

WEST VIRGINIA

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of West Virginia
Effective September 20, 2022



**FIRST
NATIONAL**™
TITLE INSURANCE COMPANY

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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 West Virginia. 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 Basic 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. When calculating the premium amount, the amount of insurance will be rounded up to the next \$1,000.

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.

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 calculating premium, the premium 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)

F. RISK RATE

The rates set forth herein do not include any charge made for title search, title examination, closing, or escrow services performed by the Insurer, or any of its approved attorneys or agents. Charges made for such services are in addition to the rates and charges set forth herein.

G. COMMITMENT FOR TITLE INSURANCE

The Commitment for Title Insurance (often referred to as a binder) is an offer to insure title, subject to certain exceptions and the satisfaction of requirements (including payment of a correct premium) prior to policy issuance. It is not a report of title and should never be issued as a representation of the status of title, nor relied on as such. The Company does not authorize the issuance of its policy or policies until all requirements set forth in the Commitment have been satisfied.

H. DEFINITIONS

ALTA: American Land Title Association

Basic Rate: Basic Rate for insurance set forth in Section J

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

Commercial: Any property that is not Residential

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

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

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

Multi-Unit: Property with more than four developed Commercial units

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

Parcel:

1. Property in the same tract, subdivision or section, title to which is vested in one ownership, is one Parcel, except that when the property is divided by a county line, the property in each county is considered a separate Parcel
2. Properties in the same or different tracts, subdivisions or sections, title to which is vested in separate ownerships, are separate Parcels
3. Properties in different tracts, subdivisions or sections, title to which is vested in one ownership, are separate Parcels
4. Any vacated portion of a street or alley or an easement or right-of-way not previously insured is a separate Parcel

Residential: Improved one-to-four family residential property

Scheduled Charge: The Charge for a policy pursuant to this Schedule, taking into account any surcharges, endorsement charges, or discounts

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

Vacant Land: Unimproved land

I. FORMS

American Land Title Association Forms	
FNTI Form No.	Form Name
CPL-S-WV	FNTI Form No. CPL-S-WV CPL–Single Transaction 4-2-2021
WVSFCom21	FNTI Form No. WVSFCom21 ALTA Short Form Commitment 7-1-2021
WVSFCom17	FNTI Form No. WVSFCom17 ALTA Commitment 12-1-2017 TC 4-2-2018
WVCom16	FNTI Form No. WVCom16 ALTA Commitment 8-1-2016 TC 4-2-2018
WVCom21	FNTI Form No. WVCom21 ALTA Commitment 7-1-2021
PrivacyPolicy	Privacy Policy Notice
WV1000	FNTI Form No. WV1000 ALTA Owner’s Policy 6-17-06
WV1001	FNTI Form No. WV1001 ALTA Homeowner’s Policy Revised 12-2-2013
WV1100	FNTI Form No. WV1100 ALTA Owner’s Policy 7-1-2021
WV1102	FNTI Form No. WV1102 ALTA Homeowner’s Policy 7-1-2021
WV1776	FNTI Form No. WV1776 ALTA U S Policy Form 9-28-91 Revised 12-3-2012
WV2000	FNTI Form No. WV2000 ALTA Loan Policy 6-17-06
WV2002	FNTI Form No. WV2002 ALTA Short Form Residential Loan Policy Revised 12-3-2012
WV2005	FNTI Form No. WV2005 ALTA Residential Limited Coverage Junior Loan Policy 10-18-2012
WV2006	FNTI Form No. WV2006 ALTA Short Form Residential Limited Coverage Junior Loan Policy 4-2-2013
WV2008	FNTI Form No. WV2008 ALTA Expanded Coverage Residential Loan Policy – Current Assessments 4-2-2015
WV2009	FNTI Form No. WV2009 ALTA Short Form Residential Loan Policy – Current Violations 4-2-2015
WV2011	FNTI Form No. WV2011 ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments 4-2-2015
WV2012	FNTI Form No. WV2012 ALTA Residential Limited Coverage Mortgage Modification Policy 12-01-14 TC 8-1-16
WV2013	FNTI Form No.: WV2013 ALTA Limited Pre-Foreclosure Policy 12/3/2012 (with West Virginia Modifications)
WV2100	FNTI Form No. WV2100 ALTA Loan Policy 7-2-2021
WV2108	FNTI Form No. WV2108 ALTA Expanded Coverage Residential Loan Policy – Current Assessments 7-1-2021
WV2109	FNTI Form No. WV2109 ALTA Short Form Residential Loan Policy – Current Assessments 7-1-2021
WV2111	FNTI Form No. WV2111 ALTA Short Form Expanded Coverage Residential Loan Policy – Current Assessments 7-1-2021
WV2205	FNTI Form No. WV2205 ALTA Residential Limited Coverage Junior Loan Policy (2021 v 01.00 A 04-02-2022)
WV2206	FNTI Form No. WV2206 ALTA Short Form Residential Limited Coverage Junior Loan Policy (2021 v 01.00 A 04-02-2022)
WV2212	FNTI Form No. WV2212 ALTA Residential Limited Coverage Mortgage Modification Policy (2021 v 01.00 A 04-02-2022)

First National Title Insurance Company Forms	
FNTI Form No.	Form Name
WV4009	FNTI Form No. WV4009 Master Residential Equity Loan Policy 5-1-21
WV4010	FNTI Form No. WV4010 Master Enhanced Residential Equity Loan Policy 5-1-21

J. SCHEDULE OF BASIC RATES

Owner's Policies	
Policy Liability	Rate
Up to \$125,000	\$4.00 per thousand
\$125,001 to \$500,000	Add \$3.20 per thousand
\$500,001 to \$1,000,000	Add \$2.10 per thousand
\$1,000,001 to \$5,000,000	Add \$2.00 per thousand
\$5,000,001 to \$10,000,000	Add \$1.50 per thousand
\$10,000,001 to \$20,000,000	Add \$1.00 per thousand
\$20,000,001 to \$50,000,000	Add \$0.90 per thousand
\$50,000,001 and higher	Add \$0.70 per thousand

Minimum Premium \$200

Loan Policies	
Policy Liability	Rate
Up to \$125,000	\$3.00 per thousand
\$125,001 to \$500,000	Add \$2.20 per thousand
\$500,001 to \$1,000,000	Add \$1.70 per thousand
\$1,000,001 to \$5,000,000	Add \$1.40 per thousand
\$5,000,001 to \$10,000,000	Add \$1.00 per thousand
\$10,000,001 to \$20,000,000	Add \$0.80 per thousand
\$20,000,001 to \$50,000,000	Add \$0.70 per thousand
\$50,000,001 and higher	Add \$0.55 per thousand

Minimum Premium \$200

CHAPTER 1 – OWNER’S INSURANCE

1.1 BASIC CHARGE

Refer to Schedule of Basic Rates for Owner’s Policies in Section J

1.1.1. An Owner’s Policy insuring fee simple estate will not be issued for less than the full value of the Insured’s interest in the land.

1.1.2. An Owner’s Policy insuring a leasehold estate will not be issued for less than the full value of the leasehold estate

1.2 SIMULTANEOUS OWNER’S POLICIES

1.2.1. Owner’s Policy with a Loan Policy

When an Owner’s and a Loan Policy covering identical land are issued simultaneously, the combined rate for the simultaneously issued policies shall be: the applicable rate for the liability of the Owner’s Policy plus \$150.

1.2.2. Owner’s Policy with a Leasehold Policy

When Owner’s and Leasehold Policies covering identical land are issued simultaneously, the rates for the Owner’s Policy shall be the applicable Owner’s rates. The Rate for a Simultaneously Issued Leasehold Policy shall be 30% of the Schedule of Basic Rates for Owner’s Policies. The rate on the amount of the Leasehold Policy in excess of the Owner’s Policy is the original title insurance rate for Owner’s Policy in the applicable tier(s).

Minimum Premium \$200.00

1.3 REISSUE RATE FOR OWNER’S POLICIES

Provided that the Company is notified that a prior policy has been issued and is furnished a copy of said policy or sufficient information to enable the Company to identify its prior policy; or is furnished a copy of said policy if issued by another underwriter acceptable to the Company, the new policy will be issued for 70% of the rate for original insurance if within 5 years of its issue. If otherwise applicable, the reissue rate shall apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the amount in excess shall be the rate in Schedule of Basic Rates for Owner’s Policies.

Minimum Premium \$200.00.

1.4 FOLLOWING A FORECLOSURE, TRUSTEE SALE, DEED IN LIEU, OR FORFEITURE

When the Insured under a Loan Policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such Insured or the designee for the benefit of such Insured shall be entitled to the reissue rate for an Owner's Policy up to an amount equal to the face amount of the prior Loan Policy. Any insurance required in excess of the prior Loan Policy will be provided at the Schedule of Basic Rate for Owner's Policies.

Minimum Premium \$200.00

1.5 CONVERSION OF INSURED LEASEHOLD ESTATE TO FEE TITLE ESTATE

When an Insured under a Leasehold Policy purchases the land, said Insured may be issued an Owner's Policy.

1.5.1. If Owner's Policy is issued within 10 year of Leasehold Policy issuance, the rate shall be 50% of Basic Rate for Owner's Policies up to the value of the initial Leasehold Policy.

1.5.2. If Owner's Policy is not issued within 10 years of issuance of the Leasehold Policy, the rate shall be 70% of Basic Rate for Owner's Policies up to the value of the initial Leasehold Policy.

1.5.3. If the amount of Owner's coverage exceeds the Leasehold coverage, the rates in Section 1.9.1 or Section 1.9.2 shall apply, and the amount exceed the liability of the initial Leasehold Policy shall be calculated at the Basic Rates for Owner's Policies.

1.6 UNITED STATES OF AMERICA POLICIES

When an Owner's Policy is issued to the United States of America on a form approved by the Department of Justice, the rate applicable shall be the same as the Basic title insurance rates for Owner's Policies in Section J of this manual.

CHAPTER 2 – LENDER’S INSURANCE

2.1 BASIC CHARGE

Refer to Schedule of Basic Rates for Loan Policies in Section J

2.1.1. A Mortgage Policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount in excess of the principal debt to cover interest, foreclosure costs, etc. Mortgage insurance expires with the payment, or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt

2.1.2. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction creating new liability, and if insured, carries the original mortgage rate, unless it falls within the classification of “Reissue Rates for Loan Policies”.

2.2 SIMULTANEOUS LOAN POLICY (with Concurrent Full Value Owner’s Policy)

2.2.1. When an Owner’s and a Loan Policy covering identical land are issued simultaneously, the combined rate for the simultaneously issued policies shall be the applicable rate for the liability of the Owner’s Policy, calculated using the Schedule of Basic Rates for Owner’s Policies in Section J of this manual, plus \$150 for the Simultaneous Loan Policy.

2.2.2. When the Loan Policy liability exceeds the Owner’s Policy liability the premium for the excess loan liability will be computed at The premium applicable to the excess loan liability will be computed at the Schedule of Basic Rates for Loan Policies Section J of this manual and added to the \$150 Simultaneous Loan Policy Rate.

2.3 RATE FOR REFINANCE LOAN POLICIES

The reissue rate applies to all loan policies insuring a non-purchase money mortgage up to the principal amount of the mortgage being paid off, plus the full scheduled Basic Loan Rate on any excess.

Age of Previous Loan Policy	Rate
Up to 5years	70% of Basic Loan Rates
Over 5 years	100% of Basic Loan Rates

Minimum Premium \$200.00

2.4 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

When issuing an ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy the charge shall be:

Liability Amount	Rate
Up to \$150,000	\$150
\$150,001 to \$250,000	\$250
\$250,001 and up	Add \$1 per thousand

- One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with the policy at no charge.
- The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy.

2.5 CLOSING PROTECTION LETTER FEE

This letter, which is limited to a specific transaction, when requested, provides (i) a lender secured by a mortgage of an interest in land, it's assignees, or a warehouse lender, (ii) a purchaser of an interest in land, or (iii) a lessee of an interest in land with certain protection against fraud, misapplication of funds or failure to follow written closing instructions by the Agent or Approved attorney, subject to the provisions contained therein. The Charged Rate for issuance of the letter shall be remitted in entirety to the Company. The premium shall be earned when funds or documents are deposited with the Licensed Agent and/or Approved Attorney.

2.5.1.Rate for Lender's CPL shall be \$50.00

2.5.2.Rate for Purchaser's CPL shall be \$25.00

2.5.3.Rate for Seller's CPL shall be \$25.00

CHAPTER 3 – SPECIALTY PRODUCTS

3.1 MASTER HOME EQUITY AND HE2 – HOME EQUITY 2ND GENERATION POLICIES

Both the Master Home Equity policy and the Home Equity 2nd Generation Title Insurance 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 either type of policy shall be:

- \$125 per transaction for residential home equity loans up to \$250,000
- \$200 per transaction for residential home equity loans over \$250,000 and up to \$500,000
- \$300 per transaction for residential home equity loans over \$500,000 and up to \$750,000
- \$400 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, 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 Agent 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.

CHAPTER 4 - CENTRALIZED RATES

4.1 CENTRALIZED RATES

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. Where permitted, 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 searching and 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 5 – REPORTING CODES AND INSTRUCTIONS

5.1 REPORTING TRANSACTION CODES

The section and subsection numbers of this manual are the codes to be used in reporting and calculating the premium for each transaction. Where one section refers to another for the rates, the section which most accurately describes the transaction should be used. If the premium consists of a combination of transactions (e.g. Ch. 1.1 plus 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.

5.2 COUNTY CODES

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

County	Code
Barbour	001
Berkeley	003
Boone	005
Braxton	007
Brooke	009
Cabell	011
Calhoun	013
Clay	015
Doddridge	017
Fayette	019
Gilmer	021
Grant	023
Greenbrier	025
Hampshire	027

County	Code
Hancock	029
Hardy	031
Harrison	033
Jackson	035
Jefferson	037
Kanawha	039
Lewis	041
Lincoln	043
Logan	045
McDowell	047
Marion	049
Marshall	051
Mason	053
Mercer	055

County	Code
Mineral	057
Mingo	059
Monongalia	061
Monroe	063
Morgan	065
Nicholas	067
Ohio	069
Pendleton	071
Pleasants	073
Pocahontas	075
Preston	077
Putnam	079
Raleigh	081
Randolph	083

County	Code
Ritchie	085
Roane	087
Summers	089
Taylor	091
Tucker	093
Tyler	095
Upshur	097
Wayne	099
Webster	101
Wetzel	103
Wirt	105
Wood	107
Wyoming	109

5.3 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 is located on the First National Title Insurance Company website (www.FNTI.com).

5.4 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 6 – ENDORSEMENTS

ALTA*	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
1-06	Street Assessments	Lender	N/A	Residential: \$50 Commercial: \$100
3-06 (3)	Zoning - Unimproved Land	Owner or Lender	Residential: 5%, Max. \$1,000 Commercial: 5%, Min. \$100, Max. \$1,000	Residential: 5%, Max. \$1,000 Commercial: 5%, Min. \$100, Max. \$1,000
3.1-06 (3.1)	Zoning - Completed Structure	Owner or Lender	Residential: 15%, Max. \$2,000 Commercial: 15%, Min. \$100, Max. \$1,000	Residential: 15%, Max. \$2,000 Commercial: 15%, Min. \$100, Max. \$1,000
3.2-06 (3.2)	Zoning - Land Under Development	Owner or Lender	Residential: Owner's Policy: 20% Loan Policy: 15% Commercial: Owner's Policy: 20%, Min. \$100, Max. \$5,000 Loan Policy: 15%, Min. \$100, Max. \$2,000	Residential: Owner's Policy: 20% Loan Policy: 15% Commercial: Owner's Policy: 20%, Min. \$100, Max. \$5,000 Loan Policy: 15%, Min. \$100, Max. \$2,000
3.3-06 (3.3)	Zoning - Completed Improvement - Non-Conforming Use	Owner or Lender	Residential & Commercial: 15%, Min. \$100, Max \$1,000	Residential & Commercial: 15%, Min. \$100, Max \$1,000
3.4-06 (3.4)	Zoning - No Zoning Classification	Owner or Lender	Residential & Commercial: 15%, Min. \$100, Max \$1,000	Residential & Commercial: 15%, Min. \$100, Max \$1,000
4.1-06 (4.1)	Condominium - Current Assessments	Owner or Lender	Residential: \$25 Commercial: \$100	Residential: \$25 Commercial: \$100
5.1-06	Planned Unit Development - Current Assessments	Owner or Lender	Residential: \$25 Commercial: \$100	Residential: \$25 Commercial: \$100
6-06 (6)	Variable Rate Mortgage	Lender	N/A	Residential: No Charge Commercial: \$100
6.2-06 (6.2)	Variable Rate Mortgage, Negative Amortization	Lender	N/A	Residential: \$25 Commercial: \$100
7-06	Manufactured Housing Unit	Owner or Lender	Residential: \$25 Commercial: \$100	Residential: \$25 Commercial: \$100
7.1-06 (7.1)	Manufactured Housing Conversion, Loan	Lender	N/A	Residential: \$25 Commercial: \$100
7.2-06 (7.2)	Manufactured Housing Conversion, Owner's	Owner	Residential: \$25 Commercial: \$100	N/A
8.1-06 (8.1)	Environmental Protection Lien	Lender	N/A	Residential: \$25 Commercial: 10%, Min. \$100
8.2-06	Environmental Protection Lien	Owner or Lender	Residential & Commercial: 10%, Min. \$100	Residential & Commercial: 10%, Min. \$100

ALTA*	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
9-06	Restrictions, Encroachments, Minerals – Loan Policy	Lender	N/A	Residential: \$25 Commercial: 10%, Min. \$100
9.1-06	Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy	Owner	Residential & Commercial: 5%, Min. \$100	N/A
9.2-06	Covenants, Conditions and Restrictions -	Owner	Residential & Commercial: 15%, Min. \$100	N/A
9.3-06	Covenants, Conditions and Restrictions - Loan Policy	Lender	N/A	Residential: \$25 Commercial: 10%, \$100 Min., \$2,000 Max.
9.6-06	Private Rights - Loan	Lender	N/A	Residential & Commercial: 10%, Min. \$100
9.6.1-06	Private Rights - Current Assessments - Loan Policy	Lender	N/A	Residential & Commercial: 10%, Min. \$100
9.7-06	Restrictions, Encroachments, Minerals -	Lender	N/A	Residential & Commercial: 20%, Min. \$500, Max. \$2,000
9.8-06	Covenants Conditions and Restrictions -	Owner	Residential: 20%, Min. \$500 Commercial: 20%, Min. \$500, Max. \$5,000	N/A
9.9-06	Private Rights - Owner's Policy	Owner	Residential & Commercial: 10%, Min. \$500	N/A
9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan	Lender	N/A	Residential: \$25 Commercial: 10%, Min. \$100
10-06 (10)	Assignment	Lender	N/A	Residential: No charge if issued within 6 months of date of policy, \$25 if issued after 6 months Commercial: \$100
10.1-06 (10.1)	Assignment and Date Down	Lender	N/A	Residential & Commercial: 10%, Min. \$100
11-06 (11)	Mortgage Modification	Lender	N/A	Residential: 20%, Min. \$200; Add \$100 for Construction Loans Commercial: 20%, Min. \$200; Add \$100 for Construction Loans
11.1-06 (11.1)	Mortgage Modification with Subordination	Lender	N/A	Residential & Commercial: 20%, Min. \$100

ALTA*	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
11.2-06 (11.2)	Mortgage Modification with Additional Amount of Insurance	Lender	N/A	Residential & Commercial: \$100, plus 20% of the Scheduled Rate for the current balance of the loan, plus 100% of the Scheduled Rate for the additional liability. Add \$100 for Construction Loans
12-06 (12)	Aggregation - Loan	Lender	N/A	Residential: \$50 Commercial: \$100
12.1-06 (12.1)	Aggregation - State Limits - Loan	Lender	N/A	Residential: \$50 Commercial: \$100
13-06	Leasehold - Owner	Owner	Residential & Commercial: No Charge	N/A
13.1-06	Leasehold - Loan	Lender	N/A	Residential & Commercial: No Charge
14-06 (14)	Future Advance - Priority	Lender	N/A	Residential: \$20 Commercial: \$100
14.1-06 (14.1)	Future Advance - Knowledge	Lender	N/A	Residential: \$20 Commercial: \$100
14.2-06 (14.2)	Future Advance - Letter of Credit	Lender	N/A	Residential: \$20 Commercial: \$100
14.3-06 (14.3)	Future Advance - Reverse Mortgage	Lender	N/A	Residential: \$20 Commercial: \$100
15-06	Nonimputation - Full Equity Transfer	Owner	Residential & Commercial: 20%	N/A
15.1-06	Nonimputation - Additional Insured	Owner	Residential & Commercial: 20%	N/A
15.2-06	Nonimputation - Partial Equity Transfer	Owner	Residential & Commercial: 20%	N/A
16-06	Mezzanine Financing	Owner	Residential & Commercial: \$500	N/A
17-06	Access and Entry	Owner or Lender	Residential & Commercial: Std: 10%, Max. \$500; Ext: \$100	Residential & Commercial: Std: 10%, Max. \$500; Ext: \$100
17.1-06	Indirect Access and Entry	Owner or Lender	Residential & Commercial: Std: 10%, Max. \$500; Ext: \$100	Residential & Commercial: Std: 10%, Max. \$500; Ext: \$100
17.2-06	Utility Access	Owner or Lender	Residential & Commercial: 10%, Max. \$2,000	Residential & Commercial: 10%, Max. \$2,000
18-06	Single Tax Parcel	Owner or Lender	Residential: \$25 Commercial: \$100	Residential: \$25 Commercial: \$100
18.1-06	Multiple Tax Parcel - Easements	Owner or Lender	Residential: \$25 Commercial: \$100	Residential: \$25 Commercial: \$100

ALTA*	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
18.2-06	Multiple Tax Parcel	Owner or Lender	Residential: \$25 Commercial: \$100	Residential: \$25 Commercial: \$100
18.3-06	Single Tax Parcel and ID	Owner or Lender	Residential: \$25 Commercial: \$100	Residential: \$25 Commercial: \$100
19-06	Contiguity, Multiple Parcels	Owner or Lender	Residential: 10%, Max. \$2,000	Residential: 10%, Max. \$2,000
			Commercial: Std: 10%, Max. \$350; Ext: \$100	Commercial: Std: 10%, Max. \$350; Ext: \$100
19.1-06	Contiguity, Single Parcel	Owner or Lender	Residential & Commercial: Std: 10%, Max. \$350; Ext: \$100	Residential & Commercial: Std: 10%, Max. \$350; Ext: \$100
19.2-06	Contiguity - Specified Parcels	Owner or Lender	Residential & Commercial: Std: 10%, Max. \$350; Ext: \$100	Residential & Commercial: Std: 10%, Max. \$350; Ext: \$100
20-06	First Loss, Multiple Parcel Transactions	Lender	N/A	Residential & Commercial: 5%, Min. \$100, Max. \$200
22-06	Location	Owner or Lender	Residential: \$10 Commercial: \$100	Residential: \$10 Commercial: \$100
22.1-06	Location and Map	Owner or Lender	Residential: \$10 Commercial: \$100	Residential: \$10 Commercial: \$100
23-06	Co-Insurance, Single Policy	Owner or Lender	Residential & Commercial: No Charge	Residential & Commercial: No Charge
23.1-06	Co-Insurance - Multiple Policies	Owner or Lender	Residential & Commercial: No Charge	Residential & Commercial: No Charge
24-06	Doing Business	Lender	N/A	Residential & Commercial: \$100
25-06	Same as Survey	Owner or Lender	Residential & Commercial: Std: 10%, Max. \$200; Ext: \$100	Residential & Commercial: Std: 10%, Max. \$200; Ext: \$100
25.1-06	Same as Portion of Survey	Owner or Lender	Residential & Commercial: Std: 10%, Max. \$200; Ext: \$100	Residential & Commercial: Std: 10%, Max. \$200; Ext: \$100
26-06 (26)	Subdivision	Owner or Lender	Residential & Commercial: 10%, Min. \$100, Max. \$500	Residential & Commercial: 10%, Min. \$100, Max. \$500
27-06 (27)	Usury	Lender	N/A	Residential: Commercial:
28-06	Easement - Damage or Enforced Removal	Owner or Lender	Residential & Commercial: \$100	Residential & Commercial: \$100
28.1-06 (28.1)	Encroachments - Boundaries and Easements	Owner or Lender	Residential: 10% Commercial: 10%, Min. \$100	Residential: 10% Commercial: 10%, Min. \$100
28.2-06	Encroachments - Boundaries and Easements - Described Improvements	Owner or Lender	Residential: 10% Commercial: 10%, Min. \$100	Residential: 10% Commercial: 10%, Min. \$100

ALTA*	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
28.3-06	Encroachments - Boundaries and Easements - Land Under Development	Owner or Lender	Residential: Owner's Policy: 20% Loan Policy: 15% Commercial: Owner's Policy: 20%, Min. \$100, Max. \$5,000 Loan Policy: 15%, Min. \$100, Max. \$2,000	Residential: Owner's Policy: 20% Loan Policy: 15% Commercial: Owner's Policy: 20%, Min. \$100, Max. \$5,000 Loan Policy: 15%, Min. \$100, Max. \$2,000
29-06	Interest Rate Swap - Direct Obligation	Lender	N/A	Residential & Commercial: 5%, Min. \$100, Max. \$500
29.1-06	Interest Rate Swap - Additional Interest	Lender	N/A	Residential & Commercial: 5%, Min. \$100, Max. \$500
29.2-06	Interest Rate Swap - Direct Obligation - Defined Amount	Lender	N/A	Residential & Commercial: 5%, Min. \$100, Max. \$500 plus Scheduled Rate for additional liability
29.3-06	Interest Rate Swap - Additional Interest - Defined Amount	Lender	N/A	Residential & Commercial: 5%, Min. \$100, Max. \$500 plus Scheduled Rate for additional liability
30-06 (30)	One to Four Family Shared Appreciation	Lender	N/A	Residential & Commercial: \$100
30.1-06 (30.1)	Commercial Participation Interest	Lender	N/A	Residential & Commercial: \$500
31-06	Severable Improvements	Lender	N/A	Residential & Commercial: \$500
32-06 (32)	Construction Loan - Loss of Priority	Lender	N/A	Residential & Commercial: \$100
32.1-06 (32.1)	Construction Loan - Loss of Priority - Direct Payment	Lender	N/A	Residential & Commercial: \$100
32.2-06 (32.2)	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender	N/A	Residential & Commercial: \$100
33-06	Disbursement	Lender	N/A	Residential & Commercial: \$200
34-06	Identified Risk Coverage	Owner or Lender	Residential & Commercial: Pricing shall be commensurate with risk assumed and issuance must be authorized in advance in accordance with Company underwriting requirements	Residential & Commercial: Pricing shall be commensurate with risk assumed and issuance must be authorized in advance in accordance with Company underwriting requirements
34.1	Identified Exception and Identified Risk Coverage	Owner or Lender	Residential & Commercial: Pricing shall be commensurate with risk assumed and issuance must be authorized in advance in accordance with Company underwriting requirements	Residential & Commercial: Pricing shall be commensurate with risk assumed and issuance must be authorized in advance in accordance with Company underwriting requirements

ALTA*	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
35-06	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	Residential: 10%, Min. \$30 Commercial: 10%, Min. \$100, Max. \$1,500	Residential: 10%, Min. \$30 Commercial: 10%, Min. \$100, Max. \$1,500
35.1-06	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	Residential: 15%, Min. \$30 Commercial: 15%, Min. \$100/ Max. \$2,000	Residential: 15%, Min. \$30 Commercial: 15%, Min. \$100/ Max. \$2,000
35.2-06	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender	Residential: 10%, Min. \$100, Max. \$1,000 Commercial: 10%, Min. \$100, Max. \$2,000	Residential: 10%, Min. \$100, Max. \$1,000 Commercial: 10%, Min. \$100, Max. \$2,000
35.3-06	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender	Residential: Owner's Policy: 20% Loan Policy: 15% Commercial: Owner's Policy: 20%, Max. \$5,000 Loan Policy: 15%, Max. \$2,000	Residential: Owner's Policy: 20% Loan Policy: 15% Commercial: Owner's Policy: 20%, Max. \$5,000 Loan Policy: 15%, Max. \$2,000
36-06	Energy Project - Leasehold/Easement - Owner's	Owner	Residential & Commercial: 15%	N/A
36.1-06	Energy Project - Leasehold/Easement - Loan	Lender	N/A	Residential & Commercial: 10%
36.2-06	Energy Project - Leasehold - Owner's	Owner	Residential & Commercial: 15%	N/A
36.3-06	Energy Project - Leasehold - Loan	Lender	N/A	Residential & Commercial: 10%
36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	Residential & Commercial: 20%	N/A
36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lender	N/A	Residential & Commercial: 10%
36.6-06	Energy Project - Encroachments	Owner or Lender	Residential & Commercial: 10%	Residential & Commercial: 10%
36.7-06	Energy Project - Fee Estate - Owner's Policy	Owner	Residential & Commercial: 10%	N/A
36.8-06	Energy Project - Fee Estate - Loan Policy	Lender	N/A	Residential & Commercial: 10%
37-06	Assignment of Rents or Leases	Lender	N/A	Residential & Commercial: 10%
38-06	Mortgage Tax	Lender	N/A	Residential & Commercial: 10%
39-06	Policy Authentication	Owner or Lender	Residential & Commercial: No Charge	Residential & Commercial: No Charge
40-06	Tax Credit - Owner's Policy	Owner	Residential & Commercial: 10%	N/A

ALTA*	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
40.1-06	Tax Credit - Defined Amount - Owner's Policy	Owner	Residential & Commercial: 10%	N/A
41-06	Water - Buildings	Owner or Lender	Residential & Commercial: 10%, Min. \$100, Max. \$500	Residential & Commercial: 10%, Min. \$100, Max. \$500
41.1-06	Water - Improvements	Owner or Lender	Residential & Commercial: 10%, Min. \$100, Max. \$1,000	Residential & Commercial: 10%, Min. \$100, Max. \$1,000
41.2-06	Water - Described Improvements	Owner or Lender	Residential & Commercial: 10%, Min. \$100, Max. \$1,000	Residential & Commercial: 10%, Min. \$100, Max. \$1,000
41.3-06	Water - Land Under Development	Owner or Lender	Residential: Owner's Policy: 20%, Min. \$100 Loan Policy: 15%, Min. \$100 Commercial: Owner's Policy: 20%, Min. \$100, Max. \$5,000 Loan Policy: 15%, Min. \$100, Max. \$2,000	Residential: Owner's Policy: 20%, Min. \$100 Loan Policy: 15%, Min. \$100 Commercial: Owner's Policy: 20%, Min. \$100, Max. \$5,000 Loan Policy: 15%, Min. \$100,
42-06	Commercial Lender Group Endorsement	Lender	N/A	Residential & Commercial: 10%, Min. \$100, Max. \$1,000
43-06	Anti-Taint	Lender	N/A	Residential: 10%, Min. \$100, Max. \$1,000 Commercial: 5%, Min. \$100, Max. \$1,000
44-06	Insured Mortgage Recording - Loan	Lender	N/A	Residential & Commercial: \$100
45-06	Pari Passu Mortgage - Loan Policy	Lender	N/A	Residential & Commercial: 5%, Min. \$100, Max. \$1,000
46-06	Option	Owner or Lender	Residential: Commercial:	Residential & Commercial: 10%, Min. \$100, Max. \$1,000
47-06	Operative Law - Owners Policy	Owner	N/C	N/A
47.1-06	Operative Law – Loan Policy	Lender	N/A	N/C
47.2-06	Operative Law – Homeowner's Policy	Owner	N/C	N/A
47.3-06	Operative Law – Expanded Coverage Loan Policy	Lender	N/A	N/C
48	Tribal Waivers and Consents	Owner or Lender	\$100	\$100
JR1	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Supplemental Coverage	Lender	N/A	Residential & Commercial: \$25 if issued within 6 months of the date of policy; \$50 if issued after 6 months

ALTA*	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
JR2	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Future Advance, Revolving Credit/Variable Rate	Lender	N/A	Residential & Commercial: \$20
LPFDD	ALTA Limited Pre-Foreclosure Date-Down 12-3-2012	Lender	N/A	\$25

FNTI	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
FNTI 207	FNTI Form No. 207 Multi-Purpose Endorsement	Owner or Lender	Min. \$50	Min. \$50
FNTI 208	FNTI Form No. 208 Solar Endorsement	Owner or Lender	\$50	\$50