

First American Title Insurance Company



RESIDENTIAL SCHEDULE OF FEES

For use in all counties in the State of California

This Schedule has been prepared in compliance with the Insurance Code of the State of California. Its purpose is to set forth rates, fees and charges for typical consumer residential one-to-four family title transactions. For other types of transactions, see the Commercial Schedule of Fees.

Copyright © 2007 by First American Title Insurance Company • All Rights Reserved

TABLE OF CONTENTS

Section A	Basic Insurance Rate for Title Insurance (without Escrow Services)	1-A
Section B	Owner’s Insurance	
B-1	Basic Charge	1-B
B-2	EAGLE Protection® Coverage for Improved One-To-Four Family Property	1-B
B-3	Department of Veteran Affairs (D.V.A.)	1-B
Section C	Lender’s Insurance	
C-1	Basic Charge	1-C
C-2	EAGLE Protection® Coverage for Improved One-To-Four Family Property	1-C
C-3	Concurrent Loan Policy Charge	1-C
C-4	Multiple Loan Policies – Loan Only Transaction	2-C
C-5	Express Title Policy (Limited Coverage Policy)	2-C
C-6	Improved One-To-Four Family Residential Refinance Rate	3-C
C-7	FACT Master Loan Policy Program	3-C
Section D	Escrow	
	Section Reference for Sale Escrows	1-D
D-1	Escrow Region 1	2-D
	Sale Escrow Fees for use in: Alpine, Amador, Calaveras, El Dorado, Fresno, Kern, Kings, Madera, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, San Luis Obispo, Santa Barbara, Sierra, Stanislaus, Sutter, Tulare, Tuolumne, Yolo and Yuba Counties	
D-2	Escrow Region 2	3-D
	Sale Escrow Fees for use in: Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego and Ventura Counties	
D-3	Escrow Region 3	4-D
	Sale Escrow Fees for use in: Alameda, Butte, Colusa, Contra Costa, Del Norte, Glenn, Humboldt, Lassen, Marin, Mendocino, Modoc, Napa, Plumas, San Francisco, San Mateo, Santa Clara, Shasta, Siskiyou, Solano, Sonoma, Tehama and Trinity Counties	
D-4	Escrow Region 4	5-D
	Sale Escrow Fees for use in: Lake, Monterey, San Benito and Santa Cruz Counties	
D-5	Loan Escrow Fee	6-D
D-6	REO/Relocation Escrow Fee	7-D
D-7	Closing Service Coordination	10-D
D-8	Disbursement Escrow Service	10-D
D-9	Escrow Related Services	10-D
D-10	Equity Share Escrows	11-D
D-11	Concurrent Junior Mortgage Escrow	11-D
D-12	Funds Held in Escrow	11-D
D-13	Loan Pay Off Escrow	11-D
D-14	Exchange Escrow Processing	11-D
D-15	Sale of Note and Deed of Trust Escrow	11-D
Section E	Section has been deleted	1-E

Section F	Subdivision Services	
F-1	New Home Rate (Title Only)	1-F
F-2	New Home Rate (with Escrow Services)	1-F
F-3	New Subdivision – Escrow Only	3-F
F-4	Substitution of Policy Forms in a Combination Program	3-F
Section G	Mortgage Services	
G-1	Centralized Loan Rate	1-G
G-2	Comprehensive Bundle Rate	2-G
G-3	Section has been deleted	3-G
G-4	Streamlined Refinance	3-G
G-5	Mortgage Services Refinance Rate	3-G
G-6	REO/Relocation Escrow	4-G
G-7	Super EAGLE Escrow	4-G
G-8	Substitution of Policy Forms in a Combination Program	4-G
Section H	Mobile/Manufactured Homes	
H-1	Mobile/Manufactured Home Owner’s Policy	1-H
H-2	Mobile/Manufactured Home Loan Policy	1-H
H-3	Mobile/Manufactured Home Escrows	1-H
Section I	General Information	
I-1	Definitions	1-I
I-2	Policy Forms	2-I
I-3	Fair Value	2-I
I-4	Employee Rate	2-I
I-5	Cancellation	3-I
I-6	Excess Rates, Fees and Charges for Unusual Risks or Services	3-I
I-7	Rounding Up of Applicable Rates, Fees and Charges	3-I
I-8	Other Rates, Fees and Charges	3-I

SECTION A
BASIC INSURANCE RATE
FOR TITLE INSURANCE (without Escrow Services)
For Use in All Counties in the State of California

Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate
\$60,000	\$395	\$450,000	\$1,248	\$840,000	\$1,868	\$1,230,000	\$2,384	\$1,620,000	\$2,852
70,000	433	460,000	1,264	850,000	1,883	1,240,000	2,396	1,630,000	2,864
80,000	471	470,000	1,280	860,000	1,898	1,250,000	2,408	1,640,000	2,876
90,000	508	480,000	1,296	870,000	1,913	1,260,000	2,420	1,650,000	2,888
100,000	535	490,000	1,312	880,000	1,928	1,270,000	2,432	1,660,000	2,900
110,000	559	500,000	1,328	890,000	1,943	1,280,000	2,444	1,670,000	2,912
120,000	581	510,000	1,344	900,000	1,958	1,290,000	2,456	1,680,000	2,924
130,000	603	520,000	1,360	910,000	1,973	1,300,000	2,468	1,690,000	2,936
140,000	626	530,000	1,376	920,000	1,988	1,310,000	2,480	1,700,000	2,948
150,000	648	540,000	1,392	930,000	2,003	1,320,000	2,492	1,710,000	2,960
160,000	672	550,000	1,408	940,000	2,018	1,330,000	2,504	1,720,000	2,972
170,000	694	560,000	1,424	950,000	2,033	1,340,000	2,516	1,730,000	2,984
180,000	717	570,000	1,440	960,000	2,048	1,350,000	2,528	1,740,000	2,996
190,000	739	580,000	1,456	970,000	2,063	1,360,000	2,540	1,750,000	3,008
200,000	762	590,000	1,472	980,000	2,078	1,370,000	2,552	1,760,000	3,019
210,000	785	600,000	1,488	990,000	2,093	1,380,000	2,564	1,770,000	3,030
220,000	808	610,000	1,504	1,000,000	2,108	1,390,000	2,576	1,780,000	3,041
230,000	830	620,000	1,520	1,010,000	2,120	1,400,000	2,588	1,790,000	3,052
240,000	853	630,000	1,536	1,020,000	2,132	1,410,000	2,600	1,800,000	3,063
250,000	876	640,000	1,552	1,030,000	2,144	1,420,000	2,612	1,810,000	3,074
260,000	899	650,000	1,568	1,040,000	2,156	1,430,000	2,624	1,820,000	3,085
270,000	921	660,000	1,584	1,050,000	2,168	1,440,000	2,636	1,830,000	3,096
280,000	945	670,000	1,600	1,060,000	2,180	1,450,000	2,648	1,840,000	3,107
290,000	966	680,000	1,616	1,070,000	2,192	1,460,000	2,660	1,850,000	3,118
300,000	990	690,000	1,632	1,080,000	2,204	1,470,000	2,672	1,860,000	3,129
310,000	1,007	700,000	1,648	1,090,000	2,216	1,480,000	2,684	1,870,000	3,140
320,000	1,025	710,000	1,664	1,100,000	2,228	1,490,000	2,696	1,880,000	3,151
330,000	1,043	720,000	1,680	1,110,000	2,240	1,500,000	2,708	1,890,000	3,162
340,000	1,061	730,000	1,696	1,120,000	2,252	1,510,000	2,720	1,900,000	3,173
350,000	1,079	740,000	1,712	1,130,000	2,264	1,520,000	2,732	1,910,000	3,184
360,000	1,097	750,000	1,728	1,140,000	2,276	1,530,000	2,744	1,920,000	3,195
370,000	1,115	760,000	1,744	1,150,000	2,288	1,540,000	2,756	1,930,000	3,206
380,000	1,133	770,000	1,760	1,160,000	2,300	1,550,000	2,768	1,940,000	3,217
390,000	1,151	780,000	1,776	1,170,000	2,312	1,560,000	2,780	1,950,000	3,228
400,000	1,168	790,000	1,792	1,180,000	2,324	1,570,000	2,792	1,960,000	3,239
410,000	1,184	800,000	1,808	1,190,000	2,336	1,580,000	2,804	1,970,000	3,250
420,000	1,200	810,000	1,823	1,200,000	2,348	1,590,000	2,816	1,980,000	3,261
430,000	1,216	820,000	1,838	1,210,000	2,360	1,600,000	2,828	1,990,000	3,272
440,000	1,232	830,000	1,853	1,220,000	2,372	1,610,000	2,840	2,000,000	3,283

For each \$10,000 of liability, or fraction thereof, above \$2,000,000 add \$6.

SECTION B OWNER'S INSURANCE

B-1 BASIC CHARGE

- a. Standard Coverage: 100% of the Basic Insurance Rate, minimum \$395
- b. Extended Coverage: 125% of the Basic Insurance Rate, minimum \$500

B-2 EAGLE PROTECTION® COVERAGE FOR IMPROVED ONE-TO-FOUR FAMILY PROPERTY

An additional 10% of the applicable rate must be charged when the type of coverage issued is an EAGLE Protection® Policy. The additional 10% must be added after all other calculations have been made. Minimum \$435. This Section does not apply to policies priced under Sections E, F and G.

B-3 DEPARTMENT OF VETERAN AFFAIRS (D.V.A.)

- a. Acquisition by the D.V.A.

When the veteran transfers the title to the D.V.A., the rate shall be the applicable charge under Section B-1 for the type of coverage requested, based upon the amount set forth in the D.V.A. contract. If the transaction qualifies, the rates in Section E-2 shall apply.

- b. Reconveyances by the D.V.A.

When the D.V.A. reconveys the title to the veteran (owner) who originally conveyed to the D.V.A., the charge shall be:

1. To the veteran previously insured by the Company: 25% of the applicable charge under Section B-1, for the type of coverage requested.
2. To the veteran not previously insured by the Company: The applicable charge under Section B-1, for the type of coverage requested.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

SECTION C

LENDER'S INSURANCE

C-1 **BASIC CHARGE**

When neither an owner's policy nor a binder to insure resale is being issued concurrently, the charges for loan policies priced under this Section shall be based upon liability amounts that are not less than the lesser of: (1) the loan amount or (2) the value of the property.

- a. Standard Coverage: 80% of the Basic Insurance Rate, minimum \$325
- b. Extended Coverage: 90% of the Basic Insurance Rate, minimum \$395

C-2 **EAGLE PROTECTION® COVERAGE FOR IMPROVED ONE-TO-FOUR FAMILY PROPERTY**

An additional 10% of the applicable rate must be charged when the type of coverage issued is an EAGLE Protection® Policy. The additional 10% must be added after all other calculations have been made. Minimum \$435. This Section does not apply to policies priced under Sections E, F and G.

C-3 **CONCURRENT LOAN POLICY CHARGE**

This Section C-3 is to be used for pricing loan policy(ies) issued concurrently with an owner's policy or a binder to insure resale.

- a. If a single loan policy is being issued.

- 1. Standard Coverage Loan Policy

- When any form of owner's policy is being issued, there shall be no charge.

- 2. Extended Coverage Loan Policy (excluding an EAGLE Protection® loan policy)

- When a Standard Coverage (including an EAGLE Protection®) owner's policy is being issued, the charge for the Extended Coverage loan policy shall be as follows:

- 39% of the Basic Insurance Rate, based upon the amount of the loan, plus \$100.

- When an Extended Coverage owner's policy is being issued, the charge for the Extended Coverage loan policy shall be \$100 per policy.

- 3. EAGLE Protection® Coverage Loan Policy

- When any form of owner's policy is being issued, the charge for the EAGLE Protection® loan policy shall be as follows:

- 39% of the Basic Insurance Rate, based upon the amount of the loan, plus \$100.
The result shall then be multiplied by 110% as required by Section C-2.

Insurance in excess of the owner's policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of the owner's policy and (2) the scheduled charge based upon the amount of insurance to be provided by the loan policy at the appropriate charge for the type of coverage requested.

- b. If multiple loan policies (insuring the same or different lenders) are being issued, liability amounts shall be aggregated if the policy types are the same.

1. Standard Coverage Loan Policy

When any form of owner's policy is being issued, there shall be no charge for the first Standard Coverage loan policy. For each additional Standard Coverage loan policy, add \$100.

2. Extended Coverage Loan Policy (excluding an EAGLE Protection[®] loan policy)

When a Standard Coverage (including an EAGLE Protection[®]) owner's policy is being issued, the charge for the Extended Coverage loan policies shall be as follows:

39% of the Basic Insurance Rate, based upon the aggregate liability of all loan policies, plus \$100 per policy.

When an Extended Coverage owner's policy is being issued, the charge for the Extended Coverage loan policies shall be \$100 per policy.

3. EAGLE Protection[®] Coverage

When any form of owner's policy is being issued, the charge for the EAGLE Protection[®] loan policies shall be as follows:

39% of the Basic Insurance Rate, based upon the aggregate liability of all loan policies, plus \$100 per policy. The result shall then be multiplied by 110% as required by Section C-2.

Insurance in excess of the owner's policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of the owner's policy and (2) the scheduled charge based upon the aggregate amount of insurance to be provided by the loan policies at the appropriate charge for the type of coverage requested.

Note: When a policy is issued in connection with a loan guaranteed by the Federal Housing Administration (F.H.A.) or other governmental unit, the maximum charge shall not exceed the maximum charge allowed by the governmental unit.

C-4 **MULTIPLE LOAN POLICIES – LOAN ONLY TRANSACTION**

When multiple loans (by the same or different lenders) to the same owner are recorded concurrently and provided the same policy type is being issued for each loan, the rate shall be based upon the aggregate amount of the loans, at the appropriate charge for the type of coverage requested, plus \$100 for each loan policy over one.

This Section does not apply to transactions priced under Sections F-1 or F-2.

C-5 **EXPRESS TITLE POLICY (LIMITED COVERAGE POLICY)**

The Express Title Policy shall be issued with a liability amount of up to: (1) \$250,000 for a rate of \$110 or (2) the current FNMA (Fannie Mae) / FHLMC (Freddie Mac) conforming loan limits, but not to exceed \$400,000, for a rate of \$210.

One ALTA JR-1 Endorsement may be issued within six months of the Date of Policy of the Express Title Policy (Limited Coverage Policy) at no additional charge.

C-6 **IMPROVED ONE-TO-FOUR FAMILY RESIDENTIAL REFINANCE RATE**

For improved one-to-four family residential properties, any Extended Coverage Loan Policy or EAGLE Protection® Loan Policy (ALTA Expanded Coverage Residential Loan Policy) shall be issued at the rates below. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction.

Extended Coverage Loan Policy Rates

<u>LIABILITY UP TO</u>	<u>RATE</u>
\$50,000	\$385
75,000	385
100,000	385
250,000	385
450,000	605
650,000	935
850,000	1,210
1,000,000	1,430
1,500,000	1,760
2,000,000	2,200
3,000,000	2,800
4,000,000	3,400
5,000,000	4,100
6,000,000	4,700
7,000,000	5,300
8,000,000	5,900
9,000,000	6,600
10,000,000	7,200

EAGLE Protection® Loan Policy Rates

<u>LIABILITY UP TO</u>	<u>RATE</u>
\$50,000	\$424
75,000	424
100,000	424
250,000	424
450,000	666
650,000	1,029
850,000	1,331
1,000,000	1,573
1,500,000	1,936
2,000,000	2,420
3,000,000	3,080
4,000,000	3,740
5,000,000	4,510
6,000,000	5,170
7,000,000	5,830
8,000,000	6,490
9,000,000	7,260
10,000,000	7,920

For each \$1,000,000 of liability, or fraction thereof, above \$10,000,000 add \$600 for an Extended Coverage Loan Policy and \$660 for an EAGLE Protection® Loan Policy.

Note: This Section does not apply to policies priced under Sections C-1 or C-3. For refinance loan transactions that do not qualify under this Section C-6, see Section C-1.

Note: When a Standard Coverage Loan Policy is being issued, the rate shall be 90% of the Extended Coverage Loan Policy rate shown in this Section C-6.

C-7 **FACT MASTER LOAN POLICY PROGRAM**

The FACT Master Loan Policy is available for improved one-to-four family residential equity line loan transactions that may include flood certification, appraisal or credit information from a First American company ("FACT Program").

For FACT Programs meeting the following criteria: (1) centralized electronic order processing (2) tracking capabilities and (3) established by written agreement, the rate per transaction shall be:

a. FACT Program without Property Report

<u>Policy Amount</u>	<u>Rate</u>
\$0 - 100,000	\$100
100,001 - 250,000	126
250,001 - 500,000	190
500,001 - 1,000,000	500

b. FACT Program with Property Report

<u>Policy Amount</u>	<u>Rate</u>
\$0 - 100,000	\$126
100,001 - 250,000	152
250,001 - 500,000	216
500,001 - 1,000,000	500

c. FACT Policy Endorsement Forms

The following FACT Policy Endorsement Forms can only be attached to a FACT Master Loan Policy for the charge stated:

<u>Endorsement Form</u>	<u>CHARGE</u>
FACT Policy Coverage Limit Increase	No charge
FACT Policy First Lien Exclusion	\$100
FACT Policy Limited Modification	25
FACT Policy Modified Gap Exclusion	No charge

SECTION D ESCROW

<u>County</u>	<u>Sale Escrow Fee Section</u>	<u>County</u>	<u>Sale Escrow Fee Section</u>
<u>Alameda</u>	<u>D-3</u>	<u>Orange</u>	<u>D-2</u>
<u>Alpine</u>	<u>D-1</u>	<u>Placer</u>	<u>D-1</u>
<u>Amador</u>	<u>D-1</u>	<u>Plumas</u>	<u>D-3</u>
<u>Butte</u>	<u>D-3</u>	<u>Riverside</u>	<u>D-2</u>
<u>Calaveras</u>	<u>D-1</u>	<u>Sacramento</u>	<u>D-1</u>
<u>Colusa</u>	<u>D-3</u>	<u>San Benito</u>	<u>D-4</u>
<u>Contra Costa</u>	<u>D-3</u>	<u>San Bernardino</u>	<u>D-2</u>
<u>Del Norte</u>	<u>D-3</u>	<u>San Diego</u>	<u>D-2</u>
<u>El Dorado</u>	<u>D-1</u>	<u>San Francisco</u>	<u>D-3</u>
<u>Fresno</u>	<u>D-1</u>	<u>San Joaquin</u>	<u>D-1</u>
<u>Glenn</u>	<u>D-3</u>	<u>San Luis Obispo</u>	<u>D-1</u>
<u>Humboldt</u>	<u>D-3</u>	<u>San Mateo</u>	<u>D-3</u>
<u>Imperial</u>	<u>D-2</u>	<u>Santa Barbara</u>	<u>D-1</u>
<u>Inyo</u>	<u>D-2</u>	<u>Santa Clara</u>	<u>D-3</u>
<u>Kern</u>	<u>D-1</u>	<u>Santa Cruz</u>	<u>D-4</u>
<u>Kings</u>	<u>D-1</u>	<u>Shasta</u>	<u>D-3</u>
<u>Lake</u>	<u>D-4</u>	<u>Sierra</u>	<u>D-1</u>
<u>Lassen</u>	<u>D-3</u>	<u>Siskiyou</u>	<u>D-3</u>
<u>Los Angeles</u>	<u>D-2</u>	<u>Solano</u>	<u>D-3</u>
<u>Madera</u>	<u>D-1</u>	<u>Sonoma</u>	<u>D-3</u>
<u>Marin</u>	<u>D-3</u>	<u>Stanislaus</u>	<u>D-1</u>
<u>Mariposa</u>	<u>D-1</u>	<u>Sutter</u>	<u>D-1</u>
<u>Mendocino</u>	<u>D-3</u>	<u>Tehama</u>	<u>D-3</u>
<u>Merced</u>	<u>D-1</u>	<u>Trinity</u>	<u>D-3</u>
<u>Modoc</u>	<u>D-3</u>	<u>Tulare</u>	<u>D-1</u>
<u>Mono</u>	<u>D-2</u>	<u>Tuolumne</u>	<u>D-1</u>
<u>Monterey</u>	<u>D-4</u>	<u>Ventura</u>	<u>D-2</u>
<u>Napa</u>	<u>D-3</u>	<u>Yolo</u>	<u>D-1</u>
<u>Nevada</u>	<u>D-1</u>	<u>Yuba</u>	<u>D-1</u>

Subject to Sections D-6c and D-9, the escrow fees set forth in this Section constitute the total escrow fee for the given transaction and are not to be charged on a “per side” basis. However, the total escrow fee may be apportioned to either side in accordance with the instructions of the parties. Excluding Section D-6, the applicable escrow fees shall be determined by the county where the escrow is being handled and not the county where the property is located.

D-1 **ESCROW REGION 1**

For improved and unimproved one-to-four family residential sale transactions, the fee shall be as set forth below.

For use in the following counties: **Alpine, Amador, Calaveras, El Dorado, Fresno, Kern, Kings, Madera, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, San Luis Obispo, Santa Barbara, Sierra, Stanislaus, Sutter, Tulare, Tuolumne, Yolo and Yuba.**

a. **SALE ESCROW – All cash transaction**

The fee shall include basic escrow services by the Company (including all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent) and preparation of up to two documents).

<u>UP TO</u>	<u>FEE</u>
\$100,000	\$515
200,000	715
300,000	915
400,000	1,015
500,000	1,115
600,000	1,215
700,000	1,315
800,000	1,415
900,000	1,515
1,000,000	1,615
1,250,000	1,740
1,500,000	1,865
2,000,000	2,115
3,000,000	2,365

For amounts above \$3,000,000, the rate shall be \$2,365.

- b. **SALE ESCROW – With one loan:** Add \$250 to the applicable fee in Section D-1a. This fee includes the services listed in Section D-1a, plus one electronic document download, one loan-tie-in fee and preparation of one additional document.
- c. **SALE ESCROW – With two loans:** Add \$400 to the applicable fee in Section D-1a. This fee includes the services listed in Section D-1a, plus two electronic document downloads, one loan-tie-in fee, preparation of one additional document and one concurrent junior mortgage escrow fee.
- d. **SALE ESCROW – With more than two loans:** For each loan over two add \$100 to the applicable fee in Section D-1c.
- e. **SALE ESCROW – Short sales:** If the transaction is a short sale, add \$250 to the applicable fee.

D-2 **ESCROW REGION 2**

For improved and unimproved one-to-four family residential sale transactions, the fee shall be as set forth below.

For use in the following counties: **Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego and Ventura.**

a. **SALE ESCROW – All cash transaction**

The fee shall include basic escrow services by the Company (including all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent) and preparation of up to two documents).

<u>UP TO</u>	<u>FEE</u>
\$50,000	\$800
60,000	850
70,000	910
80,000	970
90,000	1,030
100,000	1,090

For each \$10,000 or fraction above \$100,000, add \$35 up to and including \$300,000.

For each \$10,000 or fraction above \$300,000, add \$14 up to and including \$500,000.

For each \$10,000 or fraction above \$500,000, add \$10 up to and including \$1,000,000.

For each \$10,000 or fraction above \$1,000,000, add \$5.

b. **SALE ESCROW – With one loan:** Add \$250 to the applicable fee in Section D-2a. This fee includes the services listed in Section D-2a, plus one electronic document download, one loan-tie-in fee and preparation of one additional document.

c. **SALE ESCROW – With two loans:** Add \$400 to the applicable fee in Section D-2a. This fee includes the services listed in Section D-2a, plus two electronic document downloads, one loan-tie-in fee, preparation of one additional document and one concurrent junior mortgage escrow fee.

d. **SALE ESCROW – With more than two loans:** For each loan over two add \$100 to the applicable fee in Section D-2c.

D-3 **ESCROW REGION 3**

For improved and unimproved one-to-four family residential sale transactions, the fee shall be as set forth below.

For use in the following counties: **Alameda, Butte, Colusa, Contra Costa, Del Norte, Glenn, Humboldt, Lassen, Marin, Mendocino, Modoc, Napa, Plumas, San Francisco, San Mateo, Santa Clara, Shasta, Siskiyou, Solano, Sonoma, Tehama and Trinity.**

a. **SALE ESCROW – All cash transaction**

The fee shall include basic escrow services by the Company (including all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent) and preparation of up to two documents).

<u>UP TO</u>	<u>FEE</u>
\$50,000	\$300
100,000	450
200,000	550
300,000	650
400,000	750
500,000	850
600,000	950
700,000	1,050
800,000	1,150
900,000	1,250
1,000,000	1,350
1,250,000	1,475
1,500,000	1,600

For amounts above \$1,500,000, the rate shall be \$1,600.

- b. **SALE ESCROW – With one loan:** Add \$250 to the applicable fee in Section D-3a. This fee includes the services listed in Section D-3a, plus one electronic document download, one loan-tie-in fee and preparation of one additional document.
- c. **SALE ESCROW – With two loans:** Add \$400 to the applicable fee in Section D-3a. This fee includes the services listed in Section D-3a, plus two electronic document downloads, one loan-tie-in fee, preparation of one additional document and one concurrent junior mortgage escrow fee.
- d. **SALE ESCROW – With more than two loans:** For each loan over two add \$100 to the applicable fee in Section D-3c.
- e. **SALE ESCROW – Short sales:** If the transaction is a short sale, add \$250 to the applicable fee.

D-4 **ESCROW REGION 4**

For improved and unimproved one-to-four family residential sale transactions, the fee shall be as set forth below.

For use in the following counties: **Lake, Monterey, San Benito and Santa Cruz.**

a. **SALE ESCROW – All cash transaction**

The fee shall include basic escrow services by the Company (including all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent) and preparation of up to two documents).

<u>UP TO</u>	<u>FEE</u>
\$100,000	\$550
200,000	675
300,000	775
400,000	875
500,000	975
600,000	1,075
700,000	1,175
800,000	1,275
900,000	1,375
1,000,000	1,475
1,250,000	1,600
1,500,000	1,725
2,000,000	1,975
3,000,000	2,225

For amounts above \$3,000,000, the rate shall be \$2,225.

- b. **SALE ESCROW – With one loan:** Add \$250 to the applicable fee in Section D-4a. This fee includes the services listed in Section D-4a, plus one electronic document download, one loan-tie-in fee and preparation of one additional document.
- c. **SALE ESCROW – With two loans:** Add \$400 to the applicable fee in Section D-4a. This fee includes the services listed in Section D-4a, plus two electronic document downloads, one loan-tie-in fee, preparation of one additional document and one concurrent junior mortgage escrow fee.
- d. **SALE ESCROW – With more than two loans:** For each loan over two add \$100 to the applicable fee in Section D-4c.
- e. **SALE ESCROW – Short sales:** If the transaction is a short sale, add \$250 to the applicable fee.

D-5 **RESIDENTIAL LOAN ESCROW FEE**

a. **RESIDENTIAL LOAN ESCROW FEE**

For improved one-to-four family residential loan transactions where the Company is not issuing a lender's policy of title insurance, and for all unimproved residential property loan transactions, the fee shall be as set forth below based on the loan amount. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction.

<u>UP TO</u>	<u>FEE</u>
\$100,000	\$300
300,000	450
500,000	600
750,000	750
1,000,000	900

For amounts above \$1,000,000 the fee shall be \$900.

b. **RESIDENTIAL LOAN ESCROW FEE – With title insurance**

1. **Local Loan Escrow Fee:** For improved one-to-four family residential loan transactions where the Company is issuing one or more lender's policies of title insurance, the fee shall be as set forth below based on the loan amount. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction. The escrow fee shown in this Section D-5b1 includes all basic escrow, processing and administrative services. This fee does not include notary and signing fees, recording fees, transfer tax or any other governmental fees or charges.

<u>UP TO</u>	<u>FEE</u>
\$50,000	\$250
75,000	300
100,000	350

For amounts above \$100,000 the fee shall be \$450.

2. **Centralized Loan Escrow Fee:** For improved one-to-four family residential loan transactions where the Company is issuing one or more lender's policies of title insurance, the fee shall be as shown in Section D-5b1, above, based on the loan amount, and shall also include notary and signing fees up to a maximum of \$100. This rate shall apply where the loan escrow is initiated through and coordinated by a First American Lenders Advantage Center or the First American Order Fulfillment Solutions operation.

D-6 **REO/RELOCATION ESCROW FEE**

In connection with escrows on the sale of REO (Real Estate Lender Owned) or properties that are the subject of a relocation contract with a relocation company involving improved one-to-four family residential properties, based on the location of the property, the charge shall be as follows:

- a. For use in the following counties: **Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kern, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba, provided that the Company is issuing one or more title insurance policies in connection with the transaction; otherwise the charge shall be as shown in Section D-6b, below.**

1. **REO/RELOCATION ESCROW – All cash transaction**

The fee shall include basic escrow services by the Company (including all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent) and preparation of up to two documents).

<u>UP TO</u>	<u>FEE</u>
\$100,000	\$400
200,000	550
300,000	700
400,000	800
500,000	900
600,000	1,000
700,000	1,100
800,000	1,200
900,000	1,300
1,000,000	1,400
1,250,000	1,500
1,500,000	1,600
2,000,000	1,800
5,000,000	1,900

For amounts above \$5,000,000, the fee shall be \$1,900.

- 2. **REO/RELOCATION ESCROW – With one loan:** Add \$250 to the applicable fee in Section D-6a1. This fee includes the services listed in Section D-6a1, plus one electronic document download, one loan-tie-in fee and preparation of one additional document.
- 3. **REO/RELOCATION ESCROW – With two loans:** Add \$400 to the applicable fee in Section D-6a1. This fee includes the services listed in Section D-6a1, plus two electronic document downloads, one loan-tie-in fee, preparation of one additional document and one concurrent junior mortgage escrow fee.
- 4. **REO/RELOCATION ESCROW – With more than two loans:** For each loan over two add \$100 to the applicable fee in Section D-6a3.

- b. For use in the following counties: **Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego and Ventura, or any other county if the Company is not issuing one or more policies of title insurance in connection with the transaction.**

1. **REO/RELOCATION ESCROW – All cash transaction**

The fee shall include basic escrow services by the Company (including all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent) and preparation of up to two documents).

<u>UP TO</u>	<u>FEE</u>
\$100,000	\$800
200,000	1,100
300,000	1,400
400,000	1,500
500,000	1,600
600,000	1,700
700,000	1,800
800,000	1,900
900,000	2,000
1,000,000	2,050
1,250,000	2,100
1,500,000	2,200
2,000,000	2,300
3,000,000	2,800
5,000,000	3,300

For amounts above \$5,000,000, the fee shall be \$3,300.

2. **REO/RELOCATION ESCROW – With one loan**: Add \$250 to the applicable fee in Section D-6b1. This fee includes the services listed in Section D-6b1, plus one electronic document download, one loan-tie-in fee and preparation of one additional document.
3. **REO/RELOCATION ESCROW – With two loans**: Add \$400 to the applicable fee in Section D-6b1. This fee includes the services listed in Section D-6b1, plus two electronic document downloads, one loan-tie-in fee, preparation of one additional document and one concurrent junior mortgage escrow fee.
4. **REO/RELOCATION ESCROW – With more than two loans**: For each loan over two add \$100 to the applicable fee in Section D-6b3.

c. For use in all counties.

1. **REO CENTRALIZED ESCROW – All cash transaction**

In connection with basic escrow services provided for an all cash purchase transaction meeting the conditions set forth herein, the fee shall be as set forth below. The fee shall include basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent), and preparation of up to two documents.

The rates set forth below are applicable when the following conditions have been met: (1) the Company is issuing one or more title insurance policies in connection with the transaction, (2) a centralized point of contact has been established between the REO seller and the Company, (3) transmission of the new order, title information and transaction-related approval is done by electronic means, (4) electronic tracking of the transaction is performed, and (5) the Company has a written agreement with the REO seller providing for these conditions.

When the property is located in one of the counties identified in Section D-6a, the fee shall be as follows:

UP TO	FEE
\$100,000	\$400
\$200,000	\$550
Above \$200,000	\$600

When the property is located in one of the counties identified in Section D-6b, the fee shall be \$600.

2. **REO NEW LOAN SERVICES FEE – One loan:** There will be a separate additional charge of \$250 for loan related services, which fee includes one electronic document download, one loan tie-in fee, and preparation of one additional document.
3. **REO NEW LOAN SERVICES FEE – Two loans:** There will be a separate additional charge of \$400 for loan related services, which fee includes two electronic document downloads, one loan tie-in fee, preparation of one additional document, and one concurrent junior mortgage escrow fee.
4. **REO NEW LOAN SERVICES FEE – More than two loans:** For each loan over two, there will be an additional charge of \$100 added to the fee set forth above in Section D-6c3.

d. **REO/RELOCATION AUCTION FEE – For all counties**

When the escrow transaction involves the sale of property subject to this Section D-6 through an auction proceeding, the fee shall be as set forth above in Section D-6b, plus \$250, for all counties.

D-7 **CLOSING SERVICE COORDINATION**

- a. Where the Company prepares minimum instructions and the majority of instructions and documentation are furnished to the Company for use in the escrow, the following fees shall apply:

For transaction amounts:

<u>UP TO</u>	<u>FEE</u>
\$100,000	\$150
150,000	200
400,000	350

For amounts above \$400,000 the fee shall be \$500.

- b. Where the Company prepares Settlement Statements (estimated or final) in connection with the Closing Service Coordination, the fee shall be \$100 per transaction.

D-8 **DISBURSEMENT ESCROW SERVICE**

In connection with an order for title insurance when the Company is providing disbursement escrow services in support of a primary escrow agent other than the Company, the fee shall be as follows:

For refinance transactions on improved one-to-four family residential property: \$45 per order.

For all other transactions: \$125 per order.

Services available under this Section are limited to:

- a. The receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured.
- b. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions.
- c. The disbursement of any remaining funds to the primary escrow agent.

This disbursement escrow service does not include ordering payoff demand statements from existing lienholders.

D-9 **ESCROW RELATED SERVICES**

The following fees apply each time the Escrow Related Service is provided, except as provided in Sections D-1, D-2, D-3, D-4, D-6, D-15 and F-2:

Coordination for signings outside of originating escrow office	\$150
Document preparation fee	\$50
Electronic document download fee	\$50
Fee per check to pay credit card or other debt not secured by the real property involved in the escrow	\$10
Checks returned due to insufficient funds fee	\$15
Interest bearing account set-up fee	\$50
Loan tie-in/assumption fee	\$150
Standard overnight delivery fee (letter size or equivalent)	\$15
Wire transfer delivery fee	\$15

August 16, 2010

D-10 **EQUITY SHARE ESCROWS**

For use in **Santa Barbara** County only.

For escrow services rendered in connection with transactions involving the purchase of improved one-to-four family residential properties by first-time homebuyers who are party to documented equity-sharing arrangements, the charge shall be 75% of the otherwise applicable fee.

D-11 **CONCURRENT JUNIOR MORTGAGE ESCROW**

For escrow services rendered in connection with improved one-to-four family residential transactions involving a junior mortgage closing or assumption concurrently with a first mortgage transaction on the same property and handled by the same office, the fee shall be \$100.

D-12 **FUNDS HELD IN ESCROW**

When the Company has funds remaining in escrow over 90 days after either close of escrow or estimated close of escrow, the Company shall impose a monthly holding fee of \$25 that is to be charged against the funds held by the Company.

D-13 **LOAN PAY OFF ESCROW**

For use in **Imperial, Los Angeles, Orange, Riverside, San Bernardino, San Diego and Ventura** Counties only.

When the Company is handling an escrow that is not in support of another escrow transaction, but is solely for the purpose of paying off an existing debt secured by real property, the fee shall be \$250.

D-14 **EXCHANGE ESCROW PROCESSING**

In connection with escrows involving I.R.C § 1031 Exchanges, a fee of \$200 per exchange component within the transaction shall be charged in addition to the applicable escrow fee.

D-15 **SALE OF NOTE AND DEED OF TRUST ESCROW**

In connection with an escrow for the sale and assignment of a note and deed of trust, the fee shall be as set forth below, and shall include basic escrow services and the following specific items: issuance of checks except those to pay credit card debt or other debt not secured by the real property, up to two wire transfers, coordination of acquiring the original loan title insurance policy, coordination of acquiring copies of any necessary corporate documents, and preparation of up to two documents.

<u>LIABILITY UP TO</u>	<u>FEE</u>
\$500,000	\$600
1,000,000	800
Above 1,000,000	1,200

SECTION E

This section has been deleted.

SECTION F SUBDIVISION SERVICES

F-1 **NEW HOME RATE (Title Only)**

The New Home Rate shall be available to buyers or sellers for first time sale out transactions of improved one-to-four family residential properties (including condominiums), that includes two or more separate lots or units of occupancy, all of which are for sale or lease as separate units.

- a. The New Home Rate shown in this Section includes the rates for: (1) an EAGLE Protection[®] Owner's Policy (CLTA/ALTA Homeowner's Policy of Title Insurance), (2) one concurrently issued EAGLE Protection[®] Loan Policy (ALTA Expanded Coverage Residential Loan Policy) and all customarily issued endorsements and (3) Department of Real Estate processing for the subdivision.
- b. For New Home Rate (Title Only) transactions, the premium shall be calculated as follows:

<u>Sale Price Liability up to</u>	<u>Rate</u>
\$200,000	\$500
2,000,000	500, plus \$1.50 per thousand of liability from dollar one

For liabilities greater than \$2,000,000, the rate shall be \$3,500, plus \$0.30 per thousand of liability over \$2,000,000.

Note: For an all cash transaction, the charge shall be 70% of the rate set forth above.

- c. For New Home Rate transactions, with more than one new loan, the rate shall be as set forth in Section F-1b, plus \$100 for each loan policy issued over one.
- d. If the aggregate liability of the loan policy(ies) exceeds the liability of the owner's policy, the charge for the owner's policy shall be based upon the aggregate amount of the loans.

For any transaction qualifying under the Federal C.R.A. (Community Reinvestment Act) Program, the charge shall be 95% of the applicable rate as calculated above.

F-2 **NEW HOME RATE (with Escrow Services)**

- a. For first time sale out transactions of improved one-to-four family residential properties, with one new loan, the rate shall be as set forth below.

The New Home Rate shown in this Section includes the fees and charges for: (1) an EAGLE Protection[®] Owner's Policy (CLTA/ALTA Homeowner's Policy of Title Insurance), (2) one concurrently issued EAGLE Protection[®] Loan Policy (ALTA Expanded Coverage Residential Loan Policy) and all customarily issued endorsements, (3) local escrow services by the Company (including all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to two wire transfers, one electronic document download, local messenger service (excluding special messenger), up to two standard overnight mail deliveries (letter size or equivalent), preparation of up to two documents, one loan tie-in fee and signing service during business hours at the office of the Company handling the escrow) and (4) Department of Real Estate processing for the subdivision. The New Home Rate shown in this Section does not include: recording fees, transfer tax or any other governmental fees or charges.

March 5, 2009

1. For New Home Rate (with Escrow Services) transactions in the following counties: **Alameda, Contra Costa, El Dorado, Fresno, Kern, Kings, Madera, Marin, Mariposa, Merced, Monterey, Napa, Nevada, Placer, Sacramento, San Benito, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Shasta, Solano, Sonoma, Stanislaus, Sutter, Tulare, Tuolumne and Yuba**, the premium shall be calculated as follows:

<u>Sale Price Liability up to</u>	<u>New Home Rate</u>
\$300,000	\$1,500
750,000	1,500, plus \$2.65 per thousand of liability over \$300,000
1,000,000	2,693, plus \$2.25 per thousand of liability over \$750,000
2,000,000	3,256, plus \$1.25 per thousand of liability over \$1,000,000

For liabilities greater than \$2,000,000, the rate shall be \$4,506, plus \$0.30 per thousand of liability over \$2,000,000.

Note: For an all cash transaction, the charge shall be 70% of the rate set forth above.

2. For New Home Rate (with Escrow Services) transactions in the following counties: **Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego and Ventura**, the premium shall be calculated as follows:

<u>Sale Price Liability up to</u>	<u>New Home Rate</u>
\$300,000	\$1,500
750,000	1,500, plus \$2.75 per thousand of liability over \$300,000
1,000,000	2,738, plus \$2.25 per thousand of liability over \$750,000
2,000,000	3,301, plus \$1.25 per thousand of liability over \$1,000,000

For liabilities greater than \$2,000,000, the rate shall be \$4,551, plus \$0.30 per thousand of liability over \$2,000,000.

Note: For an all cash transaction, the charge shall be 70% of the rate set forth above.

3. For New Home Rate (with Escrow Services) transactions in the following counties: **Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Plumas, Sierra, Siskiyou, Tehama, Trinity and Yolo**, the premium shall be calculated as follows:

<u>Sale Price Liability up to</u>	<u>New Home Rate</u>
\$300,000	\$1,500
750,000	1,500, plus \$2.00 per thousand of liability over \$300,000
1,000,000	2,400, plus \$1.50 per thousand of liability over \$750,000
2,000,000	2,775, plus \$1.00 per thousand of liability over \$1,000,000

For liabilities greater than \$2,000,000, the rate shall be \$3,775, plus \$0.30 per thousand of liability over \$2,000,000.

Note: For an all cash transaction, the charge shall be 70% of the rate set forth above.

- b. For New Home Rate (with Escrow Services) transactions, with more than one new loan, the rate shall be as set forth in Section F-2a, plus \$100 for each loan policy issued over one.
- c. If the aggregate liability of the loan policy(ies) exceeds the liability of the owner's policy, the charge for the owner's policy shall be based upon the aggregate amount of the loans.

March 5, 2009

For any transaction qualifying under the Federal C.R.A. (Community Reinvestment Act) Program, the charge shall be 95% of the applicable rate as calculated above.

F-3 **NEW SUBDIVISION – ESCROW ONLY**

For transactions involving the first time sale out of subdivided lots improved with a one-to-four family residential structure (including condominiums), when the Company is providing only escrow services, the applicable fee shall be as set forth in Section D, for the county where the escrow is being handled (refer to page 1-D).

F-4 **SUBSTITUTION OF POLICY FORMS IN A COMBINATION PROGRAM**

When an insured makes a request in writing for one of the policies listed below to be issued as a replacement for the EAGLE Protection[®] Policy offered in this Section F, the Company may make the substitution but the charge will remain the same.

a. For an insured owner:

1. Standard Coverage CLTA Owner's Policy
2. Standard Coverage ALTA Owner's Policy

b. For an insured lender:

1. Standard Coverage ALTA Loan Policy
2. Extended Coverage ALTA Loan Policy

SECTION G

MORTGAGE SERVICES

G-1 CENTRALIZED LOAN RATE

a. CENTRALIZED LOAN RATE I

In a loan transaction coordinated by one of the Company's centralized processing divisions (including First American Mortgage Services Division, Regional Lenders Advantage and Order Fulfillment Solutions) and that meets the following criteria, the rates set forth below shall apply:

- 1) The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
- 2) The loan is secured by a deed of trust or mortgage on improved one-to-four family residential property;
- 3) A short form commitment and short form loan policy are requested by the lender and are issued and delivered electronically; and
- 4) The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's electronic production system.

<u>Liability Up To</u>	<u>Rate</u>
\$250,000	\$300
500,000	450
750,000	550
1,000,000	660
1,500,000	945
2,000,000	1,120
3,000,000	1,760
4,000,000	2,400
5,000,000	3,200

For each \$10,000 of liability, or fraction thereof, above \$5,000,000 add \$4 (40 cents per thousand).

The rates set forth above may also be applicable to transactions processed in a centralized production environment and coordinated by a direct operation or multi-state policy issuing agent of the Company, provided each of the criteria above have been established and the agent of direct operation is authorized in writing by the Company's Home Office Underwriting Department to apply this rate.

b. **CENTRALIZED LOAN RATE II**

In a loan transaction coordinated by one of the Company's centralized processing divisions (including First American Mortgage Services Division, Regional Lenders Advantage or Order Fulfillment Solutions) and that meets the following criteria, the rates set forth below shall apply:

- 1) The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
- 2) The loan is secured by a deed of trust or mortgage on improved one-to-four family residential property.
- 3) A short form commitment and short form loan policy are requested by the lender and are issued and delivered electronically;
- 4) The order is opened electronically through a centralized point of entry or contact designated by the originating lender and is processed using the Company's electronic production system; and
- 5) The transaction is part of the lender designated project, with a maximum rate of cancellation, agreed workflow and order tracking process established pursuant to a written agreement between the lender and the Company.

<u>Liability Up To</u>	<u>Rate</u>
\$417,000	\$250
650,000	350
1,000,000	450
1,500,000	675
2,000,000	800
3,000,000	1,250
4,000,000	1,700
5,000,000	2,250

For each \$10,000 of liability, or fraction thereof, above \$5,000,000 add \$4 (40 cents per thousand).

G-2 **COMPREHENSIVE BUNDLE RATE**

For improved one-to-four family residential transactions: (1) originating from a single source, (2) having a central point of contact with a First American Lenders Advantage Center, (3) in which flood certification, appraisal or credit information services may be obtained from a First American company, (4) having centralized electronic order processing and tracking capabilities, (5) in compliance with an established volume level and maximum rate of cancellation and (6) meeting underwriting and other program criteria established by written agreement; the rate shall be:

May 2, 2011

<u>Liability Up To</u>	<u>Rate</u>
\$417,000¹:	
Owner's Policy	90% of the otherwise applicable rate
Concurrent Loan Policy	\$200
\$1,000,000:	
Owner's Policy	90% of the otherwise applicable rate
Concurrent Loan Policy	\$400

¹or the current FNMA (Fannie Mae) / FHLMC (Freddie Mac) conforming loan limits, whichever is higher, not to exceed \$450,000.

G-3 This section has been deleted

G-4 STREAMLINED REFINANCE

Any policy with a liability amount up to \$1,500,000 issued in connection with an individual loan transaction on improved one-to-four family residential properties where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction and the transaction is one of a group of transactions shall be issued at a rate of 70% of the otherwise applicable charge, minimum \$220. This rate is applicable when the following conditions have been met: (1) a common lender, (2) compliance with an established volume level, (3) established maximum rate of cancellation, (4) centralized electronic order processing and tracking capabilities, (5) a single point of contact between First American Mortgage Services and the originating lender, (6) a written agreement with the Company and (7) compliance with First American streamline underwriting criteria.

G-5 MORTGAGE SERVICES REFINANCE RATE

For improved one-to-four family residential refinance loan transactions where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction and that are initiated and coordinated by First American Mortgage Services, an EAGLE Protection[®] Loan Policy (ALTA Expanded Coverage Residential Loan Policy) shall be issued at the following rates:

<u>LIABILITY UP TO</u>	<u>RATE</u>	<u>LIABILITY UP TO</u>	<u>RATE</u>
\$50,000	\$385	\$2,000,000	\$2,200
75,000	385	3,000,000	2,800
100,000	385	4,000,000	3,400
250,000	385	5,000,000	4,100
450,000	605	6,000,000	4,700
650,000	935	7,000,000	5,300
850,000	1,210	8,000,000	5,900
1,000,000	1,430	9,000,000	6,600
1,500,000	1,760	10,000,000	7,200

Note: For any transaction with a liability amount above \$10,000,000 this Section G-5 shall not apply.

G-6 REO/RELOCATION ESCROW

In connection with escrows on the sale of REO (Real Estate Lender Owned) or properties that are the subject of a relocation contract with a relocation company involving improved one-to-four family residential properties, the fee shall be \$460 per order.

This rate is applicable when the following conditions have been met:

(1) the Company has a written service contract with the REO Lender or the Relocation Company, (2) a single point of contact between the REO Lender or the Relocation Company and the Company, through First American Mortgage Services, has been established, (3) transmission of new order, title information and policies is done by electronic means and (4) electronic tracking of the transaction is performed.

G-7 SUPER EAGLE ESCROW

For escrow services rendered in connection with improved one-to-four family residential refinance loan transaction initiated and coordinated by First American Mortgage Services, where the Short Form Commitment and ALTA Short Form Residential Loan Policy with EAGLE Protection[®] added or ALTA Short Form Expanded Coverage Residential Loan Policy is issued with centralized point of entry or contact with the originating lender, the rate shall be \$450. This Section includes fees for all basic escrow services and the following specific items: issuance of all checks except those to pay credit card or other debt not secured by the real property involved in the escrow, up to four wire transfers, one electronic document download, up to four standard overnight mail deliveries (letter size or equivalent), preparation of one document, processing of one subordination, tax information and signature services.

G-8 SUBSTITUTION OF POLICY FORMS IN A COMBINATION PROGRAM

When an insured makes a request in writing for either a Standard Coverage ALTA Loan Policy or an Extended Coverage ALTA Loan Policy to be issued as a replacement for the EAGLE Protection[®] Policy offered in this Section G, the Company may make the substitution but the charge will remain the same.

SECTION H MOBILE/MANUFACTURED HOMES

H-1 MOBILE/MANUFACTURED HOME OWNER'S POLICY

This policy may be issued to the owner of a mobile/manufactured home that has been registered with the California Department of Housing and Community Development, but NOT converted to real property. This coverage shall be furnished at the following rates:

<u>Liability Up To</u>	<u>Rate</u>
\$100,000	\$250
250,000	300
500,000	400
Above \$500,000	500

H-2 MOBILE/MANUFACTURED HOME LOAN POLICY

a. This policy may be issued to insure a lender's interest in a mobile/manufactured home that has been registered with the California Department of Housing and Community Development, but NOT converted to real property. This coverage shall be furnished at the following rates:

<u>Liability Amount</u>	<u>Rate</u>
\$100,000	\$250
250,000	300
500,000	400
Above 500,000	500

b. When a mobile/manufactured home loan policy is issued concurrently with and does not exceed the liability of the mobile/manufactured home owner's policy, the rate shall be \$50 for the concurrently issued mobile/manufactured home loan policy. If the liability of the mobile/manufactured home loan policy exceeds the liability of the mobile/manufactured home owner's policy, the charge for the mobile/manufactured home owner's policy shall be based upon the amount of the mobile/manufactured home loan, plus \$50 for the concurrently issued mobile/manufactured home loan policy.

H-3 MOBILE/MANUFACTURED HOME ESCROWS

When the Company furnishes escrow services in connection with mobile/manufactured home transactions, the following fees apply:

<u>Transaction Amount Up To</u>	<u>Escrow Fee</u>
\$100,000	\$300
250,000	500
500,000	750
Above 500,000	1,000

Housing and Community Development (H.C.D.) processing fee: \$250

Note: Subject to Section D-10, the escrow fees set forth in this Section constitute the total escrow fee for the given transaction and are not to be charged on a "per side" basis. However, the total escrow fee may be apportioned to either side in accordance with the instructions of the parties.

SECTION I

GENERAL INFORMATION

I-1 DEFINITIONS

- a. ALTA: American Land Title Association.
- b. Binder: California Land Title Association Interim Binder or Binder to Insure Future Financing.
- c. CLTA: California Land Title Association.
- d. Commitment: ALTA Plain Language Commitment or ALTA Commitment.
- e. Company: First American Title Insurance Company and its agents.
- f. EAGLE Protection[®] Policy: ALTA Residential Owner's Policy with EAGLE Protection[®] added, CLTA/ALTA Homeowner's Policy of Title Insurance, ALTA Loan Policy with EAGLE Protection[®] added, ALTA Expanded Coverage Residential Loan Policy, ALTA Short Form Residential Loan Policy with EAGLE Protection[®] added and ALTA Short Form Expanded Coverage Residential Loan Policy.
- g. Extended Coverage: Any of the following policies issued without Regional Exceptions: ALTA Loan Policy, ALTA Loan Policy with EAGLE Protection[®] added, ALTA Expanded Coverage Residential Loan Policy, ALTA Master Residential Loan Policy, ALTA Short Form Residential Loan Policy, ALTA Short Form Residential Loan Policy with EAGLE Protection[®] added, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Owner's Policy and Leasehold Policy.
- h. Leasehold Policy: Any form of policy modified to insure a leasehold estate.
- i. Loan Policy: Any CLTA or ALTA form of policy, including those with EAGLE Protection[®] added, insuring a lender or assignee.
- j. Manufactured Home Policy: A Company proprietary form of policy insuring an interest in a mobile/manufactured home that has been registered with the California Department of Housing and Community Development, but NOT converted to real property.
- k. Owner's Policy: Any CLTA or ALTA form of policy, including those with EAGLE Protection[®] added, insuring an owner, optionee or vendee.
- l. Regional Exceptions: Standard exceptions from coverage included within various policy forms as a matter of local practice.
- m. Standard Coverage: Any CLTA policy, ALTA U.S. Policy, ALTA Residential Title Insurance Policy, ALTA Residential Owner's Policy with EAGLE Protection[®] added, CLTA/ALTA Homeowner's Policy of Title Insurance or any of the following policies issued with Regional Exceptions: ALTA Loan Policy, ALTA Master Residential Loan Policy, ALTA Short Form Residential Loan Policy, ALTA Owner's Policy and Leasehold Policy.

I-2 **POLICY FORMS**

The policy forms referred to in this Schedule are as follows:

- a. ALTA Loan Policy
- b. ALTA Master Residential Loan Policy
- c. ALTA Owner's Policy
- d. ALTA Residential Limited Coverage Junior Loan Policy (Express Policy)
- e. ALTA Short Form Residential Limited Coverage Junior Loan Policy (Express Policy)
- f. ALTA Residential Title Insurance Policy (Plain Language Policy)
- g. ALTA Short Form Residential Loan Policy
- h. CLTA Standard Coverage Policy
- i. ALTA Residential Owner's Policy with EAGLE Protection[®] added
- j. ALTA Loan Policy with EAGLE Protection[®] added
- k. ALTA Short Form Residential Loan Policy with EAGLE Protection[®] added
- l. CLTA/ALTA Homeowner's Policy of Title Insurance (EAGLE Protection[®] Owner's Policy)
- m. ALTA Expanded Coverage Residential Loan Policy (EAGLE Protection[®] Loan Policy)
- n. ALTA Short Form Expanded Coverage Residential Loan Policy (EAGLE Protection[®] Short Form Loan Policy)
- o. 1999 EAGLE Protection[®] Manufactured Home Owner's Policy
- p. 1999 EAGLE Protection[®] Manufactured Home Loan Policy

I-3 **FAIR VALUE**

The fair value shall be considered the sale price. Where no sale is involved, the fair value shall be determined from available information. It should not be less than the sum of all the monetary encumbrances to which the title is subject.

The Company will not issue title insurance for less than the fair value of the estate or interest to be insured. Insurance in excess of such value should be approved by management. Where an owner's policy and a construction loan policy are issued concurrently, the owner's policy may be issued in the amount of the purchase price or the contemplated value of the land with the improvements after completion.

Where undivided interests in a property are being conveyed or encumbered, the policy may be issued describing such undivided interests and charged for based upon the value of such undivided interests at the applicable rate.

I-4 **EMPLOYEE RATE**

All full-time employees of The First American Corporation or its majority-owned subsidiaries are eligible for a full reimbursement of settlement services fee and charges (title insurance, escrow, appraisal and flood determination) in accordance with the reimbursement program in effect when the employee is buying, selling or refinancing their principal residence. This Section applies only to fees and charges that the employee would be obligated to pay by established custom.

I-5

CANCELLATION

- a. Where required by law, the Company shall impose a cancellation fee in connection with any Preliminary Report or Commitment for Title Insurance which does not result in the issuance of a policy of title insurance. The cancellation fee shall be reasonable and based upon the work involved, minimum \$395.

The Company may agree to waive a cancellation fee in certain circumstances, in accordance with California Insurance Code § 12404.1.

- b. Provided there has been no change in ownership of the title since the issuance of a prior Preliminary Report or Commitment for Title Insurance for which a cancellation fee was collected as provided for in Paragraph “a” above and the policy is issued to or for the benefit of the party who paid the cancellation fee, the cancellation fee may be applied to the charge for a subsequent policy, as follows:

Within two years from the date of the prior Preliminary Report or Commitment: 100% of the cancellation fee may be credited.

More than two years, but less than three from the date of the prior Preliminary Report or commitment: 50% of the cancellation fee may be credited.

I-6

EXCESS RATES, FEES AND CHARGES FOR UNUSUAL RISKS OR SERVICES

The rates, fees and charges set forth in this Schedule are on file with the California Department of Insurance as the Company’s rate filing. Rates, fees and charges in excess of those set forth in this Schedule may be made only in the event unusual risks are assumed or unusual services are performed in a given transaction in accordance with California Insurance Code § 12401.8. The excess rates, fees and charges must be reasonably commensurate with the risk assumed or the costs of the services performed. Any excess rates, fees or charges must be agreed to in writing by the party or parties responsible for the payment in advance of assuming the risk or performing the service.

I-7

ROUNDING UP OF APPLICABLE RATES, FEES AND CHARGES

All rates, fees and charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation.

I-8

OTHER RATES, FEES AND CHARGES

Where title, escrow or any other services are requested for which no rate, fee or charge is specifically set forth in this Residential Schedule of Fees, the Commercial Schedule of Fees shall apply.

First American Title Insurance Company



COMMERCIAL SCHEDULE OF FEES

For use in all counties in the State of California

This Schedule has been prepared in compliance with the Insurance Code of the State of California. Its purpose is to set forth rates, fees and charges for commercial, industrial, agricultural, vacant land, apartment, vehicular and certain atypical residential title transactions. For typical consumer residential one-to-four family title transactions, see the Residential Schedule of Fees.

Copyright © 2007 by First American Title Insurance Company • All Rights Reserved

TABLE OF CONTENTS

Section A	Basic Insurance Rate for Title Insurance (without Escrow Services)	1-A
Section B	Owner's Insurance	
B-1	Basic Charge	1-B
B-2	Reissue of Owner's Insurance	1-B
B-3	Contract Vendee's Policy	1-B
B-4	Purchase, Improvement and Sale with a Lease-Back	2-B
B-5	Owner's Policy Following a Foreclosure or Deed In Lieu of Foreclosure	3-B
B-6	REO Portfolio Property Sales	10-B
B-7	Mineral Interest	10-B
B-8	Optionee's Policy	10-B
B-9	Conversion of an Insured Leasehold Estate to a Fee Estate	11-B
B-10	Interim Binder (Binder to Insure Resale)	11-B
Section C	Lender's Insurance	
C-1	Basic Charge	1-C
C-2	Concurrent Loan Policy Charge	1-C
C-3	Refinance Rate	2-C
C-4	Construction Loan Package 10 (LP 10) Coverage	2-C
C-5	Additional Advances	3-C
C-6	Multiple Loan Policies – Loan Only Transactions	3-C
C-7	Disaster Loans	3-C
C-8	Express Title Policy (Limited Coverage Policy)	3-C
C-9	Mineral Interest	3-C
C-10	Modification of Insured Deeds of Trust	3-C
C-11	Binder to Insure Future Financing	4-C
Section D	Escrow	
	Section Reference for Sale Escrows	1-D
D-1	Escrow Region 1: Commercial/Industrial Sale Escrow Fee Alpine, Amador, Calaveras, El Dorado, Fresno, Kern, Kings, Madera, Mariposa, Merced, Stanislaus, Tulare and Tuolumne Counties	2-D
D-2	Escrow Region 2: Commercial/Industrial Sale Escrow Fee Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara and Ventura Counties	2-D
D-3	Escrow Region 3: Commercial/Industrial Sale Escrow Fee Alameda, Butte, Contra Costa, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo and Yuba Counties	3-D
D-4	Commercial/Industrial Loan Escrow Fee	3-D
D-5	Bulk Sale Escrows	4-D
D-6	Exchange Escrow Processing	4-D
D-7	Sponsored Tenancy-In-Common (TIC) Escrow Processing	4-D
D-8	Closing Service Coordination	5-D
D-9	Disbursement Escrow Service	5-D
D-10	Escrow Related Services	5-D
D-11	Funds Held in Escrow	6-D
D-12	Loan Pay Off Escrow	6-D
D-13	Holding Escrow	6-D

Section E	Major Projects	
E-1	Owner's/Lessee's Insurance	1-E

E-2	Lender's Insurance (not concurrent with Owner's/Lessee's Policy)	1-E
E-3	Extended Coverage Loan Policy (concurrent with Extended Coverage Owner's/Lessee's Policy)	1-E
E-4	Extended Coverage Loan Policy (concurrent with Standard Coverage Owner's/Lessee's Policy)	2-E
E-5	Standard Coverage Loan Policy (concurrent with Standard Coverage or Extended Coverage Owner's/Lessee's Policy)	2-E
E-6	Binders	2-E
E-7	Trustee's Sale and Litigation Guarantees	4-E
E-8	Reissue of Owner's/Lessee's Policies	4-E
E-9	Reissue of Loan Policies	4-E
E-10	Endorsements	5-E
E-11	Purchase, Improvement and Sale with a Lease-Back	5-E
E-12	Optionee's Policy	6-E
E-13	Conversion of an Insured Leasehold Estate to a Fee Estate	7-E
Section F	Subdivision Services	
F-1	Subdivided Land Acquisition	1-F
F-2	On-Site Construction Loan	1-F
F-3	Off-Site or Off-Site and On-Site Construction Loan	1-F
Section G	Timeshare	
G-1	Timeshare – First Time Sale Outs	1-G
G-2	Timeshare Resale Rate	1-G
G-3	Timeshare Developer Resale	1-G
G-4	Timeshare Developer Refinance	2-G
G-5	Fractional/Private Residence Clubs	2-G
G-6	Trustee's Sale Guarantee for Timeshare	2-G
G-7	Owner's Policy Following a Foreclosure or Deed in Lieu of Foreclosure for Timeshares	2-G
G-8	Vacation Interest Policies	3-G
G-9	Timeshare Escrows – First Time Sale Out	3-G
G-10	Timeshare Escrows – Resale or Fractional/Private Residence Club	3-G
G-11	Timeshare Escrows – Rental	3-G
G-12	Timeshare Escrows – Non-Deeded Title Transfer Verifications	3-G
G-13	Timeshare Escrows – Reservation Deposits	3-G
Section H	Leasehold Policies	
H-1	Leases Other than Oil and Gas or Mineral	1-H
H-2	Oil and Gas or Mineral Leases	1-H
Section I	Trustee's Sale Guarantees, Litigation Guarantees and EAGLE TSG Foreclosure Policy	
I-1	Trustee's Sale Guarantee (CLTA Guarantee Form No. 22)	1-I
I-2	Litigation Guarantee (CLTA Guarantee Form No. 1)	1-I
I-3	Limited Trustee's Sale Guarantee	2-I
I-4	Federal Foreclosure Guarantee	2-I
I-5	Limited Trustee Sale Guarantee Plus	2-I
I-6	EAGLE TSG Foreclosure Policy Rate	3-I

Section J	Guarantees	
J-1	Chain of Title Guarantee (CLTA Guarantee Form No. 6)	1-J

J-2	Mechanic's Lien Guarantee (CLTA Guarantee Form No. 9)	1-J
J-3	Judgment and Tax Lien Guarantee (CLTA Guarantee Form No. 10)	1-J
J-4	Personal Property Encumbrance Guarantee (CLTA Guarantee Form No. 11)	1-J
J-5	Lot Book Guarantee (CLTA Guarantee Form No. 12)	1-J
J-6	Property Search Guarantee (CLTA Guarantee Form No. 13)	2-J
J-7	Subdivision Guarantee (CLTA Guarantee Form No. 14)	2-J
J-8	Combination Guarantee (CLTA Guarantee Form No. 16)	2-J
J-9	Plant Information Guarantee (CLTA Guarantee Form No. 17)	2-J
J-10	Mining Claim Certificate (CLTA Guarantee Form No. 18)	2-J
J-11	Notice of Award of Contract and Bond Guarantee (CLTA Guarantee Form No. 20)	2-J
J-12	Recorder's Index Guarantee (CLTA Guarantee Form No. 21)	3-J
J-13	Parcel Map Guarantee (Final) (CLTA Guarantee Form No. 23)	3-J
J-14	Parcel Map Guarantee (Preliminary) (CLTA Guarantee Form No. 24)	3-J
J-15	CLTA Recorded Document Guarantee (CLTA Guarantee Form No. 27)	3-J
J-16	Mortgage Priority Guarantee	3-J
J-17	Lender's FIRREA Guarantee	4-J
J-18	Lender's Date – Down Guarantee	4-J
J-19	Construction Loan Disbursement Guarantee	4-J
J-20	Marital Property Guarantee	4-J
J-21	Additional Liability	4-J
Section K	Endorsements	
K-1	CLTA Endorsement Forms	1-K
K-2	First American Endorsement Forms	11-K
K-3	ALTA Endorsement Forms	15-K
Section L	General Information	
L-1	Definitions	1-L
L-2	Policy Forms	2-L
L-3	Fair Value	3-L
L-4	Governmental Contracts	3-L
L-5	Cancellation	3-L
L-6	Excess Rates, Fees and Charges for Unusual Risks or Services	3-L
L-7	Rounding Up of Applicable Rates, Fees and Charges	4-L
L-8	Other Rates, Fees and Charges	4-L
Section M	UCC Insurance	
M-1	UCC Basic Insurance Rates	1-M
M-2	Mixed Collateral Transactions	1-M
M-3	Project or Portfolio Rate	1-M
M-4	Buyers' Policies	1-M
M-5	Simultaneously Issued Policies	1-M
M-6	Reinsurance	2-M
M-7	Fees and Charges for Unusual Risks or Services	2-M
M-8	Cancellation	2-M
M-9	Vacation Interest Policies	2-M
M-10	UCC Endorsements	2-M
M-11	Endorsements	4-M
M-12	Insured Search Policies	4-M
M-13	Insured Filing Policies	4-M
M-14	Combined Search	4-M
M-15	Foreclosure Notice Policy	6-M

Section N Vehicle Title Insurance

N-1	Vehicle Title Basic Insurance Rates	1-N
N-2	Inventory Rate	2-N
N-3	Single Source Rate	2-N

Section O Construction Disbursement Control Escrows

	General provisions	1-O
	Rate Schedules	3-O
O-1	Pay-All Voucher, Backup & Disbursement Service Bundle	3-O
O-2	Pay-Contractor, Delayed Backup & Disbursement Service Bundle	3-O
O-3	Backup Review & Disbursement Service Bundle	3-O
O-4	Budget Tracking & Disbursement Service Bundle	3-O
O-5	Budget Tracking Service Bundle	3-O
O-6	Disbursement Service Bundle	3-O
O-7	Inspection Services	4-O
O-8	Additional Services	4-O

**SECTION A
 BASIC INSURANCE RATE**

**FOR TITLE INSURANCE (without Escrow Services)
For Use in All Counties in the State of California**

Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate
\$60,000	\$395	\$450,000	\$1,248	\$840,000	\$1,868	\$1,230,000	\$2,384	\$1,620,000	\$2,852
70,000	433	460,000	1,264	850,000	1,883	1,240,000	2,396	1,630,000	2,864
80,000	471	470,000	1,280	860,000	1,898	1,250,000	2,408	1,640,000	2,876
90,000	508	480,000	1,296	870,000	1,913	1,260,000	2,420	1,650,000	2,888
100,000	535	490,000	1,312	880,000	1,928	1,270,000	2,432	1,660,000	2,900
110,000	559	500,000	1,328	890,000	1,943	1,280,000	2,444	1,670,000	2,912
120,000	581	510,000	1,344	900,000	1,958	1,290,000	2,456	1,680,000	2,924
130,000	603	520,000	1,360	910,000	1,973	1,300,000	2,468	1,690,000	2,936
140,000	626	530,000	1,376	920,000	1,988	1,310,000	2,480	1,700,000	2,948
150,000	648	540,000	1,392	930,000	2,003	1,320,000	2,492	1,710,000	2,960
160,000	672	550,000	1,408	940,000	2,018	1,330,000	2,504	1,720,000	2,972
170,000	694	560,000	1,424	950,000	2,033	1,340,000	2,516	1,730,000	2,984
180,000	717	570,000	1,440	960,000	2,048	1,350,000	2,528	1,740,000	2,996
190,000	739	580,000	1,456	970,000	2,063	1,360,000	2,540	1,750,000	3,008
200,000	762	590,000	1,472	980,000	2,078	1,370,000	2,552	1,760,000	3,019
210,000	785	600,000	1,488	990,000	2,093	1,380,000	2,564	1,770,000	3,030
220,000	808	610,000	1,504	1,000,000	2,108	1,390,000	2,576	1,780,000	3,041
230,000	830	620,000	1,520	1,010,000	2,120	1,400,000	2,588	1,790,000	3,052
240,000	853	630,000	1,536	1,020,000	2,132	1,410,000	2,600	1,800,000	3,063
250,000	876	640,000	1,552	1,030,000	2,144	1,420,000	2,612	1,810,000	3,074
260,000	899	650,000	1,568	1,040,000	2,156	1,430,000	2,624	1,820,000	3,085
270,000	921	660,000	1,584	1,050,000	2,168	1,440,000	2,636	1,830,000	3,096
280,000	945	670,000	1,600	1,060,000	2,180	1,450,000	2,648	1,840,000	3,107
290,000	966	680,000	1,616	1,070,000	2,192	1,460,000	2,660	1,850,000	3,118
300,000	990	690,000	1,632	1,080,000	2,204	1,470,000	2,672	1,860,000	3,129
310,000	1,007	700,000	1,648	1,090,000	2,216	1,480,000	2,684	1,870,000	3,140
320,000	1,025	710,000	1,664	1,100,000	2,228	1,490,000	2,696	1,880,000	3,151
330,000	1,043	720,000	1,680	1,110,000	2,240	1,500,000	2,708	1,890,000	3,162
340,000	1,061	730,000	1,696	1,120,000	2,252	1,510,000	2,720	1,900,000	3,173
350,000	1,079	740,000	1,712	1,130,000	2,264	1,520,000	2,732	1,910,000	3,184
360,000	1,097	750,000	1,728	1,140,000	2,276	1,530,000	2,744	1,920,000	3,195
370,000	1,115	760,000	1,744	1,150,000	2,288	1,540,000	2,756	1,930,000	3,206
380,000	1,133	770,000	1,760	1,160,000	2,300	1,550,000	2,768	1,940,000	3,217
390,000	1,151	780,000	1,776	1,170,000	2,312	1,560,000	2,780	1,950,000	3,228
400,000	1,168	790,000	1,792	1,180,000	2,324	1,570,000	2,792	1,960,000	3,239
410,000	1,184	800,000	1,808	1,190,000	2,336	1,580,000	2,804	1,970,000	3,250
420,000	1,200	810,000	1,823	1,200,000	2,348	1,590,000	2,816	1,980,000	3,261
430,000	1,216	820,000	1,838	1,210,000	2,360	1,600,000	2,828	1,990,000	3,272
440,000	1,232	830,000	1,853	1,220,000	2,372	1,610,000	2,840	2,000,000	3,283

For each \$10,000 of liability, or fraction thereof, above \$2,000,000 add \$6.

**SECTION B
OWNER'S INSURANCE**

B-1 BASIC CHARGE

- a. Standard Coverage: 100% of the Basic Insurance Rate, minimum \$395
- b. Extended Coverage: 125% of the Basic Insurance Rate, minimum \$500

B-2 REISSUE OF OWNER'S INSURANCE

An owner's policy may be reissued for an amount equal to the original policy amount to update the insured's title insurance issued by the Company where no transaction is involved, or when there is a transfer to a trustee of a trust established by the insured for estate planning purposes for the following rates:

- a. Where both the original and the reissued policies are Standard Coverage, the rate shall be \$395.
- b. Where the original policy is either Standard or Extended Coverage and the reissued policy is Extended Coverage, the rate shall be \$500.
- c. Where both the original and the reissued policies are EAGLE Protection[®] Policies, the rate shall be \$435.
- d. Where the original policy is not an EAGLE Protection[®] Policy and the reissued policy is an EAGLE Protection[®] Policy, the rate shall be \$520, based upon the original policy amount.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

B-3 CONTRACT VENDEE'S POLICY

- a. Original policy covering vendee's interest: The applicable charge under Section B-1, for the type of coverage requested, based upon the full value of the estate or interest insured.
- b. Contract Fulfillment Policy:
 - 1. Where both the original and the contract fulfillment policies are Standard Coverage, the rate shall be 25% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.
 - 2. Where both the original and the contract fulfillment policies are Extended Coverage, the rate shall be 40% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.
 - 3. Where the original policy is Standard Coverage and the contract fulfillment policy is Extended Coverage, the rate shall be 60% of the applicable charge under Section B-1, for the type of coverage requested.

March 30, 2009

- 4. Where both the original and the contract fulfillment policies are EAGLE Protection[®] Policies, the rate shall be 35% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.

5. Where the original policy is not an EAGLE Protection[®] Policy and the contract fulfillment policy is an EAGLE Protection[®] Policy, the rate shall be 65% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.

These rates apply so long as the named insured is the same in both the original and the contract fulfillment policies.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

B-4 PURCHASE, IMPROVEMENT AND SALE WITH A LEASE-BACK

This Section is applicable only when the company issues the title insurance policies described in Section B-4a1 and B-4a3.

a. The contemplated transactions are:

1. a property to be developed with improvements is purchased by a party who obtains an owner's policy (the initial insured),
2. the initial insured has agreed to transfer the property and improvements to a predetermined purchaser, who has agreed to lease the property back to the initial insured, and
3. an owner's policy to the predetermined purchaser and a leasehold policy to the initial insured/lessee are issued within twenty-four (24) months from the expiration date of the statutory period for filing mechanics' liens.

b. Pricing for this Section shall be as follows:

1. Initial Insured's Owner's Policy: The rate shall be the applicable charge under Section B-1 (or Section F if the project qualifies), for the type of coverage requested, based upon the full value of the estate or interest insured.
2. Predetermined Purchaser's Owner's Policy: The following charges are applicable with respect to insurance up to and including the amount of the initial insured's owner's policy issued in accordance with paragraph "1" above:
 - (a) Where both the initial insured's owner's policy and the predetermined purchaser's owner's policy are Standard Coverage: 30% of the Basic Insurance Rate, minimum \$395.
 - (b) Where both the initial insured's owner's policy and the predetermined purchaser's owner's policy are Extended Coverage: 45% of the Basic Insurance Rate, minimum \$500.

March 30, 2009

- (c) Where the initial insured's owner's policy is Standard Coverage and the predetermined purchaser's owner's policy is Extended Coverage: 75% of the Basic Insurance Rate, minimum \$500.

3. Initial Insured's Leasehold Policy: The following charges are applicable with respect to insurance up to and including the amount of the predetermined purchaser's owner's policy issued in accordance with paragraph "2" above:

(a) Where the initial insured's leasehold policy is Standard Coverage, the rate shall be \$395.

(b) Where the initial insured's leasehold policy is Extended Coverage, the rate shall be \$500.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

B-5 OWNER'S POLICY FOLLOWING A FORECLOSURE OR DEED IN LIEU OF FORECLOSURE

Where the owner's policy is to be issued: (1) to the foreclosing lender in conjunction with a foreclosure or deed in lieu of foreclosure, or (2) to a purchaser from the foreclosing lender following a foreclosure or deed in lieu of foreclosure, the rate shall be as set forth in the tables contained in this Section, for the appropriate coverage. Minimum rates apply.

Where the owner's policy is to be issued to a federal agency or instrumentality which is the guarantor under a contract of insurance, the trustee's deed or deed in lieu of foreclosure may be recorded and the issuance of the policy deferred for a period not to exceed twenty-four (24) months at no additional charge except for increased liability, if any. Minimum rates apply.

The minimum liability of any policy issued under this Section B-5 shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the title is to remain subject, unless it can be demonstrated that the actual value of the estate or interest to be insured is less than this amount. Minimum rates apply.

a. Standard Coverage Owner's Policy

Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate
\$60,000	\$395	\$610,000	\$1,106	\$1,160,000	\$1,691	\$1,710,000	\$2,176	\$2,260,000	\$2,528
70,000	395	620,000	1,118	1,170,000	1,700	1,720,000	2,185	2,270,000	2,533
80,000	395	630,000	1,129	1,180,000	1,709	1,730,000	2,194	2,280,000	2,537
90,000	395	640,000	1,141	1,190,000	1,717	1,740,000	2,203	2,290,000	2,541
100,000	395	650,000	1,153	1,200,000	1,726	1,750,000	2,211	2,300,000	2,546
110,000	411	660,000	1,165	1,210,000	1,735	1,760,000	2,219	2,310,000	2,550
120,000	428	670,000	1,176	1,220,000	1,744	1,770,000	2,228	2,320,000	2,555
130,000	444	680,000	1,188	1,230,000	1,753	1,780,000	2,236	2,330,000	2,559
140,000	461	690,000	1,200	1,240,000	1,762	1,790,000	2,244	2,340,000	2,563
150,000	477	700,000	1,212	1,250,000	1,770	1,800,000	2,252	2,350,000	2,568
160,000	494	710,000	1,224	1,260,000	1,779	1,810,000	2,260	2,360,000	2,572
170,000	511	720,000	1,235	1,270,000	1,788	1,820,000	2,268	2,370,000	2,577
180,000	527	730,000	1,247	1,280,000	1,797	1,830,000	2,276	2,380,000	2,581
190,000	544	740,000	1,259	1,290,000	1,806	1,840,000	2,284	2,390,000	2,585
200,000	561	750,000	1,271	1,300,000	1,814	1,850,000	2,292	2,400,000	2,590
210,000	577	760,000	1,282	1,310,000	1,823	1,860,000	2,300	2,410,000	2,594
220,000	594	770,000	1,294	1,320,000	1,832	1,870,000	2,308	2,420,000	2,599
230,000	611	780,000	1,306	1,330,000	1,841	1,880,000	2,316	2,430,000	2,603
240,000	627	790,000	1,318	1,340,000	1,850	1,890,000	2,325	2,440,000	2,608
250,000	644	800,000	1,329	1,350,000	1,859	1,900,000	2,333	2,450,000	2,612
260,000	661	810,000	1,340	1,360,000	1,867	1,910,000	2,341	2,460,000	2,616
270,000	677	820,000	1,351	1,370,000	1,876	1,920,000	2,349	2,470,000	2,621
280,000	695	830,000	1,362	1,380,000	1,885	1,930,000	2,357	2,480,000	2,625
290,000	711	840,000	1,373	1,390,000	1,894	1,940,000	2,365	2,490,000	2,630
300,000	728	850,000	1,385	1,400,000	1,903	1,950,000	2,373	2,500,000	2,634
310,000	741	860,000	1,396	1,410,000	1,911	1,960,000	2,381	2,510,000	2,638
320,000	754	870,000	1,407	1,420,000	1,920	1,970,000	2,389	2,520,000	2,643
330,000	767	880,000	1,418	1,430,000	1,929	1,980,000	2,397	2,530,000	2,647
340,000	780	890,000	1,429	1,440,000	1,938	1,990,000	2,405	2,540,000	2,652
350,000	794	900,000	1,440	1,450,000	1,947	2,000,000	2,414	2,550,000	2,656
360,000	807	910,000	1,451	1,460,000	1,956	2,010,000	2,418	2,560,000	2,660
370,000	820	920,000	1,462	1,470,000	1,964	2,020,000	2,422	2,570,000	2,665
380,000	833	930,000	1,473	1,480,000	1,973	2,030,000	2,427	2,580,000	2,669
390,000	846	940,000	1,484	1,490,000	1,982	2,040,000	2,431	2,590,000	2,674
400,000	859	950,000	1,495	1,500,000	1,991	2,050,000	2,436	2,600,000	2,678
410,000	871	960,000	1,506	1,510,000	2,000	2,060,000	2,440	2,610,000	2,683
420,000	882	970,000	1,517	1,520,000	2,009	2,070,000	2,444	2,620,000	2,687
430,000	894	980,000	1,528	1,530,000	2,017	2,080,000	2,449	2,630,000	2,691
440,000	906	990,000	1,539	1,540,000	2,026	2,090,000	2,453	2,640,000	2,696
450,000	918	1,000,000	1,550	1,550,000	2,035	2,100,000	2,458	2,650,000	2,700
460,000	930	1,010,000	1,559	1,560,000	2,044	2,110,000	2,462	2,660,000	2,705
470,000	941	1,020,000	1,568	1,570,000	2,053	2,120,000	2,466	2,670,000	2,709
480,000	953	1,030,000	1,576	1,580,000	2,061	2,130,000	2,471	2,680,000	2,713
490,000	965	1,040,000	1,585	1,590,000	2,070	2,140,000	2,475	2,690,000	2,718
500,000	977	1,050,000	1,594	1,600,000	2,079	2,150,000	2,480	2,700,000	2,722
510,000	988	1,060,000	1,603	1,610,000	2,088	2,160,000	2,484	2,710,000	2,727
520,000	1,000	1,070,000	1,612	1,620,000	2,097	2,170,000	2,488	2,720,000	2,731
530,000	1,012	1,080,000	1,620	1,630,000	2,106	2,180,000	2,493	2,730,000	2,735
540,000	1,024	1,090,000	1,629	1,640,000	2,114	2,190,000	2,497	2,740,000	2,740
550,000	1,035	1,100,000	1,638	1,650,000	2,123	2,200,000	2,502	2,750,000	2,744
560,000	1,047	1,110,000	1,647	1,660,000	2,132	2,210,000	2,506	2,760,000	2,749
570,000	1,059	1,120,000	1,656	1,670,000	2,141	2,220,000	2,511	2,770,000	2,753
580,000	1,071	1,130,000	1,665	1,680,000	2,150	2,230,000	2,515	2,780,000	2,757
590,000	1,082	1,140,000	1,673	1,690,000	2,158	2,240,000	2,519	2,790,000	2,762
600,000	1,094	1,150,000	1,682	1,700,000	2,167	2,250,000	2,524	2,800,000	2,766

a. Standard Coverage Owner's Policy (cont.)

Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate
\$2,810,000	\$2,771	\$3,360,000	\$3,013	\$3,910,000	\$3,256	\$4,460,000	\$3,498
2,820,000	2,775	3,370,000	3,018	3,920,000	3,260	4,470,000	3,503
2,830,000	2,780	3,380,000	3,022	3,930,000	3,265	4,480,000	3,507
2,840,000	2,784	3,390,000	3,026	3,940,000	3,269	4,490,000	3,512
2,850,000	2,788	3,400,000	3,031	3,950,000	3,273	4,500,000	3,516
2,860,000	2,793	3,410,000	3,035	3,960,000	3,278	4,510,000	3,520
2,870,000	2,797	3,420,000	3,040	3,970,000	3,282	4,520,000	3,525
2,880,000	2,802	3,430,000	3,044	3,980,000	3,287	4,530,000	3,529
2,890,000	2,806	3,440,000	3,049	3,990,000	3,291	4,540,000	3,534
2,900,000	2,810	3,450,000	3,053	4,000,000	3,296	4,550,000	3,538
2,910,000	2,815	3,460,000	3,057	4,010,000	3,300	4,560,000	3,542
2,920,000	2,819	3,470,000	3,062	4,020,000	3,304	4,570,000	3,547
2,930,000	2,824	3,480,000	3,066	4,030,000	3,309	4,580,000	3,551
2,940,000	2,828	3,490,000	3,071	4,040,000	3,313	4,590,000	3,556
2,950,000	2,832	3,500,000	3,075	4,050,000	3,318	4,600,000	3,560
2,960,000	2,837	3,510,000	3,079	4,060,000	3,322	4,610,000	3,565
2,970,000	2,841	3,520,000	3,084	4,070,000	3,326	4,620,000	3,569
2,980,000	2,846	3,530,000	3,088	4,080,000	3,331	4,630,000	3,573
2,990,000	2,850	3,540,000	3,093	4,090,000	3,335	4,640,000	3,578
3,000,000	2,855	3,550,000	3,097	4,100,000	3,340	4,650,000	3,582
3,010,000	2,859	3,560,000	3,101	4,110,000	3,344	4,660,000	3,587
3,020,000	2,863	3,570,000	3,106	4,120,000	3,348	4,670,000	3,591
3,030,000	2,868	3,580,000	3,110	4,130,000	3,353	4,680,000	3,595
3,040,000	2,872	3,590,000	3,115	4,140,000	3,357	4,690,000	3,600
3,050,000	2,877	3,600,000	3,119	4,150,000	3,362	4,700,000	3,604
3,060,000	2,881	3,610,000	3,124	4,160,000	3,366	4,710,000	3,609
3,070,000	2,885	3,620,000	3,128	4,170,000	3,370	4,720,000	3,613
3,080,000	2,890	3,630,000	3,132	4,180,000	3,375	4,730,000	3,617
3,090,000	2,894	3,640,000	3,137	4,190,000	3,379	4,740,000	3,622
3,100,000	2,899	3,650,000	3,141	4,200,000	3,384	4,750,000	3,626
3,110,000	2,903	3,660,000	3,146	4,210,000	3,388	4,760,000	3,631
3,120,000	2,907	3,670,000	3,150	4,220,000	3,393	4,770,000	3,635
3,130,000	2,912	3,680,000	3,154	4,230,000	3,397	4,780,000	3,639
3,140,000	2,916	3,690,000	3,159	4,240,000	3,401	4,790,000	3,644
3,150,000	2,921	3,700,000	3,163	4,250,000	3,406	4,800,000	3,648
3,160,000	2,925	3,710,000	3,168	4,260,000	3,410	4,810,000	3,653
3,170,000	2,929	3,720,000	3,172	4,270,000	3,415	4,820,000	3,657
3,180,000	2,934	3,730,000	3,176	4,280,000	3,419	4,830,000	3,662
3,190,000	2,938	3,740,000	3,181	4,290,000	3,423	4,840,000	3,666
3,200,000	2,943	3,750,000	3,185	4,300,000	3,428	4,850,000	3,670
3,210,000	2,947	3,760,000	3,190	4,310,000	3,432	4,860,000	3,675
3,220,000	2,952	3,770,000	3,194	4,320,000	3,437	4,870,000	3,679
3,230,000	2,956	3,780,000	3,198	4,330,000	3,441	4,880,000	3,684
3,240,000	2,960	3,790,000	3,203	4,340,000	3,445	4,890,000	3,688
3,250,000	2,965	3,800,000	3,207	4,350,000	3,450	4,900,000	3,692
3,260,000	2,969	3,810,000	3,212	4,360,000	3,454	4,910,000	3,697
3,270,000	2,974	3,820,000	3,216	4,370,000	3,459	4,920,000	3,701
3,280,000	2,978	3,830,000	3,221	4,380,000	3,463	4,930,000	3,706
3,290,000	2,982	3,840,000	3,225	4,390,000	3,467	4,940,000	3,710
3,300,000	2,987	3,850,000	3,229	4,400,000	3,472	4,950,000	3,714
3,310,000	2,991	3,860,000	3,234	4,410,000	3,476	4,960,000	3,719
3,320,000	2,996	3,870,000	3,238	4,420,000	3,481	4,970,000	3,723
3,330,000	3,000	3,880,000	3,243	4,430,000	3,485	4,980,000	3,728
3,340,000	3,004	3,890,000	3,247	4,440,000	3,490	4,990,000	3,732
3,350,000	3,009	3,900,000	3,251	4,450,000	3,494	5,000,000	3,737

For each \$10,000 of liability, or fraction thereof, above \$5,000,000 add \$4.41. Per Section L-7, the rate calculated shall be rounded up to the next dollar.

b. Extended Coverage Owner's Policy

Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate
\$60,000	\$500	\$610,000	\$1,383	\$1,160,000	\$2,114	\$1,710,000	\$2,720	\$2,260,000	\$3,160
70,000	500	620,000	1,398	1,170,000	2,125	1,720,000	2,732	2,270,000	3,167
80,000	500	630,000	1,412	1,180,000	2,137	1,730,000	2,743	2,280,000	3,172
90,000	500	640,000	1,427	1,190,000	2,147	1,740,000	2,754	2,290,000	3,177
100,000	500	650,000	1,442	1,200,000	2,158	1,750,000	2,764	2,300,000	3,183
110,000	514	660,000	1,457	1,210,000	2,169	1,760,000	2,774	2,310,000	3,188
120,000	535	670,000	1,470	1,220,000	2,180	1,770,000	2,785	2,320,000	3,194
130,000	555	680,000	1,485	1,230,000	2,192	1,780,000	2,795	2,330,000	3,199
140,000	577	690,000	1,500	1,240,000	2,203	1,790,000	2,805	2,340,000	3,204
150,000	597	700,000	1,515	1,250,000	2,213	1,800,000	2,815	2,350,000	3,210
160,000	618	710,000	1,530	1,260,000	2,224	1,810,000	2,825	2,360,000	3,215
170,000	639	720,000	1,544	1,270,000	2,235	1,820,000	2,835	2,370,000	3,222
180,000	659	730,000	1,559	1,280,000	2,247	1,830,000	2,845	2,380,000	3,227
190,000	680	740,000	1,574	1,290,000	2,258	1,840,000	2,855	2,390,000	3,232
200,000	702	750,000	1,589	1,300,000	2,268	1,850,000	2,865	2,400,000	3,238
210,000	722	760,000	1,603	1,310,000	2,279	1,860,000	2,875	2,410,000	3,243
220,000	743	770,000	1,618	1,320,000	2,290	1,870,000	2,885	2,420,000	3,249
230,000	764	780,000	1,633	1,330,000	2,302	1,880,000	2,895	2,430,000	3,254
240,000	784	790,000	1,648	1,340,000	2,313	1,890,000	2,907	2,440,000	3,260
250,000	805	800,000	1,662	1,350,000	2,324	1,900,000	2,917	2,450,000	3,265
260,000	827	810,000	1,675	1,360,000	2,334	1,910,000	2,927	2,460,000	3,270
270,000	847	820,000	1,689	1,370,000	2,345	1,920,000	2,937	2,470,000	3,277
280,000	869	830,000	1,703	1,380,000	2,357	1,930,000	2,947	2,480,000	3,282
290,000	889	840,000	1,717	1,390,000	2,368	1,940,000	2,957	2,490,000	3,288
300,000	910	850,000	1,732	1,400,000	2,379	1,950,000	2,967	2,500,000	3,293
310,000	927	860,000	1,745	1,410,000	2,389	1,960,000	2,977	2,510,000	3,298
320,000	943	870,000	1,759	1,420,000	2,400	1,970,000	2,987	2,520,000	3,304
330,000	959	880,000	1,773	1,430,000	2,412	1,980,000	2,997	2,530,000	3,309
340,000	975	890,000	1,787	1,440,000	2,423	1,990,000	3,007	2,540,000	3,315
350,000	993	900,000	1,800	1,450,000	2,434	2,000,000	3,018	2,550,000	3,320
360,000	1,009	910,000	1,814	1,460,000	2,445	2,010,000	3,023	2,560,000	3,325
370,000	1,025	920,000	1,828	1,470,000	2,455	2,020,000	3,028	2,570,000	3,332
380,000	1,042	930,000	1,842	1,480,000	2,467	2,030,000	3,034	2,580,000	3,337
390,000	1,058	940,000	1,855	1,490,000	2,478	2,040,000	3,039	2,590,000	3,343
400,000	1,074	950,000	1,869	1,500,000	2,489	2,050,000	3,045	2,600,000	3,348
410,000	1,089	960,000	1,883	1,510,000	2,500	2,060,000	3,050	2,610,000	3,354
420,000	1,103	970,000	1,897	1,520,000	2,512	2,070,000	3,055	2,620,000	3,359
430,000	1,118	980,000	1,910	1,530,000	2,522	2,080,000	3,062	2,630,000	3,364
440,000	1,133	990,000	1,924	1,540,000	2,533	2,090,000	3,067	2,640,000	3,370
450,000	1,148	1,000,000	1,938	1,550,000	2,544	2,100,000	3,073	2,650,000	3,375
460,000	1,163	1,010,000	1,949	1,560,000	2,555	2,110,000	3,078	2,660,000	3,382
470,000	1,177	1,020,000	1,960	1,570,000	2,567	2,120,000	3,083	2,670,000	3,387
480,000	1,192	1,030,000	1,970	1,580,000	2,577	2,130,000	3,089	2,680,000	3,392
490,000	1,207	1,040,000	1,982	1,590,000	2,588	2,140,000	3,094	2,690,000	3,398
500,000	1,222	1,050,000	1,993	1,600,000	2,599	2,150,000	3,100	2,700,000	3,403
510,000	1,235	1,060,000	2,004	1,610,000	2,610	2,160,000	3,105	2,710,000	3,409
520,000	1,250	1,070,000	2,015	1,620,000	2,622	2,170,000	3,110	2,720,000	3,414
530,000	1,265	1,080,000	2,025	1,630,000	2,633	2,180,000	3,117	2,730,000	3,419
540,000	1,280	1,090,000	2,037	1,640,000	2,643	2,190,000	3,122	2,740,000	3,425
550,000	1,294	1,100,000	2,048	1,650,000	2,654	2,200,000	3,128	2,750,000	3,430
560,000	1,309	1,110,000	2,059	1,660,000	2,665	2,210,000	3,133	2,760,000	3,437
570,000	1,324	1,120,000	2,070	1,670,000	2,677	2,220,000	3,139	2,770,000	3,442
580,000	1,339	1,130,000	2,082	1,680,000	2,688	2,230,000	3,144	2,780,000	3,447
590,000	1,353	1,140,000	2,092	1,690,000	2,698	2,240,000	3,149	2,790,000	3,453
600,000	1,368	1,150,000	2,103	1,700,000	2,709	2,250,000	3,155	2,800,000	3,458

b. Extended Coverage Owner's Policy (cont.)

Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate
\$2,810,000	\$3,464	\$3,360,000	\$3,767	\$3,910,000	\$4,070	\$4,460,000	\$4,373
2,820,000	3,469	3,370,000	3,773	3,920,000	4,075	4,470,000	4,379
2,830,000	3,475	3,380,000	3,778	3,930,000	4,082	4,480,000	4,384
2,840,000	3,480	3,390,000	3,783	3,940,000	4,087	4,490,000	4,390
2,850,000	3,485	3,400,000	3,789	3,950,000	4,092	4,500,000	4,395
2,860,000	3,492	3,410,000	3,794	3,960,000	4,098	4,510,000	4,400
2,870,000	3,497	3,420,000	3,800	3,970,000	4,103	4,520,000	4,407
2,880,000	3,503	3,430,000	3,805	3,980,000	4,109	4,530,000	4,412
2,890,000	3,508	3,440,000	3,812	3,990,000	4,114	4,540,000	4,418
2,900,000	3,513	3,450,000	3,817	4,000,000	4,120	4,550,000	4,423
2,910,000	3,519	3,460,000	3,822	4,010,000	4,125	4,560,000	4,428
2,920,000	3,524	3,470,000	3,828	4,020,000	4,130	4,570,000	4,434
2,930,000	3,530	3,480,000	3,833	4,030,000	4,137	4,580,000	4,439
2,940,000	3,535	3,490,000	3,839	4,040,000	4,142	4,590,000	4,445
2,950,000	3,540	3,500,000	3,844	4,050,000	4,148	4,600,000	4,450
2,960,000	3,547	3,510,000	3,849	4,060,000	4,153	4,610,000	4,457
2,970,000	3,552	3,520,000	3,855	4,070,000	4,158	4,620,000	4,462
2,980,000	3,558	3,530,000	3,860	4,080,000	4,164	4,630,000	4,467
2,990,000	3,563	3,540,000	3,867	4,090,000	4,169	4,640,000	4,473
3,000,000	3,569	3,550,000	3,872	4,100,000	4,175	4,650,000	4,478
3,010,000	3,574	3,560,000	3,877	4,110,000	4,180	4,660,000	4,484
3,020,000	3,579	3,570,000	3,883	4,120,000	4,185	4,670,000	4,489
3,030,000	3,585	3,580,000	3,888	4,130,000	4,192	4,680,000	4,494
3,040,000	3,590	3,590,000	3,894	4,140,000	4,197	4,690,000	4,500
3,050,000	3,597	3,600,000	3,899	4,150,000	4,203	4,700,000	4,505
3,060,000	3,602	3,610,000	3,905	4,160,000	4,208	4,710,000	4,512
3,070,000	3,607	3,620,000	3,910	4,170,000	4,213	4,720,000	4,517
3,080,000	3,613	3,630,000	3,915	4,180,000	4,219	4,730,000	4,522
3,090,000	3,618	3,640,000	3,922	4,190,000	4,224	4,740,000	4,528
3,100,000	3,624	3,650,000	3,927	4,200,000	4,230	4,750,000	4,533
3,110,000	3,629	3,660,000	3,933	4,210,000	4,235	4,760,000	4,539
3,120,000	3,634	3,670,000	3,938	4,220,000	4,242	4,770,000	4,544
3,130,000	3,640	3,680,000	3,943	4,230,000	4,247	4,780,000	4,549
3,140,000	3,645	3,690,000	3,949	4,240,000	4,252	4,790,000	4,555
3,150,000	3,652	3,700,000	3,954	4,250,000	4,258	4,800,000	4,560
3,160,000	3,657	3,710,000	3,960	4,260,000	4,263	4,810,000	4,567
3,170,000	3,662	3,720,000	3,965	4,270,000	4,269	4,820,000	4,572
3,180,000	3,668	3,730,000	3,970	4,280,000	4,274	4,830,000	4,578
3,190,000	3,673	3,740,000	3,977	4,290,000	4,279	4,840,000	4,583
3,200,000	3,679	3,750,000	3,982	4,300,000	4,285	4,850,000	4,588
3,210,000	3,684	3,760,000	3,988	4,310,000	4,290	4,860,000	4,594
3,220,000	3,690	3,770,000	3,993	4,320,000	4,297	4,870,000	4,599
3,230,000	3,695	3,780,000	3,998	4,330,000	4,302	4,880,000	4,605
3,240,000	3,700	3,790,000	4,004	4,340,000	4,307	4,890,000	4,610
3,250,000	3,707	3,800,000	4,009	4,350,000	4,313	4,900,000	4,615
3,260,000	3,712	3,810,000	4,015	4,360,000	4,318	4,910,000	4,622
3,270,000	3,718	3,820,000	4,020	4,370,000	4,324	4,920,000	4,627
3,280,000	3,723	3,830,000	4,027	4,380,000	4,329	4,930,000	4,633
3,290,000	3,728	3,840,000	4,032	4,390,000	4,334	4,940,000	4,638
3,300,000	3,734	3,850,000	4,037	4,400,000	4,340	4,950,000	4,643
3,310,000	3,739	3,860,000	4,043	4,410,000	4,345	4,960,000	4,649
3,320,000	3,745	3,870,000	4,048	4,420,000	4,352	4,970,000	4,654
3,330,000	3,750	3,880,000	4,054	4,430,000	4,357	4,980,000	4,660
3,340,000	3,755	3,890,000	4,059	4,440,000	4,363	4,990,000	4,665
3,350,000	3,762	3,900,000	4,064	4,450,000	4,368	5,000,000	4,672

For each \$10,000 of liability, or fraction thereof, above \$5,000,000, add 25% to the rate calculated for the same liability under Section B-5a. Per Section L-7, the rate calculated shall be rounded up to the next dollar.

c. EAGLE Protection® Owner's Policy

Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate
\$60,000	\$435	\$610,000	\$1,217	\$1,160,000	\$1,861	\$1,710,000	\$2,394	\$2,260,000	\$2,781
70,000	435	620,000	1,230	1,170,000	1,870	1,720,000	2,404	2,270,000	2,787
80,000	435	630,000	1,242	1,180,000	1,880	1,730,000	2,414	2,280,000	2,791
90,000	435	640,000	1,256	1,190,000	1,889	1,740,000	2,424	2,290,000	2,796
100,000	435	650,000	1,269	1,200,000	1,899	1,750,000	2,433	2,300,000	2,801
110,000	453	660,000	1,282	1,210,000	1,909	1,760,000	2,441	2,310,000	2,805
120,000	471	670,000	1,294	1,220,000	1,919	1,770,000	2,451	2,320,000	2,811
130,000	489	680,000	1,307	1,230,000	1,929	1,780,000	2,460	2,330,000	2,815
140,000	508	690,000	1,320	1,240,000	1,939	1,790,000	2,469	2,340,000	2,820
150,000	525	700,000	1,334	1,250,000	1,947	1,800,000	2,478	2,350,000	2,825
160,000	544	710,000	1,347	1,260,000	1,957	1,810,000	2,486	2,360,000	2,830
170,000	563	720,000	1,359	1,270,000	1,967	1,820,000	2,495	2,370,000	2,835
180,000	580	730,000	1,372	1,280,000	1,977	1,830,000	2,504	2,380,000	2,840
190,000	599	740,000	1,385	1,290,000	1,987	1,840,000	2,513	2,390,000	2,844
200,000	618	750,000	1,399	1,300,000	1,996	1,850,000	2,522	2,400,000	2,849
210,000	635	760,000	1,411	1,310,000	2,006	1,860,000	2,530	2,410,000	2,854
220,000	654	770,000	1,424	1,320,000	2,016	1,870,000	2,539	2,420,000	2,859
230,000	673	780,000	1,437	1,330,000	2,026	1,880,000	2,548	2,430,000	2,864
240,000	690	790,000	1,450	1,340,000	2,035	1,890,000	2,558	2,440,000	2,869
250,000	709	800,000	1,462	1,350,000	2,045	1,900,000	2,567	2,450,000	2,874
260,000	728	810,000	1,474	1,360,000	2,054	1,910,000	2,576	2,460,000	2,878
270,000	745	820,000	1,487	1,370,000	2,064	1,920,000	2,584	2,470,000	2,884
280,000	765	830,000	1,499	1,380,000	2,074	1,930,000	2,593	2,480,000	2,888
290,000	783	840,000	1,511	1,390,000	2,084	1,940,000	2,602	2,490,000	2,893
300,000	801	850,000	1,524	1,400,000	2,094	1,950,000	2,611	2,500,000	2,898
310,000	816	860,000	1,536	1,410,000	2,103	1,960,000	2,620	2,510,000	2,902
320,000	830	870,000	1,548	1,420,000	2,112	1,970,000	2,628	2,520,000	2,908
330,000	844	880,000	1,560	1,430,000	2,122	1,980,000	2,637	2,530,000	2,912
340,000	858	890,000	1,572	1,440,000	2,132	1,990,000	2,646	2,540,000	2,918
350,000	874	900,000	1,584	1,450,000	2,142	2,000,000	2,656	2,550,000	2,922
360,000	888	910,000	1,597	1,460,000	2,152	2,010,000	2,660	2,560,000	2,926
370,000	902	920,000	1,609	1,470,000	2,161	2,020,000	2,665	2,570,000	2,932
380,000	917	930,000	1,621	1,480,000	2,171	2,030,000	2,670	2,580,000	2,936
390,000	931	940,000	1,633	1,490,000	2,181	2,040,000	2,675	2,590,000	2,942
400,000	945	950,000	1,645	1,500,000	2,191	2,050,000	2,680	2,600,000	2,946
410,000	959	960,000	1,657	1,510,000	2,200	2,060,000	2,684	2,610,000	2,952
420,000	971	970,000	1,669	1,520,000	2,210	2,070,000	2,689	2,620,000	2,956
430,000	984	980,000	1,681	1,530,000	2,219	2,080,000	2,694	2,630,000	2,961
440,000	997	990,000	1,693	1,540,000	2,229	2,090,000	2,699	2,640,000	2,966
450,000	1,010	1,000,000	1,705	1,550,000	2,239	2,100,000	2,704	2,650,000	2,970
460,000	1,023	1,010,000	1,715	1,560,000	2,249	2,110,000	2,709	2,660,000	2,976
470,000	1,036	1,020,000	1,725	1,570,000	2,259	2,120,000	2,713	2,670,000	2,980
480,000	1,049	1,030,000	1,734	1,580,000	2,268	2,130,000	2,719	2,680,000	2,985
490,000	1,062	1,040,000	1,744	1,590,000	2,277	2,140,000	2,723	2,690,000	2,990
500,000	1,075	1,050,000	1,754	1,600,000	2,287	2,150,000	2,728	2,700,000	2,995
510,000	1,087	1,060,000	1,764	1,610,000	2,297	2,160,000	2,733	2,710,000	3,000
520,000	1,100	1,070,000	1,774	1,620,000	2,307	2,170,000	2,737	2,720,000	3,005
530,000	1,114	1,080,000	1,782	1,630,000	2,317	2,180,000	2,743	2,730,000	3,009
540,000	1,127	1,090,000	1,792	1,640,000	2,326	2,190,000	2,747	2,740,000	3,014
550,000	1,139	1,100,000	1,802	1,650,000	2,336	2,200,000	2,753	2,750,000	3,019
560,000	1,152	1,110,000	1,812	1,660,000	2,346	2,210,000	2,757	2,760,000	3,024
570,000	1,165	1,120,000	1,822	1,670,000	2,356	2,220,000	2,763	2,770,000	3,029
580,000	1,179	1,130,000	1,832	1,680,000	2,365	2,230,000	2,767	2,780,000	3,033
590,000	1,191	1,140,000	1,841	1,690,000	2,374	2,240,000	2,771	2,790,000	3,039
600,000	1,204	1,150,000	1,851	1,700,000	2,384	2,250,000	2,777	2,800,000	3,043

c. EAGLE Protection® Owner's Policy (cont.)

Liability up to	Rate	Liability up to	Rate	Liability up to	Rate	Liability up to	Rate
\$2,810,000	\$3,049	\$3,360,000	\$3,315	\$3,910,000	\$3,582	\$4,460,000	\$3,848
2,820,000	3,053	3,370,000	3,320	3,920,000	3,586	4,470,000	3,854
2,830,000	3,058	3,380,000	3,325	3,930,000	3,592	4,480,000	3,858
2,840,000	3,063	3,390,000	3,329	3,940,000	3,596	4,490,000	3,864
2,850,000	3,067	3,400,000	3,335	3,950,000	3,601	4,500,000	3,868
2,860,000	3,073	3,410,000	3,339	3,960,000	3,606	4,510,000	3,872
2,870,000	3,077	3,420,000	3,344	3,970,000	3,611	4,520,000	3,878
2,880,000	3,083	3,430,000	3,349	3,980,000	3,616	4,530,000	3,882
2,890,000	3,087	3,440,000	3,354	3,990,000	3,621	4,540,000	3,888
2,900,000	3,091	3,450,000	3,359	4,000,000	3,626	4,550,000	3,892
2,910,000	3,097	3,460,000	3,363	4,010,000	3,630	4,560,000	3,897
2,920,000	3,101	3,470,000	3,369	4,020,000	3,635	4,570,000	3,902
2,930,000	3,107	3,480,000	3,373	4,030,000	3,640	4,580,000	3,907
2,940,000	3,111	3,490,000	3,379	4,040,000	3,645	4,590,000	3,912
2,950,000	3,116	3,500,000	3,383	4,050,000	3,650	4,600,000	3,916
2,960,000	3,121	3,510,000	3,387	4,060,000	3,655	4,610,000	3,922
2,970,000	3,126	3,520,000	3,393	4,070,000	3,659	4,620,000	3,926
2,980,000	3,131	3,530,000	3,397	4,080,000	3,665	4,630,000	3,931
2,990,000	3,135	3,540,000	3,403	4,090,000	3,669	4,640,000	3,936
3,000,000	3,141	3,550,000	3,407	4,100,000	3,674	4,650,000	3,941
3,010,000	3,145	3,560,000	3,412	4,110,000	3,679	4,660,000	3,946
3,020,000	3,150	3,570,000	3,417	4,120,000	3,683	4,670,000	3,951
3,030,000	3,155	3,580,000	3,421	4,130,000	3,689	4,680,000	3,955
3,040,000	3,160	3,590,000	3,427	4,140,000	3,693	4,690,000	3,960
3,050,000	3,165	3,600,000	3,431	4,150,000	3,699	4,700,000	3,965
3,060,000	3,170	3,610,000	3,437	4,160,000	3,703	4,710,000	3,970
3,070,000	3,174	3,620,000	3,441	4,170,000	3,707	4,720,000	3,975
3,080,000	3,179	3,630,000	3,446	4,180,000	3,713	4,730,000	3,979
3,090,000	3,184	3,640,000	3,451	4,190,000	3,717	4,740,000	3,985
3,100,000	3,189	3,650,000	3,456	4,200,000	3,723	4,750,000	3,989
3,110,000	3,194	3,660,000	3,461	4,210,000	3,727	4,760,000	3,995
3,120,000	3,198	3,670,000	3,465	4,220,000	3,733	4,770,000	3,999
3,130,000	3,204	3,680,000	3,470	4,230,000	3,737	4,780,000	4,003
3,140,000	3,208	3,690,000	3,475	4,240,000	3,742	4,790,000	4,009
3,150,000	3,214	3,700,000	3,480	4,250,000	3,747	4,800,000	4,013
3,160,000	3,218	3,710,000	3,485	4,260,000	3,751	4,810,000	4,019
3,170,000	3,222	3,720,000	3,490	4,270,000	3,757	4,820,000	4,023
3,180,000	3,228	3,730,000	3,494	4,280,000	3,761	4,830,000	4,029
3,190,000	3,232	3,740,000	3,500	4,290,000	3,766	4,840,000	4,033
3,200,000	3,238	3,750,000	3,504	4,300,000	3,771	4,850,000	4,037
3,210,000	3,242	3,760,000	3,509	4,310,000	3,776	4,860,000	4,043
3,220,000	3,248	3,770,000	3,514	4,320,000	3,781	4,870,000	4,047
3,230,000	3,252	3,780,000	3,518	4,330,000	3,786	4,880,000	4,053
3,240,000	3,256	3,790,000	3,524	4,340,000	3,790	4,890,000	4,057
3,250,000	3,262	3,800,000	3,528	4,350,000	3,795	4,900,000	4,062
3,260,000	3,266	3,810,000	3,534	4,360,000	3,800	4,910,000	4,067
3,270,000	3,272	3,820,000	3,538	4,370,000	3,805	4,920,000	4,072
3,280,000	3,276	3,830,000	3,544	4,380,000	3,810	4,930,000	4,077
3,290,000	3,281	3,840,000	3,548	4,390,000	3,814	4,940,000	4,081
3,300,000	3,286	3,850,000	3,552	4,400,000	3,820	4,950,000	4,086
3,310,000	3,291	3,860,000	3,558	4,410,000	3,824	4,960,000	4,091
3,320,000	3,296	3,870,000	3,562	4,420,000	3,830	4,970,000	4,096
3,330,000	3,300	3,880,000	3,568	4,430,000	3,834	4,980,000	4,101
3,340,000	3,305	3,890,000	3,572	4,440,000	3,839	4,990,000	4,106
3,350,000	3,310	3,900,000	3,577	4,450,000	3,844	5,000,000	4,111

For each \$10,000 of liability, or fraction thereof, above \$5,000,000, add 10% to the rate calculated for the same liability under Section B-5a. Per Section L-7, the rate calculated shall be rounded up to the next dollar.

B-6 REO PORTFOLIO PROPERTY SALES

Where the Company is handling a transaction involving a group of properties, whether or not

contiguous or in the same county, under common ownership by reason of foreclosure or deeds in lieu of foreclosure, and the owner of the properties is selling all of the properties to a single purchaser, the rate shall be as set forth in Section E.

B-7 MINERAL INTEREST

When the Company issues insurance covering a mineral interest that is separated from the surface ownership, the policy may be issued in an amount agreed upon between the insured and the Company.

The rate shall be: 250% of the applicable charge under Section B-1, for the type of coverage requested, minimum \$750.

B-8 OPTIONEE'S POLICY

a. Original policy covering optionee's interest: The applicable charge under Section B-1, for the type of coverage requested, based upon either the price paid for the option or the full purchase price to be paid upon exercise of the option.

b. Final Policy:

1. Where the original policy was issued in the amount of the price paid for the option, the applicable charge under Section B-1, for the type of coverage requested, based upon the full purchase price paid upon exercise of the option.

2. Where the original policy was issued in the amount of the full purchase price to be paid upon exercise of the option:

(a) Where both the original and the final policies are Standard Coverage, the rate shall be 25% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.

(b) Where both the original and the final policies are Extended Coverage, the rate shall be 40% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.

(c) Where the original policy is Standard Coverage and the final policy is Extended Coverage, the rate shall be 60% of the applicable charge under Section B-1, for the type of coverage requested.

(d) Where both the original and the final policies are EAGLE Protection[®] Policies, the rate shall be 35% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.

(e) Where the original policy is not an EAGLE Protection[®] Policy and the final policy is an EAGLE Protection[®] Policy, the rate shall be 65% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.

These rates apply so long as the named insured is the same in both the original and the final policies. Minimum rates apply.

original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the

scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

B-9 CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE

When a leasehold owner insured by the Company acquires the fee estate encumbered by the lease, a new owner's policy may be issued to the same insured covering the fee estate so acquired for the following charges:

- a. Where both the original and the new policies are Standard Coverage, the rate shall be 25% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.
- b. Where both the original and the new policies are Extended Coverage, the rate shall be 40% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.
- c. Where the original policy is Standard Coverage and the new policy is Extended Coverage, the rate shall be 60% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.
- e. Where both the original and the new policies are EAGLE Protection® Policies, the rate shall be 35% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.
- e. Where the original policy is not an EAGLE Protection® Policy and the new policy is an EAGLE Protection® Policy, the rate shall be 65% of the applicable charge under Section B-1, for the type of coverage requested, based upon the original policy amount.

Minimum rates apply.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

B-10 INTERIM BINDER (BINDER TO INSURE RESALE)

Preliminary to the issuance of an owner's policy, a binder to insure a resale within twenty-four (24) months of the date of closing may be issued for a rate of 10% of the applicable charge under Section B-1, for the type of coverage requested, based upon the liability amount. This charge is in addition to the applicable charge for an owner's policy. This charge for the binder, together with the applicable charge for an owner's policy, must be collected by the Company at the time of issuance of the binder.

Prior to its expiration, a binder may be extended for successive twelve (12) month periods for an additional charge per twelve (12) month period extension of 10% of the applicable charge under Section B-1, for the type of coverage requested, based upon the liability amount.

Provided an owner's policy is issued prior to the expiration of a binder insuring the nominee of the vestee named in the binder, there shall be no charge for liability amounts up to the amount

stated in the binder for the same form of coverage.

Where the binder contemplated the issuance of a Standard Coverage policy, but the policy issued is Extended Coverage, an additional 25% of the applicable charge under Section B-1, for the type of coverage requested, shall be made based upon the policy liability amount.

The binder may be reissued to reflect an interim transfer of title prior to the ultimate resale for another 25% of the applicable charge under Section B-1, for the type of coverage requested, based upon the binder amount.

Insurance in excess of the original binder shall be priced at the applicable charge set forth in Section B-1, for the type of coverage requested, based upon the liability amount. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of the binder in effect at the time of the request and (2) the scheduled charge based upon the ultimate amount of the binder issued at the appropriate charge for the type of coverage requested.

SECTION C LENDER'S INSURANCE

C-1 **BASIC CHARGE**

When neither an owner's policy nor a binder to insure resale is being issued concurrently, the charges for loan policies priced under this Section shall be based upon liability amounts that are not less than the lesser of: (1) the loan amount or (2) the value of the property.

- a. Standard Coverage: 80% of the Basic Insurance Rate, minimum \$325
- b. Extended Coverage: 90% of the Basic Insurance Rate, minimum \$395

C-2 **CONCURRENT LOAN POLICY CHARGE**

This Section C-2 is to be used for pricing loan policy(ies) issued concurrently with an owner's policy or a binder to insure resale.

- a. If a single loan policy is being issued.

- 1. Standard Coverage Loan Policy

- When any form of owner's policy is being issued, there shall be no charge.

- 2. Extended Coverage Loan Policy (excluding an EAGLE Protection[®] loan policy)

- When a Standard Coverage (including an EAGLE Protection[®]) owner's policy is being issued, the charge for the Extended Coverage loan policy shall be as follows:

- 39% of the rate applicable for the type of owner's coverage requested, based upon the amount of the loan, plus \$100.

- When an Extended Coverage owner's policy is being issued, the charge for the Extended Coverage loan policy shall be \$100 per policy.

- 3. EAGLE Protection[®] Coverage Loan Policy

- When any form of owner's policy is being issued, the charge for the EAGLE Protection[®] loan policy shall be as follows:

- 39% of the Basic Insurance Rate, based upon the amount of the loan, plus \$100.
The result shall then be multiplied by 110%.

- Insurance in excess of the owner's policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of the owner's policy and (2) the scheduled charge based upon the amount of insurance to be provided by the loan policy at the appropriate charge for the type of coverage requested.

- b. If multiple loan policies (insuring the same or different lenders) are being issued, liability amounts shall be aggregated if the policy types are the same.

When any form of owner's policy is being issued, there shall be no charge for the first Standard Coverage loan policy. For each additional Standard Coverage loan policy, add \$100.

2. Extended Coverage Loan Policy (excluding an EAGLE Protection[®] loan policy)

When a Standard Coverage (including an EAGLE Protection[®]) owner's policy is being issued, the charge for the Extended Coverage loan policies shall be as follows:

39% of the Basic Insurance Rate, based upon the aggregate liability of all loan policies, plus \$100 per policy.

When an Extended Coverage owner's policy is being issued, the charge for the Extended Coverage loan policies shall be \$100 per policy.

3. EAGLE Protection[®] Coverage

When any form of owner's policy is being issued, the charge for the EAGLE Protection[®] loan policies shall be as follows:

39% of the Basic Insurance Rate, based upon the aggregate liability of all loan policies, plus \$100 per policy. The result shall then be multiplied by 110%.

Insurance in excess of the owner's policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of the owner's policy and (2) the scheduled charge based upon the aggregate amount of insurance to be provided by the loan policies at the appropriate charge for the type of coverage requested.

Note: When a policy is issued in connection with a loan guaranteed by the Federal Housing Administration (F.H.A.) or other governmental unit, the maximum charge shall not exceed the maximum charge allowed by the governmental unit.

C-3 **REFINANCE RATE**

Any policy issued in connection with a loan transaction where the loan proceeds are being used to repay obligations secured by the real property that is the subject of the current loan transaction (other than improved one-to-four family residential property) shall be issued at 80% of the applicable charge under Section C-1, for the type of coverage requested, minimums under Section C-1 apply.

C-4 **CONSTRUCTION LOAN PACKAGE 10 (LP 10) COVERAGE**

LP 10 consists of an original Extended Coverage policy at the Basic Insurance Rate for the construction loan and a reissued Extended Coverage policy at 40% of the Basic Insurance Rate for the permanent loan.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

C-5 **ADDITIONAL ADVANCES**

Provided the original loan policy was issued by the Company, the following charges apply to policies insuring additional advances under the loan documents, based upon the amount of the advance:

a. Standard Coverage: 80% of the Basic Insurance Rate from dollar one, minimum \$325

b. Extended Coverage: 90% of the Basic Insurance Rate from dollar one, minimum \$395

For insurance by endorsement, see Section K, CLTA 108 series.

C-6 **MULTIPLE LOAN POLICIES – LOAN ONLY TRANSACTION**

When multiple loans (by the same or different lenders) to the same owner are recorded concurrently and provided the same policy type is being issued for each loan, the rate shall be based upon the aggregate amount of the loans, at the appropriate charge for the type of coverage requested, plus \$100 for each loan policy over one.

C-7 **DISASTER LOANS**

Policies insuring loans for the purpose of financing reconstruction of damaged or destroyed structures or property within a governmentally declared disaster area that are made within twenty-four (24) months of the date of the declaration may be issued for 60% of the otherwise applicable charge for the type of coverage requested. Minimum \$325.

C-8 **EXPRESS TITLE POLICY (LIMITED COVERAGE POLICY)**

The Express Title Policy shall be issued with a liability amount of up to: (1) \$250,000 for a rate of \$110 or (2) the current FNMA (Fannie Mae) / FHLMC (Freddie Mac) conforming loan limits, but not to exceed \$400,000, for a rate of \$210.

One ALTA JR-1 Endorsement may be issued within six months of the Date of Policy of the Express Title Policy (Limited Coverage Policy) at no additional charge.

C-9 **MINERAL INTEREST**

When the Company issues insurance covering a mineral interest that is separated from the surface ownership, the policy may be issued in an amount agreed to by the insured and the Company.

The charge shall be: 160% of the applicable charge under Section C-1, for the type of coverage requested, minimum \$750. If the owner of the mineral interest is an owner insured by the Company, the charge may be reduced to 80% of the Basic Insurance Rate, minimum \$450.

C-10 **MODIFICATION OF INSURED DEEDS OF TRUST**

The following charges apply to a policy insuring a modification of a deed of trust or mortgage insured by the Company, up to the unpaid balance of the loan:

a. If the new policy is Standard Coverage: 40% of the Basic Insurance Rate, minimum \$325

b. If the new policy is Extended Coverage: 55% of the Basic Insurance Rate, minimum \$395

For insurance by endorsement, see Section K, CLTA 110 series.

March 30, 2009

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

C-11 BINDER TO INSURE FUTURE FINANCING

Where an owner, insured by the Company, intends to mortgage property within twelve (12) months of its acquisition, and an Extended Coverage or EAGLE Protection[®] loan policy is not being issued concurrently with the owner's policy, a Binder to Insure Future Financing may be issued if paid for at time of acquisition for the following charge:

a. Extended Coverage loan policy:

1. Where a Standard Coverage (including an EAGLE Protection[®]) owner's policy is issued at the time of acquisition, the charge for the binder shall be as shown in Section C-2a2, plus 10% of the Basic Insurance Rate, based upon the contemplated loan amount.
2. Where an Extended Coverage owner's policy is issued at the time of acquisition, the charge for the binder shall be 10% of the Basic Insurance Rate, based upon the contemplated loan amount, plus \$100.

b. EAGLE Protection[®] loan policy: Where an owner's policy of any form is issued at the time of acquisition, the charge for the binder shall be as shown in Section C-2a3, plus 10% of the Basic Insurance Rate, based upon the contemplated loan amount.

Prior to its expiration, a Binder to Insure Future Financing may be extended for successive twelve (12) month periods for an additional charge per twelve (12) month period extension of 10% of the Basic Insurance Rate, for the type of coverage requested, based upon the liability amount.

Provided a loan policy is issued prior to the expiration of a Binder to Insure Future Financing insuring the new lender of the vestee named in the binder, there shall be no charge for liability amounts up to the amount stated in the binder. Insurance in excess of the binder amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the binder and (2) the scheduled charge based upon the amount of insurance to be provided by the policy to be issued at the appropriate charge for the type of coverage requested.

SECTION D ESCROW

<u>County</u>	<u>Sale Escrow Fee Section</u>	<u>County</u>	<u>Sale Escrow Fee Section</u>
<u>Alameda</u>	<u>D-3</u>	<u>Orange</u>	<u>D-2</u>
<u>Alpine</u>	<u>D-1</u>	<u>Placer</u>	<u>D-3</u>
<u>Amador</u>	<u>D-1</u>	<u>Plumas</u>	<u>D-3</u>
<u>Butte</u>	<u>D-3</u>	<u>Riverside</u>	<u>D-2</u>
<u>Calaveras</u>	<u>D-1</u>	<u>Sacramento</u>	<u>D-3</u>
<u>Colusa</u>	<u>D-3</u>	<u>San Benito</u>	<u>D-3</u>
<u>Contra Costa</u>	<u>D-3</u>	<u>San Bernardino</u>	<u>D-2</u>
<u>Del Norte</u>	<u>D-3</u>	<u>San Diego</u>	<u>D-2</u>
<u>El Dorado</u>	<u>D-1</u>	<u>San Francisco</u>	<u>D-3</u>
<u>Fresno</u>	<u>D-1</u>	<u>San Joaquin</u>	<u>D-3</u>
<u>Glenn</u>	<u>D-3</u>	<u>San Luis Obispo</u>	<u>D-2</u>
<u>Humboldt</u>	<u>D-3</u>	<u>San Mateo</u>	<u>D-3</u>
<u>Imperial</u>	<u>D-2</u>	<u>Santa Barbara</u>	<u>D-2</u>
<u>Inyo</u>	<u>D-2</u>	<u>Santa Clara</u>	<u>D-3</u>
<u>Kern</u>	<u>D-1</u>	<u>Santa Cruz</u>	<u>D-3</u>
<u>Kings</u>	<u>D-1</u>	<u>Shasta</u>	<u>D-3</u>
<u>Lake</u>	<u>D-3</u>	<u>Sierra</u>	<u>D-3</u>
<u>Lassen</u>	<u>D-3</u>	<u>Siskiyou</u>	<u>D-3</u>
<u>Los Angeles</u>	<u>D-2</u>	<u>Solano</u>	<u>D-3</u>
<u>Madera</u>	<u>D-1</u>	<u>Sonoma</u>	<u>D-3</u>
<u>Marin</u>	<u>D-3</u>	<u>Stanislaus</u>	<u>D-1</u>
<u>Mariposa</u>	<u>D-1</u>	<u>Sutter</u>	<u>D-3</u>
<u>Mendocino</u>	<u>D-3</u>	<u>Tehama</u>	<u>D-3</u>
<u>Merced</u>	<u>D-1</u>	<u>Trinity</u>	<u>D-3</u>
<u>Modoc</u>	<u>D-3</u>	<u>Tulare</u>	<u>D-1</u>
<u>Mono</u>	<u>D-2</u>	<u>Tuolumne</u>	<u>D-1</u>
<u>Monterey</u>	<u>D-3</u>	<u>Ventura</u>	<u>D-2</u>
<u>Napa</u>	<u>D-3</u>	<u>Yolo</u>	<u>D-3</u>
<u>Nevada</u>	<u>D-3</u>	<u>Yuba</u>	<u>D-3</u>

Subject to Section D-11, the escrow fees set forth in this Section constitute the total escrow fee for the given transaction and are not to be charged on a “per side” basis. However, the total escrow fee may be apportioned to either side in accordance with the instructions of the parties. The applicable escrow fees shall be determined by the county where the escrow is being handled and not the county where the property is located.

D-1 **ESCROW REGION 1: COMMERCIAL/INDUSTRIAL SALE ESCROW FEE**

For use in the following counties: **Alpine, Amador, Calaveras, El Dorado, Fresno, Kern, Kings, Madera, Mariposa, Merced, Stanislaus, Tulare and Tuolumne.**

<u>LIABILITY UP TO</u>	<u>FEE</u>	<u>LIABILITY UP TO</u>	<u>FEE</u>
\$60,000	\$740	\$600,000	\$1,515
100,000	915	650,000	1,515
150,000	1,015	700,000	1,515
200,000	1,115	760,000	1,515
250,000	1,215	800,000	1,515
300,000	1,315	850,000	1,515
350,000	1,365	900,000	1,515
400,000	1,415	950,000	1,515
450,000	1,465	1,000,000	1,515
500,000	1,515	2,000,000	1,750
550,000	1,515	3,000,000	2,000

D-2 **ESCROW REGION 2: COMMERCIAL/INDUSTRIAL SALE ESCROW FEE**

For use in the following counties: **Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara and Ventura.**

<u>LIABILITY UP TO</u>	<u>FEE</u>	<u>LIABILITY UP TO</u>	<u>FEE</u>
\$60,000	\$655	\$600,000	\$1,380
100,000	750	650,000	1,495
150,000	800	700,000	1,610
200,000	850	760,000	1,725
250,000	900	800,000	1,840
300,000	950	850,000	1,955
350,000	1,000	900,000	2,070
400,000	1,050	950,000	2,185
450,000	1,100	1,000,000	2,300
500,000	1,150	2,000,000	2,700
550,000	1,265	3,000,000	3,200

D-3 **ESCROW REGION 3: COMMERCIAL/INDUSTRIAL SALE ESCROW FEE**

For use in the following counties: **Alameda, Butte, Contra Costa, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo and Yuba.**

LIABILITY UP TO	FEE	LIABILITY UP TO	FEE
\$60,000	\$800	\$600,000	\$1,475
100,000	950	650,000	1,525
150,000	1,025	700,000	1,575
200,000	1,075	760,000	1,625
250,000	1,125	800,000	1,675
300,000	1,175	850,000	1,725
350,000	1,225	900,000	1,775
400,000	1,275	950,000	1,825
450,000	1,325	1,000,000	1,875
500,000	1,375	2,000,000	2,375
550,000	1,425	3,000,000	2,875

D-4 **COMMERCIAL/INDUSTRIAL LOAN ESCROW FEE**

For loan transactions the fee shall be as set forth below. This rate shall apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction.

For use in **ALL CALIFORNIA COUNTIES.**

For transaction amounts:

LIABILITY UP TO	FEE	LIABILITY UP TO	FEE
\$100,000	\$300	\$1,00,000	\$800
300,000	450	2,000,000	1,000
500,000	600	3,000,000	1,250
750,000	700		

D-5 **BULK SALE ESCROWS**

The Company may furnish escrow services in connection with bulk sale transactions for the following fees:

For transaction amounts:

<u>UP TO</u>	<u>FEE</u>
\$200,000	\$1,750
500,000	2,500
1,000,000	3,500
3,000,000	4,000
5,000,000	4,500
7,000,000	5,000
9,000,000	5,500
11,000,000	6,000
13,000,000	6,500
15,000,000	7,000
17,000,000	7,500
19,000,000	8,000
21,000,000	8,500
23,000,000	9,000
25,000,000	9,500

For amounts above \$25,000,000 the fee shall be \$10,000.

\$50 will be charged for each disputed invoice processed through escrow.

When the Company is under specific escrow instructions to hold funds of more than \$10,000 to be disbursed in one or more disbursements by specific instruction after close of escrow, the fee shall be \$250 per file.

ABC liquor license transfer:

As part of the bulk sale escrow: \$ 500
Only service requested: \$1,000

If a real property transaction is being handled by the Company concurrently with a bulk sale escrow transaction, the Bulk Sale escrow fee shall be reduced by 25%.

D-6 **EXCHANGE ESCROW PROCESSING**

In connection with escrows involving I.R.C § 1031 Exchanges, a fee of \$200 per exchange component within the transaction shall be charged in addition to the applicable escrow fee. The fees in this Section shall not be applied to transactions covered under Section D-7b.

D-7 **SPONSORED TENANCY-IN-COMMON (TIC) ESCROW PROCESSING**

In connection with escrows involving sponsored TIC programs pursuant to I.R.S. Revenue Procedure 2002-22, a fee per TIC interest shall be charged in addition to the applicable escrow fee as follows:

- a. \$250 for TIC interests where the owner of the interest occupies or intends to occupy some portion of the land as their primary residence.
- b. \$900 for all other TIC interests.

D-8 **CLOSING SERVICE COORDINATION**

- a. Where the Company prepares minimum instructions and the majority of instructions and documentation are furnished to the Company for use in the escrow, the following fees shall apply:

For transaction amounts:

<u>UP TO</u>	<u>FEE</u>
\$100,000	\$150
150,000	200
400,000	350

For amounts above \$400,000 the fee shall be \$500.

- b. Where the Company prepares Settlement Statements (estimated or final) in connection with the Closing Service Coordination, the fee shall be \$100 per transaction.

D-9 **DISBURSEMENT ESCROW SERVICE**

In connection with an order for title insurance when the Company is providing disbursement escrow services in support of a primary escrow agent other than the Company, the fee shall be \$125 per order.

Services available under this Section are limited to:

- a. The receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured.
- b. The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions.
- c. The disbursement of remaining funds to the primary escrow agent.

This disbursement escrow service does not include ordering payoff demand statements from existing lienholders.

D-10 **ESCROW RELATED SERVICES**

The following fees apply each time the Escrow Related Service is provided:

Document preparation fee	\$50
Electronic document download fee	\$50
Fee per check to pay credit card or other debt not secured by the real property involved in the escrow	\$10
Checks returned due to insufficient funds fee	\$15
Interest bearing account set-up fee	\$50
Loan tie-in/assumption fee	\$150
Standard overnight delivery fee (letter size or equivalent)	\$15
Wire transfer delivery fee	\$15

Note: The fees in this Section shall not be applied to transactions covered under Section D-1 through D-5.

D-11 **FUNDS HELD IN ESCROW**

When the Company has funds remaining in escrow over 90 days after either close of escrow or estimated close of escrow, the Company shall impose a monthly holding fee of \$25 that is to be charged against the funds held by the Company.

D-12 **LOAN PAY OFF ESCROW**

For use in **Imperial, Los Angeles, Orange, Riverside, San Bernardino, San Diego and Ventura** Counties only.

When the Company is handling an escrow that is not in support of another escrow transaction, but is solely for the purpose of paying off an existing debt secured by real property, the fee shall be \$250.

D-13 **HOLDING ESCROW**

When the Company is handling an escrow that is not in support of another escrow transaction and is solely for the purpose of holding funds, the following fees shall apply:

<u>HOLDING ESCROW AMOUNT UP TO</u>	<u>FEE</u>
\$500,000	\$750
1,000,000	1,000

For amounts above \$1,000,000 the fee shall be \$1,250.

SECTION E MAJOR PROJECTS

This Section is to be used whilst pricing any transaction that contemplates the issuance of one or more owner's, lessee's or loan policies of title insurance, trustee sale guarantees or litigation guarantees, with an aggregate liability of at least \$3,000,000, involving property that includes: vacant land, agricultural, commercial, industrial or apartments. This Section shall also be used to price transactions involving the sale or lease of unimproved subdivided land, including unimproved one-to-four family residential property, by a developer that contemplates the issuance of an owner's policy with a liability amount of \$3,000,000 or more. In computing liabilities to arrive at the various rate steps provided for herein, it is permissible to include transactions insured by another title insurer. Notwithstanding the rates, fees and charges set forth in this Schedule, pricing considerations for title and escrow services may be given to transactions aggregating \$20,000,000 or more based upon various factors including geographic location, competitive environment, risks, expenses and other reasonable considerations.

Pricing under this Section is not calculated on a tiered basis. Calculate the charge by aggregating the amount of all policies to be issued, find the bracket in which the aggregated amount falls and price the transaction at the rate per thousand shown for the type of coverage requested.

E-1 **OWNER'S/LESSEE'S INSURANCE**

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>	
	Standard Coverage	Extended Coverage
Up to \$10,000,000	\$0.60	\$0.70
10,000,001 up to 20,000,000	0.58	0.65
20,000,001 up to 50,000,000	0.55	0.59
50,000,001 up to 100,000,000	0.49	0.55
100,000,001 up to 500,000,000	0.44	0.48
Above 500,000,000	0.35	0.38

E-2 **LENDER'S INSURANCE** (not concurrent with Owner's/Lessee's Policy)

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>	
	Standard Coverage	Extended Coverage
Up to \$10,000,000	\$0.60	\$0.70
10,000,001 up to 20,000,000	0.44	0.65
20,000,001 up to 50,000,000	0.44	0.59
50,000,001 up to 100,000,000	0.43	0.55
100,000,001 up to 500,000,000	0.42	0.48
Above 500,000,000	0.35	0.38

E-3 **EXTENDED COVERAGE LOAN POLICY** (concurrent with Extended Coverage Owner's/ Lessee's Policy) Insurance up to the amount of liability of the Owner's/Lessee's Policy: **NO ADDITIONAL CHARGE**

Insurance in excess of the amount of liability of the Owner's/Lessee's Policy:

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>
Up to \$10,000,000	\$0.70
10,000,001 up to 20,000,000	0.65
20,000,001 up to 50,000,000	0.59
50,000,001 up to 100,000,000	0.55
100,000,001 up to 500,000,000	0.48
Above 500,000,000	0.38

Plus \$125 for each concurrent loan policy issued.

November 26, 2007

- E-4 **EXTENDED COVERAGE LOAN POLICY** (concurrent with Standard Coverage Owner's/ Lessee's Policy)
 Insurance up to the amount of liability of the Owner's/Lessee's Policy: \$0.10 per \$1,000, or fraction thereof

Insurance in excess of the amount of liability of the Owner's/Lessee's Policy:

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>
Up to \$10,000,000	\$0.70
10,000,001 up to 20,000,000	0.65
20,000,001 up to 50,000,000	0.59
50,000,001 up to 100,000,000	0.55
100,000,001 up to 500,000,000	0.48
Above 500,000,000	0.38

Plus \$125 for each concurrent loan policy issued.

- E-5 **STANDARD COVERAGE LOAN POLICY** (concurrent with Standard Coverage or Extended Coverage Owner's/ Lessee's Policy)
 Insurance up to the amount of liability of the Owner's/Lessee's Policy: NO ADDITIONAL CHARGE

Insurance in excess of the amount of liability of the Owner's/Lessee's Policy:

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>
Up to \$10,000,000	\$0.60
10,000,001 up to 20,000,000	0.44
20,000,001 up to 50,000,000	0.44
50,000,001 up to 100,000,000	0.43
100,000,001 up to 500,000,000	0.42
Above 500,000,000	0.35

Plus \$125 for each concurrent loan policy issued.

- E-6 **BINDERS**
 a. Interim Binder (Binder to Insure Resale)

Preliminary to the issuance of an owner's/lessee's policy, a binder to insure a resale within twenty-four (24) months of the date of closing may be issued for the following additional charge:

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>
Up to \$20,000,000	\$0.10
Above 20,000,001	0.05

This charge is in addition to the applicable charge for an owner's/lessee's policy. This charge for the binder, together with the applicable charge for an owner's policy, must be collected by the Company at the time of issuance of the binder.

Prior to its expiration, a binder may be extended for successive twelve (12) month periods for an additional charge per twelve (12) month period extension for the rate set forth above, based upon the liability amount.

The binder may be reissued to reflect an interim transfer of title prior to the ultimate resale for the rate set forth above, based upon the liability amount.

October 8, 2007

Provided an owner's/lessee's policy is issued prior to the expiration of a binder insuring the nominee of the vestee named in the binder, there shall be no charge for liability amounts up to the amount stated in the binder for the same form of coverage.

Where the binder contemplated the issuance of a Standard Coverage policy, but the policy issued is Extended Coverage, an additional 25% of the applicable charge set forth above, shall be made based upon the policy liability amount.

Insurance in excess of the original binder shall be priced at the applicable charge set forth above, based upon the liability amount. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of the binder in effect at the time of the request and (2) the scheduled charge based upon the ultimate amount of the binder issued at the appropriate charge for the type of coverage requested.

b. Binder to Insure Future Financing

Where an owner, insured by the Company, intends to mortgage property within twelve (12) months of its acquisition, and an Extended Coverage loan policy is not being issued concurrently with the owner's policy, a Binder to Insure Future Financing may be issued if paid for at time of acquisition for the following additional charge:

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>
Up to \$20,000,000	\$0.10
Above 20,000,001	0.05

Where a Standard Coverage owner's policy is issued at the time of acquisition, the rate for the Binder to Insure Future Financing shall be as set forth above, based upon the contemplated loan amount.

Where an Extended Coverage owner's policy is issued at the time of acquisition, the rate for the Binder to Insure Future Financing shall be as set forth above, based upon the contemplated loan amount, plus \$125.

This charge is in addition to the applicable charge for the type of policy to be issued. The charge for the binder, together with the applicable charge for the policy, must be collected by the Company at the time of issuance of the binder.

Prior to its expiration, a binder may be extended for successive twelve (12) month periods for an additional charge per twelve (12) month period extension for the rate set forth above, based upon the liability amount.

Provided a loan policy is issued prior to the expiration of a Binder to Insure Future Financing insuring the new lender of the vestee named in the binder, there shall be no charge for liability amounts up to the amount stated in the binder. Insurance in excess of the binder amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the binder and (2) the scheduled charge based upon the amount of insurance to be provided by the policy to be issued at the appropriate charge for the type of coverage requested.

E-7 **TRUSTEE'S SALE AND LITIGATION GUARANTEES**

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>
Up to \$10,000,000	\$0.70
10,000,001 up to 20,000,000	0.65
20,000,001 up to 50,000,000	0.59
50,000,001 up to 100,000,000	0.55
100,000,001 up to 500,000,000	0.48
Above 500,000,000	0.38

Minimum charge is \$3,800.

E-8 **REISSUE OF OWNER'S/LESSEE'S POLICIES**

a. An Owner's/Lessee's Policy, issued by the Company, may be reissued to the same insured where no transaction is involved, based upon the amount of the outstanding insurance, at the following rates:

Where the original policy and the reissued policy are both Standard Coverage: \$750

Where the original policy and the reissued policy are both Extended Coverage: \$1,000

Where the original policy is Standard Coverage and the reissued policy is Extended Coverage: \$0.10 per \$1,000, or fraction thereof, plus \$1,000.

b. An Owner's/Lessee's Policy, issued by the Company, may be reissued to the same insured in the amount of the outstanding insurance, when the insured is a registered organization (corporation, partnership, LLC, etc.) and an equity transfer transaction is occurring. The charge shall be based upon the value of the equity being transferred and computed at the applicable rate under Section E-1, minimum \$1,000.

Insurance in excess of the amount of the original policy shall be priced at the applicable rate set forth in Section E-1. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate rate for the type of coverage requested.

E-9 **REISSUE OF LOAN POLICIES**

A Loan Policy, issued by the Company for a construction loan, may be reissued for the permanent loan, based upon the amount of the outstanding insurance, at the following rates:

Where the original policy and the reissued policy are both Standard Coverage: \$750

Where the original policy and the reissued policy are both Extended Coverage: \$1,000

Where the original policy is Standard Coverage and the reissued policy is Extended Coverage:

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>
Up to \$20,000,000	\$0.21 per \$1,000 of liability plus \$1,000
20,000,001 up to 50,000,000	\$0.16 per \$1,000 of liability plus \$1,000
50,000,001 up to 100,000,000	\$0.12 per \$1,000 of liability plus \$1,000
100,000,001 up to 500,000,000	\$0.08 per \$1,000 of liability plus \$1,000
Above 500,000,000	\$0.05 per \$1,000 of liability plus \$1,000

October 8, 2007

Insurance in excess of the amount of the original policy shall be priced at the applicable rate set forth in Section E-2. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate rate for the type of coverage requested.

E-10 **ENDORSEMENTS**

The rate for each endorsement issued in connection with policies priced under the provisions of this Section is obtained by: (1) charging the rate set forth in Section K if the rate is a stated charge or (2) if the charge is expressed as a percentage of the Basic Insurance Rate the charge is calculated by multiplying the percentage listed in Section K by the following:

<u>Liability Amount</u>	<u>Rate per \$1,000, or fraction thereof</u>
Aggregated liability up to \$20,000,000	\$1.00 per \$1,000 of liability
Aggregated liability in excess of \$20,000,000	\$0.90 per \$1,000 of liability

Note: The aggregate maximum charge for all endorsements shall be 20% of the charge for the policy to which the endorsements are attached. In the event the endorsement(s) to be issued are being attached to a concurrently issued loan policy, for which there is no additional charge, the aggregate maximum charge for the endorsement(s) shall be 20% of the charge for the concurrently issued owner's policy.

E-11 **PURCHASE, IMPROVEMENT AND SALE WITH A LEASE-BACK**

This Section is applicable only when the company issues the title insurance policies described in Section E-11a.1. and E-11a.3.

a. The contemplated transactions are:

1. a property to be developed with improvements is purchased by a party who obtains an owner's policy (the initial insured),
2. the initial insured has agreed to transfer the property and improvements to a predetermined purchaser, who has agreed to lease the property back to the initial insured, and
3. an owner's policy to the predetermined purchaser and a leasehold policy to the initial insured/lessee are issued within twenty-four (24) months from the expiration date of the statutory period for filing mechanics' liens.

b. Pricing for this Section shall be as follows:

1. Initial Insured's Owner's Policy: The rate shall be the applicable charge under Section E-1, for the type of coverage requested, based upon the full value of the estate or interest insured.
2. Predetermined Purchaser's Owner's Policy: The following charges are applicable with respect to insurance up to and including the amount of the initial insured's owner's policy issued in accordance with paragraph "1" above:
 - (a) Where both the initial insured's owner's policy and the predetermined purchaser's owner's policy are Standard Coverage: 30% of the Basic Insurance Rate, minimum \$750.

- (b) Where both the initial insured's owner's policy and the predetermined purchaser's owner's policy are Extended Coverage: 45% of the Basic Insurance Rate, minimum \$1,000.
 - (c) Where the initial insured's owner's policy is Standard Coverage and the predetermined purchaser's owner's policy is Extended Coverage: 75% of the Basic Insurance Rate, minimum \$1,000.
3. Initial Insured's Leasehold Policy: The following charges are applicable with respect to insurance up to and including the amount of the predetermined purchaser's owner's policy issued in accordance with paragraph "2" above:
- (a) Where the initial insured's leasehold policy is Standard Coverage, the rate shall be \$750.
 - (b) Where the initial insured's leasehold policy is Extended Coverage, the rate shall be \$1,000.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

E-12 **OPTIONEE'S POLICY**

- a. Original policy covering optionee's interest: The applicable rate under Section E-1, for the type of coverage requested, based upon either the price paid for the option or the full purchase price to be paid upon exercise of the option.
- b. Final Policy:
 - 1. Where the original policy was issued in the amount of the price paid for the option, the applicable rate under Section E-1, for the type of coverage requested, based upon the full purchase price paid upon exercise of the option.
 - 2. Where the original policy was issued in the amount of the full purchase price to be paid upon exercise of the option:
 - (a) Where both the original and the final policies are Standard Coverage, the charge shall be 25% of the applicable rate under Section E-1, for the type of coverage requested, based upon the original policy amount.
 - (b) Where both the original and the final policies are Extended Coverage, the charge shall be 40% of the applicable rate under Section E-1, for the type of coverage requested, based upon the original policy amount.
 - (c) Where the original policy is Standard Coverage and the final policy is Extended Coverage, the charge shall be 60% of the applicable rate under Section E-1, for the type of coverage requested.

These rates apply so long as the named insured is the same in both the original and the final policy.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

E-13 CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE

A leasehold owner's policy may be reissued insuring the fee estate upon its acquisition by the insured for the following charges:

- a. Where both the original and the reissued policies are Standard Coverage, the charge shall be 25% of the applicable rate under Section E-1, for the type of coverage requested, based upon the original policy amount.
- b. Where both the original and the reissued policies are Extended Coverage, the charge shall be 40% of the applicable rate under Section E-1, for the type of coverage requested, based upon the original policy amount.
- c. Where the original policy is Standard Coverage and the reissued policy is Extended Coverage, the charge shall be 60% of the applicable rate under Section E-1, for the type of coverage requested, based upon the original policy amount.

These rates apply so long as the named insured is the same in both the original and the final policy.

Insurance in excess of the original policy amount shall be priced on an increased liability basis. The charge for increased liability shall be the difference between: (1) the scheduled charge based upon the amount of insurance in effect at the time of the request for the policy to be reissued and (2) the scheduled charge based upon the amount of insurance to be provided by the reissued policy at the appropriate charge for the type of coverage requested.

SECTION F SUBDIVISION SERVICES

F-1 **SUBDIVIDED LAND ACQUISITION**

This Section applies to transactions involving the sale or lease of previously subdivided unimproved land by a developer in connection with a specific project.

- a. The charge for a Standard Coverage owner's policy with a liability less than \$3,000,000 shall be calculated as follows:

<u>Unit Levels</u>	<u>Charge</u>
1 to 20 units	65% of the Basic Insurance Rate, minimum \$395
21 to 49 units	60% of the Basic Insurance Rate, minimum \$395
Above 49 units	55% of the Basic Insurance Rate, minimum \$395

Extended Coverage owner's policy in lieu of Standard Coverage owner's policy – add 25% of the Basic Insurance Rate.

The charge for any concurrent loan policy with a liability less than \$3,000,000 shall be 20% of the Basic Insurance Rate based upon the amount of the loan.

- b. The rate for an owner's policy or a concurrent loan policy with a liability of \$3,000,000 or more shall be as set forth in Section E.

F-2 **ON-SITE CONSTRUCTION LOAN**

Extended Coverage loan policy with a liability less than \$3,000,000 insuring an on-site construction loan only shall be: 45% of the Basic Insurance Rate, based upon the amount of the construction loan.

Reissue of the loan policy insuring an on-site construction loan only, to either the construction lender or a take out lender, where no sale is involved, shall be: \$500, whether final policy is Standard or Extended Coverage.

The charge for a loan policy with a liability of \$3,000,000 or more shall be set forth in Section E.

F-3 **OFF-SITE OR OFF-SITE AND ON-SITE CONSTRUCTION LOAN**

An off-site construction loan or a construction loan funding off-site and on-site construction (neither being issued concurrently with an owner's policy) with a liability less than \$3,000,000 shall be insured based upon the amount of the loan, as follows:

Standard Coverage Loan Policy:	30% of the Basic Insurance Rate
Standard Coverage Loan Policy with CLTA 101 endorsement:	40% of the Basic Insurance Rate
Reissue of Standard Coverage Loan Policy after completion:	10% of the Basic Insurance Rate (maximum \$500)
Extended Coverage Loan Policy:	45% of the Basic Insurance Rate
Reissue of Extended Coverage Loan Policy after completion:	15% of the Basic Insurance Rate (maximum \$500)

The charge for a loan policy with a liability of \$3,000,000 or more shall be set forth in Section E.

SECTION G TIMESHARE

G-1 TIMESHARE – FIRST TIME SALE OUTS

When a transaction involves the first time sale out of a timeshare interest from the timeshare developer to the consumer, the rate shall be:

a. Owner's Policy Rate:

<u>Liability Amount</u>	<u>Rate</u>
\$0 - 75,000	\$100

For each \$1,000 of liability, or fraction thereof, above \$75,000, add \$1.

When the annual transaction volume per developer client exceeds 5,000 the charge shall be 80% of the rate set forth in Section G-1a.

b. Concurrent Loan Policy:

<u>Liability Amount</u>	<u>Rate</u>
Equal to or less than the liability amount of the owner's policy	\$10

G-2 TIMESHARE RESALE RATE

When a transaction involves the resale of timeshare interests, previously conveyed by a developer in a first time sale out, the rate shall be:

a. Owner's Policy Rate:

<u>Liability Amount</u>	<u>Rate</u>
\$0 - 2,000	\$100
2,001 - 75,000	250

For liability amounts above \$75,000, the charge shall be 60% of the Basic Insurance Rate, based upon the total liability of the policy, minimum \$225.

b. Concurrent Loan Policy:

<u>Liability Amount</u>	<u>Rate</u>
Equal to or less than the liability amount of the owner's policy	\$25

G-3 TIMESHARE DEVELOPER RESALE

When a transaction involves the sale of timeshare interests that have been reacquired by the original developer the rate shall be:

a. Owner's Policy Rate:

<u>Liability Amount</u>	<u>Rate</u>
\$0 - 75,000	\$80

For liability amounts above \$75,000, the charge shall be 25% of the Basic Insurance Rate, minimum \$90.

b. Concurrent Loan Policy:

<u>Liability Amount</u>	<u>Rate</u>
Equal to or less than the liability amount of the owner's policy	\$10

October 8, 2007

G-4 TIMESHARE DEVELOPER REFINANCE

When a transaction involves the making of a refinance loan of the timeshare interest to the timeshare owner, the rate shall be:

- a. Loan Policy Rate

<u>Liability Amount</u>	<u>Rate</u>
\$0 – 75,000	\$70

For each \$1,000 of liability, or fraction thereof, above \$75,000, add \$0.70.

When the annual transaction volume per developer client (including first time sale outs, developer resales, and developer refinances) exceeds 5,000 the charge shall be 80% of the rate set forth in Section G-4.

G-5 FRACTIONAL/PRIVATE RESIDENCE CLUBS

When a transaction involves the sale of an interest in a fractional/private residence club, the charge shall be:

- a. Owner's Policy: 50% of the Basic Insurance Rate, minimum \$250
b. Concurrent Loan Policy: 25% of the Basic Insurance Rate, based upon the loan amount of the fractional interest.

G-6 TRUSTEE'S SALE GUARANTEE FOR TIMESHARE

- a. A Trustee's Sale Guarantee shall be issued for a liability amount equal to the total unpaid balance of the defaulted loan covered by the guarantee. The rate for this guarantee shall be as follows:

<u>Liability Amount</u>	<u>Rate</u>
\$0 - 105,000	\$195

For liability amounts above \$105,000, the charge shall be 50% of the Basic Insurance Rate, based upon the total liability of the guarantee, minimum \$395.

- b. One continuation report may be issued within a period of twelve (12) months from the date of the original guarantee for a rate of \$50. When requested, additional continuation reports may be issued for a rate of \$25 each provided the Assured is the same as named in the original guarantee.

G-7 OWNER'S POLICY FOLLOWING A FORECLOSURE OR DEED IN LIEU OF FORECLOSURE FOR TIMESHARES

Where the Company has issued a guarantee under Section G-5 and an owner's policy is to be issued to the foreclosing lender in conjunction with a foreclosure or deed in lieu of foreclosure, the charge shall be 50% of the applicable rate under Section G-2, minimum \$135.

The minimum liability of any policy issued under this Section G-6 shall be based upon the amount of the defaulted loan plus the unpaid balance of any prior loan to which the title is to remain subject, unless it can be demonstrated that the actual value of the estate or interest to be insured is less than this amount.

G-8 VACATION INTEREST POLICIES

On transactions where the *EAGLE 9*[®] UCC Vacation Interest Policy is issued, the rate shall be:

<u>Liability Amount</u>	<u>Rate</u>
\$0 - 75,000	\$30

For liability amounts above \$75,000, the rate shall be \$50.

G-9 TIMESHARE ESCROWS – FIRST TIME SALE OUTS

The Company may furnish escrow services for the first time sale out of a timeshare interest from the timeshare developer to the consumer for the following fees:

Sale Escrow Fee:

<u>Transaction Amount</u>	<u>Fee</u>
\$0 - 75,000	\$75
75,001 – 105,000	100

For transaction amounts above \$105,000, the fee shall be \$150.

Concurrent Loan Escrow Fee: \$20

G-10 TIMESHARE ESCROWS – RESALE or FRACTIONAL/PRIVATE RESIDENCE CLUB

The Company may furnish escrow services for the resale of timeshare interests, previously conveyed by a developer in a first time sale, or fractional/private residence club interests for the following fees:

Sale Escrow Fee:

<u>Transaction Amount</u>	<u>Fee</u>
\$0 - 100,000	\$300

For each \$1,000 of liability, or fraction thereof, above \$100,000, add \$1.

Concurrent Loan Escrow Fee: \$60

G-11 TIMESHARE ESCROWS - RENTAL

The Company may furnish escrow services for the rental of timeshare interests for a fee of \$100.

<u>Transaction Amount</u>	<u>Rate</u>
\$0 - 1,000	\$100
1,001 – 2,000	150
Above 2,000	200

G-12 TIMESHARE ESCROWS – NON-DEEDED TITLE TRANSFER VERIFICATIONS

The Company may furnish Home Owner Association non-deeded title transfer verifications for a fee of \$175.

G-13 TIMESHARE ESCROWS – RESERVATION DEPOSITS

The Company may furnish escrow services for reservation deposits for non-binding timeshare purchase agreements for a fee of \$50.

SECTION H LEASEHOLD POLICIES

H-1 LEASES OTHER THAN OIL AND GAS OR MINERAL

- a. Leasehold owner's policies shall be issued for the applicable charge under Section B-1, for the type of coverage requested, based upon the liability amount. The minimum amount of insurance shall be the lesser of: (1) the full value of the land and existing improvements or (2) the amount determined by multiplying the remaining term of the lease by the annual rental, as follows:

<u>Remaining Term</u>	<u>Minimum Amount of Insurance</u>
Less than 10 years	remaining term in years times annual rental
10 years or more, but less than 25 years	10 times annual rental
25 years or more, but less than 50 years	20 times annual rental
Above 50 years	full value of the land and existing improvements

- b. The charge for leasehold loan policies shall be calculated in accordance with Section C-1.

H-2 OIL AND GAS OR MINERAL LEASES

- a. A Standard Coverage owner's policy covering an oil and gas or mineral lease shall be issued for a charge of 250% of the Basic Insurance Rate, based upon the amount of insurance as agreed upon between the Company and the insured, minimum \$750.
- b. A Standard Coverage owner's policy covering an assignment or modification of an insured oil and gas or mineral lease shall be issued for a charge of 125% of the Basic Insurance Rate, based upon the original amount of insurance, minimum \$395. Insurance in excess of the original policy amount shall be issued for a charge of 250% of the Basic Insurance Rate, minimum \$750.
- c. A Standard Coverage loan policy covering insured oil and gas or mineral leasehold estates shall be issued for a charge of 100% of the Basic Insurance Rate, based upon the amount of the loan, minimum \$450. If the policy covers an oil and gas leasehold estate which has not been insured, charge in accordance with paragraph "a" above.
- d. Production Payment policies shall be issued for a charge of 250% of the Basic Insurance Rate, based upon the amount of insurance as agreed upon between the Company and the insured, minimum \$750. This charge is applicable even if the Production Payment policy is issued concurrently with another policy.

SECTION I

TRUSTEE'S SALE GUARANTEES, LITIGATION GUARANTEES AND EAGLE TSG FORECLOSURE POLICY

I-1 **TRUSTEE'S SALE GUARANTEE** (CLTA GUARANTEE FORM NO. 22)

LIABILITY UP TO	RATE
\$55,000	\$290
60,000	300
65,000	315
70,000	330
75,000	345
100,000	360
125,000	390
150,000	420
175,000	450
200,000	480
225,000	510
250,000	540
275,000	570
300,000	600
325,000	625
350,000	650
375,000	675
400,000	700
425,000	725
450,000	745

LIABILITY UP TO	RATE
\$475,000	\$765
500,000	785
525,000	805
550,000	825
575,000	845
600,000	863
625,000	881
650,000	899
725,000	953
750,000	971
775,000	989
800,000	1,007
825,000	1,025
850,000	1,043
875,000	1,061
900,000	1,079
925,000	1,097
950,000	1,115
975,000	1,133
1,000,000	1,151

LIABILITY UP TO	RATE
\$1,025,000	\$1,169
1,050,000	1,187
1,075,000	1,205
1,100,000	1,223
1,125,000	1,241
1,150,000	1,259
1,175,000	1,277
1,200,000	1,295
1,225,000	1,313
1,250,000	1,331
1,275,000	1,349
1,300,000	1,367
1,325,000	1,385
1,350,000	1,403
1,375,000	1,421
1,400,000	1,439
1,425,000	1,457
1,450,000	1,475
1,475,000	1,493
1,500,000	1,511

LIABILITY UP TO	RATE
\$1,525,000	\$1,529
1,550,000	1,547
1,575,000	1,565
1,600,000	1,583
1,625,000	1,601
1,650,000	1,619
1,675,000	1,637
1,700,000	1,655
1,725,000	1,673
1,750,000	1,691
1,775,000	1,709
1,800,000	1,727
1,825,000	1,745
1,850,000	1,763
1,875,000	1,781
1,900,000	1,799
1,925,000	1,817
1,950,000	1,835
1,975,000	1,853
2,000,000	1,871

For amounts above \$2,000,000, add \$15 per \$25,000 of liability.

Where two or more trustee's sale guarantees are to be issued concurrently covering multiple loans by the same lender to the same borrower, the charge shall be based upon the aggregate unpaid balances of the defaulted loans, plus \$100 for each guarantee over one.

Two continuation reports may be issued within a period of twelve (12) months from the date of the original guarantee for no additional rate. Additional continuation reports may be issued when requested for a rate of \$75 each provided the Assured is the same as named in the original guarantee.

Where it is necessary to reissue a previously issued trustee's sale guarantee as a litigation guarantee or vice versa, or to reissue any such guarantee for the benefit of a newly substituted trustee, the rate shall be \$100.

I-2 **LITIGATION GUARANTEE** (CLTA GUARANTEE FORM NO. 1)

100% of the Basic Insurance Rate, based upon the value of the estate or interest involved, minimum \$395.

A continuation report (CLTA Guarantee Form No. 2) may be issued within twenty-four (24) months from the date of the original guarantee for a rate of \$75.

I-3 **LIMITED TRUSTEE'S SALE GUARANTEE**

- a. A Limited Trustee's Sale Guarantee shall be issued for a liability amount equal to the total unpaid balance of the defaulted loan covered by the guarantee. The charge for this guarantee shall be as follows:
1. For liability amounts up to \$250,000: \$225
 2. For liability amounts above \$250,000: 50% of the Basic Insurance Rate
- b. One continuation report may be issued within a period of twelve (12) months from the date of the original guarantee for a rate of \$50. When requested, additional continuation reports may be issued for a rate of \$25 each, provided the assured is the same as named in the original guarantee.
- c. When requested, F.A. 71 or F.A. 72 Endorsements may be issued for the charges shown in Section K.

I-4 **FEDERAL FORECLOSURE GUARANTEE**

The Federal Foreclosure Guarantee is for use in connection with foreclosures under the Single Family Mortgage Foreclosure Act of 1994, 12 USC 3751, et. Seq., and the Multifamily Mortgage Foreclosure Act of 1981, 12 USC 3701, et. Seq.

A Federal Foreclosure Guarantee shall be issued for a liability amount equal to the total unpaid balance of the defaulted loan covered by the guarantee. The charge for this guarantee shall be: 80% of the Basic Insurance Rate, minimum \$290.

Where two or more Federal Foreclosure Guarantees are to be issued concurrently covering multiple loans by the same beneficiary to the same borrower, the charge shall be based upon the aggregate unpaid balance of the defaulted loans, plus \$100 for each guarantee over one.

Two continuation reports may be issued within a period of twelve (12) months from the date of the original guarantee for no additional charge. When requested, additional continuation reports may be issued for a rate of \$75 each provided the assured is the same as named in the original guarantee.

Where it is necessary to reissue a previously issued Federal Foreclosure Guarantee as a Litigation Guarantee, or to reissue such guarantee for the benefit of a newly substituted commissioner, the rate shall be \$100.

I-5 **LIMITED TRUSTEE SALE GUARANTEE PLUS**

- a. A Limited Trustee's Sale Guarantee Plus shall be issued for a liability amount equal to the total unpaid balance of the defaulted loan covered by the guarantee. The charge for this guarantee shall be as follows:
1. For liability amounts up to \$250,000: \$275
 2. For liability amounts above \$250,000: 55% of the Basic Insurance Rate
- b. One continuation report may be issued within a period of twelve (12) months from the date of the original guarantee for a rate of \$50. When requested, additional continuation reports may be issued for a rate of \$25 each, provided the assured is the same as named in the original guarantee.

EAGLE TSG FORECLOSURE POLICY RATE

LIABILITY UP TO	RATE	LIABILITY UP TO	RATE	LIABILITY UP TO	RATE
\$55,000	\$290	\$675,000	\$917	\$1,375,000	\$1,421
60,000	300	700,000	935	1,400,000	1,439
65,000	315	725,000	953	1,425,000	1,457
70,000	330	750,000	971	1,450,000	1,475
75,000	345	775,000	989	1,475,000	1,493
100,000	360	800,000	1,007	1,500,000	1,511
125,000	390	825,000	1,025	1,525,000	1,529
150,000	420	850,000	1,043	1,550,000	1,547
175,000	450	875,000	1,061	1,575,000	1,565
200,000	480	900,000	1,079	1,600,000	1,583
225,000	510	925,000	1,097	1,625,000	1,601
250,000	540	950,000	1,115	1,650,000	1,619
275,000	570	975,000	1,133	1,675,000	1,637
300,000	600	1,000,000	1,151	1,700,000	1,655
325,000	625	1,025,000	1,169	1,725,000	1,673
350,000	650	1,050,000	1,187	1,750,000	1,691
375,000	675	1,075,000	1,205	1,775,000	1,709
400,000	700	1,100,000	1,223	1,800,000	1,727
425,000	725	1,125,000	1,241	1,825,000	1,745
450,000	745	1,150,000	1,259	1,850,000	1,763
475,000	765	1,175,000	1,277	1,875,000	1,781
500,000	785	1,200,000	1,295	1,900,000	1,799
525,000	805	1,225,000	1,313	1,925,000	1,817
550,000	825	1,250,000	1,331	1,950,000	1,835
575,000	845	1,275,000	1,349	1,975,000	1,853
600,000	863	1,300,000	1,367	2,000,000	1,871
625,000	881	1,325,000	1,385		
650,000	899	1,350,000	1,403		

For amounts above \$2,000,000, add \$15 per \$25,000 of liability.

A \$50 refund will be issued to the owner if the Company is notified of a reinstatement within sixty (60) days of the effective date of the policy. The refund will be issued within thirty (30) days of notification to the Company of the reinstatement.

The policy will terminate upon reinstatement of default under the insured deed of trust. However, if within one-hundred-eighty (180) days of the effective date of the policy a subsequent default occurs, the Company will reissue an updated policy for \$150.

No other discounts apply.

SECTION J GUARANTEES

J-1 **CHAIN OF TITLE GUARANTEE** (CLTA GUARANTEE FORM NO.6)
\$100, plus \$5 for each item reported. The amount of liability shall be \$1,000. Liability amounts in excess of \$1,000 shall be charged at the Basic Insurance Rate.

J-2 **MECHANIC'S LIEN GUARANTEE** (CLTA GUARANTEE FORM NO. 9)
\$75 per parcel, plus \$5 for each lien over two reported. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

Note: Where multiple guarantees on the same project are issued simultaneously, the charge shall be based upon the aggregate amount of liability, plus \$5 for each guarantee issued.

J-3 **JUDGMENT AND TAX LIEN GUARANTEE** (CLTA GUARANTEE FORM NO. 10)
\$75 per name (husband and wife or registered domestic partners considered one name), plus \$5 for each lien over two reported. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

J-4 **PERSONAL PROPERTY ENCUMBRANCE GUARANTEE** (CLTA GUARANTEE FORM NO.11)
\$35 per name (husband and wife or registered domestic partners considered one name), per year, minimum \$100. \$25 for a continuation guarantee to cover the recordation of additional documents.

The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100. Liability amounts in excess of this amount may be provided for an additional charge of 60% of the Basic Insurance Rate.

J-5 **LOT BOOK GUARANTEE** (CLTA GUARANTEE FORM NO. 12)
a. Long Form

\$75 per parcel for furnishing the name of the record owner and recorded deeds of trust or mortgages affecting the land, plus \$5 per document to include any of the following documents:

Agreement Not to Encumber	Homestead
Agreement to Convey	Lien Contract
Assignment of Rents	Notice of Completion
Attachment	Notice of Default
Financing Statement	Tax Deed

The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

b. Short Form

\$50 per parcel for furnishing the name of the record owner, the record description, documentary transfer tax and recording reference reflected on the last recorded deed.

The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

Credit for the charges under paragraphs "a" and "b" above may be applied to the charge for a policy of title insurance issued within six months of the date of the Lot Book Guarantee.

J-6 **PROPERTY SEARCH GUARANTEE** (CLTA GUARANTEE FORM NO. 13)

a. Assessor's tax rolls only:

\$15 per year, per name (husband and wife or registered domestic partners considered one name), plus \$5 for each parcel over two reported, minimum \$75.

b. Assessor's tax rolls and County Recorder's indices:

\$35 per year, per name (husband and wife or registered domestic partners considered one name), plus \$5 for each parcel over two reported, minimum \$100.

Note: For Guarantees issued which include mortgages and deeds of trust, add \$3 for each encumbrance over two reported.

J-7 **SUBDIVISION GUARANTEE** (CLTA GUARANTEE FORM NO. 14)

\$150, plus \$20 for each record title interest reported.

J-8 **COMBINATION GUARANTEE** (CLTA GUARANTEE FORM NO. 16)

The long form Lot Book Guarantee and the Judgment and Tax Lien Guarantee may be combined to form the Combination Guarantee. The rate shall be the aggregate of the charges as computed in accordance with paragraph J-3 and J-5.

The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

J-9 **PLANT INFORMATION GUARANTEE** (CLTA GUARANTEE FORM NO. 17)

\$50 per hour searching time, plus \$20 per hour word processing time, minimum charge \$70. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

J-10 **MINING CLAIM CERTIFICATE** (CLTA GUARANTEE FORM NO. 18)

\$50 per hour searching time, plus \$20 per hour word processing time, minimum charge \$400. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

J-11 **NOTICE OF AWARD OF CONTRACT AND BOND GUARANTEE** (CLTA GUARANTEE FORM NO. 20)

\$50. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.

- J-12 **RECORDER'S INDEX GUARANTEE** (CLTA GUARANTEE FORM NO. 21)
 \$50 per hour searching time, plus \$20 per hour word processing time, minimum charge \$70. The amount of liability shall be in an amount equal to the fee charged rounded up to the next \$100.
- J-13 **PARCEL MAP GUARANTEE (FINAL)** (CLTA GUARANTEE FORM NO. 23)
 \$50 if Preliminary Parcel Map Guarantee previously issued, otherwise \$250 plus \$50 for each additional parcel or chain over one. Amount of liability: \$1,000.
- J-14 **PARCEL MAP GUARANTEE (PRELIMINARY)** (CLTA GUARANTEE FORM NO. 24)
 \$200 plus \$50 for each additional parcel or chain over one. Amount of liability: \$1,000.

- J-15 **CLTA RECORDED DOCUMENT GUARANTEE** (CLTA GUARANTEE FORM NO. 27)
- a. If the Company does not have an open order on the subject property for the purpose of insuring title, the charge for the guarantee shall be the sum of the number of hours required to research and prepare the guarantee times an hourly rate of \$100, minimum rate \$1,000.
 - b. If the guarantee is issued in conjunction with an open order for title insurance, the rate for the guarantee shall be as follows:

<u>Liability</u>	<u>Rate</u>
\$10,000	\$250
15,000	350
20,000	450
25,000	550

No guarantee should be issued for a liability in excess of \$25,000.

- c. If a policy of title insurance is issued to the applicant by the Company within six months of the date of the guarantee and the liability of the policy is \$10,000,000 or more, the guarantee fee shall be credited towards the policy premium.

- J-16 **MORTGAGE PRIORITY GUARANTEE**
 The guarantee shall be issued for the following rates:

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

For each \$500,000, or fraction thereof, above \$2,000,000 up to and including \$20,000,000, add \$100.

J-17 **LENDER'S FIRREA GUARANTEE**

This guarantee may be issued to any financial institution subject to the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended. The purpose of the guarantee is to assist lenders by supplying title information needed in order to comply with appraisal requirements of federal regulators in connection with existing loan portfolios. The guarantee shall be issued with a liability amount of \$1,000. The rate for the guarantee is \$250.

J-18 **LENDER'S DATE-DOWN GUARANTEE**

The Lender's Date-Down Guarantee shall be issued with a liability amount of \$1,000. The rate for the guarantee is \$150.

If within one year from the date of the guarantee: (i) a Trustee's Sale Guarantee is ordered by the assured, or (ii) a policy of title insurance is ordered by the assured insuring the title to the estate or interest created by a deed in lieu of foreclosure, either of which describe all or a portion of the same land described in the guarantee, the entire fee paid for the guarantee may be credited towards the fee for the Trustee's Sale Guarantee, or the policy of title insurance, as the case may be.

J-19 **CONSTRUCTION LOAN DISBURSEMENT GUARANTEE**

The Construction Loan Disbursement Guarantee can be issued in place of a CLTA 122 endorsement to cover construction loan disbursements during the construction period. It can be issued to the construction lender regardless of which title insurer issued the policy of title insurance insuring the construction loan. It is a requirement of the Company that a policy of title insurance must have been issued by some title insurer insuring the construction loan in order for this guarantee to be issued. The charge for this guarantee shall be 10% of the Basic Insurance Rate, based upon the amount of the advance, minimum \$100 per guarantee, maximum \$300 per guarantee.

J-20 **MARITAL PROPERTY GUARANTEE**

The Marital Property Guarantee shall be issued on real property with a liability amount of \$25,000 for a rate of \$175. Additional Guarantees shall be issued on additional real property with the same ownership with a liability amount of \$25,000 for a rate of \$150.

J-21 **ADDITIONAL LIABILITY**

Liability amounts for a guarantee in excess of the amount shown in this Section may be provided for an additional charge based upon the amount of liability, as follows: 25% of the Basic Insurance Rate for guarantees naming an owner as Assured; 10% of the Basic Insurance Rate for guarantees naming a lender as Assured. Maximum charges shown in this Section do not apply if additional liability is requested.

SECTION K ENDORSEMENTS

K-1 CALIFORNIA LAND TITLE ASSOCIATION (CLTA) ENDORSEMENT FORMS

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE <small>(Percentage of applicable Basic Insurance Rate unless otherwise indicated)</small>
100 and 100-06	Restrictions, easements, minerals	Lender: Extended	No charge
100.1	Restrictions, easements, minerals	Lender: Standard	20%
100.2 and 100.2-06 (ALTA 9 and 9-06)	Restrictions, easements, minerals	Lender: Extended	No charge
100.4 and 100.4-06	Present violation of particular CC&Rs	Lender: Extended Standard	\$25 10%
100.5 and 100.5-06	Present violation of particular CC&Rs	Owner: Extended Standard	\$25 20%
100.6 and 100.6-06	Present or future violation of CC&Rs	Owner: Extended Standard	\$25 20%
100.7 and 100.7-06	Present violation of particular CC&Rs	Owner: Extended Standard	\$25 20%
100.8 and 100.8-06	Present or future violation of CC&Rs	Owner: Extended Standard	\$25 20%
100.12 and 100.12-06	Reverter, right of re-entry or power of termination in CC&Rs not enforceable	Lender: Extended	\$25 On tracts where three or more are issued concurrently, \$15 per issue
100.13 and 100.13-06	Lien of assessment in CC&Rs subordinate to insured mortgage	Lender: Extended	Same as 100.12 above
100.17 and 100.17-06	Modification of restrictions is proper	Owner: All Policies Lender: All Policies	20% 10%
100.18 and 100.18-06	Exercise of reverter, right of re-entry or power of termination in CC&Rs and marketability	Lender: All Policies	Same as 100.12 above
100.19 and 100.18-06	No present violations of CC&Rs	Owner: Extended Standard Lender: Extended Standard	\$25% 20% \$25 10%
100.20 and 100.20-06	Enforcement of CC&Rs based on present violation	Owner: Extended Standard Lender: Extended Standard	\$25 20% \$25 10%
100.21 and 100.12-06	Approval of plans and specifications required by CC&Rs	Owner: Extended Standard Lender: Extended Standard	\$25 20% \$25 10%

October 8, 2007

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
100.23 and 100.23-06	Right of surface entry under oil lease	Lender: Extended	\$25
100.24 and 100.24-06	Lessee does not have right to use the surface	Lender: All Policies	10%
100.25 and 100.25-06	Subsurface oil drilling does not violate CC&Rs	Lessee: Standard (Leasehold)	20%
100.26 and 100.26-06	Damage to improvements resulting from right to use surface (FHA)	Owner: Standard Lender: Extended Standard	20% 10% 10%
100.27 and 100.27-06	Present violation of CC&Rs	Lender: Extended	\$25
100.28 and 100.28-06	Violation of particular provisions of CC&R by future construction	Owner: All Policies Lender: All Policies	20% 10%
100.29	Mineral rights - damage to improvements	Owner: Standard	20%
101	M/L priority insurance	Lender: Standard	10%
101.1 and 101.1-06	M/L insurance after Notice of Completion	Owner: Extended Standard	\$100 20%, minimum \$100 (D.V.A. - 10%)
101.2 and 101.2-06	M/L insurance after Notice of Completion	Lender: All Policies	10%
101.3 and 101.3-06	M/L insurance - no Notice of Completion	Lender: All Policies	10%
101.4	M/L insurance -no Notice of Completion	Owner: Standard	\$100
101.5 and 101.5-06	M/L insurance - Notice of Completion regular and liens listed; liability limited to specific amount	Lender: All Policies where End. No. 101 is not included in original policy	\$25 per issue, plus \$5 for each lien over two, plus 10% for insurance in excess of \$100 based upon amount of the loan, plus \$5 for each parcel or endorsement over one on tracts where three or more are issued concurrently.
101.6 and 101.6-06	M/L insurance - Notice of Completion regular and liens listed; liability not limited to specific amount	Lender: All Policies where End. No 101 is included in original policy	No charge for one such endorsement. \$25 for each additional endorsement over one. If more than two liens, add \$5 per lien. Add \$5 for each lot covered or endorsement over one on tracts where three or more are issued concurrently.
101.8	Work of improvement financed by insured mortgage	Lender: All Policies	10%
101.9 and 101.9-06	M/L insurance - Notice of Completion describes specific work of improvement on only a portion of land covered by policy	Owner: Extended Standard	\$100 20%, minimum \$100 (D.V.A. - 10%)
101.10 and 101.10-06	M/L insurance - Notice of Completion describes specific work of improvement on only a portion of land covered by policy	Lender: All Policies	10%
101.11 and 101.11-06	M/L insurance - as to only a portion of land covered by policy - no Notice of Completion	Lender: All Policies	10%

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
101.12 and 101.12-06	ML insurance - as to only a portion of land covered by policy - no Notice of Completion	Owner: Standard	20%
101.13 and 101.13-06	ML insurance after Notice of Completion	Lender: All Policies	10%
102.4 and 102.4-06	Foundations are within boundary lines, do not violate CC&Rs	Lender: All Policies	10%, minimum \$100, maximum \$1,000
102.5 and 102.5-06	Foundations are within boundary lines, do not violate CC&Rs, no encroachment onto easements	Lender: All Policies	15%, minimum \$100, maximum \$1,000.
102.6 and 102.6-06	Foundations on portion of the land are within boundary lines, do not violate CC&R's	Lender: All Policies	10%, based upon portion of loan applicable to the land covered, minimum \$100, maximum \$1,000.
102.7 and 102.7-06	Foundations on portion of the land are within boundary lines, do not violate CC&R's, no encroachment onto easements	Lender: All Policies	10%, based upon portion of loan applicable to the land covered, minimum \$100, maximum \$1,000.
103.1 and 103.1-06	Exercise of right of use or maintenance of easement	Lender: Extended Standard	\$25 10%
103.3 and 103.3-06	Forced removal of improvements which encroach into easement	Lender: Extended Standard	\$25 10%
103.4 and 103.4-06	Insured easement provides ingress and egress	Owner: All Policies Lender: All Policies	20%, max. \$300 10%, max. \$250
103.5 and 103.5-06	Water rights - damage to improvements	Owner: Extended Lender: Extended	20%, max. \$300 10%, max. \$250
103.6 and 103.6-06	No encroachment onto specific easement	Lender: Extended	10%
103.7 and 103.7-06	Land abuts existing street	Owner: Extended Standard Lender: Extended Standard	\$25 20%, max. \$100 \$25 if issued concurrently with policy. 10% if issued subsequent to issuance of policy, maximum \$100 10%, max. \$100
103.8 and 103.8-06	Water rights - damage to existing or future improvements (FHA)	Lender: All Policies	10%
103.9 and 103.9-06	Forced removal of encroachment onto public street	Lender: All Policies	10%
103.10 and 103.10-06	Surface owner insured against use of surface by owner of land below the horizontal division of land	Owner: Standard	20%

October 8, 2007

3-K

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
104 and 104-06	Assignment of beneficial interest	Lender: Extended	<p>40% based upon the unpaid balance of the encumbrance, minimum \$300, maximum \$1,000</p> <p>Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.</p>
104A	Assignment of beneficial interest	Lender: Standard	<p>30% based upon the unpaid balance of the encumbrance, minimum \$250, maximum \$1,000</p> <p>Where multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.</p>
104.1 and 104.1-06	Assignment of beneficial interest	Lender: All Policies	<p>(a) Without vested owner: \$125 per loan, including tax report, if any.</p> <p>(b) With vested owner: 20% based upon unpaid balance of loan, minimum \$125, including tax report, if any; no maximum. When multiple assignments of beneficial interest by the same beneficiary are recorded concurrently, the charge shall be based upon the aggregate amount of the unpaid balances of the deeds of trust or mortgages being assigned, plus \$75 for each endorsement over one.</p> <p>(c) If issued concurrently with policy - no charge.</p>
104.4 and 104.4-06	Collateral assignment of beneficial interest	Lender: All Policies	<p>Same as 104.1 above, except in (b) the charge is based upon the lesser of (i) the unpaid balance of the deed of trust or mortgage being collateral assignment is given as collateral security.</p>
104.6 and 104.6-06	Assignment of lessor's interest in lease - no defect in execution, no prior assignment	Lender: Extended	\$50
104.7 and 104.7-06	No prior assignment of rents	Lender: All Policies	\$50. On tracts where three or more are issued concurrently, \$15 per issue.

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
104.8 and 104.8-06	Assignment of beneficial interest	Lender: Extended	Same as 104
104.9	Assignment of beneficial interest	Lender: Standard	Same as 104A
104.10 and 104.10-06	Assignment of beneficial interest	Lender: All Policies	Same as 104.1
104.11 and 104.11-06	Collateral assignment of beneficial interest	Lender: All Policies	Same as 104.4
104.12 and 104.12-06 (ALTA 10 and 10-06)	Assignment of beneficial interest	Lender: Extended	Same as 104.1
104.13 and 104.13-06 (ALTA 10.1 and 10.1-06)	Assignment of beneficial interest	Lender: Extended	Same as 104
105 and 105-06	Insuring two or more Deeds of Trust	Lender: ALTA	\$100
105.1	Insuring two or more Deeds of Trust	Lender: CLTA	\$100
106 and 106-06	State of California - Abutters Rights	Owner: Standard	\$100
106C and 106C-06	State of California - Abutters Rights	Owner: Standard	\$100
106.1 and 106.1-06	State of California - Abutters Rights	Owner: Standard	\$100
106.1C and 106.1C-06	State of California - Abutters Rights	Owner: Standard	\$100
106.2 and 106.2-06	State of California - Abutters Rights	Owner: Standard	\$100
106.2C and 106.2C-06	State of California - Abutters Rights	Owner: Standard	\$100
107.1 and 107.1-06	Allocation of Liability	All Policies	No charge
107.2 and 107.2-06	Increased Liability	All Policies	The insurance rate applicable for each additional \$1,000 of liability assumed in excess of the amount shown on the existing policy.
107.5 and 107.5-06	Improvements included in policy coverage for purposes of establishing damages	Lender: Leasehold	No charge
107.9 and 107.9-06	Adding a named insured	All Policies	No charge if issued at time of policy or if issued to a trustee of a trust established for the benefit of the insured, otherwise \$100
107.10 and 107.10-06	Adding a named insured	All Policies	No charge if issued at time policy is issued. \$150 if attached subsequently.
107.11 and 107.11-06	When mortgagee has also acquired a fee interest	Lender: Extended Rewrite	20% based upon amount of loan.

October 8, 2007

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
108.7	Additional advance	Lender: Standard	65% based upon amount of advance, minimum \$250. Also see section C-3. If priority insurance given, add 10%. Note: when issued in conjunction with 110.6 endorsement, only charge for highest rated endorsement.
108.8 and 108.8-06	Additional advance	Lenders: Extended	75% based upon amount of advance, minimum \$300. Also see section C-3. Note: when issued in conjunction with 110.6 endorsement, only charge for highest rated endorsement.
108.9	Additional advance – D.V.A.	Owner: Standard	80% based upon amount of advance, where the veteran is an insured owner, 100% based upon the amount of the advance, where the veteran is not an insured owner.
108.10 and 108.10-06	Additional Advance - Revolving Credit	Lender: Standard Extended	Same as 108.7 Same as 108.8
109	No transfer of lessor's benefits in community lease	Owner: Standard	20%
110.1 and 110.1-06	Exception deleted	Owner: All Policies Lender: All Policies	10% based upon amount of policy, maximum \$100, except as to the standard printed exceptions—see section B-11. 10% based upon amount of policy, maximum \$100, except as to the standard printed exceptions—see section C-5
110.3 and 110.3-06	Mineral interest owner's right of surface entry conveyed to owner of the surface	Owner: Extended Standard Lender: Extended Standard	10% 20% 10% 10%
110.4 and 110.4-06	Modification of deed of trust - specific provision quoted (no priority coverage)	Lender: Extended	20% based upon loan balance, minimum \$150.
110.5 and 110.5-06	Modification of deed of trust	Lender: Extended	45% based upon loan balance, minimum \$300. If a First American policy or 110.5 end. has been issued within 18 months, maximum of \$750 applies. When issued in conjunction with a 108.8 end., only charge for highest rated endorsement.

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
110.6	Modification of deed of trust	Lender: Standard	35% based upon loan balance, minimum \$250. If a First American policy or 110.6 end. has been issued within 18 months, maximum of \$750 applies. Note 2: When issued in conjunction with a 108.7 end., only charge for highest rated endorsement.
110.7 and 110.7-06	Insurance against enforcement of lien or encumbrance	Owner: All Policies Lender: All Policies	Based upon risk involved, minimum \$100.
110.9 and 110.9-06 (ALTA 8.1 and 8.1-06)	Priority over environmental protection lien	Lender: Extended	No charge
110.10 and 110.10-06	Modification of deed of trust and additional advance	Lender: Extended	The greater of (a) the applicable rate for a 108.8 end., or (b) the applicable rate for a 110.5 end.; minimum \$300
111 and 111-06	Partial reconveyance, no impairments	Lender: All Policies	10% based upon loan balance, minimum \$100, maximum \$250.
111.1 and 111.1-06	Partial reconveyance, no impairments - alternate form	Lender: All Policies	10% based upon loan balance, minimum \$100, maximum \$250.
111.2 and 111.2-06	Subordination agreement, no impairments	Lender: Extended Standard	10% if issued concurrently with policy, 30% if issued subsequent to issuance of policy, minimum \$100, maximum \$500. 10% if issued concurrently with policy, 20% if issued subsequent to issuance of policy, minimum \$100, maximum \$500.
111.3 and 111.3-06	Combines form 111, 116 and paragraph 1(d) of form 100	Lender: All Policies	20%
111.4 and 111.4-06	Housing and Urban Development endorsement	Lender: All Policies	20%
111.5 and 111.5-06 (ALTA 6 and 6-06)	Variable Rate Mortgage	Lender: All Policies	No charge
111.6 (ALTA 6.1)	Variable Rate Mortgage	Lender: All Policies	No charge
111.7 and 111.7-06	Variable rate mortgage	Lender: All Policies	No charge
111.8 and 111.8-06 (ALTA 6.2 and 6.2-06)	Variable rate mortgage	Lender: All Policies	No charge
111.9 and 111.9-06	FNMA Balloon Mortgage	Lender: All Policies	No charge
111.10 and 111.10-06	Revolving Credit Loan	Lender: All Policies	\$25
111.11 and 111.11-06	Revolving Credit Loan	Lender: All Policies	\$25
112	Bondholders Policy	Lender: Standard	\$25
112.1 and 112.1-06	Bondholders Policy	Lender: Extended	\$25

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
112.2	Bondholders Policy	Lender: Standard	\$25
114 and 114-06	Co-insurance	All Policies	The insurance rate applicable for the amount of liability assumed.
114.1 and 114.1-06	Co-insurance - joint and several liability	All Policies	The insurance rate applicable for the amount of liability assumed.
114.2 and 114.2-06	Co-insurance - joint and several liability, proportioned loss	All Policies	The insurance rate applicable for the amount of liability assumed.
115 and 115-06	Condominium in fee	All Policies	\$10
115.1 and 115.1-06 (ALTA 4 and 4-06)	Condominium	Lender: Extended	No charge
115.2 and 115.2-06 (ALTA 5 and 5-06)	Planned Unit Development	Lender: Extended	No charge
116 and 116-06	Designation of improvements, common address, location and dimensions	Lender: Extended	No charge if issued concurrently with policy. 10% if issued subsequently. On tracts where three or more are issued concurrently, \$5 per issue.
116.1 and 116.1-06	Land described in policy is same as shown on survey	Standard Extended	20% \$25
116.2 and 116.2-06	Designation of improvements, common address, project boundary dimensions (condominiums)	Owner: Standard Lender: All Policies	20% Same as for endorsement 116
116.3 and 116.3-06	Description after map recorded	Owner: All Policies Lender: All Policies	20% 10%
116.4 and 116.4-06 (ALTA 19.1 and 19.1-06)	Contiguity – Single Parcel	Owner: All Policies Lender: All Policies	\$100
116.4.1 and 116.4.1-06 (ALTA 19 and 19-06)	Contiguity – Multiple Parcels	Owner: All Policies Lender: All Policies	\$100
116.5 and 116.5-06 (ALTA 7 and 7-06)	Manufactured Housing Unit	Lender: All Policies	\$25
116.5.1 and 116.5.1-06 (ALTA 7.1 and 7.1-06)	Manufactured Housing Unit – Conversion	Lender: All Policies	\$25
116.5.2 and 116.5.2-06 (ALTA 7.2 and 7.2-06)	Manufactured Housing Unit - Conversion	Owner: All Policies	\$25
116.6 and 116.6-06	Manufactured Housing Unit	Lender: All Policies	\$25
116.7 and 116.7-06	Subdivision Map Act Compliance	Lender: All Policies	\$25
119 and 119-06	Validity of lease	Lender: All Policies	20%
119.1	Adds leasehold exceptions to Schedule B	Owner: CLTA Lender: CLTA	No charge No charge

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
119.2 and 119.2-06	Validity of lease	Lender: Extended	20%
119.3 and 119.3-06	Circuitry of lien makes priority doubtful	Lender: Extended	10%
119.4	Bondholders - valid sublease binding at commencement of term	Lender: Standard	\$25
120.2	Deed of trust subordinate to lease	Lessee: Oil Leasehold	20%
122 and 122-06	Priority of advance over intervening matters	Lender: All Policies	<p>If base policy is for full amount of loan: 10% based upon amount of advance, minimum \$100 per issue, maximum \$300 per issue.</p> <p>If base policy is in the amount of initial advance only: apply same charges as called for under the 108 series.</p>
122.2 and 122.2-06	Priority of advance over intervening matters	Lender: All Policies	75% based upon amount of advance, minimum \$250.
123.1 and 123.1-06 (ATLA 3 and 3-06)	Zoning - vacant land	All Policies	<p>10%, minimum \$100.</p> <p>On tracts where three or more endorsements are issued concurrently, the rate shall be \$5 per lot or policy if attached at the time the policy is issued. If attached at a later date, the charge shall be \$7.50 per lot or policy.</p>
123.2 and 123.2-06 (ALTA 3.1 and 3.1-06)	Zoning - improved land	All Policies	<p>If 123.1 previously issued: 10%, minimum \$100; if not: 15%, minimum \$100.</p> <p>On tracts where three or more endorsements are issued concurrently, the rate shall be \$5 per lot or policy if attached at the time the policy is issued. If attached at a later date, the charge shall be \$7.50 per lot or policy.</p>
124.1 and 124.1-06	Affirmative and negative covenants in deeds or agreements except leases are binding	Owner: All Policies Lender: All Policies	20% 10%
124.2 and 124.2-06	Lessor's affirmative covenants	Lessee: All Policies Lender: All Policies	20% 10% (only one charge applies when both endorsements 124.2 and 124. 3 are issued on one policy)
124.3 and 124.3-06	Lessor's negative covenants	Lessee: All Policies	Same as Endorsement 124.2
125 and 125-06 (ALTA 2 and 2-06)	Truth in lending right of rescission	Lender: Extended	10% based upon amount of loan, minimum \$30, maximum \$100.

CLTA NO.	DESCRIPTION	POLICY FORM	CHARGE <small>(Percentage of applicable Basic Insurance Rate unless otherwise indicated)</small>
126	Access, mechanic's liens, restrictions, easements, minerals, zoning	Owner: All Policies	Refer to Home Office for approval to use.
126.1	Access, mechanic's liens, restrictions, easements, minerals, zoning	Owner: All Policies	No charge.
126.2	Access, mechanic's liens, restrictions, easements, minerals, zoning	Owner: All Policies	No charge.
126.3	Access, mechanic's liens, restrictions, easements, minerals, zoning	Owner: All Policies	Refer to Home Office for approval to use.
132 and 132-06	Usury	Lender: All Policies	\$100

K-2 **FIRST AMERICAN (F.A.) ENDORSEMENT FORMS**

F.A. NO.	DESCRIPTION	POLICY FORM	CHARGE <small>(Percentage of applicable Basic Insurance Rate unless otherwise indicated)</small>
1	Substitution of exceptions	Owner: All Policies Lender: All Policies	No charge No charge
2	Damage to improvements resulting from use or maintenance of easement	D.V.A.: Standard or Extended	10%
3	Mineral rights - damage to improvements	Lender: Standard Extended	10% No charge
3A	Right of entry under mineral exception	Owner: Standard	20% (D.V.A. 10%)
4	Easements, damage from use or maintenance	Lender: All Policies	20%
6	Partial reconveyance, no encroachment	Lender: All Policies	30%, based upon unpaid balance of loan.
7	Priority over mechanics' liens arising from deviation of borrower's agreement and escrow instructions	Lender: All Policies	20%
8	Zoning - improved land	Lender: Standard Extended	20%, minimum \$100. 15%, minimum \$100. On tracts where three or more are issued concurrently, \$7.50 per lot or endorsement if attached subsequent to original policy. \$5 per lot or endorsement if attached concurrently to original policy.
13	Mobilehome	Owner: All Policies Lender: All Policies	No charge No charge
14	Converts policy to leasehold form	Owner: CLTA Lender: CLTA	No charge No charge
15	Converts policy to leasehold form	Lender: ALTA 1970, 1984	No charge
15.1	Converts policy to leasehold form	Lender: ALTA or later	No charge
16	Converts policy to leasehold form	Owner: ALTA 1970, 1984	No charge
16.1	Converts policy to leasehold form	Owner: ALTA 1987 or later	No charge
19	Optionee	Owner: Standard	No charge

October 8, 2007

F.A. NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
20	Shared Appreciation Mortgage	Lender: Extended	50% of the difference between the rate for the basic amount of the deed of trust insured and the rate for the increased amount as specified in the endorsement.
21	Revolving Credit Loan	Lender: ALTA 1970, 1984	No charge
21A	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
22.1	Revolving Credit Loan	Lender: ALTA 1970, 1984	No charge
22.1A	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
23	Revolving Credit Loan	Lender: ALTA	No charge
25	Revolving Credit Loan	Lender: CLTA, ALTA 1970, 1984	No charge
25A	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
26	Revolving Credit Loan - Optional Advances	Lender: CLTA or ALTA	No charge
28	Revolving Credit Loan	Lender: CLTA, ALTA 1970, 1984	No charge
28A	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
28.1	Revolving Credit Loan	Lender: CLTA, ALTA 1970, 1984	No charge
28.1A	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
28.2	Revolving Credit Loan	Lender: CLTA, ALTA 1970, 1984	No charge
28.2A	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
28.3A	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
28.3B	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
28.4	Revolving Credit Loan	Lender: CLTA, ALTA 1970	No charge
28.4A	Revolving Credit Loan	Lender: ALTA 1987 or later	No charge
28.5	Revolving Credit Loan	Lender: ALTA 1970	No charge

F.A. NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
29	Revolving Credit Loan - increased liability	Lender: Extended	70% based upon amount of increase.
29.1	Revolving Credit Loan - increased liability	Lender: Standard	60% based upon amount of advance. Also see Section C-3. If priority insurance is given, add 10%.
30.1	Converts policy to leasehold form	Owner: ALTA Residential (Plain Language)	No charge
31	Restrictions, easements, minerals (unimproved land)	Lender: Extended	No charge
31.1	Restrictions, easements, minerals (improved land)	Owner: Extended	\$100
31.2	Restrictions, easements, minerals (unimproved land)	Owner: Extended	\$100
32	CLTA 116 modified for unimproved land	Lender: Extended	No charge
33	Truth in lending right of rescission	Lender: Extended	10% based upon amount of loan, minimum \$30, maximum \$100.
35	Priority over environmental protection lien	Lender: Extended	No charge
36	Variable Rate Mortgage	Lender: ALTA 1970, 1984	No charge
36.1	FNMA Balloon Mortgage	Lender: All Policies	No charge
37	Co-insurance provision does not apply	Owner: ALTA 1987 or later	No charge
38	Arbitration optional	Owner: ALTA 1987 or later	No charge
38.1	Arbitration optional	Owner: ALTA Residential (Plain Language)	No charge
39	Arbitration optional	Lender: ALTA 1987 or later	No charge
40	Priority over environmental protection lien	Lender: Extended	\$25
46	Assignment of beneficial interest	Lender: Express Title Policy (Limited Coverage Policy)	\$50
47	Extension of maturity date	Lender: All Policies	\$300 where no update is requested.
48	Extension of maturity date, reduction in rate of interest, capitalization of earned interest	All Policies	10%, minimum \$300, maximum \$750, where no update is requested.

F.A. NO.	DESCRIPTION	POLICY FORM	CHARGE <small>(Percentage of applicable Basic Insurance Rate unless otherwise indicated)</small>
48.1	Extension of maturity date, reduction in rate of interest, capitalization of earned interest	Limited Coverage Policies	\$35
69	Residential REO Binder Commitment	Trustee's Sale Guarantee issued on one-to-four family residential improved lot or parcel	No Charge
71	Special Assessment Information	Lender: Limited Trustee's Sale Guarantee	\$75
72	Additional Matters	Lender: Limited Trustee's Sale Guarantee	\$300
88	Reverse Mortgage (Trust Mortgagor)	Lender: ALTA	\$50
89	Agricultural Land	Limited Coverage Policies	\$0
92	Deletion of Natural Person Limitation	Owner: CLTA/ALTA Homeowner's Policy	\$0

K-3 **AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENT FORMS**

ALTA NO.	DESCRIPTION	POLICY FORM	CHARGE <small>(Percentage of applicable Basic Insurance Rate unless otherwise indicated)</small>
1 and 1-06 (CLTA 133 and 133-06)	Street Assessments	Lender: ALTA	No charge
2 and 2-06 (CLTA 125 and 125-06)	Truth in Lending	Lender: Extended	10% based upon amount of loan, minimum \$30, maximum \$100
3 and 3-06 (CLTA 123.1 and 123.1-06)	Zoning - unimproved land	All Policies	Same as CLTA 123.1
3.1 and 3.1-06 (CLTA 123.2 and 123.2-06)	Zoning - improved land	All Policies	Same as CLTA 123.2
4 and 4-06 (CLTA 115.1 and 115.1-06)	Condominium	Lender: Extended	No charge
4.1 and 4.1-06 (CLTA 115.3 and 115.3-06)	Condominium	Lender: Extended	No charge
5 and 5-06 (CLTA 115.2 and 115.2-06)	Planned Unit Development	Lender: Extended	No charge
5.1 and 5.1-06 (CLTA 115.4 and 115.4-06)	Planned Unit Development	Lender: Extended	No charge
6 and 6-06 (CLTA 111.5 and 111.5-06)	Variable Rate	Lender: All Policies	No charge
6.1 and 6.1-06	Variable Rate, Regulations	Lender: All Policies	No charge
6.2 and 6.2-06 (CLTA 111.8 and 111.8-06)	Variable Rate, Negative Amortization	Lender: All Policies	No charge
7 and 7-06 (CLTA 116.5 and 116.5-06)	Manufactured Housing Unit	Lender: All Policies	\$25
7.1 and 7.1-06 (CLTA 116.5.1 and 116.5.1-06)	Manufactured Housing Unit - Conversion	Lender: All Policies	\$25
7.2 and 7.2-06 (CLTA 116.5.2 and 116.5.2-06)	Manufactured Housing Unit - Conversion	Owner: All Policies	\$25
8.1 and 8.1-06 (CLTA 110.9 and 110.9-06)	Environmental Liens	Lender: Extended	No charge
9 and 9-06 (CLTA 100.2 and 100.2-06)	Restrictions, Encroachments & Minerals	Lender: Extended	No charge
9.1 and 9.1-06 (100.9 and 100.9-06)	Restrictions, Encroachments & Minerals – Unimproved Land	Owner: ALTA	\$100
9.2 and 9.2-06 (CLTA 100.10 and 100.10-06)	Restrictions, Encroachments & Minerals – Improved Land	Owner: ALTA	\$100

ALTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
9.3 and 9.3-06 (CLTA 100.2.1 and 100.2.1-06)	Restrictions, Encroachments & Minerals	Lender: Extended	No charge
9.4 and 9.4-06 (CLTA 100.2.2 and 100.2.2-06)	Restrictions, Encroachments & Minerals – Unimproved Land	Owner: ALTA	\$100
9.5 and 9.5-06 (CLTA 100.2.3 and 100.2.3-06)	Restrictions, Encroachments & Minerals – Improved Land	Owner: ALTA	\$100
10 and 10-06 (CLTA 104.12 and 104.12-06)	Assignment of Mortgage	Lender: Extended	Same as CLTA 104.1
10.1 and 10.1-06 (CLTA 104.13 and 104.13-06)	Assignment of Mortgage	Lender: Extended	Same as CLTA 104
11 and 11-06	Mortgage Modification	Lender: Extended	Same as CLTA 110.5
12 and 12-06 (CLTA 117 and 117-06)	Aggregation	Lender: Policies	No charge
13 and 13-06 (CLTA 119.5 and 119.5-06)	Leasehold	Owner: ALTA	No charge
13.1 and 13.1-06 (CLTA 119.6 and 119.6-06)	Leasehold	Lender: ALTA	No charge
14 and 14-06 (CLTA 111.14 and 111.14-06)	Future Advance – Priority	Lender: ALTA	\$25
14.1 and 14.1-06 (CLTA 111.14.1 and 111.14.1-06)	Future Advance – Knowledge	Lender: ALTA	\$25
14.2 and 14.2-06 (CLTA 111.14.2 and 111.14.2-06)	Future Advance – Letter of Credit	Lender: ALTA	\$25
14.3 and 14.3-06 (CLTA 111.14.3 and 111.14.3-06)	Future Advance – Reverse Mortgage	Lender: ALTA	\$25
15 and 15-06 (CLTA 127 and 127-06)	Non-imputation – Full Equity Transfer	Owner: ALTA	\$100
15.1 and 15.1-06 (CLTA 127.1 and 127.1-06)	Non-imputation – Additional Insured	Owner: ALTA	\$100
15.2 and 15.2-06 (CLTA 127.2 and 127.2-06)	Non-imputation – Partial Equity	Owner: ALTA	\$100
16 and 16-06 (CLTA 128 and 128-06)	Mezzanine Financing	Owner: ALTA	\$100

ALTA NO.	DESCRIPTION	POLICY FORM	CHARGE (Percentage of applicable Basic Insurance Rate unless otherwise indicated)
17 and 17-06 (CLTA 103.11 and 103.11-06)	Access and Entry	Lender: ALTA Owner: ALTA	\$100
17.1 and 17.1-06 (CLTA 103.12 and 103.12-06)	Indirect Access and Entry	Lender: ALTA Owner: ALTA	\$100
18 and 18-06 (CLTA 129 and 129-06)	Single Tax Parcel	Lender: ALTA Owner: ALTA	\$100
18.1 and 18.1-06 (CLTA 129.1 and 129.1-06)	Multiple Tax Parcel	Lender: ALTA Owner: ALTA	\$100
19 and 19-06 (CLTA 116.4.1 and 116.4.1-06)	Contiguity – Multiple Parcels	Lender: ALTA Owner: ALTA	\$100
19.1 and 19.1-06 (CLTA 116.4 and 116.4-06)	Contiguity – Single parcel	Lender: ALTA Owner: ALTA	\$100
20 and 20-06 (CLTA 130 and 130-06)	First Loss – Multiple Parcel Transactions	Lender: ALTA	\$250
22 and 22-06 (CLTA 116.01 and 116.01-06)	Location	Lender: ALTA Owner: ALTA	Same as CLTA 116
22.1 and 22.1-06 (CLTA 116.02 and 116.02-06)	Location and Map	Lender: ALTA Owner: ALTA	Same as CLTA 116
JR-1	Supplemental Coverage (Continuation Endorsement)	ALTA Junior Lender Policy	No charge for first endorsement if issued within six months of original policy; otherwise \$25
JR-2	Revolving Credit - Variable Rate	ALTA Junior Lender Policy	No charge

SECTION L GENERAL INFORMATION

L-1 DEFINITIONS

- a. ALTA: American Land Title Association.
- b. Binder: California Land Title Association Interim Binder or Binder to Insure Future Financing.
- c. CLTA: California Land Title Association.
- d. Commitment: ALTA Plain Language Commitment or ALTA Commitment.
- e. Company: First American Title Insurance Company and its agents.
- f. EAGLE Protection[®] Policy: ALTA Residential Owner's Policy with EAGLE Protection[®] added, CLTA/ALTA Homeowner's Policy of Title Insurance, ALTA Loan Policy with EAGLE Protection[®] added, ALTA Expanded Coverage Residential Loan Policy and Short Form Residential Loan Policy with EAGLE Protection[®] added and ALTA Short Form Expanded Coverage Residential Loan Policy.
- g. Extended Coverage: Any of the following policies issued without Regional Exceptions: ALTA Loan Policy, ALTA Loan Policy with EAGLE Protection[®] added, ALTA Expanded Coverage Residential Loan Policy, ALTA Master Residential Loan Policy, ALTA Short Form Residential Loan Policy, ALTA Short Form Residential Loan Policy with EAGLE Protection[®] added, ALTA Short Form Expanded Coverage Residential Loan Policy, ALTA Owner's Policy and Leasehold Policy.
- h. Leasehold Policy: Any form of policy modified for use insuring a leasehold estate.
- i. Loan Policy: Any CLTA or ALTA form of policy including those with EAGLE Protection[®] added insuring a lender or assignee.
- j. Owner's Policy: Any CLTA or ALTA form of policy, including those with EAGLE Protection[®] added, insuring an owner, optionee or vendee.
- k. Regional Exceptions: Standard exceptions from coverage included within various policy forms as a matter of local practice.
- l. Standard Coverage: Any CLTA policy, ALTA U.S. Policy, ALTA Residential Title Insurance Policy, ALTA Residential Owner's Policy with EAGLE Protection[®] added, CLTA/ALTA Homeowner's Policy of Title Insurance or any of the following policies issued with Regional Exceptions: ALTA Loan Policy, ALTA Master Residential Loan Policy, ALTA Short Form Residential Loan Policy, ALTA Owner's Policy and Leasehold Policy.

L-2 **POLICY FORMS**

The policy forms referred to in this Schedule are as follows:

- a. ALTA Loan Policy
- b. ALTA Master Residential Loan Policy
- c. ALTA Owner's Policy
- d. ALTA Residential Limited Coverage Junior Loan Policy (Express Policy)
- e. ALTA Short Form Residential Limited Coverage Junior Loan Policy (Express Policy)
- f. ALTA Residential Title Insurance Policy (Plain Language Policy)
- g. ALTA Short Form Residential Loan Policy
- h. ALTA U.S. Policy
- i. CLTA Standard Coverage Policy
- j. ALTA Residential Owner's Policy with EAGLE Protection[®] added
- k. ALTA Loan Policy with EAGLE Protection[®] added
- l. ALTA Short Form Residential Loan Policy with EAGLE Protection[®] added
- m. CLTA/ALTA Homeowner's Policy of Title Insurance (EAGLE Protection[®] Owner's Policy)
- n. ALTA Expanded Coverage Residential Loan Policy (EAGLE Protection[®] Loan Policy)
- o. ALTA Short Form Expanded Coverage Residential Loan Policy (EAGLE Protection[®] Short Form Loan Policy)
- p. EAGLE 9[®] UCC Insurance Policy (for Lenders)
- q. EAGLE 9[®] UCC Insurance Policy for Buyers
- r. EAGLE 9[®] UCC Insurance Vacation Interest Policy
- s. EAGLE 9[®] UCC Filing Insurance Policy
- t. EAGLE 9[®] UCC Search Insurance Policy
- u. EAGLE 9[®] UCC Combined Search Insurance Policy
- v. Short Form Commercial Loan Policy
- w. EAGLE Protection[®] Vehicle Title Insurance Policy – Basic Coverage
- y. EAGLE Protection[®] Vehicle Title Insurance Policy – Extended Coverage
- z. EAGLE Protection[®] Vehicle Title Insurance Policy – Dealer's Basic Coverage
- aa. EAGLE Protection[®] Vehicle Title Insurance Policy – Dealer's Extended Coverage
- bb. EAGLE TSG Foreclosure Title Policy
- cc. EAGLE 9[®] UCC Foreclosure Notice Insurance Policy

L-3 **FAIR VALUE**

The fair value shall be considered the sale price. Where no sale is involved, the fair value shall be determined from available information. It should not be less than the sum of all the monetary encumbrances to which the title is subject.

The Company will not issue title insurance for less than the fair value of the estate or interest to be insured. Insurance in excess of such value should be approved by management. Where an owner's policy and a construction loan policy are issued concurrently, the owner's policy may be issued in the amount of the purchase price or the contemplated value of the land with the improvements after completion.

Where undivided interests in a property are being conveyed or encumbered, the policy may be issued describing such undivided interests and charged for based upon the value of such undivided interests at the applicable rate.

L-4 **GOVERNMENTAL CONTRACTS**

Contracts may be entered into with governmental agencies for the furnishing of guarantees or policies of title insurance for 90% of the applicable charge for the type of service or coverage requested. Minimum rates apply. Other discounts do not apply.

All contracts must be submitted to the Home Office Underwriting Department for approval.

L-5 **CANCELLATION**

a. Where required by law, the Company shall impose a cancellation fee in connection with any Preliminary Report or Commitment for Title Insurance which does not result in the issuance of a policy of title insurance. The cancellation fee shall be reasonable and based upon the work involved, minimum \$395.

The Company may agree to waive a cancellation fee in certain circumstances, in accordance with Section 12404.1 of the California Insurance Code.

d. Provided there has been no change in ownership of the title since the issuance of a prior Preliminary Report or Commitment for Title Insurance for which a cancellation fee was collected as provided for in Paragraph "a" above and the policy is issued to or for the benefit of the party who paid the cancellation fee, the cancellation fee may be applied to the charge for a subsequent policy, as follows:

Within two years from the date of the prior Preliminary Report or Commitment: 100% of the cancellation fee may be credited.

More than two years, but less than three from the date of the prior Preliminary Report or commitment: 50% of the cancellation fee may be credited.

L-6 **EXCESS RATES, FEES AND CHARGES FOR UNUSUAL RISKS OR SERVICES**

The rates, fees and charges set forth in this Schedule are on file with the California Department of Insurance as the Company's rate filing. Rates, fees and charges in excess of those set forth in this Schedule may be made only in the event unusual risks are assumed or unusual services are performed in a given transaction in accordance with California Insurance Code § 12401.8. The excess rates, fees and charges must be reasonably commensurate with the risk assumed or the costs of the services performed. Any excess rates, fees or charges must be agreed to in writing by the party or parties responsible for the payment in advance of assuming the risk or performing the service.

L-7 **ROUNDING UP OF APPLICABLE RATES, FEES AND CHARGES**

All rates, fees and charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation.

L-8 **OTHER RATES, FEES AND CHARGES**

To calculate applicable rates, fees and charges for transactions involving improved, one-to-four family residential transactions, reference should be made to the Residential Schedule of Fees. Where no charge is set out in the Residential Schedule of Fees for a specifically requested product or services, this Commercial Schedule of Fees shall apply.

SECTION M UCC INSURANCE

M-1 UCC BASIC INSURANCE RATES

Amount of Insurance

<i>From</i>	<i>To and including</i>	<i>Cost Factor</i>	<i>Plus (per thousand)</i>	<i>On amount over</i>
\$0	\$500,000	*(see below)	\$1.57	\$0
\$500,001	\$2,000,000	\$785	\$0.70	\$500,001
\$2,000,001	\$5,000,000	\$1,835	\$0.55	\$2,000,001
\$5,000,001	\$10,000,000	\$3,485	\$0.50	\$5,000,001
\$10,000,001	\$20,000,000	\$5,985	\$0.46	\$10,000,001
\$20,000,001	\$30,000,000	\$10,585	\$0.42	\$20,000,001
\$30,000,001	\$40,000,000	\$14,785	\$0.40	\$30,000,001
\$40,000,001	\$50,000,000	\$18,785	\$0.38	\$40,000,001
\$50,000,001	\$100,000,000	\$22,585	\$0.37	\$50,000,001
\$100,000,001	\$300,000,000	\$41,085	\$0.36	\$100,000,001
\$300,000,001	and above	\$113,085	\$0.35	\$300,000,001

* The minimum premium for the *EAGLE 9[®] UCC Insurance Policy* and for the *EAGLE 9[®] UCC Insurance Policy for Buyers* is \$500. All rates assume a single debtor or seller transaction.

M-2 MIXED COLLATERAL TRANSACTIONS

In transactions of any amount where both real property and personal property secure the subject indebtedness, and are pledged by the same pledgors, and First American policies are simultaneously issued as to both real property and the personal property, the *EAGLE 9[®] UCC Insurance Policy* may be issued at a rate of 90% of the otherwise applicable rate.

M-3 PROJECT OR PORTFOLIO RATE

For transactions of any amount that may be considered part of the same project or portfolio of loans having a common lender, centralized electronic order processing and tracking capabilities and a single point of contact with the originating lender, *EAGLE 9[®] UCC Insurance Policies* may be issued at a charge not less than 50% of the otherwise applicable rate.

M-4 BUYERS' POLICIES

In transactions in which the *EAGLE 9[®] UCC Insurance Policy for Buyers* is the only UCC insurance policy issued by First American, the rate shall be 50% of the applicable UCC Basic Insurance Rate, minimum \$500, but in no event shall the rate for an *EAGLE 9[®] UCC Insurance Policy for Buyers* be less than \$0.35 per \$1,000 of insurance.

M-5 SIMULTANEOUSLY ISSUED POLICIES

In transactions in which both the *EAGLE 9[®] UCC Insurance Policy* and the *EAGLE 9[®] UCC Insurance Policy for Buyers* are issued, the *EAGLE 9[®] UCC Insurance Policy for Buyers* may be issued at a charge of 10% of the rate applicable to the *EAGLE 9[®] UCC Insurance Policy*, minimum \$500, in addition to the rate applied to the *EAGLE 9[®] UCC Insurance Policy*. In transactions in which the amount of the *EAGLE 9[®] UCC Insurance Policy for Buyers* exceeds that of the *EAGLE 9[®] UCC Insurance Policy*, the charge applicable to such excess amount shall be 50% of the Basic Insurance Rate.

M-6 **REINSURANCE**

The rates provided above do not include reinsurance costs or charges that may be applicable and that may be charged in addition to the policy premium.

M-7 **FEES AND CHARGES FOR UNUSUAL RISKS OR SERVICES**

The rates, fees and charges set forth in this Schedule are on file with the California Department of Insurance as the Company's rate filing. Rates, fees and charges in excess of those set forth in this Schedule may be made only in the event unusual risks are assumed or unusual services are performed in a given transaction in accordance with California Insurance Code § 12401.8.

The excess rates, fees and charges must be reasonably commensurate with the risk assumed or the costs of the services performed. Any excess rates, fees or charges must be agreed to in writing by the party or parties responsible for the payment in advance of assuming the risk or performing the service.

M-8 **CANCELLATION**

The Company shall impose a cancellation fee in connection with any UCC Commitment which does not result in the issuance of a UCC Policy. The cancellation fee shall be reasonable and based upon the work involved, minimum \$250.

M-9 **VACATION INTEREST POLICIES**

On transactions where the *EAGLE 9*[®] UCC Vacation Interest Policy is issued, the rate shall be:

<u>Liability Amount</u>	<u>Rate</u>
\$0 - 75,000	\$30

For liability amounts above \$75,000, the rate shall be \$0.75 per \$1,000 of insurance, minimum \$50.

M-10 **UCC ENDORSEMENTS**

NUMBER	DESCRIPTION	CHARGE
E9-5.0	Seller's Lien Endorsement	10% of policy rate for the first seller of the pledged collateral to the debtor and 5% for each additional seller, with a minimum endorsement charge of \$250 per seller. Costs associated with searches are not included.
E9-6.0	Tax Lien Endorsement	\$150 for \$0 to \$250,000 in coverage and \$0.18 per \$1,000 for \$250,001 and above in coverage per jurisdiction per debtor. Costs associated with tax lien searches are not included.
E9-7.0	Renewal Endorsement	10% of policy rate, minimum of \$500
E9-10.0	Tracking Endorsement - DELETED	

E9-11.0	Lender's Aggregation Endorsement	\$250
E9-16.0	Mezzanine Endorsement	10% of policy rate for the first issuer of the pledged equity and 5% for each additional issuer, with a minimum endorsement charge of \$250 per issuer.
E9-17.0	Pledged Equity Endorsement	10% of policy rate for the first issuer of the pledged equity and 5% for each additional issuer, with a minimum endorsement charge of \$250 per issuer.
E9-24.0	Change of Name of Insured Endorsement	Perfection by Filing - \$500 – single debtor Perfection by Possession or Control - \$850 single debtor (\$150 for each additional debtor) Costs associated with searches are not included.
E9-26.0	Waiver of Attorney Subrogation Rights Endorsement	\$125, if to insured lender's counsel \$1000, if to debtor's counsel
E9-28.0	Springing Control Endorsement	5% of policy rate for the first issuer of the pledged equity and 2.5% for each additional issuer, with a minimum endorsement charge of \$125 per issuer.
E9-29.0	Post Policy Tax Lien Endorsement	\$125 per jurisdiction searched per debtor per bring down endorsement. Costs associated with tax lien searches are not included.
E9-30.0	Endorsement to Issue Post Policy Judgment Lien Endorsement	\$125 per jurisdiction searched per debtor per bring down endorsement. Costs associated with searches are not included.
E9-34.0	Borrower's Status	\$125
E9-35.0	Date Down Endorsement to the <i>EAGLE 9</i> [®] UCC Foreclosure Notice Insurance Policy	Within 90 days of the original Date of Policy: \$100 for \$250,000, and \$0.03 per \$1,000 in coverage above \$250,000. Over 90 days from the original Date of Policy: \$100 for \$250,000, and \$0.09 per \$1,000 in coverage above \$250,000.
E9-36.0	Holder in Due Course Endorsement	10% of policy rate for each promissory note, with a minimum endorsement charge of \$250 per promissory note.
E9B-1.0	Buyer's Aggregation Endorsement	\$250
E9B-3.0	Increase in Tax Lien Coverage Endorsement	\$0.18 per \$1,000 in coverage above \$250,000 per name. Costs associated with tax lien searches are not included.
E9B-4.0	Equity Ownership Endorsement	10% of policy rate for the first issuer of pledged equity and 5% for each additional issuer, with a minimum endorsement charge of \$250 per issuer.

E9B-5.0	Amendment to Insuring Clause Coverage Endorsement	For either of insuring clause 2 (Security Interest of other than the Seller) or insuring clause 4 (Lien of any Lien Creditor), \$0.18 per \$1,000 in coverage above \$250,000. Costs associated with searches are not included.
E9B-6.0	Holder in Due Course Endorsement	10% of policy rate for each promissory note, with a minimum endorsement charge of \$250 per promissory note.

M-11 **ENDORSEMENTS**

Notwithstanding the rates, fees, and charges set forth in the Schedule, pricing considerations for Endorsements may be given to transactions aggregating \$20,000,000 or more based upon various factors including competitive environment, risk, expenses, and other reasonable considerations.

M-12 **INSURED SEARCH POLICIES**

In transactions in which the *EAGLE9*[®] UCC Search Insurance Policy is issued, the following rates apply:

<u>Liability Amount</u>	<u>Rate</u>
\$25,000	\$29
50,000	39
100,000	49
150,000	59
200,000	69
250,000	79

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate UCC search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above premium.

M-13 **INSURED FILING POLICIES**

In transactions in which the *EAGLE9*[®] UCC Filing Insurance Policy is issued, the following rates apply:

<u>Liability Amount</u>	<u>Rate</u>
\$25,000	\$29
50,000	39
100,000	49
150,000	59
200,000	69
250,000	79

The above rates include one debtor filing in a single jurisdiction. The cost associated with the appropriate filing is not included in the above premium.

August 16, 2010

M-14 **COMBINED SEARCH**

In transactions in which the *EAGLE9*[®] Combined Search Policy is issued, the following rates shall apply:

a. UCC Search or Fixture Search

<u>Liability Amount</u>	<u>Rate</u>
\$25,000	\$29
50,000	39
100,000	49
150,000	59
200,000	69
250,000	79

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above premium.

b. Tax Lien Search

<u>Liability Amount</u>	<u>Rate</u>
\$25,000	\$29
50,000	39
100,000	49
150,000	59
200,000	69
250,000	79

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above premium.

c. Judgment Search

<u>Liability Amount</u>	<u>Rate</u>
\$25,000	\$29
50,000	39
100,000	49
150,000	59
200,000	69
250,000	79

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above premium.

d. Recorder's Office Lien Search (Fixture/Tax Lien/Judgment Combo)

<u>Liability Amount</u>	<u>Rate</u>
\$25,000	\$59
50,000	69
100,000	79
150,000	89
200,000	99
250,000	109

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above premium.

e. Pending Litigation Search

<u>Liability Amount</u>	<u>Rate</u>
\$25,000	\$29
50,000	39
100,000	49
150,000	59
200,000	69
250,000	79

The above rates include one debtor search in a single jurisdiction. The cost associated with the appropriate searches, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above premium.

M-15 **FORECLOSURE NOTICE POLICY**

In transactions in which the *EAGLE 9*[®] UCC Foreclosure Notice Insurance Policy is issued, the following rates apply:

<u>Liability Amount</u>	<u>Rate</u>
\$250,000	\$175
Over \$250,000	\$0.18 per \$1,000

SECTION N VEHICLE TITLE INSURANCE

N-1 **VEHICLE TITLE BASIC INSURANCE RATES**

a. **BASIC COVERAGE** (Consumer and Dealer):

<u>Amount of Insurance</u>	<u>Rate</u>
\$0 to 25,000	\$19.95
25,001 to 50,000	29.95
50,001 to 100,000	92.52
100,001 to 200,000	159.48
200,001 to 300,000	234.26
300,001 to 400,000	309.04
400,001 to 500,000	383.83
500,001 to 600,000	458.61
600,001 to 700,000	533.39
700,001 to 800,000	608.17
800,001 to 900,000	682.96
900,001 to 1,000,000	757.74
 \$1,000,001 and above	 \$ 757.74, plus \$0.75 per \$1,000 of insurance above \$1,000,000

b. **EXTENDED COVERAGE** (Consumer and Dealer):

<u>Amount of Insurance</u>	<u>Rate</u>
\$0 to 25,000	\$24.95
25,001 to 50,000	49.95
50,001 to 100,000	151.47
100,001 to 200,000	265.18
200,001 to 300,000	400.66
300,001 to 400,000	536.15
400,001 to 500,000	671.63
500,001 to 600,000	807.11
600,001 to 700,000	942.60
700,001 to 800,000	1,078.08
800,001 to 900,000	1,213.56
900,001 to 1,000,000	1,349.05
 \$1,000,001 and above	 \$1,349.05, plus \$1.34 per \$1,000 of insurance above \$1,000,000

N-2 **INVENTORY RATE**

Any vehicle title insurance policy issued in connection with a transaction that may be considered one of a group of transactions having a common dealer, lender, auction company or insured, common inventory, centralized electronic order processing and tracking capabilities and a single point of contact between First American and the originating dealer, lender, auction company or insured, pursuant to written agreement and in compliance with First American streamlined underwriting criteria, may be issued at a charge not less than 20% of the otherwise applicable rate.

N-3 **SINGLE SOURCE RATE**

Vehicle title insurance policies issued in connection with a group of transactions originating from a single source having centralized electronic order processing and tracking capabilities and a single point of contact with First American, pursuant to written agreement and in compliance with First American streamlined underwriting and other program criteria, may be issued at a charge not less than 20% of the otherwise applicable rate.

October 8, 2007

SECTION O

CONSTRUCTION DISBURSEMENT CONTROL ESCROWS

GENERAL:	
Applicability: This section pertains only to construction disbursement control escrows for projects initiated and coordinated by First American Fund Control Services, a division of First American Title Insurance Company (FAFCS).	
Major Projects: Notwithstanding the rates, fees and charges set forth in this Section, pricing considerations for escrow services may be given to transactions (measured by the Monitored Amount) aggregating \$10,000,000 or more based upon various factors including geographic location, competitive environment, risks, expenses, number of units and other reasonable considerations. When calculating the aggregate amount above, it is permissible to include multiple transactions with a single party.	
Notes: Part II, Sections O-1 through O-7 provide the following: (a) all mail delivery will be via First Class U.S. Postal Service; and (b) all disbursements will be made by check. If a different form of delivery or payment is requested, the rates for Additional Services in Part II, Section O-8 apply.	
Defined Terms:	Escrow Account Setup: Lender, owner, contractor, and project information are entered into the system. Escrow number is assigned and bank account information provided.
	Budget Tracking: Construction cost breakdown is entered and tracked in the system. FAFCS will update the cost breakdown whenever approved reallocations, budget increases, and/or budget decreases are received.
	Disbursement: Upon receipt of approval in accordance with the escrow instructions and funding to FAFCS, FAFCS will issue payment to the authorized payee(s) as directed in accordance with the escrow instructions.
	Draw Request Processing: Upon receipt of a draw request submission in accordance with the escrow instructions, FAFCS will enter the requested amounts, cost categories, and payee names into the system and generate a "Request for Payment of Construction Money." The Draw Request will be sent to the appropriate party or parties in accordance with the escrow instructions for approval and funding. If there are any cost categories in the budget with insufficient funds to meet the current request, FAFCS will notify the applicable party. (The term "Draw Request" does not include Pay-All Voucher Backup Review nor Pay-Contractor Backup Review.)
	Draw Request: A specific request for a Disbursement in accordance with the escrow instructions.
	Inspection: A site visit to evaluate and report construction progress or condition of property. Residential: Single family homes and condominiums Commercial: Office and industrial buildings, land development and non-Residential projects and may include tenant improvements.

August 16, 2010

	IRS Reporting: FAFCS will report 1099-Miscellaneous information to the Internal Revenue Service on a yearly basis.
	Loan Disbursements: The increment of the construction loan being disbursed by the lender.
	Monitored Amount: The amount of the construction budget for which FAFCS is asked to process Draw Requests for and/or Pay-All Voucher Backup Review or Pay-Contractor Backup Review, as applicable under the escrow instructions.
	Pay-All Voucher Backup Review: FAFCS will review the Draw Request for the completeness and accuracy of invoices, waivers and releases, W9's, and applicable material suppliers' releases submitted by respective contractor, subcontractors, material suppliers, and other vendors that have performed work on the project. In a case where backups are incomplete or incorrect, the party or parties specified in the escrow instruction will be notified of the required corrections.
	Pay-Contractor Backup Review: FAFCS will review the Draw Request and all back up information submitted by the general contractor for completeness and accuracy. The draw package will comply with the escrow instructions but will typically include: Contractor's AIA Document G702, G703, conditional waiver and release, applicable material suppliers' releases, unconditional waivers and releases for the previous draw AND subcontractors' conditional waivers and releases, applicable material suppliers' releases, unconditional waivers and releases for the previous draw. The party or parties specified in the escrow instruction will be notified of any required corrections.

August 16, 2010

RATE SCHEDULES:

O-1	<p><u>PAY-ALL VOUCHER, BACKUP & DISBURSEMENT SERVICE BUNDLE</u> The fee includes the following services: Escrow Account Setup, Budget Tracking, Draw Request Processing, Pay-All Voucher Backup Review, Disbursements and IRS Reporting.</p> <p>Base fee is \$2,000 plus \$1.75 per thousand on the Monitored Amount.</p> <p>See Section O-8 below for fees for Additional Services if requested.</p>
O-2	<p><u>PAY-CONTRACTOR, DELAYED BACKUP & DISBURSEMENT SERVICE BUNDLE</u> The fee includes the following services: Escrow Account Setup, Budget Tracking, Draw Request Processing, Pay-Contractor Backup Review, Disbursements and IRS Reporting.</p> <p>Base fee is \$2,000 plus \$1.75 per thousand of the Monitored Amount.</p> <p>See Section O-8 below for fees for Additional Services if requested.</p>
O-3	<p><u>BACKUP REVIEW & DISBURSEMENT SERVICE BUNDLE</u> The fee includes the following services: Escrow Account Setup, Draw Request Processing, Disbursements and IRS Reporting.</p> <p>Base fee is \$2,000 plus \$1.25 per thousand on the Monitored Amount.</p> <p>See Section O-8 below for fees for Additional Services if requested.</p>
O-4	<p><u>BUDGET TRACKING & DISBURSEMENT SERVICE BUNDLE</u> The fee shall include the following: Escrow Account Setup, Budget Tracking, Draw Request Processing, Disbursements and IRS Reporting.</p> <p>\$1,200 base fee that covers up to 6 Draw Request. Each additional Draw Request is at a rate of \$200 each. Disbursements will be made at the additional charge of \$15 per check and \$45 per wire.</p> <p>See Section O-8 below for fees for Additional Services if requested.</p>
O-5	<p><u>BUDGET TRACKING SERVICE BUNDLE</u> The fee shall include the following: Escrow Account Setup, Budget Tracking, and Draw Request Processing.</p> <p>\$1,200 base fee that covers up to 6 Draw Request. Each additional Draw Request will be charged at the rate of \$200 each.</p> <p>See Section O-8 below for fees for Additional Services if requested.</p>
O-6	<p><u>DISBURSEMENT SERVICE BUNDLE</u> The fee shall include the following services: Escrow Account Setup, Disbursements and IRS Reporting.</p> <p>\$300 base fee. Disbursements will be made at the additional charge of \$20 per check and \$45 per wire.</p> <p>See Section O-8 below for fees for Additional Services if requested.</p>

August 16, 2010

INSPECTION SERVICES

RESIDENTIAL INSPECTIONS (FOR PROJECTS ALSO USING A SERVICE BUNDLE EXCEPT O-6):

Units 1-5 SFR:	\$150 for each inspection.
Units 6-15 SFR:	\$225 for each inspection.
Units 16-25 SFR:	\$300 for each inspection.
Units 26-35 SFR:	\$375 for each inspection.
Units 36-45 SFR:	\$450 for each inspection.
Units 46-55 SFR:	\$525 for each inspection.
More than 55 SFR Units:	For each additional increment of 10 units, add \$75 to fee for prior disbursement level.

RESIDENTIAL INSPECTIONS (FOR PROJECTS NOT WITHIN FOREGOING):

The foregoing schedule of fees shall apply with an additional \$75 to each inspection fee listed for each disbursement level.

COMMERCIAL INSPECTIONS* (FOR PROJECTS ALSO USING A SERVICE BUNDLE EXCEPT O-6):

Loan Disbursements:	Inspection Fee:
Up to \$1 Million	\$150 per inspection
\$1 Million to \$2 Million	\$175 per inspection
\$2 Million to \$3 Million	\$200 per inspection
\$3 Million to \$4 Million	\$225 per inspection
\$4 Million to \$5 Million	\$250 per inspection
\$5 Million to \$6 Million	\$300 per inspection
\$6 Million to \$7 Million	\$350 per inspection
\$7 Million to \$8 Million	\$400 per inspection
\$8 Million to \$9 Million	\$450 per inspection
\$9 Million to \$10 Million	\$500 per inspection
Over \$10 Million	For each additional \$1 Million increment, add \$50 to fee for prior disbursement level.

COMMERCIAL INSPECTIONS* (FOR PROJECTS NOT WITHIN FOREGOING):

The foregoing schedule of fees shall apply with an additional \$75 to each inspection fee listed for each disbursement level.

*Commercial includes industrial projects and tenant improvement inspections.

O-8

ADDITIONAL SERVICES

- Overnight mail delivery \$25
- Copy Service \$50 per hour
- Stop Payment Fee \$30
- Interest Bearing Account Set-up \$150
- Wire Transfer (to a bank located within US): \$45
- Wire Transfer (to a bank located outside US): \$75