lots or building sites, all of which are being developed for sale or lease. This Rate applies regardless of whether sales, leases and/or mortgages to be insured, are recorded singly or in multiples. It does not apply to endorsements issued in connection with the form of policy requested. The Rate under this Section 3.2 is 50% of the Basic Rate. Where applicable, the Extended Coverage Surcharge is calculated on 100% of the Basic Rate.

CHAPTER 5 - GUARANTEES

5.1 TRUSTEE'S SALE GUARANTEE

5.1.1 Guarantee

The Rate for a Trustee's Sale Guarantee issued in contemplation of the foreclosure of a deed of trust shall be 100% of the Basic Rate based on the total amount of indebtedness remaining secured under the deed of trust.

5.1.2 Owner's Policy

If a Trustee's Sale Guarantee has been issued in contemplation of the foreclosure of a deed of trust, the Rate for an Owner's Policy issued to a purchaser at trustee's non-judicial foreclosure sale (or grantee of deed in lieu of foreclosure) within 90 days from the date of the sale is 75% of the Basic Rate for that policy based on the purchase price at the foreclosure sale.

5.2 LITIGATION GUARANTEE

The Rate for the Litigation Guarantee shall be 100% of the Basic Rate based on the value of the subject of the litigation as provided by the applicant or the applicant's representative, subject to a minimum Charge of \$200.

5.3 LOT BOOK GUARANTEE

Except as provided in Section H.6, the Charge for the Lot Book Guarantee shall be \$150, and \$35 is charged for each supplemental endorsement issued in connection therewith. The amount of the guarantee shall not exceed \$1,500.

5.4 RECORDED DOCUMENT GUARANTEE

The application and agreement for the issuance of a Recorded Document Guarantee is issued with guarantee liability equal to ten times the Charge collected for the work as provided in this Section, rounded up to the nearest thousand, subject to a maximum liability of \$25,000. For example, if the Charge collected was \$1,000, the guarantee liability would be \$10,000.

The Charge for the guarantee shall be the sum of (i) \$300; (ii) any applicable additional Charges under Section 1.4 of this manual; and (iii) the actual cost of copying the documents.

If a policy of title insurance is issued to the applicant or the applicant's lender by the Company within 180 days after the date of the guarantee and the aggregate liability of all policies issued based on the guarantee is \$10,000,000 or more, then the Charge for the guarantee or the Charge for the policy of title insurance, whichever is less, will be credited to the applicant's account.

5.5 MINERAL GUARANTEE

The Charge for a Mineral Guarantee is \$100 per hour (or fraction thereof) required to research and prepare the guarantee, with a minimum Charge of \$250. The amount of insurance is equal to the amount charged.

5.6 JUDGMENT AND TAX LIEN GUARANTEE

The Charge for a Judgment and Tax Lien Guarantee is \$75 unless it is issued simultaneously with the lot book guarantee, in which case the combined Charge is \$200. The amount of insurance is equal to the amount charged.

5.7 PROPERTY OWNER'S NOTICE GUARANTEE

The Rate for a Property Owner's Notice Guarantee is \$75 per parcel and the amount of insurance is the next multiple of \$100 above the Rate charged.

5.8 PROPERTY SEARCH GUARANTEE

The Rate for a Property Search Guarantee is \$75 per parcel and the amount of insurance is the next multiple of \$100 above the Rate charged.

5.9 CONSTRUCTION LIEN GUARANTEE

The Construction Lien Guarantee assures that except as shown under exceptions in Schedule A, to the policy, there are no notices of completion, claims of liens or notice of pendency to foreclose such a lien against the specific real property described. The Charge is \$75, and the amount of insurance is the next multiple of \$100 above the Rate charged.

5.10 SUBDIVISION GUARANTEE

The Rate for a Subdivision Guarantee shall be \$150 per subdivision.

5.11 MODIFICATION GUARANTEE

The charge for the Modification Guarantee shall be \$150. The charge for each continuation or downdate shall be \$25. The charge shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

5.12 MISCELLANEOUS GUARANTEES

This section applies to the following Guarantees: Chain of Title Guarantee, Mechanic Lien Guarantee, Judgment & Tax, Lien Guarantee, Personal Property Encumbrance Guarantee, Lot Book Guarantee, Property Search Guarantee, Subdivision Guarantee, Combination Guarantee, Plant Information Guarantee, Mining Claim Guarantee, Recorder's Index Guarantee, Planning Commission Notice Guarantee, And Patent Mineral Reservation Guarantee

There is a charge of no less than \$75 for limited searches. The charge for any one of these guarantees is no less than \$75 if issued on subdivided or no less than \$120 if issued on sectional lands or mining claims. An additional charge is assessed for parcel searching at the rate of \$35 for each additional parcel. The guarantees identified herein include \$1,000 of liability.

The charge for any liability assumed above \$1,000.00 is 50% of the Basic Rate.

5.13 REISSUE RATE ON A GUARANTEE

A reissue rate from a prior guarantee may be issued at 60% of the Basic Rate if the new policy is issued within 2 years from the previous guarantee. A reissue rate may be provided regardless of whether the previous policy was charged the reduced reissue rate or the full rate.

CHAPTER 6 – 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.

6.1 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 and 2.6), 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.

6.2 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:

Code	County	Code	County	Code	County
001	Beaverhead	039	Granite	077	Powell
003	Big Horn	041	Hill	079	Prairie
005	Blaine	043	Jefferson	081	Ravalli
007	Broadwater	045	Judith Basin	083	Richland
009	Carbon	047	Lake	085	Roosevelt
011	Carter	049	Lewis and Clark	087	Rosebud
013	Cascade	051	Liberty	089	Sanders
015	Chouteau	053	Lincoln	091	Sheridan
017	Custer	055	McCone	093	Silver Bow
019	Daniels	057	Madison	095	Stillwater
021	Dawson	059	Meagher	097	Sweet Grass
023	Deer Lodge	061	Mineral	099	Teton
025	Fallon	063	Missoula	101	Toole
027	Fergus	065	Musselshell	103	Treasure
029	Flathead	067	Park	105	Valley
031	Gallatin	069	Petroleum	107	Wheatland
033	Garfield	071	Phillips	109	Wibaux
035	Glacier	073	Pondera	111	Yellowstone
037	Golden Valley	075	Powder River	113	Yellowstone Nat Park

6.3 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.

6.4 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 7 – ENDORSEMENTS

ALTA	CLTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
1-06	None	Street Assessments	Lender	N/A	Residential: \$25 Commercial: \$50
3-06	123.1	Zoning - Unimproved Land	Owner or Lender	10%, Min \$100 Max \$1000 Residential; \$2000 Commercial	10%, Min \$100 Max \$1000 Residential; \$2000 Commercial
3.1-06	123.2	Zoning - Completed Structure	Owner or Lender	20%, Min \$100 Max \$1000 Residential; \$2000 Commercial	20%, Min \$100 Max \$1000 Residential; \$2000 Commercial
3.2-06	123.3	Zoning - Land Under Development	Owner or Lender	20%, Min \$150 Max \$1000 Residential; \$2000 Commercial	20%, Min \$150 Max \$1000 Residential; \$2000 Commercial
4-06	115.1	Condominium (all assessment liens)	Lender	N/A	\$75 (Extended Coverage only)
4.1-06	115.3	Condominium - Current Assessments	Lender	N/A	\$50 (Extended Coverage only)
5-06	115.2	Planned Unit Development—Assessments Priority	Lender	N/A	\$75 (Extended Coverage only)
5.1-06	115.4	Planned Unit Development - Current Assessments	Lender	N/A	\$50 (Extended Coverage only)
6-06	111.5	Variable Rate Mortgage	Lender	N/A	\$25
6.2-06	111.8	Variable Rate Mortgage, Negative Amortization	Lender	N/A	\$25
7-06	116.5	Manufactured Housing Unit	Owner or Lender	\$40	\$40
7.1-06	116.5.1	Manufactured Housing Conversion, Loan	Lender	N/A	\$75
7.2-06	116.5.2	Manufactured Housing Conversion, Owner's	Owner	\$75	N/A
8.1-06	110.9	Environmental Protection Lien	Lender	N/A	\$10
8.2-06	110.9.1	Environmental Protection Lien	Lender	N/A	\$25
9-06	None	Restrictions, Encroachments, Minerals – Loan Policy	Lender	N/A	\$40 (Extended Coverage only)
9.1-06	100.9	Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	Owner	\$100 (Extended Coverage only)	N/A
9.2-06	100.10	Covenants, Conditions and Restrictions -	Owner	\$100 (Extended Coverage only)	N/A
9.3-06	100.2.1	Covenants, Conditions and Restrictions - Loan Policy	Lender	N/A	\$40 (Extended Coverage only)
9.6-06	100.2.6	Private Rights - Loan	Lender	N/A	15% Max - \$2,000 (Extended Coverage only)
9.6.1-06	None	Private Rights - Current Assessments - Loan Policy	Lender	N/A	15% Max - \$2,000 (Extended Coverage only)
9.7-06	100.2.7	Restrictions, Encroachments, Minerals -Land Under Development - Loan Policy	Lender	N/A	15% Max - \$1,500 (Extended Coverage only)
9.8-06	100.2.8	Restrictions, Encroachments, Minerals -Land Under Development - Owner's Policy	Owner	15% Max - \$2,000 (Extended Coverage only)	N/A
9.9-06	100.2.9	Private Rights - Owner's Policy	Owner	20% Max - \$2,000 (Extended Coverage only)	N/A
9.10-06	100.2.10	Restrictions, Encroachments, Minerals - Current Violations - Loan	Lender	N/A	\$40 (Extended Coverage only)
10-06	104.12	Assignment	Lender	N/A	\$25
10.1-06	104.13	Assignment and Date Down	Lender	N/A	\$50
11-06	110.11	Mortgage Modification	Lender	N/A	10% of Scheduled rate on balance due on mtg., min. \$40 (Extended Coverage only)

ALTA	CLTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
11.1-06	110.11.1	Mortgage Modification with Subordination	Lender	N/A	10% Scheduled Rate Min- \$40, Max- \$200 (Extended Coverage only)
11.2-06	110.11.2	Mortgage Modification with Additional Amount of Insurance	Lender	N/A	10% Scheduled Rate based on unpaid balance Plus Increase of Additional Amount at Scheduled Rate Min- \$40 (Extended Coverage only)
12-06	117	Aggregation - Loan	Lender	N/A	\$75
12.1-06	117.1	Aggregation - State Limits - Loan	Lender	N/A	10%, Min- \$40, Max- \$200
13-06	119.5	Leasehold - Owner	Owner	No Charge	N/A
13.1-06	119.6	Leasehold - Loan	Lender	N/A	No Charge
14-06	111.14	Future Advance - Priority	Lender	N/A	\$30
14.1-06	111.14.1	Future Advance - Knowledge	Lender	N/A	Residential \$25, Commercial 5%, Min \$100, Max \$500
14.2-06	111.14.2	Future Advance - Letter of Credit	Lender	N/A	5%, Min \$100
14.3-06	111.14.3	Future Advance - Reverse Mortgage	Lender	N/A	\$50
15-06	127	Nonimputation - Full Equity Transfer	Owner	10%	N/A
15.1-06	127.1	Nonimputation - Additional Insured	Owner	10%, minimum \$35	N/A
15.2-06	127.2	Nonimputation - Partial Equity Transfer	Owner	10%	N/A
16-06	128	Mezzanine Financing	Owner	10% (Extended Coverage only)	N/A
17-06	103.11	Access and Entry	Owner or Lender	\$200	\$200
17.1-06	103.12	Indirect Access and Entry	Owner or Lender	\$200	\$200
17.2-06	103.13	Utility Access	Owner or Lender	10% Vacant / New Max \$500 Existing Max \$75	10% Vacant / New Max \$500 Existing Max \$75
18-06	129	Single Tax Parcel	Owner or Lender	\$25	\$25
18.1-06	129.1	Multiple Tax Parcel - Easements	Owner or Lender	\$100	\$100
18.2-06	129.2	Multiple Tax Parcel	Owner or Lender	\$25	\$25
19-06	116.4.1	Contiguity, Multiple Parcels	Owner or Lender	5%, \$50 Min	5%, \$50 Min
19.1-06	116.4	Contiguity, Single Parcel	Owner or Lender	5%, \$50 Min	5%, \$50 Min
19.2-06	116.9	Contiguity - Specified Parcels	Owner or Lender	5%, \$50 Min	5%, \$50 Min
20-06	130	First Loss, Multiple Parcel Transactions	Lender	N/A	10%
22-06	116.01	Location	Owner or Lender	\$100 (Extended Coverage only)	No Charge if issued concurrently with the issuance of the policy, and no subsequent inspection is required. \$25.00 in all other cases. (Extended Coverage only)
22.1-06	116.02	Location and Map	Owner or Lender	\$100 (Extended Coverage only)	No Charge if issued concurrently with the issuance of the policy, and no subsequent inspection is required. \$25.00 in all other cases. (Extended Coverage only)
23-06	114.3	Co-Insurance, Single Policy	Owner or Lender	No Charge	No Charge
23.1-06	114.4	Co-Insurance - Multiple Policies	Owner or Lender	No Charge	No Charge
24-06	133	Doing Business	Lender	N/A	\$25
25-06	116.1	Same as Survey	Owner or Lender	10%, Max \$1,500	10%, Max \$1,500
25.1-06	116.1.2	Same as Portion of Survey	Owner or Lender	10%, Max \$1,500	10%, Max \$1,500
26-06	116.8	Subdivision	Owner or Lender	\$50	\$50

ALTA	CLTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
27-06	132	Usury	Lender	N/A	\$100
28-06	103.1	Easement - Damage or Enforced Removal	Lender	N/A	10%
28.1-06	103.14	Encroachments - Boundaries and Easements	Lender	N/A	10%
28.2-06	103.15	Encroachments - Boundaries and Easements - Described Improvements	Lender	N/A	10%
28.3-06	103.16	Encroachments - Boundaries and Easements - Land Under Development	Lender	N/A	10% (Extended Coverage only)
29-06	134	Interest Rate Swap - Direct Obligation	Lender	N/A	10% Scheduled Rate
29.1-06	134.1	Interest Rate Swap - Additional Interest	Lender	N/A	10% Scheduled Rate
29.2-06	134.2	Interest Rate Swap - Direct Obligation - Defined Amount	Lender	N/A	10% Scheduled Rate Plus additional amount of insurance at Scheduled Rate, Minimum \$100
29.3-06	134.3	Interest Rate Swap - Additional Interest - Defined Amount	Lender	N/A	10% Scheduled Rate Plus additional amount of insurance at Scheduled Rate, Minimum \$100
30-06	135	One to Four Family Shared Appreciation	Lender	N/A	\$25
30.1-06	135.1	Commercial Participation Interest	Lender	N/A	50% for the amount of additional insurance
31-06	136	Severable Improvements	Lender	N/A	10% Based on the value of improvement, Min-\$250
32-06	137	Construction Loan - Loss of Priority	Lender	N/A	See Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series (Extended Coverage only)
32.1-06	137.1	Construction Loan - Loss of Priority - Direct Payment	Lender	N/A	See Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series (Extended Coverage only)
32.2-06	137.2	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender	N/A	See Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series (Extended Coverage only)
33-06	138	Disbursement	Lender	N/A	See Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series (Extended Coverage only)
Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series Charge or % of Scheduled Rate ALTA 32 SERIES – SET OF ENDORSEMENTS (32-06, 32.1-06 or 32.2-06 & 33.06) Charge Applies to the “Set” APPLICABLE RATE = base rate plus ALTA surcharge combined based upon full, policy/loan, amount Policies issued for liabilities over \$50,000,000 7.5% of APPLICABLE RATE Policies issued for liabilities between \$10,000,000 and \$49,999,999 15% of APPLICABLE RATE Policies issued for liabilities under \$10,000,000 30% of APPLICABLE RATE PLUS \$750 per draw for document review fee					
34-06	139	Identified Risk Coverage	Owner or Lender	Based Upon Risk	Based Upon Risk
35-06	140	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	Extended Coverage: 10%, Standard Coverage: 20%	Extended Coverage: \$40, Standard Coverage: 20%
35.1-06	140.1	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	Extended Coverage: 10%, Standard Coverage: 20%	Extended Coverage: \$40, Standard Coverage: 20%

ALTA	CLTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
35.2-06	140.2	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender	Extended Coverage: 10%, Standard Coverage: 20%	Extended Coverage: \$40, Standard Coverage: 20%
35.3-06	140.3	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender	Extended Coverage: 10%, Standard Coverage: 20%	Extended Coverage: \$40, Standard Coverage: 20%
36-06	141	Energy Project - Leasehold/Easement - Owner's	Owner	SEE ENERGY PROJECT SERIES ENDORSEMENTS	N/A
36.1-06	141.1	Energy Project - Leasehold/Easement - Loan	Lender	N/A	SEE ENERGY PROJECT SERIES ENDORSEMENTS
36.2-06	141.2	Energy Project - Leasehold - Owner's	Owner	SEE ENERGY PROJECT SERIES ENDORSEMENTS	N/A
36.3-06	141.3	Energy Project - Leasehold - Loan	Lender	N/A	SEE ENERGY PROJECT SERIES ENDORSEMENTS
36.4-06	141.1	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	SEE ENERGY PROJECT SERIES ENDORSEMENTS	N/A
36.5-06	141.5	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lender	N/A	SEE ENERGY PROJECT SERIES ENDORSEMENTS
36.6-06	141.6	Energy Project - Encroachments	Owner or Lender	SEE ENERGY PROJECT SERIES ENDORSEMENTS	SEE ENERGY PROJECT SERIES ENDORSEMENTS
36.7-06	141.7	Energy Project - Fee Estate - Owner's Policy	Owner	SEE ENERGY PROJECT SERIES ENDORSEMENTS	N/A
36.8-06	141.8	Energy Project - Fee Estate - Loan Policy	Lender	N/A	SEE ENERGY PROJECT SERIES ENDORSEMENTS
ENERGY PROJECT SERIES ENDORSEMENTS - The Rate for any one or more of the Energy Project endorsements listed below is:					
Liability Amount		Rate			
Under \$10,000,000		40% of Scheduled Charge			
\$10,000,000 to \$49,999,999		20% of Scheduled Charge			
\$50,000,000 and above		N/C			
37-06	104.6	Assignment of Rents or Leases	Lender	N/A	10%, Min- \$75, Max- \$300
39-06	142	Policy Authentication	Owner or Lender	No Charge	No Charge
40-06	147	Tax Credit - Owner's Policy	Owner	\$75	N/A
40.1-06	147.1	Tax Credit - Defined Amount - Owner's Policy	Owner	\$75 plus the increased schedule charge based on the Tax Credit Valuation Amount	N/A
41-06	143	Water - Buildings	Lender	N/A	\$25 Residential (Extended Coverage only) All other 5%, Min- \$40, Max- \$1,000
41.1-06	143.1	Water - Improvements	Lender	N/A	5% Min- \$40 Max- \$1,000
41.2-06	143.2	Water - Described Improvements	Lender	N/A	5% Min- \$40 Max- \$1,000
41.3-06	143.3	Water - Land Under Development	Lender	N/A	5% Min- \$40 Max- \$1,000
42-06	144	Commercial Lender Group Endorsement	Lender	N/A	\$100
43-06	145	Anti-Taint	Lender	N/A	5%
44-06	146	Insured Mortgage Recording - Loan	Lender	N/A	\$100

ALTA	CLTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
45-06	148	Pari Passu Mortgage - Loan Policy	Lender	N/A	5% Min- \$40 Max- \$1,000
46-06	149	Option	Owner or Lender	10%	10%
47-06		Operative Law - Owner's Policy	Owner	No Charge	No Charge
47.1-06		Operative Law - Loan Policy	Lender	No Charge	No Charge
47.2-06		Operative Law - Homeowner's Policy	Owner	No Charge	No Charge
47.3-06		Operative Law - Expanded Coverage Residential Loan Policy	Lender	No Charge	No Charge
LFPDD	None	Limited Pre-Foreclosure Policy - Date-Down Endorsement	Lender	N/A	\$25
JR1	JR1	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Supplemental Coverage	Lender	N/A	No Charge (Standard Coverage only)
JR2	JR2	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Future Advance, Revolving Credit/Variable Rate	Lender	N/A	No Charge (Standard Coverage only)

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
100.10-06	09.2-06	4/2/2012	Covenants Conditions and Restrictions - Improved Land - Owner's Policy	ALTA or CLTA – Owner	\$100 (Extended Coverage only)	N/A
100.1-06		8/1/2018	Restrictions, Encroachments & Minerals – Loan Policy	CLTA – Lender	N/A	Residential: \$35 Commercial: 5%, min \$100, max \$1500
100.12-06		3/9/2007	CC&R's, Right of Reversion	ALTA – Lender	Residential & Commercial: 20%, Min. \$500	\$40
100.13-06		2/6/2015	CC&R's, Assessment Liens – Loan Policy	ALTA – Lender	N/A	Residential: 10%, min \$40; max \$1,500 Commercial: 10%, min \$100; max \$1,500
100.17-06		3/9/2007	CC&R's, Proper Modification	ALTA – Owner or Lender	Residential: 10%, min \$50; max \$1,500 Commercial: 10%, min \$100; max \$1,500	Residential: 10%, min \$50; max \$1,500 Commercial: 10%, min \$100; max \$1,500
100.18-06		3/9/2007	CC&R's, Right of Reversion	ALTA – Owner or Lender	Residential: 10%, min \$50; max \$1,500 Commercial: 10%, min \$100; max \$1,500	Residential: 10%, min \$50; max \$1,500 Commercial: 10%, min \$100; max \$1,500
100.19-06		3/9/2007	CC&R's, Violations	ALTA – Owner or Lender	10%	10%
100.2.10-06	9.10-06	8/1/2016	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	ALTA – Lender	N/A	\$40 (Extended Coverage only)
100.2.1-06	9.3-06	4/2/2012	Restrictions, Encroachments, Minerals – Loan Policy	ALTA – Lender	N/A	\$40 (Extended Coverage only)
100.2.6-06	9.6-06	4/2/2013	Private Rights - Loan Policy	ALTA – Lender	N/A	15% Max - \$2,000 (Extended Coverage only)
100.2.7-06	9.7-06	8/1/2016	Restrictions, Encroachments, Miners - Land Under Development -Loan Policy	ALTA – Lender	N/A	15% Max - \$1,500 (Extended Coverage only)

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
100.2.8-06	9.8-06	4/2/2012	Covenants Conditions and Restrictions - Land Under Development - Owner's Policy	ALTA – Owner	15% Max - \$2,000 (Extended Coverage only)	N/A
100.2.9-06	9.9-06	4/2/2013	Private Rights - Owner's Policy	ALTA – Owner	20% Max - \$2,000 (Extended Coverage only)	N/A
100.20-06		3/9/2007	CC&R's, Violations	ALTA – Owner or Lender	Residential: \$35 Commercial: 5%, min \$100, max \$1500	Residential: \$35 Commercial: 5%, min \$100, max \$1500
100.2-06	9-06	12/1/2018	Restrictions, Encroachments, Minerals – Loan Policy	ALTA – Lender	N/A	\$40 (Extended Coverage only)
100.21-06		3/9/2007	CC&R's, Plans and Specifications	ALTA – Lender	N/A	Residential: 10%, min \$50; max \$1,500 Commercial: 10%, min \$100; max \$1,500
100.23-06		11/2/2017	Minerals, Surface Damage	ALTA – Lender	N/A	20%, min \$50; max \$1,500
100.27-06		3/9/2007	CC&R's, Violations	ALTA – Lender	N/A	10%
100.28-06		3/9/2007	CC&R's, Violation-Future Improvements	ALTA – Owner or Lender	Residential: 10%, min \$50; max \$1,500 Commercial: 20%, min \$100; max \$1,500	Residential: 10%, min \$50; max \$1,500 Commercial: 20%, min \$100; max \$1,500
100.29-06		11/2/2017	Minerals, Surface Damage	ALTA – Owner or Lender	Residential: 30%, min \$50 Commercial: 30%, min \$100	Residential: 30%, min \$50 Commercial: 30%, min \$100
100.4-06		3/9/2007	CC&R's, Violations	ALTA – Lender	N/A	30%
100.5-06		3/9/2007	CC&R's, Violations	ALTA – Owner	30%	N/A
100.6-06		2/6/2015	CC&R's, Including Future Violations – Owner's Policy	ALTA – Owner	30%	N/A
100.7-06		3/9/2007	CC&R's, Violations	ALTA – Owner	30%	N/A
100.8-06		3/9/2007	CC&R's, Violations	ALTA – Owner	Residential: \$35 Commercial: 5%, min \$100, max \$1500	N/A
100.9-06	09.1-06	4/2/2012	Covenants Conditions and Restrictions - Unimproved Land - Owner's Policy	ALTA or CLTA – Owner	\$100 (Extended Coverage only)	N/A
100-06		2/6/2015	Restrictions, Encroachments & Minerals	ALTA – Lender	Residential: \$35 Commercial: 5%, min \$100, max \$1500	Residential: \$35 Commercial: 5%, min \$100, max \$1500
101.6-06		3/9/2007	Mechanics Liens, Notice of Completion	ALTA – Lender	N/A	\$50
102.4-06		3/9/2007	Foundation	ALTA – Lender	N/A	Residential \$40, Commercial 5%, minimum \$100 (Extended Coverage only)
102.5-06		3/9/2007	Foundation	ALTA – Lender	N/A	Residential \$40, Commercial 5%, minimum \$100 (Extended Coverage only)
102.6-06		3/9/2007	Foundation, Portion of Premises	ALTA – Lender	N/A	Residential: \$30, Commercial: \$100
102.7-06		3/9/2007	Foundation, Portion of Premises	ALTA – Lender	N/A	15%, Min \$50

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
103.1-06	28-06	2/3/2010	Easement, Damage or Enforced Removal	ALTA or CLTA – Owner or Lender	N/A	10%
103.11-06	17-06	6/17/2006	Access and Entry	ALTA or CLTA – Owner or Lender	\$200	\$200
103.12-06	17.1-06	6/17/2006	Indirect Access and Entry	ALTA or CLTA – Owner or Lender	\$200	\$200
103.13-06	17.2-06	10/16/2008	Utility Access	ALTA or CLTA – Owner or Lender	10% Vacant / New Max \$500 Existing Max \$75	10% Vacant / New Max \$500 Existing Max \$75
103.14-06	28.1-06	4/2/2012	Encroachments - Boundaries and Easements	ALTA – Owner or Lender	N/A	10%
103.15-06	28.2-06	4/2/2013	Encroachments - Boundaries and Easements - Described Improvements	ALTA – Owner or Lender	N/A	10%
103.16-06	28.3-06	12/1/2016	Encroachments - Boundaries and Easements - Land Under Development	ALTA – Owner or Lender	N/A	10% (Extended Coverage only)
103.3-06		3/9/2007	Easement, Existing Encroachment, Enforced Removal	ALTA – Lender	N/A	Residential: \$100 Commercial: 10%, min \$125
103.4-06		9/10/2015	Easement, Access to Public Street	ALTA – Owner or Lender	\$50	\$50
103.5-06		3/9/2007	Water Rights, Surface Damage	ALTA – Owner or Lender	\$40	\$40
103.6-06		3/9/2007	Encroachments, None Exist	ALTA – Lender	N/A	Residential: \$100 Commercial: 10%, min \$125
103.7-06		9/10/2015	Land Abuts Street	ALTA – Owner or Lender	\$50	\$50
103.9-06		3/9/2007	Encroachment, Future Improvements	ALTA – Lender	N/A	20%
104.1-06		9/10/2010	Assignment of Mortgage	ALTA – Lender	N/A	\$50
104.12-06	10-06	2/3/2010	Assignment	ALTA – Lender	N/A	\$25
104.13-06	10.1-06	8/1/2016	Assignment and Date Down	ALTA – Lender	N/A	\$50
104.4-06		9/10/2010	Collateral Assignment of Mortgage	ALTA – Lender	N/A	25% of the Scheduled rate on balance due on mtg., minimum \$35
104.6-06	37-06	12/3/2012	Assignment of Rents or Leases	ALTA – Lender	N/A	\$50
104.7-06		2/3/2017	Assignment of Rents/Leases	ALTA – Lender	N/A	Residential \$50 Commercial \$100 (Extended Coverage), 10% (Standard Coverage)
104.8-06		9/10/2010	Assignment of Mortgage	ALTA – Lender	N/A	No charge if issued within one year of policy date or 120 days after Completion of construction Otherwise, 25% of Scheduled rate for balance due on mtg/dt, min \$40.00
104.9-06		9/10/2010	Assignment of Mortgage	CLTA – Lender	N/A	No charge if within 6 mos from policy; \$50 if after 6 mos

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
104-06		9/10/2010	Assignment of Mortgage	ALTA – Lender	N/A	No charge if issued within Mortgage 1 year of policy date or 120 days after Completion of construction Otherwise, 25% of Scheduled rate for balance due on mtg/dt, min \$40.00
105-06		2/8/2013	Multiple Mortgages in One Policy	ALTA – Lender	N/A	No Charge
107.10-06		3/9/2007	Additional Insured	ALTA – Owner or Lender	10%	10%
107.1-06		3/9/2007	Allocation of Liability Parcels	ALTA – Owner or Lender	\$25	\$25
107.11-06		3/9/2007	Non-Merger After Lender Acquires Title	ALTA – Lender	N/A	10%
107.2-06		3/9/2007	Amount of Insurance, Increase	ALTA – Owner or Lender	100% of Scheduled Rate for the increased liability amount, minimum \$50	100% of Scheduled Rate for the increased liability amount, minimum \$50
107.5-06		3/9/2007	Leasehold Improvements	ALTA – Lessee or Lender	Residential: 10% Commercial: 10%, min \$75	Residential: 10% Commercial: 10%, min \$75
107.9-06		3/9/2007	Additional Insured	ALTA – Owner or Lender	\$35	\$35
108.10-06		9/10/2010	Revolving Credit Loan, Increase	ALTA – Lender	N/A	\$40 plus applicable Basic Schedule of Charges for increased liability above policy
108.7-06		9/10/2010	Additional Advance	CLTA – Lender	N/A	\$40 plus 100% of Scheduled Rate for the increased liability amount, minimum \$50 (Standard Coverage only)
108.8-06		9/10/2010	Additional Advance	ALTA – Lender	N/A	\$40 plus 100% of Scheduled Rate for the increased liability amount, minimum \$50 (Extended Coverage only)
110.10-06		3/9/2007	Modification and Additional Advance	ALTA – Lender	N/A	10% of Scheduled rate plus 100% of Scheduled Rate for the increased liability amount (Extended Coverage only)
110.1-06		3/9/2007	Deletion of Item From Policy	ALTA – Owner or Lender	\$40	\$40
110.11.1-06	11.1-06	10/22/2009	Mortgage Modification with Subordination	ALTA – Lender	N/A	10% Scheduled Rate Min- \$40, Max- \$200 (Extended Coverage only)

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
110.11.2-06	11.2-06	12/2/2013	Mortgage Modification with Additional Amount of Insurance	ALTA – Lender	N/A	10% Scheduled Rate based on unpaid balance Plus Increase of Additional Amount at Scheduled Rate Min- \$40 (Extended Coverage only)
110.11-06	11-06	6/17/2006	Mortgage Modification	ALTA – Lender	N/A	10% of Scheduled rate on balance due on mtg., min. \$40 (Extended Coverage only)
110.3-06		3/9/2007	Minerals, Conveyance of Surface Rights	ALTA – Owner or Lender	30%, min \$50	30%, min \$50
110.4-06		9/10/2010	Modification of Mortgage	ALTA – Lender	N/A	\$40
110.5-06		9/10/2010	Modification of Mortgage	ALTA – Lender	N/A	10% of the Scheduled rate on balance due on mtg., min. \$40 (Extended Coverage only)
110.6-06		9/10/2010	Modification of Mortgage	CLTA – Lender	N/A	\$75
110.7-06		3/9/2007	Insurance Against Enforceability of Item	ALTA – Owner or Lender	\$50	\$50
110.9.1-06	08.2-06	10/16/2008	Environmental Protection Lien	ALTA – Owner or Lender	N/A	\$25
110.9-06	08.1-06	6/17/2006	Environmental Protection Lien	ALTA or CLTA - Lender	N/A	\$10
111.10-06		9/10/2010	Revolving Credit Loan, Optional Advance	ALTA – Lender	N/A	\$25
111.1-06		3/9/2007	Mortgage Priority, Partial Reconveyance	ALTA – Lender	N/A	N/C concurrent / 10% subsequent
111.11-06		9/10/2010	Revolving Credit Loan, Obligatory Advance	ALTA – Lender	N/A	\$25
111.14.1-06	14.1-06	2/3/2011	Future Advance – Knowledge	ALTA – Lender	N/A	Residential \$25, Commercial 5%, Min \$100, Max \$500
111.14.2-06	14.2-06	2/3/2011	Future Advance – Letter of Credit	ALTA – Lender	N/A	5%, Min \$100
111.14.3-06	14.3-06	2/3/2011	Future Advance – Reverse Mortgage	ALTA – Lender	N/A	\$50
111.14-06	14-06	2/3/2011	Future Advance – Priority	ALTA – Lender	N/A	\$30
111.2-06		3/9/2007	Mortgage Priority, Subordination	ALTA – Lender	N/A	No charge if requested at time of policy; 10%, min \$50 if issued any time after the date of the policy
111.3-06		3/9/2007	Mortgage Priority, Encroachment, Address	ALTA – Lender	N/A	\$75
111.4-06		3/9/2007	Mortgage Impairment After Conveyance	ALTA – Lender	N/A	5% minimum \$40
111.5-06	06-06	10/16/2008	Variable Rate Mortgage	ALTA – Lender	N/A	\$25
111.8-06	06.2-06	10/16/2008	Variable Rate Mortgage, Negative Amortization	ALTA – Lender	N/A	\$25
111.9-06		3/9/2007	Variable Rate, FNMA 7 Year Balloon	ALTA – Lender	N/A	\$25
111-06		3/9/2007	Mortgage Priority, Partial Reconveyance	ALTA – Lender	N/A	\$40
114.1-06		3/9/2007	Co-insurance, Joint and Several Liability	ALTA – Lender	N/A	No Charge

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
114.2-06		3/9/2007	Co-insurance, Joint and Several Liability	ALTA – Lender	N/A	No Charge
114.3-06	23-06	10/16/2008	Co-Insurance – Single Policy	ALTA – Owner or Lender	No Charge	No Charge
114.4-06	23.1-06	8/1/2017	Co-insurance – Multiple Policies	ALTA or CLTA – Owner or Lender	No Charge	No Charge
114-06		3/9/2007	Co-insurance	ALTA – Lender	N/A	No Charge
115.1-06	04-06	12/1/2016	Condominium – Assessments Priority	ALTA or CLTA – Lender	N/A	\$75 (Extended Coverage only)
115.2-06	05-06	12/1/2017	Planned Unit Development – Assessments Priority	ALTA or CLTA – Lender	N/A	\$75 (Extended Coverage only)
115.3-06	04.1-06	12/1/2016	Condominium – Current Assessments	ALTA – Lender	N/A	\$50 (Extended Coverage only)
115.4-06	05.1-06	12/1/2017	Planned Unit Development – Current Assessments	ALTA – Lender	N/A	\$50 (Extended Coverage only)
115-06		3/9/2007	Condominium	ALTA – Owner or Lender	\$50	\$50
116.01-06	22-06	6/17/2006	Location	ALTA – Owner or Lender	\$100 (Extended Coverage only)	No Charge if issued concurrently with the issuance of the policy, and no subsequent inspection is required. \$25.00 in all other cases. (Extended Coverage only)
116.02-06	22.1-06	6/17/2006	Location and Map	ALTA – Owner or Lender	\$100 (Extended Coverage only)	No Charge if issued concurrently with the issuance of the policy, and no subsequent inspection is required. \$25.00 in all other cases. (Extended Coverage only)
116.1.2-06	25.1-06	10/16/2008	Same as Portion of Survey	ALTA – Owner or Lender	10%, Max \$1,500	10%, Max \$1,500
116.1-06	25-06	10/16/2008	Same as Survey	ALTA – Owner or Lender	10%, Max \$1,500	10%, Max \$1,500
116.2-06		3/9/2007	Designation of Improvements, Condominium	ALTA – Owner or Lender	\$10	\$10
116.3-06		3/9/2007	Legal Description, New Subdivision	ALTA – Owner or Lender	\$50	\$50
116.4.1-06	19-06	6/17/2006	Contiguity – Multiple Parcels	ALTA or CLTA – Owner or Lender	5%, \$50 Min	5%, \$50 Min
116.4-06	19.1-06	6/17/2006	Contiguity – Single Parcel	ALTA or CLTA – Owner or Lender	5%, \$50 Min	5%, \$50 Min
116.5.1-06	07.1-06	6/17/2006	Manufactured Housing Unit-Conversion; Loan	ALTA – Lender	N/A	\$75
116.5.2-06	07.2-06	6/17/2006	Manufactured Housing Unit-Conversion; Owner's	ALTA or CLTA – Owner	\$75	N/A
116.5-06	07-06	6/17/2006	Manufactured Housing Unit	ALTA or CLTA – Owner or Lender	\$40	\$40
116.8-06	26-06	10/16/2008	Subdivision	ALTA – Owner or Lender	\$50	\$50
116.9-06	19.2-06	4/2/2015	Contiguity – Specified Parcels	ALTA – Owner or Lender	5%, \$50 Min	5%, \$50 Min
116-06		3/9/2007	Designation of Improvements, Address	ALTA – Lender	N/A	Residential: \$15 Commercial: \$20

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
117.1-06	12.1-06	4/2/2013	Aggregation - State Limits - Loan	ALTA – Lender	N/A	10%, Min- \$40, Max- \$200
117-06	12-06	4/2/2013	Aggregation	ALTA – Lender	N/A	\$75
119.5-06	13-06	4/2/2012	Leasehold - Owner	ALTA – Owner	No Charge	N/A
119.6-06	13.1-06	4/2/2012	Leasehold - Loan	ALTA – Lender	N/A	No Charge
122-06		11/4/2011	Construction Lender Advance	ALTA – Lender	N/A	Residential: \$100 per issue Commercial: \$250 per issue
123.1-06	03-06	6/17/2006	Zoning - Unimproved Land	ALTA – Owner or Lender	10%, Min \$100 Max \$1000 Residential; \$2000 Commercial	10%, Min \$100 Max \$1000 Residential; \$2000 Commercial
123.2-06	03.1-06	10/22/2009	Zoning – Completed Structure	ALTA – Owner or Lender	20%, Min \$100 Max \$1000 Residential; \$2000 Commercial	20%, Min \$100 Max \$1000 Residential; \$2000 Commercial
123.3-06	03.2-06	4/2/2012	Zoning - Land Under Development	ALTA – Owner or Lender	20%, Min \$150 Max \$1000 Residential; \$2000 Commercial	20%, Min \$150 Max \$1000 Residential; \$2000 Commercial
124.1-06		9/10/2015	Covenants are Binding	ALTA – Owner or Lender	Residential: 10% Commercial: 10%, min \$100	Residential: 10% Commercial: 10%, min \$100
124.2-06		3/9/2007	Covenants in Lease are Binding	ALTA – Lessee or Lender	Residential: 10% Commercial: 10%, min \$100	Residential: 10% Commercial: 10%, min \$100
124.3-06		3/9/2007	Covenants in Lease are Binding	ALTA – Lessee or Lender	Residential: 10% Commercial: 10%, min \$100	Residential: 10% Commercial: 10%, min \$100
127.1-06	15.1-06	6/17/2006	Nonimputation – Additional Insured	ALTA – Owner	10%, minimum \$35	N/A
127.2-06	15.2-06	8/1/2015	Nonimputation – Partial Equity Transfer	ALTA – Owner	10%	N/A
127-06	15-06	6/17/2006	Nonimputation – Full Equity Transfer	ALTA – Owner	10%	N/A
128-06	16-06	6/17/2006	Mezzanine Financing	ALTA – Owner	10% (Extended Coverage only)	N/A
129.1-06	18.1-06	12/1/2016	Multiple Tax Parcel-Easements	ALTA or CLTA – Owner or Lender	\$100	\$100
129.2-06	18.2-06	8/1/2016	Multiple Tax Parcel	ALTA or CLTA – Owner or Lender	\$25	\$25
129-06	18-06	6/17/2006	Single Tax Parcel	ALTA or CLTA – Owner or Lender	\$25	\$25
130-06	20-06	6/17/2006	First Loss – Multiple Parcel Transactions	ALTA – Lender	N/A	10%
132-06	27-06	10/16/2008	Usury	ALTA – Lender	N/A	\$100
133-06	24-06	10/16/2008	Doing Business	ALTA – Lender	N/A	\$25
134.1-06	29.1-06	8/1/2016	Interest Rate Swap – Additional Interest	ALTA – Lender	N/A	10% Scheduled Rate
134.2-06	29.2-06	8/1/2016	Interest Rate Swap– Direct Obligation Defined Amount	ALTA – Lender	N/A	10% Scheduled Rate Plus additional amount of insurance at Scheduled Rate, Minimum \$100
134.3-06	29.3-06	8/1/2016	Interest Rate Swap– Additional Interest Defined Amount	ALTA – Lender	N/A	10% Scheduled Rate Plus additional amount of insurance at Scheduled Rate, Minimum \$100
134-06	29-06	8/1/2016	Interest Rate Swap – Direct Obligation	ALTA – Lender	N/A	10% Scheduled Rate

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
135.1-06	30.1-06	8/1/2012	Commercial Participation Interest	ALTA – Lender	N/A	50% for the amount of additional insurance
135-06	30-06	7/26/2010	One to Four Family Shared Appreciation	ALTA – Lender	N/A	\$25
136-06	31-06	2/3/2011	Severable Improvements	ALTA – Lender	N/A	10% Based on the value of improvement, Min-\$250
137.1-06	32.1-06	12/1/2018	Construction Loan – Direct Payment	ALTA – Lender	N/A	See Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series (Extended Coverage only)
137.2-06	32.2-06	12/1/2018	Construction Loan – Insured's Direct Payment	ALTA – Lender	N/A	See Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series (Extended Coverage only)
137-06	32-06	12/1/2018	Construction Loan	ALTA – Lender	N/A	See Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series (Extended Coverage only)
138-06	33-06	2/3/2011	Disbursement	ALTA – Lender	N/A	See Set of Interim Certification Mechanics' Lien Coverage Forms ALTA 32 Series (Extended Coverage only)
139-06	34-06	8/1/2011	Identified Risk Coverage	ALTA – Lender	Based Upon Risk	Based Upon Risk
140.1-06	35.1-06	8/1/2016	Minerals and Other Subsurface Substances - Improvements	ALTA – Owner or Lender	Extended Coverage: 10%, Standard Coverage: 20%	Extended Coverage: \$40, Standard Coverage: 20%
140.2-06	35.2-06	8/1/2016	Minerals and Other Subsurface Substances - Described Improvements	ALTA – Owner or Lender	Extended Coverage: 10%, Standard Coverage: 20%	Extended Coverage: \$40, Standard Coverage: 20%
140.3-06	35.3-06	8/1/2016	Minerals and Other Subsurface Substances - Land Under Development	ALTA – Owner or Lender	Extended Coverage: 10%, Standard Coverage: 20%	Extended Coverage: \$40, Standard Coverage: 20%
140-06	35-06	8/1/2016	Minerals and Other Subsurface Substances - Buildings	ALTA – Owner or Lender	Extended Coverage: 10%, Standard Coverage: 20%	Extended Coverage: \$40, Standard Coverage: 20%
141.1-06	36.1-06	4/2/2012	Energy Project - Leasehold/Easement - Loan	ALTA – Lender	N/A	SEE ENERGY PROJECT SERIES ENDORSEMENTS
141.2-06	36.2-06	4/2/2012	Energy Project - Leasehold/Easement - Owner's	ALTA – Owner	SEE ENERGY PROJECT SERIES ENDORSEMENTS	N/A
141.3-06	36.3-06	4/2/2012	Energy Project - Leasehold - Loan	ALTA – Lender	N/A	SEE ENERGY PROJECT SERIES ENDORSEMENTS

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
141.4-06	36.4-06	4/2/2012	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's	ALTA – Owner	SEE ENERGY PROJECT SERIES ENDORSEMENTS	N/A
141.5-06	36.5-06	4/2/2012	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	ALTA – Lender	N/A	SEE ENERGY PROJECT SERIES ENDORSEMENTS
141.6-06	36.6-06	8/1/2016	Energy Project - Encroachments	ALTA – Owner or Lender	SEE ENERGY PROJECT SERIES ENDORSEMENTS	SEE ENERGY PROJECT SERIES ENDORSEMENTS
141.7-06	36.7-06	12/1/2014	Energy Project – Fee Estate – Owner's Policy	ALTA – Owner	SEE ENERGY PROJECT SERIES ENDORSEMENTS	N/A
141-06	36-06	4/2/2012	Energy Project - Leasehold/Easement - Owner's	ALTA – Owner	SEE ENERGY PROJECT SERIES ENDORSEMENTS	N/A
141.8-06	36.8-06	12/1/2014	Energy Project – Fee Estate – Loan Policy	ALTA – Lender	N/A	SEE ENERGY PROJECT SERIES ENDORSEMENTS
ENERGY PROJECT SERIES ENDORSEMENTS - The Rate for any one or more of the Energy Project endorsements listed below is:						
Liability Amount			Rate			
Under \$10,000,000			40% of Scheduled Charge			
\$10,000,000 to \$49,999,999			20% of Scheduled Charge			
\$50,000,000 and above			N/C			
142-06	39-06	4/2/2013	Policy Authentication	ALTA – Owner or Lender	No Charge	No Charge
143.1-06	41.1-06	12/2/2013	Water - Improvements	ALTA – Lender	N/A	5% Min- \$40 Max- \$1,000
143.2-06	41.2-06	12/2/2013	Water - Described Improvements	ALTA – Lender	N/A	5% Min- \$40 Max- \$1,000
143.3-06	41.3-06	12/2/2013	Water - Land Under Development	ALTA – Lender	N/A	5% Min- \$40 Max- \$1,000
143-06	41-06	12/2/2013	Water - Buildings	ALTA – Lender	N/A	\$25 Residential (Extended Coverage only) All other 5%, Min- \$40, Max- \$1,000
144-06	42-06	12/2/2013	Commercial Lender Group Endorsement	ALTA – Lender	N/A	\$100
145-06	43-06	12/2/2013	Anti-Taint	ALTA – Lender	N/A	5%
146-06	44-06	12/2/2013	Insured Mortgage Recording - Loan	ALTA – Lender	N/A	\$100
147.1-06	40.1-06	4/2/2014	Tax Credit – Defined Amount – Owner's Policy	ALTA – Owner	\$75 plus the increased schedule charge based on the Tax Credit Valuation Amount	N/A
147-06	40-06	4/2/2014	Tax Credit – Owner's Policy	ALTA – Owner	\$75	N/A
148-06	45-06	12/1/2014	Pari Passu Mortgage – Loan Policy	ALTA – Lender	N/A	5% Min- \$40 Max- \$1,000
149-06	46-06	8/1/2015	Option	ALTA – Owner	\$100	N/A
DateDown2		6/5/2014	CLTA Guarantee Form No. 2 Date-Down Endorsement		Issued <6 months:\$50 Issued >6 months: May not be issued	Issued <6 months:\$50 Issued >6 months: May not be issued

CLTA	ALTA	Dated	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
JR1	JR1	8/1/2012	Endorsement to ALTA Residential Limited Coverage - Junior Loan Policy - Supplemental Coverage	ALTA – Lender	N/A	No Charge (Standard Coverage only)
JR2	JR2	8/1/2012	Endorsement to ALTA Residential Limited Coverage - Junior Loan Policy - Future Advance, Revolving Credit/Variable Rate	ALTA – Lender	N/A	No Charge (Standard Coverage only)

FNTI	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
FNTI 206	FNTI Form No. 206 Deletion of Arbitration	Owner or Lender	No Charge	No Charge
FNTI 207	FNTI Form No. 207 Multi-Purpose Endorsement	Owner or Lender	\$100	\$100
FNTI 208	FNTI Form No. 208 Solar Endorsement	Owner or Lender	\$100	\$100