



NORTH AMERICAN TITLE INSURANCE COMPANY

SCHEDULE OF RATES

**FILED WITH THE INSURANCE COMMISSIONER OF
THE STATE OF WASHINGTON**

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SECTION 1

Definitions

The following defined terms shall have the meaning set forth below when used in this Rate Manual:

- a. **ALTA/CLTA** – Reference to entities and forms of the American Land Title Association and the California Land Title Association.
- b. **Assured**- Party protected under terms of a Guarantee, hereinafter defined.
- c. **Commercial** - Any property that is not Residential, hereinafter defined.
- d. **Company** - North American Title Insurance Company, a California corporation.
- e. **Expanded Loan Policy** - The ALTA Expanded Coverage Residential Loan Policy.
- f. **Expanded Owner's Policy** - The ALTA Homeowner's Policy of Title Insurance.
- g. **Expanded Coverage Premium Differential** - The premium differential for an Expanded Owner's Policy or Expanded Loan Policy set forth in Section 20(a) or (b), as applicable.
- h. **Extended Coverage** - Coverage without one or more Standard Exceptions.
- i. **Extended Coverage Premium Differential** - The premium differential for Extended Coverage set forth in Paragraph b of Section 6.
- j. **Fair Market Value** - The sale price, or where no sale is involved, the Fair Market Value will be determined based on available information, including, but not limited to, tax assessor's value, appraisal, broker' opinion of value, but in no event will be less than the total amount of all encumbrances of record on the subject property.
- k. **General Schedule Rate** - See Section 4 herein.
- l. **Guarantee** – a title insurance policy in which one or more specific assurances are provided to the named Assured.
- m. **Land** – Real property and affixed improvements as is defined in the ALTA Owner's Policy.
- n. **Loan Policy** - A title insurance policy insuring a lender or assignee of a lender.
- o. **Mortgage** – A legal document by which the titleholder of real property transfers to a lender a lien upon real estate to secure the repayment of a debt, evidenced by a note; this definition shall also include a deed of trust or other real property security transfer.
- p. **Owner's Policy** - A policy of title insurance insuring an owner, purchaser, or lessee.
- q. **Preliminary Commitment, Report or Binder** - An offer to issue a title insurance policy subject to its exceptions, exclusions, conditions and stipulations, and any other matters which may be incorporated by reference. A preliminary commitment, report or binder is neither an abstract of title nor is it a representation of the condition of title.
- r. **Rate Schedule** – This North American Title Insurance Company Schedule of Rates filed with the Insurance Commissioner of the State of Washington in accordance with Section 48.29.140, Revised Code of Washington; with an effective date of July 1, 2016.
- s. **Residential** – One-to-four family improved residential property.
- t. **Standard Coverage** – Title insurance coverage with Standard Exceptions, hereinafter defined.

- u. **Standard Exceptions** - The exceptions to coverage identified as General or Standard Exceptions in Schedule B of the preliminary commitment to insure.

SECTION 2

Amount of Insurance

A. Owner's Policy

Unless otherwise provided herein, an Owner's Policy shall be issued in an amount at least equal to the Fair Market Value of the estate insured, without deduction of encumbrances, provided that insurance in a greater amount to cover the value of proposed improvements or an anticipated increase in land value may be issued as agreed upon in writing by the applicant and the Company.

B. Loan Policy

A Loan Policy shall be issued in an amount at least equal to the original principal balance of the loan. Notwithstanding the foregoing, a policy may be issued to the assignee of a mortgage in an amount not less than the balance due upon the indebtedness, and if the assignment is made as collateral, the policy may be issued in an amount not less than the original principal balance of the collateral loan.

A Loan Policy may be issued in an amount greater than the original principal balance of the loan to cover interest, fees, penalties and other costs, but such additional amount shall not exceed ten percent (10%) of the original principal balance of the loan.

SECTION 3

Application of Rates

A. General Schedule Rate Applicable To All Coverages

The General Schedule Rate, subject only to additional premium or modifications as provided in this Rate Schedule, shall be applicable in issuing preliminary commitments and policies of title insurance, except as otherwise specifically provided. A preliminary commitment or report may be issued prior to issuance of a title insurance policy covering any such estate.

B. Computation of Percentages

Where rates are computed as a percentage of the General Schedule Rate and the computed rate is not a multiple of \$1.00, the computed charge shall be rounded up to the next \$1.00.

C. Rate Reduction

If a specific Rate Reduction applies to a transaction, the transaction shall be rated as if no Rate Reduction applied. The Rate Reduction shall then apply to the resulting charge. For example, if a charge is calculated at 80% of the General Standard Rate, the applicable Rate Reduction shall be calculated at the resulting charge. If two Rate Reductions were to apply, the reductions would be added

together and then applied against the applicable General Standard Rate charge.

D. Computation of Rates for Increased Liability

The charge for an increase in the amount of insurance provided in the initial policy 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 ultimate amount of insurance issued at the appropriate rate for the type on insurance involved.

SECTION 4
General Schedule Rate

The General Schedule Rate shall be the rate set forth in Appendix A based on the county where the property is located. This rate shall apply to Residential property and to Commercial property having a Fair Market Value less than \$1,000,000. Commercial Property, with a Fair Market Value of \$1,000,000 or more, is subject to Section 13 below.

SECTION 5
Specially Rated Risks

The rate for the risks listed below shall be specially rated as provided in this Section 5 except as to additional coverages provided under policy endorsements.

A. Extended Coverage

Except as otherwise noted in this Schedule, when an Owner's Policy or a Loan Policy provides Extended Coverage, a premium differential (the "Extended Coverage Premium Differential") shall be added to the charge for the policy as determined by the other provisions of this Rate Schedule, as follows:

1. Owner's Policy: 35% of the General Schedule Rate.
2. Loan Policy: 35% of the General Schedule Rate, provided that if the Loan Policy is issued concurrently with an Owner's Policy, subject to the Extended Coverage Premium Differential, in Paragraph 1 above, the Premium Differential in this Paragraph 2 shall not apply.

B. Special Exceptions Coverage

Coverage against loss or damage arising from special exceptions may only be provided by endorsement at the sole discretion of the Company. Charges for any such endorsement shall be made according to Section 16 of this Rate Manual. The applicable endorsements are the ALTA 34-06 Identified Risk Coverage and the CLTA 110.1 Deletion of Item from Policy.

C. Insurance of Oil, Gas or other Mineral Interests

The amount of insurance for a policy insuring the ownership of a gas, oil or other mineral interest shall be an amount agreed upon in writing between the Insured and the Company. The charge for a policy insuring ownership of or a lien upon, such interest shall be 400% of the General Schedule Rate applicable to the amount of insurance, with a minimum charge of \$1,000.

SECTION 6
Concurrent/Simultaneous Issue

For purposes of this Section 6:

- A. "Flat Base Rate" has the meaning set forth below and shall be \$250.00, all counties, all residential transactions; and for commercial transactions, up to a cap of \$1,000,000 of liability, subject to subsection G, below.
- B. "Additional Amount" shall mean the difference between:
 - a. The General Schedule Rate for the aggregate liability of the Loan Policy or Loan Policies and
 - b. The General Schedule Rate for the liability of the Owner's Policy.
- C. When a Loan Policy is issued concurrently with an Owner's Policy, the Owner's Policy is rated as provided under the other provisions of this Rate Schedule, and the Loan Policy is rated as shown in charts set forth below. In the case of multiple Loan Policies, the first Loan Policy is rated as provided in the charts below and, each additional Loan Policy, is rated at the Flat Base Rate. The Extended Coverage Premium Differential, where applicable, is calculated and added based on the aggregate liability of the Extended Coverage Loan Policies.
- D. When the aggregate liability under the Expanded Loan Policy or Loan Policies is more than the liability under the Owner's Policy, the charge is:

Loan Policy 1	Owner's Policy	Rate for First Loan Policy
Standard Coverage	Standard Coverage or Expanded Owner's Policy	The sum of (i) the Flat Base Rate and (ii) the Additional Amount
Extended Coverage or Expanded Loan Policy	Standard Coverage or Expanded Owner's Policy	The sum of (i) the Flat Base Rate, (ii) the Additional Amount, plus (iii) the Extended Coverage Premium Differential
Standard Coverage	Expanded Coverage	The sum of (i) the Flat Base Rate and (ii) the Additional Amount
Extended Coverage or Expanded Loan Policy	Expanded Coverage	The sum of (i) the Flat Base Rate, (ii) the Additional Amount, plus (iii) the Extended Coverage Premium Differential on the Additional Amount.

- E. When the aggregate liability under the Expanded Loan Policy or Loan Policies is less than or equal to the liability under the Owner's Policy, the charge is:

Loan Policy 1	Owner's Policy	Rate for First Loan Policy
Standard Coverage	Standard Coverage or Expanded Owner's Policy	The Flat Base Rate
Extended Coverage or Expanded Loan Policy	Standard Coverage or Expanded Owner's Policy	The sum of (i) the Flat Base Rate and (ii) the Extended Coverage Premium Differential

Standard Coverage	Extended Coverage	The Flat Base Rate
Extended Coverage or Expanded Loan Policy	Extended Coverage	The Flat Base Rate

- F. For a refinance transaction with two Loan Policies and no Owner's Policy, the first Loan Policy is rated as provided under this Rate Schedule based on the aggregate liability under the two Loan Policies, and the second Loan Policy is rated at the Flat Base Rate.
- G. When the aggregate liability under all simultaneously issued policies for commercial and industrial property exceeds \$1,000,000 an additional \$340 shall be added to the Flat Base Rate for each policy.

SECTION 7

Mortgage Reorganization and/or Junior Mortgage Rate

When a Loan Policy has been issued previously by any title insurer insuring the lien of one or more mortgage(s) which appear as an exception(s) in Schedule B and a new mortgage is granted on the sale property which either pays off or is a superior lien due to the subordination of the prior mortgage, the charge for the Loan policy shall be as follows:

- A. 45% of the General Schedule Rate - Chelan, Douglas, Jefferson, King, Kitsap, Mason, Pierce, San Juan, Snohomish and Yakima counties;
- B. 50% of the General Schedule Rate in all other Washington counties.

This rate does not apply to Loan Policies rated under Section 7 on a Residential refinance transaction. The Extended Coverage Premium Differential does not apply to Loan Policies rated under this Section 7.

SECTION 8

Short Term Rate

If an order for title insurance is placed within five (5) years following the effective date of a prior Owner's Policy issued in conjunction with a recorded deed to a bona fide purchaser for value on the same property, the charge will be 75% of the General Schedule Rate, with a minimum charge of \$300. This short term rate shall not be applicable as an additional reduction in premium except as specifically provided to the contrary in other sections of this Rate Schedule.

SECTION 9

Residential/Homeowner's Rate

Provided that title insurance has previously been issued on the property to be insured, the charge for a standard coverage owner's or purchaser's policy to insure the buyer of a one-to-four family residence or condominium unit shall be rated at 75% of the General Schedule Rate in Chelan, Douglas, Jefferson, King, Kitsap, Mason, Pierce, San Juan, Snohomish and Yakima counties and 70% in all other Washington counties. An additional charge of 10% of the resulting charge shall be added if an Expanded Owner's Policy is to be issued. This Rate may only be combined with the Combination Rate.

SECTION 10 Combination Rate

When the Company through its duly appointed agent pays the monetary liens encumbering title to the property being insured, the charge for an Owner's Policy of title insurance shall be reduced by five percent (5%) from the otherwise applicable charge. This rate reduction shall be applied only after calculation of the charges otherwise applicable to the policy. The rate reduction shall not be duplicative. It may apply to the charge for an Owner's Policy but not to the charge for a Loan Policy issued simultaneously therewith. Such rate reduction shall not be applied to a Loan Policy issued in connection with a refinance transaction rated under Section 7. This rate may be combined with either the Short Term Rate in Section 8 or the Residential/Homeowner's Rate in Section 9, but not both.

SECTION 11 Multiple Coverages/Subdivider Rate

- A. Raw Land. Owner's Policies insuring the sale of land that has not been developed in any manner and is zoned as residential, multi-family or mixed use ("Raw Land") from a builder or developer (a "Subdivider") to another Subdivider shall be rated at 40% of the General Schedule Rate. Loan Policies insuring the lien of a mortgage financing only the acquisition cost of Raw Land by a Subdivider from another Subdivider, with the expressed intent of dividing the Raw Land into parcels for sale or lease, shall be rated at 40% of the General Schedule Rate.
- B. Horizontal Construction. Owner's Policies insuring the sale of land zoned as residential, multi-family or mixed use property from a Subdivider who has already sub-divided the land into multiple parcels and/or prepared the land for construction of new improvements by performing work such as excavation, grading or installation of infrastructure shall be rated at 40% of the General Schedule Rate.
- C. Construction Loans (Commercial and Residential). A Loan Policy insuring the lien of a mortgage to finance new construction on Residential or Commercial land shall be rated at 35% of the General Schedule Rate provided that the loan proceeds include proceeds dedicated toward construction costs.
- D. Sale Outs. Owner's Policies insuring the sale or lease of new Residential or condominium units following completion of construction shall be rated at 30% of

the General Schedule Rate.

- E. Extended Coverage. When an Extended Coverage Owner's Policy or an Homeowner's Policy is issued under this Section 11, the added Extended Coverage Premium Differential or the added Homeowner's Premium Differential, as applicable, shall apply, but the neither the Extended Coverage Premium Differential nor the Homeowner's Premium Differential shall apply to Loan Policies issued under this Section 11. The minimum charge for a policy issued under this Section shall be \$200.

SECTION 12
Commercial Rate

The rates set forth in this Section 13 apply to commercial and industrial parcels with a minimum Fair Market Value of \$1,000,000 and do not apply to Residential property, except as set forth in Paragraph F below. The premium differentials under Section 6 do not apply to policies rated under this Section 13.

- A. The rates set forth in this Paragraph A (the "General Schedule Commercial Rate") apply to Owner's Policies with Standard Coverage and to Loan Policies with Extended Coverage, subject to applicable modifications in this Section 13:

Amount of Insurance	Charge
\$1,000,000	\$2,300
For each \$1,000 or fraction thereof above \$1,000,001 - \$5,000,000	Add \$1.35 per \$1,000
For each \$1,000 or fraction thereof above \$5,000,001 - \$10,000,000	Add \$1.00 per \$1,000
For each \$1,000 or fraction thereof above \$10,000,001 - \$50,000,000	Add \$.60 per \$1,000
For each \$1,000 or fraction thereof above \$50,000,001 - \$100,000,000	Add \$.55 per \$1,000
For each \$1,000 or fraction thereof above \$100,000,000	Add \$.50 per \$1,000

- B. For Owner's Policies with Extended Coverage, the charge is the General Schedule Commercial Rate, plus an additional 35% of that amount.
- C. For Loan Policies with Extended Coverage, the charge is the General Schedule Commercial Rate, plus an additional \$.05 per \$1,000 or fraction thereof in excess of \$10,000,000.
- D. For policies subject to this Section 12, a reference to a percentage of the

General Schedule Rate in other sections of this Rate Schedule shall be the stated percentage of the General Schedule Commercial Rate.

- E. If a policy of title insurance has been issued by any title insurer and an order for title insurance on the same property is placed within five years of the date of the prior policy, the charge shall be 75% of the General Schedule Commercial Rate.
- F. The charge for an Owner's Policy insuring the sale or lease of new Residential or condominium units following completion of construction shall be 30% of the General Schedule Rate. The charge for an Owner's Policy insuring the sale or lease of any other property following completion of construction shall be 30% of the General Schedule Rate.
- G. In computing charges under this Section 12, the amount insured on all the land in the particular transaction, including those parcels insured by another title insurer, shall be aggregated.
- H. In the event the property to be insured is multi-family, consisting of five or more units, the premium will be computed at 35% of the General Schedule Commercial Rate for standard owner's coverage and 40% of the General Schedule Commercial Rate for an extended coverage loan policy to insure a refinance of a prior encumbrance.
- I. If a separate Loan Policy is requested concurrently with the issuance of the binder and in an amount not in excess of the binder amount, an additional premium shall be charged at the rate applicable to the type of insurance issued under Sections 6 and 7.

This Section 12 does not apply to policies issued and priced under the provisions of Section 11 of this Rate Schedule, Multiple Coverages/Subdivider Rate.

SECTION 13

Standard Coverage Equity Loan Policy

When a Lender extends an equity loan, refinance, secured by the Residential property of the borrower, the charge for issuance of a Standard Coverage Equity Loan Policy will be a flat rate premium based on the original principal balance of the loan as follows:

All Washington Counties:

Liability	Premium
0.00 to \$60,000	\$ 90
\$60,001 to \$80,000	\$115
\$80,001 to \$100,000	\$140
\$100,001 to \$125,000	\$165
\$125,001 to \$150,000	\$190
\$150,001 to \$175,000	\$215
\$175,001 to \$200,000	\$240
\$200,001 to \$250,000	\$265
\$250,001 to \$300,000	\$290
\$300,001 to \$350,000	\$315
\$350,001 to \$400,000	\$340
\$400,001 to \$450,000	\$365
\$450,001 to \$500,000	\$390

SECTION 14
Policy Endorsements

The charges contained in this Section 14 correspond to the coverage provided within each endorsement. In the case where the charge is shown as a percentage, the percentage shall be calculated at the General Schedule Rate applicable to the amount of insurance.

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 1-06	Street Assessments	Not applicable	\$150	\$150	No
ALTA 3-06	Zoning and Unimproved Land	10%, minimum \$100	10%, minimum \$100	10%, minimum \$100	Yes
ALTA 3.1-06	Zoning - Completed Structure	10%, minimum \$100	10%, minimum \$100	10%, minimum \$100	Yes
ALTA 3.2-06	Zoning - Land Under Development	20%, minimum \$150	20%, minimum \$150	20%, minimum \$150	Yes
ALTA 4-06	Condominium	No charge	No charge	No charge	No
ALTA 4.1-06	Condominium	No charge	No charge	No charge	No
ALTA 5-06	Planned Unit Development	No charge	No charge	No charge	No

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 5.1-06	Planned Unit Development	No charge	No charge	No charge	No
ALTA 6-06	Variable Rate Mortgage	Not applicable	No charge	No charge	No
ALTA 6.1	Renegotiable Rate Variable Rate Mortgage - Negative	No charge	No charge	No charge	No
ALTA 6.1	Renegotiable Rate Variable Rate Mortgage - Negative	No charge	No charge	No charge	No
ALTA 6.2-06	Amortization	No charge	No charge	No charge	No
ALTA 7-06	Manufactured Housing Unit	No charge	No charge	No charge	No
ALTA 7.1-06	Manufactured Housing Unit - Conversion - Loan	No charge	No charge	No charge	No
ALTA 7.1-06	Manufactured Housing Unit - Conversion - Loan	No charge	No charge	No charge	No
ALTA 7.2-06	Manufactured Housing Unit – Conversion/Owner	\$50	Not applicable	Not applicable	No
ALTA 8.1-06	Environmental Protection Lien	Not applicable	No charge	Not applicable	No
ALTA 8.2-06	Commercial Environmental Protection Lien	10%, maximum \$1,000	10%, maximum \$1,000	10%, maximum \$1,000	No

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 9-06	Restrictions, Encroachments, Minerals - Loan Policy	15%, minimum \$150, maximum \$1000	No charge	No charge	Yes
ALTA 9.1-06	Covenants, Conditions, Restrictions - Unimproved Land - Owner's Policy	15%, minimum \$150, maximum \$1,000	Not applicable	Not applicable	Yes
ALTA 9.2-06	Covenants, Conditions and Restrictions - Owner's Policy - Improved Land	15%, minimum \$250, maximum \$1,500	Not applicable	Not applicable	Yes
ALTA 9.3-06	Covenants, Conditions, Restrictions- Loan Policy	Not applicable	No charge	No charge	Yes
ALTA 9.6-06	Private Rights - Loan Policy	Not applicable	No charge	No charge	Yes
ALTA 9.6.1-06	Private Rights - Current Assessments	Not applicable	No charge	No charge	Yes
ALTA 9.7-06	Restrictions, Encroachments, Minerals- Land Under Development - Loan Policy	Not applicable	\$250	\$250	Yes
ALTA 9.8-06	Covenants, Conditions Restrictions - Land Under Development - Owner's Policy	15%, minimum \$250, maximum \$1,500	Not applicable	Not applicable	Yes

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 9.9-06	Private Rights - Owner's Policy	\$250	Not applicable	Not applicable	Yes
ALTA 9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Not applicable	\$250	\$250	Yes
ALTA 10-06	Assignment	Not applicable	\$50 if issued with policy, 15% (minimum \$100) based on unpaid principal balance of the loan if issued later	\$50 if issued with policy, 15% (minimum \$100) based on unpaid principal balance of the loan if issued later	No
ALTA 10.1-06	Assignment & Date Down	Not applicable	30%, minimum \$100	30%, minimum \$100	No
ALTA 11-06	Mortgage Modification	Not applicable	30%, based on unpaid balance of loan, minimum \$175	20%, based on unpaid balance of loan, minimum \$175	No
ALTA 11.1-06	Mortgage Modification with Subordination	Not applicable	30%, based on unpaid balance of loan, minimum \$175	20%, based on unpaid balance of loan, minimum \$175	No
ALTA 11.2-06	Mortgage Modification with Additional Amount of Insurance	Not applicable	30%, based on unpaid balance of loan, minimum \$175, plus GSR for additional advance amount	20%, based on unpaid balance of loan, minimum \$175, plus GSR for additional advance amount	No
ALTA 12-06	Aggregation - Loan	Not applicable	\$250	\$250	Yes

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 12.1-06	Aggregation - State Limits	Not applicable	\$250	\$250	Yes
ALTA 13-06	Leasehold - Owner's	No charge	Not applicable	Not applicable	No
ALTA 13.1-06	Leasehold - Loan	Not applicable	No charge	No charge	No
ALTA 14-06	Future Advance - Priority	Not applicable	\$50	\$50	No
ALTA 14.1-06	Future Advance - Knowledge	Not applicable	\$50	\$50	No
ALTA 14.2-06	Future Advance - Letter of Credit	Not applicable	\$50	\$50	No
ALTA 14.3-06	Future Advance - Reverse Mortgage	Not applicable	\$50	\$50	Yes
ALTA 15-06	Non-Imputation - Full Equity Transfer	10%, minimum \$100	Not applicable	Not applicable	Yes

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 15.1-06	Non-Imputation - Additional Insured	10%, minimum \$100	Not applicable	Not applicable	Yes
ALTA 15.2-06	Non-Imputation - Partial Equity Transfer	10%, minimum \$100	Not applicable	Not applicable	Yes
ALTA 16-06	Mezzanine Financing	20%, minimum \$100	Not applicable	Not applicable	Yes
ALTA 17-06	Access and Entry	\$100	\$100	\$100	No
ALTA 17.1-06	Indirect Access and Entry	15%, minimum \$150	15%, minimum \$150	15%, minimum \$150	No
ALTA 17.2-06	Utility Access	\$350	\$350	\$350	Yes
ALTA 18-06	Single Tax Parcel	\$100	\$100	\$100	No
ALTA 18.1-06	Multiple Tax Parcel	\$100	\$100	\$100	No

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 19-06	Contiguity - Multiple Parcels	20%, minimum \$100	20%, minimum \$100	20%, minimum \$100	No
ALTA 19.1-06	Contiguity - Single Parcel	20%, minimum \$100	10%, minimum \$100	10%, minimum \$100	No
ALTA 19.2-06	Contiguity - Specified Parcels	20%, minimum \$100	10%, minimum \$100	10%, minimum \$100	No
ALTA 20-06	First Loss - Multiple Parcel Transactions	Not applicable	10%	10%	Yes
ALTA 22-06	Location	\$100	No charge	No charge	No
ALTA 22.1-06	Location and Map	\$100	No charge	No charge	No
ALTA 23-06	Co-Insurance - Single Policy	No charge	No charge	No charge	Yes
ALTA 24-06	Doing Business	Not applicable	\$150	\$150	Yes

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 25-06	Same as Survey	\$150	\$150	\$150	No
ALTA 25.1-06	Same as Portion of Survey	\$150	\$150	\$150	No
ALTA 26-06	Subdivision	\$150	\$150	\$150	Yes
ALTA 27-06	Usury	Not applicable	\$150	\$150	Yes
ALTA 28-06	Easement - Damage or Enforced Removal	\$300	\$150	\$150	Yes
ALTA 28.1-06	Encroachments - Boundaries & Easements	\$300	\$150	\$150	Yes
ALTA 28.2-06	Encroachments - Boundaries & Easements - Described Improvements	\$300	\$150	\$150	No
ALTA 28.3-06	Encroachments - Boundaries Easements - Described Improvements and Land Under Development	\$300	\$300	\$300	No

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 29-06	Interest Rate Swap Endorsement - Direct Obligation	Not applicable	\$500	\$500	Yes
ALTA 29.1-06	Interest Rate Swap Endorsement - Additional Interest	Not applicable	30%, minimum \$250	30%, minimum \$250	Yes
ALTA 29.2-06	Interest Rate Swap Endorsement -Direct Obligation-Defined Amount	Not applicable	GSR applied to "Additional Amount of Insurance" specified in endorsement plus \$150	GSR applied to "Additional Amount of Insurance" specified in endorsement plus \$150	Yes
ALTA 29.3-06	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	Not applicable	GSR applied to "Additional Amount of Insurance" specified in endorsement plus \$150	GSR applied to "Additional Amount of Insurance" specified in endorsement plus \$150	Yes
ALTA 30-06	Shared Appreciation Mortgage	Not applicable	\$50	\$50	No
ALTA 30.1-06	Commercial Participation Interest	Not applicable	\$150	\$150	Yes
ALTA 31-06	Severable Improvements	5%, minimum \$250, maximum \$1,500	5%, minimum \$250, maximum \$1,500	5%, minimum \$250, maximum \$1,500	No
ALTA 32-06	Construction Loan - Loss of Priority	Not applicable	No charge	Not applicable	Yes

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 32.1-06	Construction Loan - Loss of Priority - Direct Payment	Not applicable	No charge	Not applicable	Yes
ALTA 32.2-06	Construction Loan - Loss of Priority - Insured's Direct Payment	Not applicable	No charge	Not applicable	Yes
ALTA 33-06	Disbursement	Not applicable	\$50	\$50	No
ALTA 34-06	Identified Risk Coverage - Minerals and Other Subsurface	30%, minimum \$150	30%, minimum \$150	30%, minimum \$150	Yes
ALTA 35-06	Substances - Buildings Minerals and Other Subsurface	5%, minimum \$250	\$150	\$150	Yes
ALTA 35.1-06	Minerals and other subsurface substances - Improvements	5%, minimum \$250	\$150	\$150	Yes
ALTA 35.2-06	Minerals and other subsurface substances - described improvements	5%, minimum \$250	\$150	\$150	Yes
ALTA 35.3-06	Minerals and other subsurface substances - Land Under Development	10%, minimum \$250	\$250	\$250	Yes

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 36-06	Energy Project - Leasehold/ Easement - Owner's	10%, minimum \$500	Not applicable	Not applicable	Yes
ALTA 36.1-06	Energy Project - Leasehold/ Easement - Loan	Not applicable	10%, minimum \$500	10%, minimum \$500	Yes
ALTA 36.2-06	Energy Project - Leasehold - Owner's	10%, minimum \$500	Not applicable	Not applicable	Yes
ALTA 36.3-06	Energy Project - Leasehold - Loan	Not applicable	10%, minimum \$500	10%, minimum \$500	Yes
ALTA 36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's	10%, minimum \$500	Not applicable	Not applicable	Yes
ALTA 36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	Not applicable	10%, Minimum \$500	10%, Minimum \$500	Yes
ALTA 36.6-06	Energy Project - Encroachments	10%, minimum \$500	10%, minimum \$500	10%, minimum \$500	Yes
ALTA 36.7-06	Energy Project - Fee Estate - Owner's	10%, minimum \$500	Not applicable	Not applicable	Yes

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 36.8-06	Energy Project - Fee Estate - Loan	Not applicable	10%, minimum \$500	10%, minimum \$500	Yes
ALTA 37-06	Assignments of Rents or Leases	Not applicable	\$100	\$100	No
ALTA 38-06	Mortgage Tax	Not applicable	\$150	\$150	No
ALTA 39-06	Policy Authentication	No charge	No charge	No charge	No
ALTA 40.06	Tax Credit - Owner's	10%, maximum \$500	Not applicable	Not applicable	Yes
ALTA 40.1-06	Tax Credit - Defined Amount - Owner's	10%, maximum \$500	Not applicable	Not applicable	Yes
ALTA 41-06	Water - Buildings	\$150	\$150	\$150	Yes
ALTA 41.1-06	Water - Improvements	\$150	\$150	\$150	Yes

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
ALTA 41.2-06	Water - Described Improvements	\$150	\$150	\$150	Yes
ALTA 41.3-06	Water - Land Under Development	\$300	\$300	\$300	Yes
ALTA 42-06	Commercial Lender Group	Not applicable	\$150	\$150	Yes
ALTA 43-06	Anti-Taint	Not applicable	\$150	\$150	Yes
ALTA 44-06	Insured Mortgage Recording	Not applicable	No charge	No charge	Yes
ALTA 45-06	<i>Pari Passu</i> Mortgage - Loan Policy	Not applicable	\$150	\$150	Yes
CLTA 100-06	CLTA Comprehensive Endorsement	Not applicable	No charge	No charge	No
CLTA 102.5-06	Foundation	Not applicable	15%, minimum \$50	15%, minimum \$50	No

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
CLTA 102.7-06	Foundation - Portion of Land	Not applicable	15%, minimum \$50	15%, minimum \$50	No
CLTA 103.3-06	Removal of Improvements from Easement	\$300	\$150	\$150	No
CLTA 103.4-06	Easements Providing Ingress & Egress	15%, minimum \$150	15%, minimum \$150	15%, minimum \$150	No
CLTA 103.5-06	Exercise of Surface Rights for Extraction of Water	\$150	\$150	\$150	No
CLTA 103.7-06	Land Abuts on Existing Street	\$100	\$100	\$100	No
CLTA 107.2-06	Increased Liability	GSR for Additional Amount	GSR for Additional Amount	GSR for Additional Amount	No
CLTA 110.1-06	Encumbrance Deleted	20%, minimum \$100	10%, minimum \$100	10%, minimum \$100	Yes
CLTA 110.5-06	Modification of Mortgage	Not applicable	30%, based on unpaid balance of loan, minimum \$175	20%, based on unpaid balance of loan, minimum \$175	No

Endorsement	Endorsement Description	Any Owner's Policy	Loan Policy Extended Coverage	Loan Policy Standard Coverage	Insurer Approval Required
CLTA 110.7-06	Insurance Against Enforceability	\$100	\$100	\$100	Yes
CLTA 110.10-06	Mortgage Modification and Additional Advance	Not applicable	30%, based on unpaid balance of loan, minimum \$175, plus GSR for additional advance amount	20%, based on unpaid balance of loan, minimum \$175, plus GSR for additional advance amount	No
CLTA 111-06	Partial Reconveyance	Not applicable	10% based on loan balance	10% based on loan balance	No
CLTA 111.2-06	Mortgage Priority, Subordination	Not applicable	10% based on loan balance	10% based on loan balance	No
CLTA 116	Designation of Improvements	\$100	No charge	No charge	No
CLTA 122	Priority over intervening matters	Not applicable	\$50	\$50	No
CLTA 122.1	Priority over intervening matters	Not applicable	\$50	\$50	No

SECTION 15
Trustee's Sale Guarantees

A. Trustee's Sale Guarantee

A trustee's sale guarantee is issued for the benefit of a trustee or attorney in connection with a proposed foreclosure of a deed of trust. The guarantee includes a full examination of the record title and the mailing addresses of all parties as shown by the public records based upon the amount in default.

Trustee's sale guarantees shall be rated at 90% of the General Schedule Rate based upon the amount in default, with a minimum charge of \$380.

The minimum charge includes two continuation reports within a twelve (12) month period from the date of original guarantee. Additional date-down reports shall be provided at \$30 per date-down, provided the trustee is the same as the name in the original guarantee.

If a trustee's sale guarantee previously issued by the Company is reissued as a litigation guarantee or vice versa, or is reissued for the benefit of a newly substituted trustee, an additional charge of \$25 shall be made for such conversion.

The guarantee is issued for the benefit of the trustee or attorney only and shall not be used as a means of providing insurance for the recordation of the trustee's deed, or deed in lieu of foreclosure.

No portion of the charge for a trustee sale guarantee shall be applied as a credit on a subsequent Owner's Policy covering the acquisition of land through the trustee's sale, judicial foreclosure or deed in lieu of foreclosure, or on a subsequent Loan Policy covering a new loan or reinstatement of the loan under foreclosure.

On multiple deeds of trust covering land within the same plat or subdivision in a single ownership where the beneficiaries are the same and the purchasers at the sale are the same, the charge for multiple guarantees issued concurrently under this subsection may be based upon the aggregate amount of the loans, plus \$25 for each deed of trust or guarantee issued over one.

B. Owner's Policy Following a Trustee's Sale or Deed in Lieu

The minimum liability shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. For a policy of title insurance covering the trustee's deed, commissioner's deed or deed in lieu of foreclosure, the rate is as follows:

1. When the Company has issued a trustee sale guarantee for an insured deed of trust:

- a. Owner's Policy.
 - 1) No charge when insuring the insured beneficiary as the grantee in the trustee's deed, commissioner's deed or deed in lieu of foreclosure; or
 - 2) 40% of General Schedule Rate for Standard Coverage or an Homeowner's Policy insuring a party other than the insured beneficiary as the grantee in the trustee's deed, commissioner's deed or deed in lieu, with a minimum charge of \$300; and
 - 3) Add 35% of General Schedule Rate to the charge in (2) above for Extended Coverage, with a minimum additional charge of \$300.

- b. Binder in Lieu of Owner's Policy. If the beneficiary requests a binder in lieu of an Owner's Policy, the charge for the binder shall be 10% of the General Schedule Rate to the extent of the amount shown on the trustee's sale guarantee. The provisions set forth in Section 21 shall apply, subject a minimum charge of \$150.

The charges in (a) and (b) above are based upon the amount of insurance shown in a trustee's sale guarantee issued by the Company covering the defaulted deed of trust provided said defaulted deed of trust has been insured by a policy of title insurance. Insurance issued in excess of the amount shown in said guarantee shall be charged on an increased liability basis at the General Schedule Rate.

2. When the Company has not issued a trustee sale guarantee or the deed of trust is not insured:
 - a. Where the defaulted deed of trust was not insured, or if a trustee's sale guarantee was issued by another insurer, 100% of the General Schedule Rate shall be charged, subject to the additional Extended Coverage Premium Differential, where applicable.

SECTION 16

Litigation Guarantees

- A. Litigation guarantees are issued for the benefit of attorneys only, to be issued for the purpose of instituting legal proceedings in connection with quiet title actions, partitions, or other litigation matters or for the foreclosure of various liens or assessments.

- B. The charge for a litigation guarantee is the General Schedule Rate, based upon the value of the particular estate or interest involved, subject to a minimum charge of \$380.

- C. A charge of \$30 applies to each continuation guarantee over one (1) issued within a period of twenty-four (24) months after the original guarantee to cover the filing of a *lis pendens*. After twenty-four months, the guarantee expires and cannot be continued. Any new guarantee requested following expiration of an existing guarantee is subject to the charge set forth in Paragraphs B and C of this Section 17.

SECTION 17
Contract Forfeiture Guarantees

- A. A contract forfeiture is issued in connection with a proposed forfeiture of a real estate contract. The guarantee includes a full examination of the record title and the mailing addresses of all necessary parties as shown by the public records.
- B. The charge for issuance of a contract forfeiture guarantee shall be rated at the General Schedule Rate based upon the amount in default. The charge includes issuance of two continuation reports within a twelve (12) month period from the date of the original guarantee. Additional date-down reports may be issued upon request at a charge of \$30 each.
- C. Owner's Policy Insuring Contract Seller Following a Declaration of Forfeiture or Deed From Purchaser Where the Company Has Issued a Contract Forfeiture Guarantee. The minimum liability shall be the amount shown on the contract forfeiture guarantee and shall be issued at No charge up to the amount of the guarantee. Insurance issued in a greater amount shall be charged at the General Schedule Rate based upon the amount of increased insurance.
 - 1. In the event that the contract seller requests a binder in lieu of an Owner's Policy, the charge for the binder shall be ten percent (10%) of the General Schedule Rate to the extent of the amount shown on the contract forfeiture guarantee. The provisions set forth in Section 21 shall apply. The minimum charge for a policy issued under this paragraph is \$150.00. If Extended Coverage is requested, add 35% of the General Schedule Rate, with a minimum charge of \$100.00.
- D. The charges shown in this Paragraph B above are based upon the charges are based upon the amount of insurance shown in the Company's contract forfeiture guarantee. If the contract forfeiture guarantee was issued by an insurer other than the Company, the charge shall be rated at 100% of the applicable General Schedule Rate.

SECTION 18
Miscellaneous Guarantees

A. Lot Book Guarantee

A Lot Book Guarantee provides assurance to the named Assured regarding the last recorded instrument purporting to convey or transfer title to the land and any mortgages and/or deeds of trust purporting to affect title. The amount of insurance provided by a Lot Book Guarantee shall be limited to \$1,000.00. The charge for a Lot Book Guarantee shall be \$75.00 per parcel. Credit for the charges hereunder may be credited against the charge for a policy of title insurance covering the property within a six (6) month period.

B. Chain of Title Guarantee

A Chain of Title Guarantee provides assurance to the named Assured listing all documents, which according to the Company's title plant records, have been recorded over a specified period of time. The amount of insurance provided by a Chain of Title Guarantee shall be limited to \$1,000. The charge for a Chain of Title Guarantee shall be \$75.00 per parcel plus \$5.00 for each document listed.

SECTION 19
Subdivision Guarantees

A subdivision guarantee is issued for the purpose of providing title evidence as may be required when subdividing land pursuant to the provisions of Chapter 58.17, R.C.W. The guarantee is based upon an examination of the Company's title plant real property records and those records indexed by name.

The charge for the subdivision guarantee shall be \$350 for all Washington counties. The liability assumed by the Company for a Subdivision Guarantee shall be \$2,000.

SECTION 20
Expanded Coverage Policies

- A. Owner's Policy. A premium differential of 10% of the General Schedule Rate shall be added to the applicable scheduled rate for all Expanded Owner's Policies. No additional premium differential for the removal of one or more Standard Exceptions shall apply to an Expanded Owner's Policy.
- B. Loan Policy. A premium differential of 10% of the General Schedule Rate shall be added to the applicable scheduled rate for all Expanded Loan Policies, except as provided in Section 7.

SECTION 21
Binders

A. Where a binder is requested for the Fair Market Value of a property, including contemplated improvements, for the purpose of insuring a single resale to one ultimate purchaser, the rate for the binder and subsequent policy shall be the General Schedule Rate plus:

1. An additional 10% of the General Schedule Rate (minimum of \$150) for Standard Coverage, or
2. 35% of the General Schedule Rate (minimum \$150) for Extended Coverage.

This amount will be billed at the time of the issuance of the binder.

B. The binder shall include a commitment period of 90 days during which the commitment may also be used in conjunction with a loan, lease or any other transaction subject to the following conditions:

1. A commitment to insure in the form of a binder is issued upon recording the initial transaction in lieu of a policy of title insurance;
2. A transaction to an ultimate insured who is the nominee of the insured named in the binder is recorded within 90 days from the date of the commitment;
3. If the final policy is for a larger amount than the original binder amount, the charge for the policy shall be based on the increased amount of insurance at the rate provided in this Rate Schedule, and the amount paid for the binder will be applied to the charge for the final policy;
4. Supplemental reports and up-dates to the binder will be furnished at a minimum charge of \$40 each, and additional charges may be made depending upon the work involved in the search and preparation of such report; and
5. If a separate Loan Policy of title insurance is requested concurrently with the issuance of the binder and in an amount not in excess of the binder amount, an additional charge shall be made at the rate applicable to the type of insurance issued under Sections 5 and 6.

This Section 21 does not apply to policies issued and priced under the provisions of Section 11 of this Rate Schedule - Multiple Coverages/Subdivider Rate.

When the commitment is used in conjunction with another transaction as provided

above, the commitment terminates. If no such other transaction is consummated within 90 days from issuance of the binder, a policy of title insurance as specified in the binder will automatically be issued without any additional charge.

APPENDIX A
General Scheduled Rate

A. King, Kitsap, Pierce, San Juan, and Snohomish Counties:

Liability	General Schedule Rates
\$0.00 - \$100,000	\$600
\$100,001- \$110,000	\$645
\$110,001 - \$120,000	\$690
\$120,001 - \$130,000	\$730
\$130,001 - \$140,000	\$765
\$140,001 - \$150,000	\$795
\$150,001 - \$160,000	\$825
\$160,001 - \$180,000	\$850
\$180,001 - \$200,000	\$900
\$200,001 - \$220,000	\$955
\$220,001 - \$240,000	\$1,010
\$240,001 - \$260,000	\$1,060
\$260,001 - \$1,000,000	\$42 per additional \$20,000 of liability
\$1,000,001 - \$5,000,000	\$29 per additional \$20,000 of liability
\$5,000,001 - \$10,000,000	\$21 per additional \$20,000 of liability
\$10,000,001- \$100,000,000	\$12 per additional \$20,000 of liability
\$100,000,001 and above	\$10 per additional \$20,000 of liability

B. All Other Washington Counties:

Liability	General Schedule Rates
\$0.00 - \$20,000	\$300
\$20,001 - \$30,000	\$310
\$30,001 - \$40,000	\$350
\$40,001 - \$50,000	\$390
\$50,001 - \$60,000	\$430
\$60,001- \$70,000	\$470
\$70,001 - \$80,000	\$510
\$80,001 - \$90,000	\$535
\$90,001 - \$100,000	\$560
\$100,001 - \$110,000	\$585
\$110,001 - \$120,000	\$610
\$120,001 - \$130,000	\$635
\$130,001 - \$140,000	\$660
\$140,001 - \$150,000	\$685
\$150,001 - \$160,000	\$705
\$160,001 - \$170,000	\$725
\$170,001 - \$180,000	\$745
\$180,001 - \$190,000	\$765
\$190,001 - \$200,000	\$785
\$200,001 - \$210,000	\$805
\$210,001 - \$220,000	\$825
\$220,001 - \$230,000	\$845
\$230,001 - \$240,000	\$865
\$240,001 - \$250,000	\$885
\$250,001 - \$260,000	\$905

\$260,001 - \$1,000,000	\$42 per additional \$20,000 of liability
\$1,000,001 - \$5,000,000	\$29 per additional \$20,000 of liability
\$5,000,001 - \$10,000,000	\$21 per additional \$20,000 of liability
\$10,000,001 - \$100,000,000	\$12 per additional \$20,000 of liability
\$100,000,001 and above	\$10 per additional \$20,000 of liability