

CHICAGO TITLE INSURANCE COMPANY  
COMMONWEALTH LAND TITLE INSURANCE COMPANY  
FIDELITY NATIONAL TITLE INSURANCE COMPANY  
NATIONAL TITLE INSURANCE OF NEW YORK

**TITLE INSURANCE RATES AND  
CHARGES FOR THE STATE OF  
WASHINGTON**

**EFFECTIVE: April 29, 2019**

(Unless Otherwise Noted Herein)

## RATING SCHEDULE

This Schedule of rates shall apply in computing charges for the title insurance products described herein with respect to any lands situated in the State of Washington.

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**SECTION 1 - GENERAL RULES**

**A. TITLE INSURANCE**

Unless otherwise provided for herein, the General Schedule shall be applicable in issuing Commitments, Litigation Guarantees, Trustee Sale Guarantees, Contract Forfeiture Guarantees, Policies of Title Insurance and other title insurance products described herein and they shall be issued in an amount at least equal to the full value of the estate insured, or mortgage amount without deduction of encumbrances.

**B. RE-INSURANCE**

The cost of any facultative re-insurance added to any applicable premium shall be the facultative cost for such reinsurance increased by the actual expenses incurred in obtaining reinsurance, not to exceed 50% of the costs for such reinsurance.

**C. ENDORSEMENTS**

Endorsements and charges therefore are as set forth herein.

**D. TYPES OF PROPERTY**

This manual covers the issuance of commitments, policies, guarantees, endorsements certificates and other products set forth in this manual on both residential and commercial property. For the purposes of this manual, "residential property" means property that is either (1) used or intended for use for one-to-four family residential occupation, (2) not used for or intended for use for commercial purposes, or (3) is used or intended for use for commercial or industrial purposes, but has a value of less than \$2,000,000. "Commercial Property" shall mean all property that is not Residential Property.

**E. TYPES OF COVERAGE**

**Standard Coverage:** Does not insure against matters set forth in Section 3. Unless otherwise provided, the charge for standard coverage owner's and loan policies shall be 100% of the applicable General Schedule Rate.

**Extended Coverage:** Does insure against matters set forth in Section 3. Unless otherwise provided, the charge for extended coverage owner's and loan policies shall be as set forth in Section III.

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**F. RECORDED DOCUMENT GUARANTEE**

When the Recorded Document Guarantee is issued, pursuant to application as provided, the fee shall be \$350.00 for up to two (2) contiguous parcels.

The amount of insurance included for this premium is \$30,000.00.

**G. MISCELLANEOUS GUARANTEES**

**1. Plant Information Guarantees**

A plant information guarantee, issued to a named party, listing particular specified matters subsequent to a given date disclosed by the company's property plant records, shall be issued for \$350.00.

The amount of insurance included for this premium will be \$1,000.00.

**2. Property History Guarantee**

When a Property History Guarantee is issued, the premium shall be \$350.00 for up to two contiguous parcels.

The liability limit shown in said guarantee shall be \$50,000.00.

**3. Subdivision Guarantee/Plat Certificate:**

A Subdivision Guarantee or Plat Certificate, issued for a named party against loss as to the vesting and encumbrances affecting particular property, shall be issued with a basic assurance amount of \$1,000.00 and a charge of \$350.00 for up to two (2) parcels.

None of the rate reductions set forth in Section 4 of this rate manual shall apply to this section G (Miscellaneous Guarantees).

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**H. TRUSTEE'S SALE AND LITIGATION GUARANTEES**

1. All Counties

100% of the applicable General Schedule Rate.

Minimum: \$400.00.

2. If a Trustee's Sale Guarantee is cancelled and the borrower in default voluntarily transfers the property to the foreclosing lender by a Deed in Lieu of Foreclosure, a credit in the amount of 100% of the charges paid for said Guarantee shall be allowed as a credit against the charge for an owner's policy insuring the foreclosing lender.

None of the rate reductions set forth in Section 4 of this rate manual shall apply to this section.

**I. LOT BOOK GUARANTEE**

A lot book guarantee showing the last recorded instrument purporting to transfer title, and any mortgages or deeds of trust affecting the property, shall be issued for \$75 per parcel. The amount of insurance included for this premium shall be \$100.00.

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**SECTION 2 - GENERAL SCHEDULE**

**A. Computation of Rates (All Counties Except Adams, Asotin, Benton, Chelan, Clallam, Clark, Cowlitz, Douglas, Franklin, Grant, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pierce, Pend Oreille, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whatcom, and Yakima)**

The charge for title insurance in the amount of \$20,000 or less shall be \$216.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$239.00
\$25,001	to	\$ 30,000	\$285.00
\$30,001	to	\$ 35,000	\$309.00
\$35,001	to	\$ 40,000	\$327.00
\$40,001	to	\$ 45,000	\$350.00
\$45,001	to	\$ 50,000	\$369.00
\$50,001	to	\$ 55,000	\$392.00
\$55,001	to	\$ 60,000	\$416.00
\$60,001	to	\$ 65,000	\$440.00
\$65,001	to	\$ 70,000	\$463.00
\$70,001	to	\$ 75,000	\$475.00
\$75,001	to	\$ 80,000	\$488.00
\$80,001	to	\$ 85,000	\$499.00
\$85,001	to	\$ 90,000	\$511.00
\$90,001	to	\$ 95,000	\$523.00
\$95,001	to	\$100,000	\$535.00
\$100,001	to	\$110,000	\$553.00
\$110,001	to	\$120,000	\$576.00
\$120,001	to	\$130,000	\$600.00
\$130,001	to	\$140,000	\$624.00
\$140,001	to	\$150,000	\$648.00
\$150,001	to	\$160,000	\$671.00
\$160,001	to	\$170,000	\$695.00
\$170,001	to	\$180,000	\$719.00
\$180,001	to	\$190,000	\$743.00
\$190,001	to	\$200,000	\$767.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**B. Computation of Rates (Asotin County)**

The charge for title insurance in the amount of \$20,000 or less shall be \$226.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$250.00
\$25,001	to	\$ 30,000	\$298.00
\$30,001	to	\$ 35,000	\$323.00
\$35,001	to	\$ 40,000	\$342.00
\$40,001	to	\$ 45,000	\$367.00
\$45,001	to	\$ 50,000	\$386.00
\$50,001	to	\$ 55,000	\$410.00
\$55,001	to	\$ 60,000	\$436.00
\$60,001	to	\$ 65,000	\$460.00
\$65,001	to	\$ 70,000	\$485.00
\$70,001	to	\$ 75,000	\$497.00
\$75,001	to	\$ 80,000	\$510.00
\$80,001	to	\$ 85,000	\$522.00
\$85,001	to	\$ 90,000	\$535.00
\$90,001	to	\$ 95,000	\$547.00
\$95,001	to	\$100,000	\$560.00
\$100,001	to	\$110,000	\$578.00
\$110,001	to	\$120,000	\$603.00
\$120,001	to	\$130,000	\$628.00
\$130,001	to	\$140,000	\$653.00
\$140,001	to	\$150,000	\$678.00
\$150,001	to	\$160,000	\$703.00
\$160,001	to	\$170,000	\$727.00
\$170,001	to	\$180,000	\$752.00
\$180,001	to	\$190,000	\$777.00
\$190,001	to	\$200,000	\$802.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**C. Computation of Rates (Adams, Benton, Franklin, Grant and Yakima Counties)**

The charge for title insurance in the amount of \$20,000 or less shall be \$229.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$253.00
\$25,001	to	\$ 30,000	\$302.00
\$30,001	to	\$ 35,000	\$327.00
\$35,001	to	\$ 40,000	\$347.00
\$40,001	to	\$ 45,000	\$372.00
\$45,001	to	\$ 50,000	\$391.00
\$50,001	to	\$ 55,000	\$416.00
\$55,001	to	\$ 60,000	\$441.00
\$60,001	to	\$ 65,000	\$466.00
\$65,001	to	\$ 70,000	\$491.00
\$70,001	to	\$ 75,000	\$504.00
\$75,001	to	\$ 80,000	\$517.00
\$80,001	to	\$ 85,000	\$529.00
\$85,001	to	\$ 90,000	\$542.00
\$90,001	to	\$ 95,000	\$555.00
\$95,001	to	\$100,000	\$567.00
\$100,001	to	\$110,000	\$586.00
\$110,001	to	\$120,000	\$611.00
\$120,001	to	\$130,000	\$636.00
\$130,001	to	\$140,000	\$661.00
\$140,001	to	\$150,000	\$687.00
\$150,001	to	\$160,000	\$712.00
\$160,001	to	\$170,000	\$737.00
\$170,001	to	\$180,000	\$762.00
\$180,001	to	\$190,000	\$787.00
\$190,001	to	\$200,000	\$813.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**D. Computation of Rates (Chelan, Clark, Cowlitz, Douglas, Grays Harbor, Klickitat, Lewis, Lincoln, Pend Oreille, Skamania, Stevens and Walla Walla Counties)**

The charge for title insurance in the amount of \$20,000 or less shall be \$249.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$275.00
\$25,001	to	\$ 30,000	\$328.00
\$30,001	to	\$ 35,000	\$356.00
\$35,001	to	\$ 40,000	\$377.00
\$40,001	to	\$ 45,000	\$404.00
\$45,001	to	\$ 50,000	\$425.00
\$50,001	to	\$ 55,000	\$452.00
\$55,001	to	\$ 60,000	\$480.00
\$60,001	to	\$ 65,000	\$507.00
\$65,001	to	\$ 70,000	\$534.00
\$70,001	to	\$ 75,000	\$548.00
\$75,001	to	\$ 80,000	\$562.00
\$80,001	to	\$ 85,000	\$575.00
\$85,001	to	\$ 90,000	\$589.00
\$90,001	to	\$ 95,000	\$603.00
\$95,001	to	\$100,000	\$617.00
\$100,001	to	\$110,000	\$637.00
\$110,001	to	\$120,000	\$664.00
\$120,001	to	\$130,000	\$692.00
\$130,001	to	\$140,000	\$719.00
\$140,001	to	\$150,000	\$747.00
\$150,001	to	\$160,000	\$774.00
\$160,001	to	\$170,000	\$801.00
\$170,001	to	\$180,000	\$829.00
\$180,001	to	\$190,000	\$856.00
\$190,001	to	\$200,000	\$884.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**E. Computation of Rates (San Juan County)**

The charge for title insurance in the amount of \$20,000 or less shall be \$247.00.  
Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$273.00
\$25,001	to	\$ 30,000	\$325.00
\$30,001	to	\$ 35,000	\$353.00
\$35,001	to	\$ 40,000	\$374.00
\$40,001	to	\$ 45,000	\$401.00
\$45,001	to	\$ 50,000	\$422.00
\$50,001	to	\$ 55,000	\$448.00
\$55,001	to	\$ 60,000	\$476.00
\$60,001	to	\$ 65,000	\$503.00
\$65,001	to	\$ 70,000	\$530.00
\$70,001	to	\$ 75,000	\$544.00
\$75,001	to	\$ 80,000	\$557.00
\$80,001	to	\$ 85,000	\$570.00
\$85,001	to	\$ 90,000	\$584.00
\$90,001	to	\$ 95,000	\$598.00
\$95,001	to	\$100,000	\$612.00
\$100,001	to	\$110,000	\$632.00
\$110,001	to	\$120,000	\$659.00
\$120,001	to	\$130,000	\$686.00
\$130,001	to	\$140,000	\$713.00
\$140,001	to	\$150,000	\$741.00
\$150,001	to	\$160,000	\$768.00
\$160,001	to	\$170,000	\$795.00
\$170,001	to	\$180,000	\$822.00
\$180,001	to	\$190,000	\$849.00
\$190,001	to	\$200,000	\$877.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

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**F. Computation of Rates (King, Pierce and Snohomish Counties)**

The charge for title insurance in the amount of \$20,000 or less shall be \$247.00  
Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$273.00
\$25,001	to	\$ 30,000	\$325.00
\$30,001	to	\$ 35,000	\$353.00
\$35,001	to	\$ 40,000	\$374.00
\$40,001	to	\$ 45,000	\$401.00
\$45,001	to	\$ 50,000	\$422.00
\$50,001	to	\$ 55,000	\$448.00
\$55,001	to	\$ 60,000	\$476.00
\$60,001	to	\$ 65,000	\$503.00
\$65,001	to	\$ 70,000	\$530.00
\$70,001	to	\$ 75,000	\$544.00
\$75,001	to	\$ 80,000	\$557.00
\$80,001	to	\$ 85,000	\$570.00
\$85,001	to	\$ 90,000	\$584.00
\$90,001	to	\$ 95,000	\$598.00
\$95,001	to	\$100,000	\$612.00
\$100,001	to	\$110,000	\$632.00
\$110,001	to	\$120,000	\$659.00
\$120,001	to	\$130,000	\$686.00
\$130,001	to	\$140,000	\$713.00
\$140,001	to	\$150,000	\$741.00
\$150,001	to	\$160,000	\$768.00
\$160,001	to	\$170,000	\$795.00
\$170,001	to	\$180,000	\$822.00
\$180,001	to	\$190,000	\$849.00
\$190,001	to	\$200,000	\$877.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**G. Computation of Rates (Kitsap, Mason, Clallam, and Jefferson Counties)**

The charge for title insurance in the amount of \$20,000 or less shall be \$247.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$273.00
\$25,001	to	\$ 30,000	\$325.00
\$30,001	to	\$ 35,000	\$353.00
\$35,001	to	\$ 40,000	\$374.00
\$40,001	to	\$ 45,000	\$401.00
\$45,001	to	\$ 50,000	\$422.00
\$50,001	to	\$ 55,000	\$448.00
\$55,001	to	\$ 60,000	\$476.00
\$60,001	to	\$ 65,000	\$503.00
\$65,001	to	\$ 70,000	\$530.00
\$70,001	to	\$ 75,000	\$544.00
\$75,001	to	\$ 80,000	\$557.00
\$80,001	to	\$ 85,000	\$570.00
\$85,001	to	\$ 90,000	\$584.00
\$90,001	to	\$ 95,000	\$598.00
\$95,001	to	\$100,000	\$612.00
\$100,001	to	\$110,000	\$632.00
\$110,001	to	\$120,000	\$659.00
\$120,001	to	\$130,000	\$686.00
\$130,001	to	\$140,000	\$713.00
\$140,001	to	\$150,000	\$741.00
\$150,001	to	\$160,000	\$768.00
\$160,001	to	\$170,000	\$795.00
\$170,001	to	\$180,000	\$822.00
\$180,001	to	\$190,000	\$849.00
\$190,001	to	\$200,000	\$877.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**H. Computation of Rates (Kittitas County)**

The charge for title insurance in the amount of \$20,000 or less shall be \$210.00.  
Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$232.00
\$25,001	to	\$ 30,000	\$277.00
\$30,001	to	\$ 35,000	\$300.00
\$35,001	to	\$ 40,000	\$318.00
\$40,001	to	\$ 45,000	\$341.00
\$45,001	to	\$ 50,000	\$358.00
\$50,001	to	\$ 55,000	\$381.00
\$55,001	to	\$ 60,000	\$405.00
\$60,001	to	\$ 65,000	\$428.00
\$65,001	to	\$ 70,000	\$450.00
\$70,001	to	\$ 75,000	\$462.00
\$75,001	to	\$ 80,000	\$474.00
\$80,001	to	\$ 85,000	\$485.00
\$85,001	to	\$ 90,000	\$497.00
\$90,001	to	\$ 95,000	\$509.00
\$95,001	to	\$100,000	\$520.00
\$100,001	to	\$110,000	\$537.00
\$110,001	to	\$120,000	\$560.00
\$120,001	to	\$130,000	\$584.00
\$130,001	to	\$140,000	\$606.00
\$140,001	to	\$150,000	\$630.00
\$150,001	to	\$160,000	\$653.00
\$160,001	to	\$170,000	\$676.00
\$170,001	to	\$180,000	\$699.00
\$180,001	to	\$190,000	\$722.00
\$190,001	to	\$200,000	\$746.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**I. Computation of Rates (Spokane and Okanogan Counties)**

All references herein to the “General Schedule” shall mean the following rates:

The charge for title insurance in the amount of \$20,000 or less shall be \$219.00.

\$20,001	to	\$ 25,000	\$242.00
\$25,001	to	\$ 30,000	\$288.00
\$30,001	to	\$ 35,000	\$313.00
\$35,001	to	\$ 40,000	\$332.00
\$40,001	to	\$ 45,000	\$355.00
\$45,001	to	\$ 50,000	\$374.00
\$50,001	to	\$ 55,000	\$398.00
\$55,001	to	\$ 60,000	\$422.00
\$60,001	to	\$ 65,000	\$446.00
\$65,001	to	\$ 70,000	\$470.00
\$70,001	to	\$ 75,000	\$482.00
\$75,001	to	\$ 80,000	\$494.00
\$80,001	to	\$ 85,000	\$506.00
\$85,001	to	\$ 90,000	\$518.00
\$90,001	to	\$ 95,000	\$530.00
\$95,001	to	\$100,000	\$543.00
\$100,001	to	\$110,000	\$560.00
\$110,001	to	\$120,000	\$584.00
\$120,001	to	\$130,000	\$609.00
\$130,001	to	\$140,000	\$632.00
\$140,001	to	\$150,000	\$657.00
\$150,001	to	\$160,000	\$681.00
\$160,001	to	\$170,000	\$704.00
\$170,001	to	\$180,000	\$729.00
\$180,001	to	\$190,000	\$753.00
\$190,001	to	\$200,000	\$777.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**J. Computation of Rates (Thurston County)**

The charge for title insurance in the amount of \$20,000 or less shall be \$253.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$279.00
\$25,001	to	\$ 30,000	\$333.00
\$30,001	to	\$ 35,000	\$362.00
\$35,001	to	\$ 40,000	\$383.00
\$40,001	to	\$ 45,000	\$410.00
\$45,001	to	\$ 50,000	\$432.00
\$50,001	to	\$ 55,000	\$459.00
\$55,001	to	\$ 60,000	\$488.00
\$60,001	to	\$ 65,000	\$515.00
\$65,001	to	\$ 70,000	\$543.00
\$70,001	to	\$ 75,000	\$557.00
\$75,001	to	\$ 80,000	\$571.00
\$80,001	to	\$ 85,000	\$584.00
\$85,001	to	\$ 90,000	\$598.00
\$90,001	to	\$ 95,000	\$613.00
\$95,001	to	\$100,000	\$627.00
\$100,001	to	\$110,000	\$647.00
\$110,001	to	\$120,000	\$675.00
\$120,001	to	\$130,000	\$703.00
\$130,001	to	\$140,000	\$731.00
\$140,001	to	\$150,000	\$759.00
\$150,001	to	\$160,000	\$786.00
\$160,001	to	\$170,000	\$814.00
\$170,001	to	\$180,000	\$842.00
\$180,001	to	\$190,000	\$870.00
\$190,001	to	\$200,000	\$898.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**K. Computation of Rates (Skagit County)**

The charge for title insurance in the amount of \$20,000 or less shall be \$253.00.  
Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$279.00
\$25,001	to	\$ 30,000	\$333.00
\$30,001	to	\$ 35,000	\$362.00
\$35,001	to	\$ 40,000	\$383.00
\$40,001	to	\$ 45,000	\$410.00
\$45,001	to	\$ 50,000	\$432.00
\$50,001	to	\$ 55,000	\$459.00
\$55,001	to	\$ 60,000	\$488.00
\$60,001	to	\$ 65,000	\$515.00
\$65,001	to	\$ 70,000	\$543.00
\$70,001	to	\$ 75,000	\$557.00
\$75,001	to	\$ 80,000	\$571.00
\$80,001	to	\$ 85,000	\$584.00
\$85,001	to	\$ 90,000	\$598.00
\$90,001	to	\$ 95,000	\$613.00
\$95,001	to	\$100,000	\$627.00
\$100,001	to	\$110,000	\$647.00
\$110,001	to	\$120,000	\$675.00
\$120,001	to	\$130,000	\$703.00
\$130,001	to	\$140,000	\$731.00
\$140,001	to	\$150,000	\$759.00
\$150,001	to	\$160,000	\$786.00
\$160,001	to	\$170,000	\$814.00
\$170,001	to	\$180,000	\$842.00
\$180,001	to	\$190,000	\$870.00
\$190,001	to	\$200,000	\$898.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**L. Computation of Rates (Whatcom County)**

The charge for title insurance in the amount of \$20,000 or less shall be \$253.00.  
Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$279.00
\$25,001	to	\$ 30,000	\$333.00
\$30,001	to	\$ 35,000	\$362.00
\$35,001	to	\$ 40,000	\$383.00
\$40,001	to	\$ 45,000	\$410.00
\$45,001	to	\$ 50,000	\$432.00
\$50,001	to	\$ 55,000	\$459.00
\$55,001	to	\$ 60,000	\$488.00
\$60,001	to	\$ 65,000	\$515.00
\$65,001	to	\$ 70,000	\$543.00
\$70,001	to	\$ 75,000	\$557.00
\$75,001	to	\$ 80,000	\$571.00
\$80,001	to	\$ 85,000	\$584.00
\$85,001	to	\$ 90,000	\$598.00
\$90,001	to	\$ 95,000	\$613.00
\$95,001	to	\$100,000	\$627.00
\$100,001	to	\$110,000	\$647.00
\$110,001	to	\$120,000	\$675.00
\$120,001	to	\$130,000	\$703.00
\$130,001	to	\$140,000	\$731.00
\$140,001	to	\$150,000	\$759.00
\$150,001	to	\$160,000	\$786.00
\$160,001	to	\$170,000	\$814.00
\$170,001	to	\$180,000	\$842.00
\$180,001	to	\$190,000	\$870.00
\$190,001	to	\$200,000	\$898.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**M. Computation of Rates (Island County)**

The charge for title insurance in the amount of \$20,000 or less shall be \$253.00.  
Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$279.00
\$25,001	to	\$ 30,000	\$333.00
\$30,001	to	\$ 35,000	\$362.00
\$35,001	to	\$ 40,000	\$383.00
\$40,001	to	\$ 45,000	\$410.00
\$45,001	to	\$ 50,000	\$432.00
\$50,001	to	\$ 55,000	\$459.00
\$55,001	to	\$ 60,000	\$488.00
\$60,001	to	\$ 65,000	\$515.00
\$65,001	to	\$ 70,000	\$543.00
\$70,001	to	\$ 75,000	\$557.00
\$75,001	to	\$ 80,000	\$571.00
\$80,001	to	\$ 85,000	\$584.00
\$85,001	to	\$ 90,000	\$598.00
\$90,001	to	\$ 95,000	\$613.00
\$95,001	to	\$100,000	\$627.00
\$100,001	to	\$110,000	\$647.00
\$110,001	to	\$120,000	\$675.00
\$120,001	to	\$130,000	\$703.00
\$130,001	to	\$140,000	\$731.00
\$140,001	to	\$150,000	\$759.00
\$150,001	to	\$160,000	\$786.00
\$160,001	to	\$170,000	\$814.00
\$170,001	to	\$180,000	\$842.00
\$180,001	to	\$190,000	\$870.00
\$190,001	to	\$200,000	\$898.00

Additional title insurance shall be rated as follows:

- add \$23.00 per \$10,000 increment from \$200,001 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$23.00 per \$20,000 increment from \$5,000,001 to \$10,000,000
- add \$12.00 per \$20,000 increment from \$10,000,001 to \$50,000,000
- add \$11.00 per \$20,000 increment from \$50,000,001 to \$100,000,000
- add \$10.00 per \$20,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

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**SECTION 3 - SPECIAL RISKS AND ADDITIONAL CHARGES**

Title insurance under the following circumstances shall be considered a special risk and shall be rated as follows:

**A. EXTENDED COVERAGE OWNER'S AND LOAN POLICIES**

Unless otherwise provided for herein, the additional charge to insure against the regional exceptions outlined below by endorsement or deletion shall be:

1. Parties in possession;
2. Survey matters;
3. Easements; and
4. Mechanic's liens:

35% of the applicable General Schedule Rate for Policies up to \$20,000,000.00 with a \$400.00 minimum for Owner's Policies; and with a \$100.00 minimum for Loan Policies. In excess of \$20,000,000.00 the extended coverage surcharge shall be \$1.00 per \$10,000.00.

The Company reserves the right to require a survey of the premises to be issued when asked to provide coverage against loss by reason of survey matters in Item 2 above.

**B. AMERICAN LAND TITLE ASSOCIATION HOMEOWNER'S POLICY OF TITLE INSURANCE FOR A ONE-TO-FOUR FAMILY RESIDENCE**

A surcharge of 10% shall be added to the applicable scheduled rate when issuing the American Land Title Association Homeowner's Policy of Title Insurance for a One-To-Four Family Residence.

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**SECTION 4 - RATE REDUCTIONS**

Except where specifically provided for herein, rate reductions within this section shall not be combined. Unless otherwise stated, the total premium charged, after the application of all rate reductions, shall not be less than the premium set forth at the lowest liability amount shown in the applicable General Schedule Rate table.

**A. SIMULTANEOUS ISSUE (COMMERCIAL PROPERTY ONLY)**

1. The charge for loan policies issued simultaneously with any owner's policy shall be:
  - a. For a standard coverage loan policy issued with a standard coverage owner's policy, \$250 ;
  - b. For an extended coverage loan policy issued with a standard coverage owner's policy, \$250 plus the extended coverage charge under Section 3(A)
  - c. For an extended coverage loan policy issued with an extended coverage owner's policy, \$250 plus the extended coverage charge under Section 3(A). The extended coverage charge shall not apply to the extended coverage loan policy when such charge has been made for the owner's policy.
  - d. The amount by which the loan policy liabilities exceed the owner's policy liability shall be charged at the applicable General Schedule Rate in the applicable brackets, plus the charge for extended coverage described in Section 3, if applicable.
2. When two standard form owner's policies are issued simultaneously and in the same liability amount insuring both the seller and purchaser under a real estate contract the charge for said seller's policy shall be 45% of the applicable General Schedule Rate, plus extended coverage described in Section 3.
3. The minimum premium for a policy issued under Section 4(A) shall be \$250.00.

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**B. BUILDER'S/RENOVATER'S AND SUBDIVIDER'S RATE**

Title insurance involving the acquisition and development of land for residential use, residential construction/renovation, and sale of newly constructed/renovated or builder occupied one to four family residential properties, residential condominium units and manufactured homes will be rated in accordance with the following schedule:

- a. Provided an owner's policy has been issued on the parcel(s) used for development:
  - i. The premium for a lender's policy insuring the development loan and for owner's policies issued following the sale or lease of land developed into subdivided parcels for residential use as described above shall be 40% of the applicable General Schedule Rate. There shall be no surcharge for extended coverage on the lender's policy.
  - ii. When a lender's policy is issued insuring the lien of a mortgage for financing construction, the premium will be 35% of the applicable General Schedule Rate. There shall be no surcharge for extended coverage on the lender's policy.

If an owner's policy has not been issued on the parcel(s) used for development, the rate shall be the applicable General Schedule rate.

- b. The premium for a standard coverage owner's policy to be issued following the completion of residential construction as described above will be 30% of the applicable General Rate Schedule.

If the requested coverage is for the issuance of an ALTA Homeowner's Policy, the premium will be 30% of the applicable General Schedule Rate, plus the 10% surcharge as described in Section 3.

If the requested coverage is for the issuance of an ALTA Extended Coverage Owner's Policy, the premium will be 30% of the applicable General Schedule Rate, plus the 35% surcharge as described in Section 3.

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c. The premium for a standard coverage owner's policy to be issued following the completion of renovation by a person or entity engaged in the professional renovation of one to four family residential properties, residential condominium units and manufactured homes which were acquired 12 months or less from the date of the recording of the resale will be 40% of the General Schedule Rate.

The minimum premium for a policy issued under Section 4(B) shall be \$300.00.

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**C. REORGANIZATION AND JUNIOR MORTGAGE RATE**

1. The premium for loan policies insuring a deed of trust, or mortgage , where an owner's title insurance policy or loan policy for an institutional lender exists, shall be 50% of the applicable General Schedule Rate. There shall be no additional charge for extended coverage.
2. In the event special blanket exceptions for:
  - a. Taxes and assessments not yet due;
  - b. Covenants, conditions and restrictions affecting title appearing in the public record;
  - c. Easements appearing in the public record;
  - d. Reservations or leases of mineral or mineral rights appearing in the public record

are included in Schedule B of a standard coverage loan policy rated under this section, the premium will be 35% of the applicable General Schedule Rate.

If the above stated blanket exceptions are shown in Schedule B of an extended coverage loan policy rated under this section, the premium will be 40% of the applicable General Schedule Rate.

3. The minimum premium under this Section shall be \$150.00.

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**D. PRIOR TITLE EVIDENCE**

If a copy of the seller's or borrower's commitment or policy of title insurance is submitted or available at the time the order for title insurance is accepted, the charge shall be reduced by 10% of the applicable General Schedule Rate up to \$20,000,000. This rate reduction may be combined with other rate reductions identified in this section (applicable for Commercial Property only).

The minimum premium for a policy issued using Section 4(D) shall be \$300.00.

**E. SHORT TERM RATE**

If a Title Insurance Policy has been issued by any title insurer within ten (10) years, and thereafter application is made for a new Policy, the charge shall be reduced by 20% of the applicable General Schedule Rate. .

The minimum premium for a policy issued incorporating Section 4(E) shall be \$300.00.

This rate reduction shall not be available for residential properties in counties described in Section 4(H) Residential/Homeowner's Rate.

**F. COMMERCIAL MULTI-FAMILY PROPERTY**

In the event the property to be insured is multi-family commercial property having five or more units,

1. the premium for a Standard Coverage Owner's Policy shall be 40% of the applicable General Schedule Rate.
2. the premium for an Extended Coverage Loan Policy to insure a refinance of a prior encumbrance will be 35% of the applicable General Schedule Rate.

**G. HIGH VALUE COMMERCIAL TRANSACTIONS**

1. For Commercial Transactions involving policies with liability of \$10,000,000 or more, the rate shall be calculated in accordance with the following rules:
  - a. The applicable General Schedule Rate will apply.
  - b. Debits or credits selected by the Company's underwriting department based on factors and in the following amounts may be applied to the applicable General Schedule Rate:
    - i. Underwriting Analysis

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- a. Energy projects involving multiple parcels that are assembled into a single integrated project, as impacted by:
- Number of parcels (including those pertaining to any transmission line easements expected to be insured)
  - Number of separate ownerships
  - Time period of seasoning of estates or interests to be insured
  - Access issues for each parcel
  - Extent of mineral rights severances for each parcel and whether surface entry rights are waived
  - Covenants, conditions and restrictions affecting each parcel, the length of time each has been in place, and the type, scope, and credibility of available evidence confirming no existing violations
  - Zoning for each parcel
  - Mechanic's lien issues
  - Scope of coverage requested by tax equity investors
- 0% to +20%
- b. Property on a reservation or other Native American ownership: 0% to 10%
- c. Perishable Agricultural Commodities Act:

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- Determination of use of site for business purposes
- Determination of size of business
- Determination of percentage of business that implicates PACA
- Determination of dealer or producer involvement

0% to +10

d. Packers and Stockyards Act:

- Determination of use of site for business purposes
- Determination of size of business
- Determination of percentage of business that implicates PSA
- Determination of dealer or producer involvement

0% to +10

e. Pending or recent foreclosure/deed in lieu/sheriff's sale/tax sale: 0% to 10%

f. Oil, gas, and mineral estates:

- Extent of mineral estate severances and whether surface entry rights are waived
- Availability, scope and credibility of valuation evidence pertaining to the severed oil, gas and mineral estate to set appropriate Amount of Insurance
- Determination of mineral content and activity in the jurisdiction of the subject property
- Determination of nature and age of improvements relative to mineral rights severances
- Determination of size and use (or proposed use) of property relative to mineral rights

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- Extent of restrictive covenants and whether they restrict or outright prohibit oil, gas, and mineral exploration and development
- Extent and scope of laws and zoning ordinances and whether they limit or prohibit oil, gas and mineral exploration and development

0% to +20%

g. New/recent/ongoing construction or recorded mechanic's lien: -20% to +20%

h. Determination of ownership of land underlying the waterways, as impacted by:

- Navigable v. Non-navigable waters
- Tidally Influenced v. Non-Tidally Influenced waters
- Mean High Waterline v. Ordinary High Water Mark
- Conveyance of Tidelands or Shorelands

-10% to +10%

i. Sophistication and experience of the parties and their counsel, as impacted by:

- Extent of established track record with customer(s) (6 transactions or more) in relation to development, construction and project management success
- Familiarity with level of due diligence completed by counsel
- Familiarity of customer and counsel with specific property type and coverage available for special risks

0% to -25%

j. Length of ownership: 0% to -15%

k. Property type/size, as impacted by:

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- Length of time property has been in current configuration
  - Consistency of use of the property
  - Number of easements present
  - Risk of encroachments
  - Amount of acreage
  - Property crossing county lines
- 0% to -20%
- I. Recent insurance: 0% to -20%
- ii. Additional/Expedited Services
- a. Mapping of easements: -10% to +10%
  - b. Mineral Searches: 0% to -10%
  - c. Zoning compliance reports: 0% to -10%
  - d. Need for employee overtime to meet transactional deadlines: 0% to +10%
  - e. Reallocation of staff to meet the parties' transactional deadlines: 0% to +10%
- iii. The debits and credits identified in this section will be added or subtracted together to achieve the total net adjustment. The total net adjustment may not exceed +/-60%

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**H. RESIDENTIAL/HOMEOWNER'S RATE**

The rate for an owner's policy of title insurance issued to insure the purchaser on a sale of an existing residential property, in counties described in Section 2(E), 2(F), 2(J), 2(L) and 2(M) only, is:

- (1) 75% of the applicable basic rate for the issuance of a standard coverage policy
- (2) 85% of the applicable basic rate for the issuance of an ALTA Homeowner's Policy of Title Insurance.

**I. RESIDENTIAL PURCHASE LOAN RATE**

The charge for loan policies issued in connection with a residential purchase transaction shall be:

- a. For a standard coverage loan policy, \$250 ;
- b. For an extended coverage loan policy, \$250 plus the extended coverage charge under Section 3(A)
- c. The amount by which the loan policy liabilities exceed the purchase price, the excess liability shall be charged at the applicable General Schedule Rate in the applicable brackets, plus the charge for extended coverage described in Section 3, if applicable.

The minimum premium for a policy issued under Section 4(I) shall be \$250.00.

**J. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

The premium charge shall be:

Policy Amount	Rate
\$ 0-\$1,000,000	\$125
\$ 1,000,001 - \$1,500,000	\$250
\$ 1,500,001 - \$2,000,000	\$350

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

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**SECTION 5 ENDORSEMENTS**

This section contains endorsements, and the pricing therefore.

**GENERAL RULES**

The percentage figures shown following each Endorsement are in all cases, the percentage of the same insurance rate schedule that was used to price the policy to which the Endorsement is to be attached.

Many of the endorsements are not priced for some of the policy forms. Where "N/A" appears in the following schedule of endorsements, such endorsement is not available for that policy form.

Issuance of any endorsement, as with the issuance of any policy or other insurance product covered by this manual, is subject to the underwriting requirements and decisions of the Company.

In a transaction where the same or equivalent endorsement coverage is issued for an owner's policy and additional policies issued simultaneously, only one premium charge will be added to the policy with the highest Amount of Insurance. In the event the endorsement premium charges differ, the endorsement with the highest premium will be charged to that policy.

Where computed charges are a fraction of a dollar, the charge will be rounded to the next higher dollar.

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
ALTA 1-06 Street Assessments	N/A	No Charge	N/A	No Charge
ALTA 3-06 or CLTA 123.1 Zoning Unimproved	10% min \$100 max \$1,500	10% min \$100 max \$1,500	10% min \$100 max \$1,500	10% min \$100 max \$1,500
ALTA 3.1-06 or CLTA 123.2 Zoning Completed Structure	15% min \$250 max \$1,500	15% min \$250 max \$1,500	15% min \$250 max \$1,500	15% min \$250 max \$1,500
ALTA 3.2-06 or CLTA 123.3 Land Under Development	15% min \$250 max \$1,500	15% min \$250 max \$1,500	15% min \$250 max \$1,500	15% min \$250 max \$1,500
ALTA 4-06 or CLTA 115.1 Condominium Priority	N/A	N/A	N/A	No Charge
ALTA 4.1-06 or CLTA 115.3 Condominium	N/A	N/A	N/A	No Charge
ALTA 5-06 or CLTA 115.2 Planned Unit Development Priority	N/A	N/A	N/A	No Charge
ALTA 5.1-06 or CLTA 115.4 Planned Unit Development	N/A	N/A	N/A	No Charge
ALTA 6-06 or CLTA 111.5 Variable Rate	N/A	N/A	N/A	No Charge
ALTA 6.2-06 or CLTA 111.8 Variable Rate Negative Amortization	N/A	N/A	N/A	No Charge
ALTA 7-06 or CLTA 116.5 Manufactured Housing Unit	10% min \$50 max \$250	\$25	10% min \$50 max \$250	\$25

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	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
ALTA 7.1-06 or CLTA 116.5.1 Manufactured Housing Conversion: Loan	N/A	\$25	N/A	\$25
ALTA 7.2-06 or CLTA 116.5.2 Manufactured Housing Conversion: Owner	\$25	N/A	\$25	N/A
ALTA 8.1-06 or CLTA 110.9 Environmental Lien	N/A	No Charge	N/A	No Charge
ALTA 8.2-06 or CLTA 110.9.1 Commercial Environmental Lien	No Charge	No Charge	No Charge	No Charge
ALTA 9-06 Restrictions, Encroachments, Minerals – Loan	N/A	N/A	N/A	No Charge
ALTA 9.1-06 or CLTA 100.9 Covenants, Conditions and Restrictions - Unimproved – Owner	N/A	N/A	No Charge	N/A
ALTA 9.2-06 or CLTA 100.10 Covenants, Conditions, Restrictions - Improved Land – Owner	N/A	N/A	No Charge	N/A
ALTA 9.3-06 or CLTA 100.2.1 Covenants, Conditions, Restrictions - Improved Land – Loan	N/A	N/A	N/A	No Charge
ALTA 9.6-06 or 9.6.1-06 or CLTA 100.2.6 Private Rights	N/A	10%; Min \$50; Max. \$500	N/A	No Charge
ALTA 9.7-06 or CLTA 100.2.7 Restrictions, Encroachment, Minerals - Land Under Development - Loan	N/A	N/A	N/A	No Charge
ALTA 9.8-06 or CLTA 100.2.8 Restrictions, Encroachment, Minerals - Land Under Development - Owner	10%; Min \$50; Max. \$500	N/A	\$200	N/A

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
ALTA 9.9-06 or CLTA 100.2.9 Private Rights - Owner	N/A	N/A	\$100	N/A
ALTA 10-06 or CLTA 104.12 Assignment	N/A	10% min \$100	N/A	10% min \$100
ALTA 10.1-06 or CLTA 104.13 Assignment and Date Down	N/A	30% min \$200	N/A	30% min \$200
ALTA 11-06 or CLTA 110.5 or CLTA 110.11 Mortgage Modification	N/A	35% min \$300	N/A	35% min \$300
ALTA 11.1-06 or CLTA 110.11.1 Mortgage Modification with Subordination	N/A	35% min \$300	N/A	35% min \$300
ALTA 11.2-06 or CLTA 110.11.2 Mortgage Modification with Additional Amount of Insurance	N/A	35% plus incremental extra; min \$300	N/A	35% plus incremental extra; min \$300
ALTA 12-06 or CLTA 117 Aggregation - Loan	N/A	\$100	N/A	\$100
ALTA 13-06 or CLTA 119.5 Leasehold - Owner	No Charge	N/A	No Charge	N/A
ALTA 13.1-06 or CLTA 119.6 Leasehold - Loan	N/A	No Charge	N/A	No Charge
ALTA 14-06 or CLTA 111.14 Future Advance Priority	N/A	5% min \$100 max \$500	N/A	5% min \$100 max \$500

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	Standard Coverage Policies		Extended Coverage Policies	
Endorsement Number	Owner	Lender	Owner	Lender
ALTA 14.1-06 or CLTA 111.14.1 Future Advance – Knowledge	N/A	No Charge for Residential; 5% min \$100 for Commercial	N/A	No Charge for Residential; 5% min \$100 for Commercial
ALTA 14.2-06 or CLTA 111.14.2 Future Advance - Letter of Credit	N/A	N/A	N/A	\$50
ALTA 14.3-06 or CLTA 111.14.3 Future Advance - Reverse Mortgage	N/A	\$50	N/A	\$50
ALTA 15-06 or CLTA 127 Non-Imputation - Full Equity Transfer	10%	N/A	10%	N/A
ALTA 15.1-06 or CLTA 127.1 Non-Imputation - Additional Insured	5% based upon interest transferred	N/A	10% based upon interest transferred	N/A
ALTA 15.2-06 or CLTA 127.2 Non-Imputation - Partial Equity Transfer	5% based upon interest transferred	N/A	10% based upon interest transferred	N/A
ALTA 16-06 or CLTA 128 Mezzanine	10% based upon loan amount	N/A	20% based upon loan amount	N/A
ALTA 17-06 or CLTA 103.11 Access	25% max \$150	15% max \$150	\$75	\$75 if with policy; 15% max \$150 if subsequent
ALTA 17.1-06 or CLTA 103.12 Indirect Access and Entry	25% max \$150	15% max \$150	\$75	\$75 if with policy; 15% max \$150 if subsequent
ALTA 17.2-06 or CLTA 103.13 Utility Access	\$75	\$75	\$75	\$75
ALTA 18-06 or CLTA 129 Single Tax Parcel	\$100	\$100	\$100	\$100

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
ALTA 18.1-06 or CLTA 129.1 Multiple Tax Parcel	\$100	\$100	\$100	\$100
ALTA 19-06 or CLTA 116.4.1 Contiguity - Multiple Parcels	20% min \$50 max \$250	10% min \$50 max \$100	20% min \$50 max \$250	10% min \$50 max \$100
ALTA 19.1-06 or CLTA 116.4 Contiguity - Single Parcel	20% min \$50 max \$250	10% min \$50 max \$100	20% min \$50 max \$250	10% min \$50 max \$100
ALTA 19.2-06 or CLTA 116.9 Contiguity - Specified Parcels	20% min \$50 max \$250	10% min \$50 max \$100	20% min \$50 max \$250	10% min \$50 max \$100
ALTA 20-06 or CLTA 130 - First Loss - Multiple Parcels	N/A	10%	N/A	10%
ALTA 22-06 or CLTA 116.01 Location	20% min \$50 max \$250	20% min \$50 max \$250	No Charge	No Charge
ALTA 22.1-06 or CLTA 116.02 Location and Map	20% min \$50 max \$500	20% min \$50 max \$500	No Charge	No Charge
ALTA 23-06 or CLTA 114.3 Coinsurance - Single Parcel	No Charge	No Charge	No Charge	No Charge
ALTA 24-06 or CLTA 133 Doing Business	\$50	\$50	\$50	\$50
ALTA 25-06 or CLTA 116.1 Same as Survey	N/A	N/A	No Charge	No Charge
ALTA 25.1-06 or CLTA 116.1.2 Same as Portion of Survey	N/A	N/A	No Charge	No Charge

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
ALTA 26-06 or CLTA 116.8 Subdivision	N/A	N/A	10% min \$250	10% min \$250 max \$500
ALTA 27-06 or CLTA 132 Usury	N/A	No Charge	N/A	No Charge
ALTA 28-06 or CLTA 103.1 Easement - Damage or Enforced Removal	N/A	N/A	20% min \$50 max \$500	10% min \$50 max \$500
ALTA 28.1-06 or CLTA 103.14 Encroachments - Boundaries and Easements	N/A	N/A	20% min \$50 max \$500	20% min \$50 max \$500
ALTA 28.2-06 or CLTA 103.15 Encroachments - Boundaries and Easements - Described Improvements	N/A	N/A	20% min \$50 max \$500	20% min \$50 max \$500
ALTA 28.3-06 or CLTA 103.16 Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	N/A	N/A	20% min \$50 max \$500	20% min \$50 max \$500
ALTA 29-06 or CLTA 134 Interest Rate Swap - Direct Obligation	N/A	N/A	N/A	5% max \$500
ALTA 29.1-06 or CLTA 134.1 Interest Rate Swap - Additional Interest	N/A	N/A	N/A	5% max \$500
ALTA 29.2-06 or CLTA 134.2 Interest Rate Swap - Defined Amount	N/A	N/A	N/A	5% max \$500; plus premium upon defined amount.
ALTA 29.3-06 or CLTA 134.3 Interest Rate Swap - Additional Interest - Defined Amount	N/A	N/A	N/A	5% max \$500; plus premium upon defined amount.
ALTA 30-06 or CLTA 135 Shared Appreciation	N/A	N/A	N/A	5%

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
ALTA 30.1-06 or CLTA 135.1 Commercial Participation Interest	N/A	N/A	N/A	No Charge
ALTA 32-06 or CLTA 137 Construction Loan Pending Disbursement	N/A	N/A	N/A	No Charge
ALTA 32.1-06 or CLTA 137.1 Construction Loan - Loss of Priority - Direct Payment	N/A	N/A	N/A	No Charge
ALTA 32.2-06 or CLTA 137.2 Construction Loan - Loss of Priority - Insured's Direct Payment	N/A	N/A	N/A	No Charge
ALTA 33-06 or CLTA 138 Construction Loan Disbursement	N/A	N/A	N/A	\$250; \$225 if paid at the time of policy
ALTA 35-06 or CLTA 140 Minerals - Buildings	10% min \$50 max \$200	5% min \$50 max \$200	10% min \$50 max \$200	5% min \$50 max \$200
ALTA 35.1-06 or CLTA 140.1 Minerals - Improvements	10% min \$50 max \$200	5% min \$50 max \$200	10% min \$50 max \$200	5% min \$50 max \$200
ALTA 35.2-06 or CLTA 140.2 Minerals - Described Improvements	10% min \$50 max \$200	5% min \$50 max \$200	10% min \$50 max \$200	5% min \$50 max \$200
ALTA 35.3-06 or CLTA 140.3 Minerals - Land Under Development	10% min \$50 max \$500	5% min \$50 max \$200	10% min \$50 max \$500	5% min \$50 max \$200
ALTA 39-06 or CLTA 142 Policy Authentication	No Charge	No Charge	No Charge	No Charge
ALTA 40-06 or CLTA 147 Tax Credit - Owner	N/A	N/A	10% min \$100 max \$500	N/A

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
ALTA 40.1-06 or CLTA 147.1 Tax Credit - Defined Amount - Owner	N/A	N/A	10% (min \$100 max \$500) plus premium on additional amount;	N/A
ALTA 41-06 or CLTA 143 Water - Buildings	N/A	N/A	10% min \$50 max \$200	5% min \$50 max \$200
ALTA 41.1-06 or CLTA 143.1 Water - Improvements	N/A	N/A	10% min \$50 max \$200	5% min \$50 max \$200
ALTA 41.2-06 or CLTA 143.2 Water - Described Improvements	N/A	N/A	10% min \$50 max \$200	5% min \$50 max \$200
ALTA 41.3-06 or CLTA 143.3 Water - Land Under Development	N/A	N/A	10% min \$50 max \$500	5% min \$50 max \$200
ALTA 42-06 or CLTA 144 Commercial Lender Group	N/A	N/A	N/A	No Charge
ALTA 43-06 or CLTA 145 Anti Taint	N/A	N/A	N/A	\$50
ALTA 44-06 or CLTA 146 Insured Mortgage Recording	N/A	N/A	N/A	No Charge
ALTA 45-06 or CLTA 148 Pari Passu Mortgage	N/A	N/A	N/A	5% min \$50 max \$250
ALTA 46-06 or CLTA 149 Option	5% min \$50 max \$250	No Charge	5% min \$50 max \$250	No Charge
CLTA 100.4 Present Violation	N/A	10%; Min. \$50; Max. \$100	N/A	No Charge

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
CLTA 100.5 Present Violation	N/A	N/A	10%; Min. \$50; Max. \$100	N/A
CLTA 100.7 CC&R Endorsement	N/A	N/A	10%; Min. \$50; Max. \$100	N/A
CLTA 100.12 Right of Reverter	N/A	15%; Min. \$50; Max. \$200	N/A	10%; Min. \$50; Max. \$100
CLTA 100.13 Assessment Liens	N/A	15%; Min. \$50; Max. \$200	N/A	10%; Min. \$50; Max. \$100
CLTA 100.17 CC&R Modification	20%; Min. \$50; Max. \$250	10%; Min. \$50; Max. \$100	20%; Min. \$50; Max. \$250	10%; Min. \$50; Max. \$100
CLTA 100.18 Enforceability of reverter provision contained in CC&R and as to unmarketability of title due to such reverter provision	30%; Min. \$50	30%; Min. \$50	30%; Min. \$50	30%; Min. \$50
CLTA 100.19 CC&R Violation	20%; Min. \$50; Max. \$250	20%; Min. \$50; Max. \$250	20%; Min. \$50; Max. \$250	20%; Min. \$50; Max. \$250
CLTA 100.27 Unmarketability of Title	N/A	10%; Min. \$50; Max. \$250	N/A	10%; Min. \$50; Max. \$250
CLTA 100.29 Mineral Rights	20%; Min \$50; Max \$750	10%; Min \$50; Max. \$500	10%; Min. \$50; Max \$500	No Charge
CLTA 101.4 Mechanics Lien Insurance	20%; Min \$50	20%; Min \$50	No Charge	No Charge
CLTA 102.4 Foundations - no violations, no encroachment by improvement	N/A	10%; Min \$20; Max. \$500	N/A	No Charge

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
CLTA 102.5 Foundations - no violation, no encroachment onto easements or adjoining land	N/A	10%; Min \$50; Max. \$500	N/A	No Charge
CLTA 103.3 Easement removal of improvements	N/A	20%; Min. \$200; Max. \$500	N/A	10%; Min. 100; Max. \$500
CLTA 103.4 Easements providing ingress and egress	25%; Max \$350	15%; Max \$300	25%; Max \$350	15%; Max \$300
CLTA 104.4 Collateral assignment	N/A	20%; Min. \$50; Max. \$500	N/A	20%; Min. \$50; Max. \$500
CLTA 104.6 Assignment of Lessor's Interest	N/A	\$50	N/A	\$50
CLTA 104.7 Insures beneficiary against prior assignment of rents	N/A	\$50	N/A	\$50
CLTA 105 Insuring Multiple Mortgages in One Policy	N/A	No Charge	N/A	No Charge
CLTA 107.1 Allocation of Liability	No Charge	No Charge	No Charge	No Charge
CLTA 107.2 Increased Liability	Increased Liability charge only; Min \$100	Increased Liability charge only; Min \$100	Increased Liability charge only; Min \$100	Increased Liability charge only; Min \$100
CLTA 107.11 Unenforceability of lien following ostensible merger	N/A	10%; Min. \$150; Max. \$500	N/A	10%; Min. \$150; Max. \$500
CLTA 108.7 Additional Advance	N/A	40%; Min. \$50	N/A	N/A

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
CLTA 108.8 Additional Advance	N/A	40%; Min. \$150 based on the amount of the advance	N/A	45%; Min. \$150 based on the amount of the advance
110.4 Validity of modification of deed of trust	N/A	30%; Min. \$50	N/A	N/A
W-110.5A Extension of maturity date endorsement	N/A	\$100	N/A	\$100
CLTA 111 Partial reconveyance, no impairments	N/A	10% based on balance; Min \$100	N/A	10% based on balance; Min \$100
CLTA 111.4 Conveyance by original trustor will not impair mortgage lien made by F.H.A. Project	N/A	10% based on balance; Min \$100	N/A	10% based on balance; Min \$100
CLTA 111.9 FNMA Balloon Mortgage Variable Rate - Negative Amortization	N/A	N/A	N/A	No Charge
CLTA 111.10 Optional Advance	N/A	N/A	N/A	Residential Property, No Charge; Commercial property, 5% Min. \$100
CLTA 122.11 Obligatory Advance	N/A	N/A	N/A	Residential Property, No Charge; Commercial property, 5% Min. \$100

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Endorsement Number	Standard Coverage Policies		Extended Coverage Policies	
	Owner	Lender	Owner	Lender
W-122/ SE 28-06 Date Down	N/A	N/A	N/A	\$100; \$75. If paid at time of initial policy