

# OKLAHOMA

## TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Oklahoma  
Effective May 16, 2020



FIRST  
NATIONAL  
TITLE INSURANCE COMPANY

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## GENERAL RULES

- A. This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates and Charges contained in this Schedule are applicable only to the products and services provided for herein.
- B. This Schedule supersedes all previous rate schedules and filings.
- C. The Rates in this Schedule are for title insurance only and do not include Charges for searches, abstracts, attorney's fees, escrow or closing services, inspections, or other services charged by local attorneys, surveyors, abstractors, or abstract companies.

### D. COMPUTATION OF RATES AND CHARGES

All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to "per \$1,000 of liability" shall mean and include "per \$1,000 of liability and any portion thereof." When the premium is based on policy liability, the policy liability shall first be rounded up to the next \$1,000.

The Charge for increased liability shall be the difference between the Scheduled Charge based upon the amount of insurance shown in the initial policy and the Scheduled Charge based upon the amount and type of insurance ultimately issued.

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered, or insurance provided shall be additionally charged for in accordance with this Schedule.

### E. RATES AND CHARGES FOR TRANSACTION-SPECIFIC RISKS AND SPECIAL SERVICES

Rates and Charges in excess of or different from those set forth in this Schedule may be made based upon particular risks in the transaction or transactions or when special services are rendered. The Rates and Charges shall be reasonably commensurate with the risk assumed or the cost of the services performed. The transaction-specific Rate may include an assessment of unusual risks, such as mechanic's lien coverage, lands under construction or development, financial strength of the project or parties, prior insurance, complexity of the transaction, and other circumstances in the transaction or transactions. The Charge for special services may include an assessment of the difficulty and time involved in providing special services.

### F. REINSURANCE

The Charges set forth in this Schedule may be increased by the cost of any reinsurance required by the insured.

### G. ENDORSEMENTS

Endorsements providing additional or modified coverages or insurance may be issued upon compliance with the Company's underwriting requirements for the Rates and Charges set forth in Appendix A, except as otherwise expressly provided in this Schedule.

### H. DEFINITIONS

1. ALTA: American Land Title Association.
2. Basic Rate: Basic rate for insurance set forth in Chapters 1 and 2 for Residential and Chapter 3 for Commercial.
3. Charge: The dollar amount to be paid for a title insurance product or service.
4. Commercial: Any property that is not Residential.

5. Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
6. Company: First National Title Insurance Company.
7. Construction Loan: A loan for the purpose of construction of improvements to the subject property.
8. Owner's Policy: The Company's branded version of the ALTA Homeowners Policy of Title Insurance.
9. Extended Coverage: Coverage without one or more Standard Exceptions.
10. Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
11. Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
12. Rate: The unit price per exposure unit used to determine the Charge.
13. Residential: Improved one-to-four family residential property.
14. Scheduled Charge: The Charge for a policy pursuant to this Schedule, taking into account any surcharges or discounts.
15. Standard Coverage: Coverage with all Standard Exceptions.
16. Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are included in the standard pre-printed forms of the Company filed with the Insurance Commissioner.

## CHAPTER 1 - OWNER'S INSURANCE

This section applies to an Owner's Policy issued in connection with a sale transaction, other than an Owner's Policy issued concurrently with a Loan Policy under Section 3.2 below. Pricing under this section is calculated on either a (1) tiered risk Rate basis or (2) flat risk Rate basis.

The agent may choose to apply: (1) the tiered risk Rate, (2) the flat risk Rate, which is a simplified risk Rate, OR (3) the agent's own Rate, which the agent must provide to the Company. The flat risk Rate may not be used in combination with the tiered risk Rate. Agents may also elect to charge the agent's own Rates for endorsements and for simultaneous issue Rate, which also must be provided to the Company. Whichever election the agent makes under (1), (2) or (3) above, and the Rate for endorsements and for simultaneous issue Rate, is the Rate the agent must charge when applicable in all transactions until the Company is provided with and accepts a different election(s) by the agent. In addition to the Rate established Chapter 1., all other Rates and Charges in this Schedule, not addressed in the agent's Rate schedule provided to the Company, shall be applicable to policies and endorsements and for simultaneous issue Rate issued by an agent of the Company.

### 1.1. STANDARD COVERAGE

<b>Policy Liability</b>		<b>Tiered Risk Rate</b>	<b>Flat Risk Rate</b>
Up to and including \$30,000		\$180.00	\$200.00
\$30,001 to \$100,000	For each \$1,000 of additional liability, add	\$3.75	\$3.50
\$100,001 to \$200,000		\$2.75	\$2.50
Over \$200,000		\$2.00	\$2.00

### 1.2. EXTENDED COVERAGE AND HOMEOWNER'S POLICY

<b>Policy Liability</b>		<b>Tiered Risk Rate</b>	<b>Flat Risk Rate</b>
Up to and including \$30,000		\$225.00	\$225.00
\$30,001 to \$100,000	For each \$1,000 of additional liability, add	\$4.00	\$4.00
\$100,001 to \$200,000		\$3.00	\$3.00
Over \$200,000		\$2.00	\$2.00

## **CHAPTER 2 – LENDER’S INSURANCE**

For a Loan Policy for Residential sale transactions, other than as expressly addressed in another section of this Schedule, the Rate is 100% of the Basic Rate.

### 2.1. CONCURRENT ISSUANCE OF OWNER'S POLICY AND LOAN POLICY

#### 2.1.1. Single Loan Policy with Owner's Policy

This section applies to an Owner's Policy and a Loan Policy issued concurrently covering the same property where (1) the Loan Policy is listed as an exception under Schedule B of the Owner's Policy and (2) title has been certified down to a date that includes the filing for record of both the deed to the mortgagor and the mortgage itself. The Rate applicable for a policy or policies with the higher or equal liability shall be calculated under Chapter 1, and the Rate for the smaller or concurrent liability policy is \$50.

#### 2.1.2. Owner's Policy, Loan Policy Covering a First Mortgage (the "First Loan Policy"), and Loan Policy Covering a Second Mortgage ("Second Loan Policy")

When an Owner's Policy, a First Loan Policy, and a Second Loan Policy are issued concurrently on the same property and the First Loan Policy is listed as an exception under the Second Loan Policy:

The Charge for the Owner's Policy is calculated under Chapter 1 and the Charge for the First Loan Policy is \$50 when issued for a liability amount not exceeding or equal to that of the Owner's Policy.

If the amount of the First Loan Policy exceeds the amount of the Owner's Policy, then the Charge for the Loan Policy is calculated under Chapter 2. The Charge for the Owner's Policy is \$50 when issued for a liability amount not exceeding that of the Loan Policy.

The Charge for the Second Loan Policy is \$50 when issued for a combined liability amount (when added to the First Loan Policy) and when the combined First and Second Loan Policies do not exceed that of the Owner's Policy.

The Charge for the Second Loan Policy is calculated under Chapter 2 if the amount (when added to the First Loan Policy) exceeds the amount of the Owner's Policy.

### 2.2. REFINANCE RATES

For Residential properties, the Rate for a Loan Policy on a refinance transaction is 80% of the Rate calculated under Chapter 2 above.

### 2.3. ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

For second or lessor priority mortgage loan transactions involving improved Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy Rate is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000.

This Rate is charged 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 (including Mortgage Solutions Group) 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 this Rate:

<b>Loan Amount</b>	<b>Rate</b>
Up to and including \$150,000	\$150
\$150,001 to \$300,000	\$250

#### 2.4. BUNDLED CENTRALIZED LOAN RATES

The Rate 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 the ALTA endorsements 4.0-06/4.1-06, 5.0-06/5.1-06, 6-06, 8.1-06, and 9.0-06/9.3-06/9.10-06. Additional fees may apply for additional endorsements (see endorsement appendix). This Rate is charged 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 (including National Lender Services) 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 this Rate:

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;

The loan is secured by a deed of trust or mortgage on Residential property;

A short form Commitment and short form Loan Policy are issued and delivered electronically; and

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 Rate for Loan Policies subject to this section is:

<b>Policy Liability</b>	<b>Rate</b>
Up to and including \$100,000	\$350
\$100,001 to \$175,000	\$425
\$175,001 to \$260,000	\$575
\$260,001 to \$375,000	\$725
\$375,001 to \$500,000	\$925
\$500,001 to \$650,000	\$1,150
\$650,001 to \$800,000	\$1,400
\$800,001 to \$1,000,000	\$1,685
\$1,000,001 to \$1,250,000	\$2,050
\$1,250,001 to \$1,500,000	\$2,475

For each \$10,000 of liability above \$1,500,000 add \$4.

#### 2.5. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

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

<b>Policy Liability</b>	<b>Rate</b>
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

## CHAPTER 3 – COMMERCIAL PROPERTY

### 3.1. COMMERCIAL OWNER'S POLICY

A Commercial Owner's Policy insuring fee simple estate will not be issued for less than full value of the insured premises. A Commercial Owner's Policy insuring a leasehold estate will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee.

The Rate for a Commercial Owner's Policy is as follows, subject to General Rule E:

<b>Policy Liability</b>	<b>Rate</b>
Up to and including \$1,000,000	\$2.00 per \$1,000
\$1,000,001 to \$5,000,000	\$1.50 per \$1,000
Over \$5,000,000	\$1.35 per \$1,000

### 3.2. COMMERCIAL LOAN POLICY

A Commercial Loan Policy will not be issued for less than the principal amount of the mortgage loan debt unless approved by the Company's Underwriting Department. A policy may, however, be issued for an amount not to exceed 30% in excess of the mortgage loan debt to cover interest foreclosure costs, etc., with approval by the Company's Underwriting Department.

The Rate for a Commercial Loan Policy is as follows, subject to Chapter 2:

<b>Policy Liability</b>	<b>Rate</b>
Up to and including \$1,000,000	\$2.00 per \$1,000
\$1,000,001 to \$5,000,000	\$1.50 per \$1,000
Over \$5,000,000	\$1.35 per \$1,000

### 3.3. CONCURRENT ISSUANCE OF COMMERCIAL OWNER'S POLICY AND LOAN POLICY

#### 3.3.1. Single Loan Policy with Owner's Policy

This section applies to an Owner's Policy and a Loan Policy issued concurrently covering the same property where:

The Loan Policy is listed as an exception under Schedule B of the Owner's Policy; and  
Title has been certified down to a date that includes the filing for record of both the deed to the mortgagor and the mortgage itself.

The Rate applicable for a policy or policies with the higher or equal liability shall be calculated under Chapter 3, as applicable, and the Rate for the smaller or concurrent liability policy is \$100.

#### 3.3.2. Owner's Policy, Loan Policy Covering a First Mortgage (the "First Loan Policy"), and Loan Policy Covering a Second Mortgage ("Second Loan Policy")

When an Owner's Policy, a First Loan Policy, and a Second Loan Policy are issued concurrently on the same property and the First Loan Policy is listed as an exception under the Second Loan Policy:

The Charge for the Owner's Policy is calculated under Chapter 2 and the Charge for the First Loan Policy is \$100 when issued for a liability amount not exceeding or equal to that of the Owner's Policy.



If the amount of the First Loan Policy exceeds the amount of the Owner's Policy, then the Charge for the Loan Policy is calculated under Section 3.2. The Charge for the Owner's Policy is \$100 when issued for a liability amount not exceeding that of the Loan Policy.

The Charge for the Second Loan Policy is \$100 when issued for a combined liability amount (when added to the First Loan Policy) and the combined First and Second Loan Policies do not exceed that of the Owner's Policy.

The Charge for the Second Loan Policy is calculated under Section 3 if the amount (when added to the First Loan Policy) exceeds the amount of the Owner's Policy.

#### 3.4. COMMERCIAL REFINANCE RATES

For Commercial properties, the Rate for a Loan Policy on a refinance transaction is calculated under Section 3.2.

## CHAPTER 4 – NATIONAL LENDER SERVICES RATES

The premium charged for a loan policy issued in connection with loan transactions which meet the criteria set forth below is as follows:

<b>POLICY LIABILITY</b>	<b>ORDER MIN: 100</b>	<b>ORDER MIN: 300</b>
Up to and including \$250,000	\$380	\$300
\$250,001 - \$500,000	\$560	\$450
\$500,001 - \$750,000	\$680	\$550
\$750,001 - \$1,000,000	\$820	\$660
\$1,000,001 - \$1,500,000	\$945	\$760
\$1,500,001 - \$2,000,000	\$1,020	\$860

The National Lender Services Rate applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company or with an agent authorized by the Company in writing to offer this rate which agreement specifies, among other matters, a maximum allowable cancellation ratio and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$2,000,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent authorized by the Company in writing to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies, nor to co-operatives, mobile homes or Native American Lands.

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

Note 3: In order to offer this rate, an agent must be a policy issuing agent in two or more states, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's National Lender Services divisions under the provisions of this Section. In addition, no agent may offer this rate unless expressly authorized in writing by the Company for each lender.

**APPENDIX A – COUNTY CODES**

<b>County Code</b>	<b>County Name</b>
001	Adair County
003	Alfalfa County
005	Atoka County
007	Beaver County
009	Beckham County
011	Blaine County
013	Bryan County
015	Caddo County
017	Canadian County
019	Carter County
021	Cherokee County
023	Choctaw County
025	Cimarron County
027	Cleveland County
029	Coal County
031	Comanche County
033	Cotton County
035	Craig County
037	Creek County
039	Custer County
041	Delaware County
043	Dewey County
045	Ellis County
047	Garfield County
049	Garvin County
051	Grady County

<b>County Code</b>	<b>County Name</b>
053	Grant County
055	Greer County
057	Harmon County
059	Harper County
061	Haskell County
063	Hughes County
065	Jackson County
067	Jefferson County
069	Johnston County
071	Kay County
073	Kingfisher County
075	Kiowa County
077	Latimer County
079	Le Flore County
081	Lincoln County
083	Logan County
085	Love County
087	McClain County
089	McCurtain County
091	McIntosh County
093	Major County
095	Marshall County
097	Mayes County
099	Murray County
101	Muskogee County
103	Noble County

<b>County Code</b>	<b>County Name</b>
105	Nowata County
107	Okfuskee County
109	Oklahoma County
111	Okmulgee County
113	Osage County
115	Ottawa County
117	Pawnee County
119	Payne County
121	Pittsburg County
123	Pontotoc County
125	Pottawatomie County
127	Pushmataha County
129	Roger Mills County
131	Rogers County
133	Seminole County
135	Sequoyah County
137	Stephens County
139	Texas County
141	Tillman County
143	Tulsa County
145	Wagoner County
147	Washington County
149	Washita County
151	Woods County
153	Woodward County

**APPENDIX B – ENDORSEMENTS**

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owners Policy</b>	<b>Charge on Loan Policy</b>
1	Street Assessments	Lender	N/A	Residential \$50 Commercial \$75
3	Zoning - Unimproved Land	Owner or Lender	25% Basic Rate, Maximum \$2,000	25% Basic Rate, Maximum \$2,000
3.1	Zoning - Completed Structure	Owner or Lender	25% Basic Rate, Maximum \$2,000	25% Basic Rate, Maximum \$2,000
3.2	Zoning - Land Under Development	Owner or Lender	25% Basic Rate, Maximum \$2,000	25% Basic Rate, Maximum \$2,000
4.1	Condominium - Current Assessments	Owner or Lender	10% Basic Rate, Maximum \$250	10% Basic Rate, Maximum \$250
5.1	Planned Unit Development - Current Assessments	Owner or Lender	10% Basic Rate, Maximum \$250	10% Basic Rate, Maximum \$250
6	Variable Rate Mortgage	Lender	N/A	\$50
6.2	Variable Rate Mortgage, Negative Amortization	Lender	N/A	\$60
7	Manufactured Housing Unit	Owner or Lender	N/A	10% Basic Rate, Minimum \$50
7.1	Manufactured Housing Conversion, Loan	Lender	N/A	25% Basic Rate
7.2	Manufactured Housing Conversion, Owner's	Owner	25% Basic Rate	N/A
8.1	Environmental Protection Lien	Lender	N/A	\$50
8.2	Environmental Protection Lien	Owner or Lender	10% Basic Rate	10% Basic Rate
9	Restrictions, Encroachments, Minerals - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.1	Covenants, Conditions and Restrictions -	Owner	20% Basic Rate plus \$50	N/A
9.2	Covenants, Conditions and Restrictions -	Owner	20% Basic Rate plus \$50	N/A
9.3	Covenants, Conditions and Restrictions - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.6.1	Private Rights - Current Assessments - Loan Policy	Lender	N/A	\$250
9.7	Restrictions, Encroachments, Minerals -	Lender	N/A	10% Basic Rate plus \$50
9.8	Covenants Conditions and Restrictions -	Owner	20% Basic Rate plus \$50	N/A
9.9	Private Rights - Owner's Policy	Owner	\$250	N/A

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owners Policy</b>	<b>Charge on Loan Policy</b>
9.1	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
10	Assignment	Lender	N/A	\$50
10.1	Assignment and Date Down	Lender	N/A	10% Basic Rate
11	Mortgage Modification	Lender	N/A	20% Basic Rate
11.1	Mortgage Modification with Subordination	Lender	N/A	20% Basic Rate
11.2	Mortgage Modification with Additional Amount of Insurance	Lender	N/A	20% Basic Rate + additional premium based on amount insured
12	Aggregation - Loan	Lender	N/A	\$250
12.1	Aggregation - State Limits - Loan	Lender	N/A	\$250
13	Leasehold - Owner	Owner	N/C	N/A
13.1	Leasehold - Loan	Lender	N/A	N/C
14	Future Advance - Priority	Lender	N/A	\$50
14.1	Future Advance - Knowledge	Lender	N/A	\$50
14.2	Future Advance - Letter of Credit	Lender	N/A	\$50
14.3	Future Advance - Reverse Mortgage	Lender	N/A	\$50
15	Nonimputation - Full Equity Transfer	Owner	10% Basic Rate	10% Basic Rate
15.1	Nonimputation - Additional Insured	Owner	\$50	\$50
15.2	Nonimputation - Partial Equity Transfer	Owner	\$50	\$50
16	Mezzanine Financing	Owner	\$50	\$50
17	Access and Entry	Owner or Lender	10% Basic Rate, Maximum \$500	10% Basic Rate, Maximum \$500
17.1	Indirect Access and Entry	Owner or Lender	10% Basic Rate, Maximum \$500	10% Basic Rate, Maximum \$500
17.2	Utility Access	Owner or Lender	10% Basic Rate, Maximum \$500	10% Basic Rate, Maximum \$500
18	Single Tax Parcel	Owner or Lender	\$50	\$50
18.1	Multiple Tax Parcel - Easements	Owner or Lender	\$50	\$50

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owners Policy</b>	<b>Charge on Loan Policy</b>
18.2	Multiple Tax Parcel	Owner or Lender	\$50	\$50
19	Contiguity, Multiple Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate
19.1	Contiguity, Single Parcel	Owner or Lender	20% Basic Rate	20% Basic Rate
19.2	Contiguity - Specified Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate
20	First Loss, Multiple Parcel Transactions	Lender	N/A	15% Basic Rate
22	Location	Owner or Lender	\$50	\$50
22.1	Location and Map	Owner or Lender	\$50	\$50
23	Co-Insurance, Single Policy	Owner or Lender	35% Basic Rate	35% Basic Rate
23.1	Co-Insurance - Multiple Policies	Owner or Lender	35% Basic Rate	35% Basic Rate
24	Doing Business	Lender	N/A	\$250
25	Same as Survey	Owner or Lender	10% Basic Rate	10% Basic Rate
25.1	Same as Portion of Survey	Owner or Lender	10% Basic Rate	10% Basic Rate
26	Subdivision	Owner or Lender	\$200	\$200
27	Usury	Lender	N/A	\$100
28	Easement - Damage or Enforced Removal	Owner or Lender	20% Basic Rate	\$50
28.1	Encroachments - Boundaries and Easements	Owner or Lender	20% Basic Rate	10% Basic Rate, Minimum \$50
28.2	Encroachments - Boundaries and Easements - Described Improvements	Owner or Lender	20% Basic Rate	10% Basic Rate, minimum \$50
28.3	Encroachments - Boundaries and Easements - Land Under Development	Owner or Lender	Residential: \$50; Commercial \$200	Residential: \$50; Commercial \$200
29	Interest Rate Swap - Direct Obligation	Lender	N/A	10% Basic Rate
29.1	Interest Rate Swap - Additional Interest	Lender	N/A	10% Basic Rate

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owners Policy</b>	<b>Charge on Loan Policy</b>
29.2	Interest Rate Swap - Direct Obligation - Defined Amount	Lender	N/A	10% Basic Rate
29.3	Interest Rate Swap - Additional Interest - Defined Amount	Lender	N/A	10% Basic Rate plus Basic Rate on the increased liability
30	One to Four Family Shared Appreciation	Lender	N/A	\$200
30.1	Commercial Participation Interest	Lender	N/A	10% Basic Rate
31	Severable Improvements	Lender	N/A	10% Basic Rate
32	Construction Loan - Loss of Priority	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
32.1	Construction Loan - Loss of Priority - Direct Payment	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
32.2	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
33	Disbursement	Lender	N/A	\$85

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owners Policy</b>	<b>Charge on Loan Policy</b>
	Identified Risk Coverage	Owner or Lender	Underwriter to determine charge.	Underwriter to determine charge.
35	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.1	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.2	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.3	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
36	Energy Project - Leasehold/Easement - Owner's	Owner	\$100	N/A
36.1	Energy Project - Leasehold/Easement - Loan	Lender	N/A	\$100
36.2	Energy Project - Leasehold - Owner's	Owner	\$100	N/A
36.3	Energy Project - Leasehold - Loan	Lender	N/A	\$100
36.4	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	20% Basic Rate plus \$50	N/A
36.5	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lender	N/A	20% Basic Rate plus \$50
36.6	Energy Project - Encroachments	Owner or Lender	20% Basic Rate	10% Basic Rate, Minimum \$50
36.7	Energy Project - Fee Estate - Owner's Policy	Owner	\$100	N/A
36.8	Energy Project - Fee Estate - Loan Policy	Lender	N/A	\$100
37	Assignment of Rents or Leases	Lender	N/A	\$50
38	Mortgage Tax	Lender	N/A	\$50



<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owners Policy</b>	<b>Charge on Loan Policy</b>
39	Policy Authentication	Owner or Lender	N/C	N/C
40	Tax Credit - Owner's Policy	Owner	10% Basic Rate	N/A
40.1	Tax Credit - Defined Amount - Owner's Policy	Owner	10% Basic Rate	N/A
41	Water - Buildings	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.1	Water - Improvements	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.2	Water - Described Improvements	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.3	Water - Land Under Development	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
42	Commercial Lender Group Endorsement	Lender	N/A	No charge up to 1 year, \$50 after 1 year.
43	Anti-Taint	Lender	N/A	\$50
44	Insured Mortgage Recording - Loan	Lender	N/A	N/C
45	Pari Passu Mortgage - Loan Policy	Lender	N/A	N/C
46	Option	Owner or Lender	N/C	N/C
JR1	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Supplemental Coverage	Lender	N/A	N/C
JR2	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Future Advance, Revolving Credit/Variable Rate	Lender	N/A	N/C
<b>FNTI</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owners Policy</b>	<b>Charge on Loan Policy</b>
FNTI 206	Removes Arbitration Requirement		Market Rate	Market Rate
FNTI 207	General Endorsement		Market Rate	Market Rate
FNTI 208	Solar Endorsement		\$100	\$100