

SOUTH CAROLINA

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of South Carolina
Effective October 21, 2021



**FIRST
NATIONAL**TM
TITLE INSURANCE COMPANY

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DEFINITIONS

ALTA: American Land Title Association.

Charge: The dollar amount to be paid for a title insurance product or service.

Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which FNTI is willing to insure an interest in the subject property.

Company: First National Title Insurance Company and authorized agents or agencies of First National Title Insurance Company.

Construction Loan: A loan for the purpose of construction of improvements to the subject property.

Construction Loan Policy: A policy insuring a loan in which all or a portion of the funds are used for construction, repair, or alteration of Residential or Commercial property.

Extended Coverage: Coverage without Standard Exceptions 1, 2, 3, and 4

Fair Value: The Fair Value is the sale price, including any encumbrances being assumed by the buyer; except where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject, excluding blanket encumbrances.

FNTI: First National Title Insurance Company.

Leasehold Policy: A title insurance policy insuring a leasehold estate or interest that was created for or held by a lessee or lender.

Loan Policy: A title insurance policy insuring a lender or assignee of a lender.

Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.

Rate: The unit price per liability increment used to determine the Charge.

Residential: Improved one-to-four family residential property.

Standard Exceptions: Industry-standard, preprinted exceptions, other than exceptions specific to a particular property or particular transaction.

FORMS

Closing Protection Letter

Form No.	Form Name
CPL-S-SC	CPL–Single Transaction 4-2-2021

Commitments

Form No.	Form Name
SCSFCom21	ALTA Short Form Commitment 7-1-2021
SCSFCom17	ALTA Commitment 12-1-2017 TC 4-2-2018
SCCom16	ALTA Commitment 8-1-2016 TC 4-2-2018
SCCom21	ALTA Commitment 7-1-2021

ALTA Policies

Form No.	Form Name
SC1000	ALTA Owner's Policy 6-17-06
SC1001	ALTA Homeowner's Policy Revised 12-2-2013
SC1100	ALTA Owner's Policy 7-1-2021
SC1102	ALTA Homeowner's Policy 7-1-2021
SC1776	ALTA U S Policy Form 9-28-91 Revised 12-3-2012
SC2000	ALTA Loan Policy 6-17-06
SC2002	ALTA Short Form Residential Loan Policy Revised 12-3-2012
SC2005	ALTA Residential Limited Coverage Junior Loan Policy 10-18-2012
SC2006	ALTA Short Form Residential Limited Coverage Junior Loan Policy 4-2-2013
SC2007	ALTA Expanded Coverage Residential Loan Policy - Assessments Priority 4-2-2015
SC2008	ALTA Expanded Coverage Residential Loan Policy - Current Assessments 4-2-2015
SC2009	ALTA Short Form Residential Loan Policy - Current Violations 4-2-2015
SC2010	ALTA Short Form Expanded Coverage Residential Loan Policy – Assessments Priority 4-2-2015
SC2011	ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments 4-2-2015
SC2012	ALTA Residential Limited Coverage Mortgage Modification Policy 12-01-14 TC 8-1-16
SC2100	ALTA Loan Policy 7-2-2021
SC2102	ALTA Short Form Residential Loan Policy - Assessments Priority 7-1-2021
SC2107	ALTA Expanded Coverage Residential Loan Policy - Assessments Priority 7-1-2021
SC2108	ALTA Expanded Coverage Residential Loan Policy - Current Assessments 7-1-2021
SC2109	ALTA Short Form Residential Loan Policy - Current Assessments 7-1-2021
SC2110	ALTA Short Form Expanded Coverage Residential Loan Policy – Assessments Priority 7-1-2021
SC2111	ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments 7-1-2021

First National Title Insurance Company Policies

Form No.	Form Name
SC4009	Master Residential Equity Loan Policy 5-1-21
SC4010	Master Enhanced Residential Equity Loan Policy 5-1-21

GENERAL RULES

A. APPLICABILITY

This manual is filed by First National Title Insurance Company (FNTI) and charges for title insurance herein are specifically for land located in South Carolina. Policy issuing agents for FNTI may issue preliminary reports, commitments, binders, policies, endorsements, and guarantees, and collect the applicable premium on behalf of FNTI.

FNTI 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

The Schedule of Rates is expressed in increments of [\$1,000] of insurance. If the amount of insurance or liability exceeds a particular increment, the rate at the next highest increment is charged.

C. AMOUNT OF INSURANCE

The amount of insurance stated in the policy shall be the Fair Value or the face amount of the insured security instrument. 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. Any amount of insurance above the Fair Value or face amount of the insured security instrument must be approved by First National Title Insurance Company.

D. 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.

E. 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)

CHAPTER 1 – OWNER’S INSURANCE

1.1 OWNER’S POLICIES

An Owner’s policy, insuring an estate or interest in land, will not be issued for less than the full value of the land, or in the case of a leasehold, the insurable interest of the lessee.

1.1.1. Standard Coverage

Liability	Rate
Up to \$50,000	\$3.60 per thousand
\$50,001 to \$100,000	Add \$3.00 per thousand
\$100,001 to \$500,000	Add \$2.10 per thousand
\$500,001 to \$5,000,000	Add \$1.80 per thousand
\$500,000,001 and up	Add \$1.20 per thousand

Minimum Premium \$100

1.1.2. Expanded or Enhanced (Homeowner’s) Coverage

Liability	Rate
Up to \$50,000	\$4.32 per thousand
\$50,001 to \$100,000	Add \$3.60 per thousand
\$100,001 to \$500,000	Add \$2.52 per thousand
\$500,001 to \$5,000,000	Add \$2.16 per thousand
\$500,000,001 and up	Add \$1.44 per thousand

Minimum Premium \$100

1.2 SIMULTANEOUS OWNER’S AND LEASEHOLD POLICIES

Simultaneously issued policies are those policies which are issued as a part of the planned transaction, and which are issued within a reasonable time of each other.

1.2.1. When Owner’s and Leasehold Owner’s policies covering identical land are issued simultaneously, the rate for the Owner’s policy shall be the applicable owner’s rate. The rate for the Leasehold Owner’s policy simultaneously issued will be 30% of the rate charged for the first policy, the minimum premium being \$100.00. The premium on the amount of the Leasehold Owner’s policy exceeding the Owner’s policy is calculated at the applicable rate.

1.2.2. When two Owner’s policies covering identical land are issued simultaneously to different insureds, the applicable owner’s rate shall apply to the policy in the larger amount and the premium on the other policy shall be computed at 30% of the rate charged for the first policy.

1.3 SIMULTANEOUS OWNER'S AND LOAN POLICIES

Simultaneously issued policies are those policies which are issued as a part of the planned transaction, and which are issued within a reasonable time of each other.

- 1.3.1. When an Owner's policy and a Loan policy covering identical land are issued simultaneously there will be a premium charge of \$100.00 (except as to timeshares which charge will be \$75.00) for the Loan policy simultaneously issued so long as the amount of the Loan policy is not in excess of the amount of the Owner's policy. The premium on the amount of the Loan policy exceeding the Owner's policy is figured at the applicable rate.
- 1.3.2. When separate policies are issued simultaneously insuring multiple mortgages on the same land they shall be treated as a single transaction and the premium shall be based on the aggregate liability of the policies. Simultaneous Issue Rate of \$100.00 applies for each additional policy issued.

1.4 REISSUE RATES

Reissue rate applies up to the original amount of insurance of a prior policy for the current insured, purchaser from said insured or lessee from said insured. If more insurance is desired under a reissue policy than was written in the original policy the additional coverage must be computed at the applicable rate.

1.4.1. Reissue Rate for Owner's and Leasehold Owner's Policies

Age of Original Owner's Policy	Rate
Up to 10 years	50% of policy rate
Over 10 years	100% of policy rate

1.4.2. Contract Purchaser

If a contract purchaser who has obtained a policy insuring his contract and thereafter obtains a deed pursuant to the contract makes application for an owner's policy within ten (10) years from the date of the contract the reissue rate shall apply up to the face amount of the previous policy.

1.4.3. Lot Development

When an Owner's policy is issued insuring land purchased by a developer, the reissue rate will apply to an Owner's policy subsequently issued on any individual lot, condominium unit, residence or acreage sold by the developer, provided however that such reissue rate shall apply only to policies issued within ten (10) years from the date of the original policy, and the reissue rate shall apply only until policies have been issued which total the face amount of the original policy.

1.5 EXTENSION OF OWNER’S POLICY

When endorsements are issued extending the effective date of a policy up to a current date the rate shall be as follows:

Extension Period	Rate
Up to 3 months	5% of applicable rate
Over 3 months and up to 6 months	10% of applicable rate
Over 6 months and up to 12 months	20% of applicable rate
Over 12 months and up to 18 months	30% of applicable rate
Over 18 months and up to 24 months	40% of applicable rate
Over 24 months	50% of applicable rate

Periodic draw endorsements under an insured mortgage, no charge within 24 months from the date of the insured mortgage.

Any increases over the existing face amount of the policy shall be at the applicable rate.

CHAPTER 2 – LENDER’S INSURANCE

2.1 LOAN POLICIES

2.1.1. Standard Coverage

Liability	Rate
Up to \$50,000	\$3.60 per thousand
\$50,001 to \$100,000	Add \$3.00 per thousand
\$100,001 to \$500,000	Add \$2.10 per thousand
\$500,001 to \$5,000,000	Add \$1.80 per thousand
\$500,000,001 and up	Add \$1.20 per thousand

Minimum Premium \$100

2.1.2. Expanded or Enhanced Coverage

Liability	Rate
Up to \$50,000	\$4.32 per thousand
\$50,001 to \$100,000	Add \$3.60 per thousand
\$100,001 to \$500,000	Add \$2.52 per thousand
\$500,001 to \$5,000,000	Add \$2.16 per thousand
\$500,000,001 and up	Add \$1.44 per thousand

Minimum Premium \$100

2.2 REISSUE RATES

Reissue rate applies up to the original amount of insurance of a prior policy for the current insured, purchaser from said insured or lessee from said insured. If more insurance is desired under a reissue policy than was written in the original policy the additional coverage must be computed at the applicable rate.

When the owner of land on which application is made for loan title insurance has had the title to such land insured as owner, or there exists a prior Loan policy, with an effective date within ten (10) years, such owner shall be entitled to the reissue rate on such Loan policy up to the original face amount of such Owner's or Loan policy.

If the amount of insurance desired under the Loan policy is in excess of the original Owner's policy the excess shall be calculated at the applicable rate.

As to residential Loan policies, if there exists an open institutional first mortgage of record, with an effective date within ten (10) years, the reissue rate shall be applied as to the face amount of said mortgage.

Age of Original Owner's Policy	Rate
Up to 10 years	50% of policy rate
Over 10 years	100% of policy rate

2.3 CONSTRUCTION LOAN RATE

The Company will, upon request, issue a Construction Loan Policy, good for a period not to exceed two (2) years, in connection with a temporary construction loan at the rate of \$2.00 for each \$1,000 of written liability or fraction thereof.

A Construction Loan Policy will be issued only in connection with a temporary and short-term loan for the financing of construction secured by a temporary loan, as distinguished from a permanent loan.

If the construction loan becomes a permanent loan the premium will be computed at the applicable loan rate.

2.4 EXTENSION OF LOAN POLICY

When endorsements are issued extending the effective date of a policy up to a current date the rate shall be as follows:

Extension Period	Rate
Up to 3 months	5% of applicable rate
Over 3 months and up to 6 months	10% of applicable rate
Over 6 months and up to 12 months	20% of applicable rate
Over 12 months and up to 18 months	30% of applicable rate
Over 18 months and up to 24 months	40% of applicable rate
Over 24 months	50% of applicable rate

Periodic draw endorsements under an insured mortgage, no charge within 24 months from the date of the insured mortgage.

Any increases over the existing face amount of the policy shall be at the applicable rate.

2.5 RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

For second or lessor priority mortgage loan transactions involving Residential properties, the ALTA Limited Coverage Junior Loan Policy may be issued. The charge for an ALTA Residential Limited Coverage Junior Loan Policy shall be as shown below not to exceed a liability of \$300,000.

Liability	Rate
Up to \$150,000	\$150.00
\$15,001 to \$300,000	\$250.00

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

2.6 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The charge for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be as shown below.

Liability	Rate
Up to \$1,000,000	\$125.00
\$1,000,001 to \$1,500,000	\$250.00
\$1,500,001 to \$2,000,000	\$350.00

2.7 MASTER RESIDENTIAL EQUITY LOAN POLICY

The Master Residential Equity Loan Policy is a master policy 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:

Liability	Rate
Up to \$250,000	\$45.00 per transaction
\$250,001 to \$500,000	\$75.00 per transaction
\$500,001 to \$750,000	\$250.00 per transaction
\$750,001 to \$1,000,000	\$300.00 per transaction

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.

2.8 INTENTIONALLY DELETED

2.9 CLOSING PROTECTION LETTERS

The Charge for a closing protection letter is \$35.00 for each closing protection letter issued, whether to a buyer, seller, or lender. If a transaction entails two loans, with each policy requiring a letter, the Charge for both letters is \$35.00 if the same lender made both loans. If there are different lenders, then the Charge is \$35.00 for each letter.

CHAPTER 3 – CENTRALIZED REFINANCE RATES

3.1 CENTRALIZED PROCESSED RATE – 200 ORDERS PER MONTH

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.

Liability	Rate
Up to \$100,000	\$300.00
\$100,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$100,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

Minimum of 200 orders per month
Minimum premium \$100

3.2 BULK CENTRALIZED PROCESSED RATE – 500 ORDERS PER MONTH

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

(continued on next page)

(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.

Liability	Rate
Up to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00
\$1,500,001 to \$2,000,000	\$800.00
\$2,000,001 to \$3,000,000	\$1,200.00
\$3,000,001 to \$4,000,000	\$1,650.00
\$4,000,001 to \$5,000,000	\$2,200.00

Minimum of 500 orders per month
 Minimum premium \$100

CHAPTER 4 – REPORTING CODES AND INSTRUCTIONS

4.1 CONSENT TO RATE (CTR) FORM

The Company will submit the CTR when it deviates from or adds premium charges made by the Company not approved in this manual.

4.2 REPORTING TRANSACTION CODES

The section and subsection numbers of this manual are the codes to be used in reporting and calculating the premium for each transaction. Where one section refers to another for the rates, the section which most accurately describes the transaction should be used. If the premium consists of a combination of transactions (e.g., Ch. 1.1 plus 2.4), all transaction codes should be typed or written at the top of Schedule A or the first page other than the jacket of each insuring form, or on a separate document attached to each insuring form. Simultaneously issued policies should be listed together for reporting.

4.3 COUNTY CODES

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

County	Code
Abbeville	001
Aiken	003
Allendale	005
Anderson	007
Bamberg	009
Barnwell	011
Beaufort	013
Berkeley	015
Calhoun	017
Charleston	019
Cherokee	021
Chester	023
Chesterfield	025
Clarendon	027
Colleton	029
Darlington	031

County	Code
Dillon	033
Dorchester	035
Edgefield	037
Fairfield	039
Florence	041
Georgetown	043
Greenville	045
Greenwood	047
Hampton	049
Horry	051
Jasper	053
Kershaw	055
Lancaster	057
Laurens	059
Lee	061

County	Code
Lexington	063
McCormick	065
Marion	067
Marlboro	069
Newberry	071
Oconee	073
Orangeburg	075
Pickens	077
Richland	079
Saluda	081
Spartanburg	083
Sumter	085
Union	087
Williamsburg	089
York	091

4.4 POLICY ISSUING LIMITS

Policy issuing agents have a contractual limit as to the amount of insurance it may issue in connection with a single risk. Any liability amount of insurance above this limit requires First National prior written approval. This allows First National an opportunity to approve and participate in the underwriting of these transactions, and arrange for reinsurance or co-insurance, where First National or the parties to the transaction may require. When a transaction liability amount is in excess of the issuing limit, the agent must complete a request to issue excess limits

form, submit the commitment, survey and other supporting documents via email or fax to First National Legal/Underwriting Department. The form and contact information are located on the First National Title Insurance Company website (www.FNTI.com).

4.5 HOW TO REMIT PREMIUMS

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

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

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

ALTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
1	Street Assessments	Lender	N/A	\$100
3	Zoning - Unimproved Land	Owner or Lender	When Company is requested to insure that the property described in a policy is zoned in a particular manner and coverage is issued prior to the completion of the improvements on the property, the charge for the zoning endorsement shall be \$0.25 per \$1,000 of coverage, with a maximum charge of \$10,000.	When Company is requested to insure that the property described in a policy is zoned in a particular manner and coverage is issued prior to the completion of the improvements on the property, the charge for the zoning endorsement shall be \$0.25 per \$1,000 of coverage, with a maximum charge of \$10,000.
3.1	Zoning - Completed Structure	Owner or Lender	When Company is requested to insure that the property described in a policy is zoned in a particular manner and against loss or damage due to the improvements constructed on the property being in violation of local zoning ordinances, the charge for the zoning endorsement shall be \$0.50 per \$1,000 of coverage, with a maximum charge of \$10,000.	When Company is requested to insure that the property described in a policy is zoned in a particular manner and against loss or damage due to the improvements constructed on the property being in violation of local zoning ordinances, the charge for the zoning endorsement shall be \$0.50 per \$1,000 of coverage, with a maximum charge of \$10,000.
3.2	Zoning - Land Under Development	Owner or Lender	When Company is requested to insure that the property described in a policy is zoned in a particular manner and against loss or damage due to the improvements constructed on the property being in violation of local zoning	When Company is requested to insure that the property described in a policy is zoned in a particular manner and against loss or damage due to the improvements constructed on the property being in violation of local zoning

			ordinances, the charge for the zoning endorsement shall be \$0.50 per \$1,000 of coverage, with a maximum charge of \$10,000.	ordinances, the charge for the zoning endorsement shall be \$0.50 per \$1,000 of coverage, with a maximum charge of \$10,000.
4	Condominium-Assessments Priority	Owner or Lender	\$100	\$100
4.1	Condominium - Current Assessments	Owner or Lender	\$100	\$100
5	Planned Unit Development-Assessments Priority	Owner or Lender	\$100	\$100
5.1	Planned Unit Development - Current Assessments	Owner or Lender	\$100	\$100
6	Variable Rate Mortgage	Lender	N/A	\$100
6.2	Variable Rate Mortgage, Negative Amortization	Lender	N/A	\$100
7	Manufactured Housing Unit	Owner or Lender	N/A	\$100
7.1	Manufactured Housing Conversion, Loan	Lender	N/A	\$100
7.2	Manufactured Housing Conversion, Owner's	Owner	\$100	N/A
8.1	Environmental Protection Lien	Lender	N/A	\$100
8.2	Environmental Protection Lien	Owner or Lender	\$200	\$200
9	Restrictions, Encroachments, Minerals - Loan Policy	Lender	N/A	\$100
9.1	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Lender	N/A	N/A
9.2	Covenants, Conditions and Restrictions -	Owner	\$100	N/A
9.3	Covenants, Conditions and Restrictions - Loan Policy	Lender	N/A	\$100
9.6	Private Rights-Loan Policy	Lender	N/A	\$100

9.6.1	Private Rights - Current Assessments - Loan Policy	Lender	N/A	\$100
9.7	Restrictions, Encroachments, Minerals -	Lender	N/A	\$100
9.8	Covenants Conditions and Restrictions -	Owner	\$100	N/A
9.9	Private Rights - Owner's Policy	Owner	\$100	N/A
9.10	Covenants, Conditions and Restrictions - Unimproved Land - OP	Lender	N/A	\$100
10	Assignment	Lender	N/A	\$100
10.1	Assignment and Date Down	Lender	N/A	\$100
11	Mortgage Modification	Lender	N/A	\$100
11.1	Mortgage Modification with Subordination	Lender	N/A	\$100
11.2	Mortgage Modification with Additional Amount of Insurance	Lender	N/A	Standard premium for additional insurance amount Minimum \$100
12	Aggregation - Loan	Lender	N/A	\$100
12.1	Aggregation - State Limits - Loan	Lender	N/A	\$100
13	Leasehold - Owner	Owner	\$100	N/A
13.1	Leasehold - Loan	Lender	N/A	\$100
14	Future Advance - Priority	Lender	N/A	\$100
14.1	Future Advance - Knowledge	Lender	N/A	\$100
14.2	Future Advance - Letter of Credit	Lender	N/A	\$100
14.3	Future Advance - Reverse Mortgage	Lender	N/A	\$100
15	Nonimputation - Full Equity Transfer	Owner	\$100	N/A
15.1	Nonimputation - Additional Insured	Owner	\$100	N/A
15.2	Nonimputation - Partial Equity Transfer	Owner	\$100	N/A
16	Mezzanine Financing	Owner	\$200	N/A
17	Access and Entry	Owner or Lender	\$200	\$200
17.1	Indirect Access and Entry	Owner or Lender	\$200	\$200
17.2	Utility Access	Owner or Lender	\$200	\$200

18	Single Tax Parcel	Owner or Lender	\$200	\$200
18.1	Multiple Tax Parcel - Easements	Owner or Lender	\$200	\$200
18.2	Multiple Tax Parcel	Owner or Lender	\$200	\$200
19	Contiguity, Multiple Parcels	Owner or Lender	\$200	\$200
19.1	Contiguity, Single Parcel	Owner or Lender	\$200	\$200
19.2	Contiguity - Specified Parcels	Owner or Lender	\$200	\$200
20	First Loss, Multiple Parcel Transactions	Lender	N/A	\$200
22	Location	Owner or Lender	\$200	\$200
22.1	Location and Map	Owner or Lender	\$200	\$200
23	Co-Insurance, Single Policy	Owner or Lender	\$200	\$200
23.1	Co-Insurance - Multiple Policies	Owner or Lender		
24	Doing Business	Lender	\$200	\$200
25	Same as Survey	Owner or Lender	\$200	\$200
25.1	Same as Portion of Survey	Owner or Lender	\$200	\$200
26	Subdivision	Owner or Lender	\$200	\$200
27	Usury	Lender	N/A	\$200
28	Easement - Damage or Enforced Removal	Owner or Lender	\$200	\$200
28.1	Encroachments - Boundaries and Easements	Owner or Lender	\$200	\$200

28.2	Encroachments - Boundaries and Easements - Described Improvements	Owner or Lender	\$200	\$200
28.3	Encroachments - Boundaries and Easements - Land Under Development	Owner or Lender	\$200	\$200
29	Interest Rate Swap - Direct Obligation	Lender	N/A	\$200
29.1	Interest Rate Swap - Additional Interest	Lender	N/A	\$200
29.2	Interest Rate Swap - Direct Obligation - Defined Amount	Lender	N/A	\$200
29.3	Interest Rate Swap - Additional Interest - Defined Amount	Lender	N/A	\$200
30	One to Four Family Shared Appreciation	Lender	N/A	\$200
30.1	Commercial Participation Interest	Lender	N/A	\$200
31	Severable Improvements	Lender	N/A	\$200
32	Construction Loan - Loss of Priority	Lender	N/A	\$200
32.1	Construction Loan - Loss of Priority - Direct Payment	Lender	N/A	\$200
32.2	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender	N/A	\$200
33	Disbursement	Lender	N/A	\$200
34	Identified Risk Coverage	Owner or Lender	\$200	\$200
35	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	\$200	\$200
35.1	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	\$200	\$200
35.2	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender	\$200	\$200
35.3	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender	\$200	\$200
36	Energy Project - Leasehold/Easement - Owner's	Owner	\$200	N/A
36.1	Energy Project - Leasehold/Easement - Loan	Lender	N/A	\$200
36.2	Energy Project - Leasehold - Owner's	Owner	\$200	N/A

36.3	Energy Project - Leasehold - Loan	Lender	N/A	\$200
36.4	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	\$200	N/A
36.5	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lender	N/A	\$200
36.6	Energy Project - Encroachments	Owner or Lender	\$200	\$200
36.7	Energy Project - Fee Estate - Owner's Policy	Owner	\$200	N/A
36.8	Energy Project - Fee Estate - Loan Policy	Lender	N/A	\$200
37	Assignment of Rents or Leases	Lender	N/A	\$200
38	Mortgage Tax	Lender	N/A	\$200
39	Policy Authentication	Owner or Lender	No Charge	No Charge
40	Tax Credit - Owner's Policy	Owner	\$200	N/A
40.1	Tax Credit - Defined Amount - Owner's Policy	Owner	Standard premium for additional insurance amount Minimum \$200	N/A
41	Water - Buildings	Owner or Lender	\$200	\$200
41.1	Water - Improvements	Owner or Lender	\$200	\$200
41.2	Water - Described Improvements	Owner or Lender	\$200	\$200
41.3	Water - Land Under Development	Owner or Lender	\$200	\$200
42	Commercial Lender Group Endorsement	Lender	N/A	\$200
43	Anti-Taint	Lender	N/A	\$200
44	Insured Mortgage Recording - Loan	Lender	N/A	\$200
45	Pari Passu Mortgage - Loan Policy	Lender	N/A	\$200
46	Option	Owner or Lender	\$200	\$200

