

ATTORNEYS TITLE GUARANTY FUND, INC.

RATES AND RULES FOR THE STATE OF

NEVADA

EFFECTIVE: APRIL 24, 2020



**ATTORNEYS TITLE GUARANTY FUND, INC. NEVADA RATE MANUAL
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ATTORNEYS TITLE GUARANTY FUND, INC. RATE MANUAL- APRIL 2020

I. DEFINITIONS AND GENERAL GUIDELINES

A. Rate

The title insurance premium charge includes the risk premium, abstracting and/or searching charge, examination charge and every other charge, exclusive of settlement, closing or escrow charges, whether denominated premium or otherwise, made by a title insurance company, agent of a title insurance company or an approved attorney of title insurance company, or any of them, to an insured or to an applicant for insurance.

B. Risk Premium

That portion of the amount charged or allocated by a title insurance company for the assumption of the risk created by the issuance of the title insurance policy or contract.

C. Loan Policy

A title insurance policy insuring a lender or assignee of a lender.

D. Owner's Policy

A title insurance policy insuring an owner, optionee, vendee, or lessee.

E. The Company

Attorneys Title Guaranty Company, Inc.

F. Charges - Computing

All charges for title insurance are to be computed in accordance with these rules and the Basic Schedule of Rates shown in Exhibit "A" unless otherwise specified.

G. Additional Coverage Charges - Application

All charges for additional coverage, except escrow charges, survey costs, etc., shall be added to and become a part of the policy fee. Where the schedule provides for the addition of a given percentage and then for an additional percentage, each percentage is computed upon the Basic Schedule of Rates.

H. Percentage Calculations and Minimums

In each instance where charges herein are stated in terms of a percentage, the charge will be computed to the next whole dollar with the minimum charge of \$200.00 except where otherwise stated.

I. Commitment

A report furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.

J. Construction Loan

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

K. Amount of Policy:

1. The rate for Owner's insurance is applicable to title insurance insuring an owner, or an owner and a lender, or the owner of a lesser estate or interest. The minimum rate must be based upon the fair value of the estate or interest insured.

2. The fair value shall be considered the sale price, including any encumbrances being assumed by the buyer, except that where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject. A policy may, however, be issued for a reasonable amount in excess of the principal debt to cover interest, foreclosure cost, etc.

L. Extended Coverage:

Extended coverage shall be defined as coverage without the standard exceptions. The following shall be considered the standard exceptions:

1. Rights or claims of parties in possession not shown by the public records.
2. Easements, or claims of easement, not shown by the public records.
3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection of the premises would disclose and which are not shown by the public records.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by Law and not shown the public records.
5. Unpatented mining claims, reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
6. Any and all unpaid taxes, assessments and unredeemed tax sales.

M. ENDORSEMENTS

Endorsements provide affirmative protection against certain risks or title defects not normally covered through the title insurance policy.

II. TITLE INSURANCE PREMIUM RATES

A. Owner's Policies

1. Owner's Standard Coverage: Standard coverage owner's policies will be issued for the applicable amount for 100% of the rate set out in the Basic Schedule of Rates. Minimum: \$ 220.00
2. Owner's Extended Coverage: Extended coverage owner's policies will be issued for the applicable amount for 140% of the rate set out in the Basic Schedule of Rates. Minimum: \$300.00
3. Owner's Policy Following a Judicial Foreclosure, Trustee's Sale or Deed in Lieu: The minimum shall be based upon the total unpaid balance of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. Insurance in excess of said amount is available on an increased liability basis. In addition, the company must have issued the trustee's sale or foreclosure guarantee on the default in question, and the beneficial interest of the indebtedness in question must have been insured. The charge for a new standard coverage owner's policy shall be the Basic Schedule of Rates, minimum \$200.00. A maximum credit of \$200.00 shall be given for the payment of the title report issued prior to the Judicial Foreclosure, Trustee's Sale or Deed in Lieu of Foreclosure. Extended coverage owner's policies will be issued for 140% of the applicable rate established above. Minimum \$300. Homeowner coverage owner's policies will be issued for 110% of the applicable rate established above.
4. Homeowner's Policy: The applicable premium rate to be charged shall be one-hundred and ten percent (110%) of the Basic Schedule of Rates. Minimum \$200.

B. Loan Policies

1. Lender's Standard Coverage: Standard coverage policies insuring a Lender's interest when no owners policy is issued concurrently will be issued for 70% of the Basic Schedule of Rates. If issued concurrently with an owner's policy, see Section K.
2. Lender's Extended Coverage: Loan policy extended coverage insuring a lender's interest when no owners policy is issued concurrently will be issued at the applicable liability for 80% of the Basic Schedule of Rates. If issued concurrently with an owner's policy, see Section K.
3. Insuring a Lender as to a portion of the security: In the event a loan is secured by two or more contiguous parcels of real estate, a loan policy may be issued on one or more of such parcels provided that the policy is not issued for less than the amount of the security allocated to such parcel or parcels.
4. Lenders Expanded Coverage: The Expanded Coverage Residential Loan Policy is issued for one to four family Residential property at 110% of the applicable rate. An Expanded Coverage Loan Policy is issued in conjunction with the ALTA Homeowners Policy. It incorporates the following endorsements:
 - ALTA 4.1-06 if a condominium unit is referred to in the description of the Land;
 - ALTA 5.1-06;
 - ALTA 6-06;
 - ALTA 6.2-06;
 - ALTA 8.1-06 subject to the statutes, if any, shown in Schedule B specifically for this endorsement; and
 - ALTA 9.10-06

C. ATGF Bundled Refinance Rate

The Bundled Refinance Rate applies to residential one to four family property refinance loan transactions which meet all the following criteria:

1. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
2. The loan proceeds must be used to refinance an existing loan secured by the same property;
3. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy).

The following rates will then apply:

50% of the Basic Rate for Standard Coverage.

Extended Coverage:

Policy Amount	Bundled Refinance Rate
\$0 - \$200,000	\$450
\$200,001 - 300,000	\$650
\$300,001 - \$500,000	\$775
\$500,001 - \$750,000	\$950
\$750,001 - \$1,000,000	\$1,150
Above \$1,000,000, 45% of the Extended Loan Rate based on the new loan amount.	

The Bundled Refinance Rate includes the following applicable lender endorsements at no additional charge at the time of policy issuance upon request of the lender (subject to underwriting authorization):

- ALTA 4-06,
- ALTA 5-06
- ALTA 6-06
- ALTA 6.2-06
- ALTA 9-06

All other endorsements shall be charged in accordance with this manual.

This rate is not applicable on construction loans or loan policies issued concurrently with owner’s policies. This rate is not applicable in conjunction with any other discount.

D. Bulk Refinance Rate (100 order minimum)

The Bulk Refinance Rate applies only to loan transactions which meet all the following criteria:

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R’s, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy).
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company.
8. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of the Company to qualify for the below rate.

For standard coverage, the rate is 50% of the Basic Schedule of Rates.

For extended coverage, the rate shall be as follows:

Policy Amount	Bulk Bundled Refinance Rate
\$0 - \$250,000	\$300
\$250,001 - 500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 – 1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050

The Bulk Refinance Rate includes the following applicable lender endorsements at no additional charge at the time of policy issuance upon request of the lender (subject to underwriting authorization):

- ALTA 4-06,
- ALTA 5-06
- ALTA 6-06
- ALTA 6.2-06
- ALTA 9-06

All other endorsements shall be charged in accordance with this manual.

This rate is not applicable on construction loans or loan policies issued concurrently with owner’s policies. This rate is not applicable in conjunction with any other discount.

E. Bundled Residential Reverse Mortgage Refinance Rate

When a new policy is being issued on a reverse mortgage for an improved 1-4 family residential property, the following bundled rates apply.

50% of the Basic Rate for Standard Coverage.

Extended Coverage:

Policy Amount	Bundled Residential Reverse Mortgage Refinance Rate
\$0 - \$100,000	\$575
\$100,001 - \$200,000	\$675
\$200,001 - \$300,000	\$825
\$300,001 - \$400,000	\$950
\$400,001 - \$500,000	\$1,050
\$500,001 - \$750,000	\$1,225.00
\$750,001 - \$1,000,000	\$1,550.00
\$1,000,001 - \$1,500,000	\$2,150.00
\$1,500,001 - \$2,000,000	\$2,800.00

The rates include the following applicable lender endorsements (subject to underwriting authorization).

- ALTA 4-06
- ALTA 5-06
- ALTA 6-06
- ALTA 6.2-06
- ALTA 9-06

This rate is not applicable on construction loans or loan policies issued concurrently with owner’s policies. This rate is not applicable in conjunction with any other discount.

F. Vendor-Vendee Policy

A standard owner's policy may be issued for 100% of the Basic Schedule of Rates insuring a contract seller (vendor)

and a contract buyer (vendee), as their interest may appear, covering the land described in a uniform real estate contract, if such contract or notice of interest has been recorded and provided, the policy is issued in the full amount of the sale price.

G. Sale of Vendor's Interest (Installment Contract)

This sale of the vendor's interest in an installment contract may be insured for less than the value of the property. The policy must be issued in the amount of the full consideration paid for the vendor's interest with the rate for that amount calculated at 100% of the Basic Schedule of Rates. The vendee's interest under said installment contract must have been insured.

H. Leasehold Policies:

Owner's policies insuring a leasehold shall not be issued for less than the aggregate of the rentals payable under the primary term of the lease or the fair market value of the lease property, whichever is less.

1. Standard Coverage Leasehold Owner's: Standard coverage owner's policies insuring a leasehold estate shall not be issued for less than the aggregate of the rentals payable under the primary term of the lease or the fair market value of the leased property, whichever is less. The rate for the applicable liability is 100% of the Basic Schedule of Rates. Minimum charge of \$200.00.
2. Extended Coverage Leasehold Owner's: Extended coverage owner's policies insuring a leasehold estate will be issued for the applicable liability for 140% of the rate set in the Basic Schedule of Rates. Minimum charge of \$300.00.
3. Standard Coverage Leasehold Lender's: Standard coverage lender's policies insuring a mortgage on leasehold estates shall not be issued for less than the amount of the encumbrance to be insured. The rate for the applicable liability shall be 80% of the Basic Schedule of Rates. Minimum charge of \$200.00.
4. Extended Coverage Leasehold Lender's: The loan policy extended coverage insuring a mortgage on leasehold estates shall not be issued for less than the amount of the encumbrance to be insured. The rate for the applicable liability shall be 100% of the Basic Schedule of Rates. Minimum charge of \$200.00.

I. Reissue (short term) Rates

The reissue rate is applicable where the new policy to be issued is ordered within five years (60 months) of a prior policy date, whether the prior policy is an owner's or loan policy. The prior policy or evidence thereof shall be retained in the agent's transaction file. The reissue rate is 70% of the applicable rate on the new policy. This Reissue Rate is not applicable in conjunction with any other discount.

J. Commercial Refinance Rates

The refinance rates are available when all of the following conditions are met:

1. The new loan refinances an existing mortgage or deed of trust previously insured under a loan policy of any type issued by any underwriter;
2. The new and old mortgages or deeds of trust encumber the same property; and
3. At least one of the mortgagors or trustors in the new and old deeds of trust are the same.

When all of the above conditions are met, the premium rates shall be as follows:

1. The premium to be charged for a standard loan policy shall be 50% of the applicable rate based on the new loan amount, but not less than the applicable minimum premium for the policy type.
2. The premium to be charged for an Extended Coverage Loan Policy shall be 60% of the applicable rate but not less than the applicable minimum premium for the policy type.

K. Simultaneous Issue

1. Simultaneous Policy Rate – Sale

When two or more policies covering identical land are to be issued simultaneously and to the extent the aggregate liability of all loan policies issued concurrently with the owner policy **do not exceed** the liability amount of the owner policy, the applicable rate shall be charged for the owner policy and the concurrent rate shall be charged in accordance with the table below

<u>Loan Policy Type</u>	<u>Owner Policy Type</u>	<u>Rate</u>
Standard Coverage	Any policy type	\$100
Extended Coverage	Standard Coverage	55% of the Basic Rate (Concurrent Extended Loan Rate)
Extended Coverage	Extended Coverage or Homeowner’s Policy	\$100
Expanded Coverage	Homeowner’s Policy	\$100

When two or more policies covering identical land are to be issued simultaneously and to the extent the aggregate liability of all loan policies issued concurrently with the owner policy **exceeds** the liability amount of the owner policy, the applicable rate shall be charged for the owner policy and the concurrent rate shall be charged in accordance with the table below.

Coverage	Rate
Standard Coverage Loan Policy issued concurrently with any type of Owner Policy	\$100 for the amount of insurance under the Owner’s Policy, plus the applicable insurance rate (standard rate) for the amount exceeding the amount of insurance under the Owner’s Policy
Extended Loan Policy issued concurrently with a Standard Coverage Owner’s Policy	55% of Basic Rate for the amount of insurance under the Owner’s policy, plus applicable Extended Loan Rate for the full loan amount, less the applicable Extended Loan Rate for the amount of insurance under the Owner’s Policy.
Extended Loan Policy issued concurrently with a Extended Coverage Owner’s or Howeowner’sPolicy	\$100 for the amount of insurance under the Owner’s policy, plus applicable Extended Loan Rate for the full loan amount, less the applicable Extended Loan Rate for the amount of insurance under the Owner’s Policy.
Expanded Loan Policy issued concurrently with a Howeowner’sPolicy	\$100 for the amount of insurance under the Owner’s policy, plus applicable Expanded Loan Rate for the full loan amount, less the applicable Expanded Loan Rate for the amount of insurance under the Homeowner’s Policy.

2. Simultaneous Policy Rate – Refinance

When two or more loan policies covering identical land are to be issued simultaneously, the applicable rate shall be charged for the aggregate liability of all lender policies for the first loan policy. The concurrent rate shall be charged for the simultaneous loan policy in the amount of \$100 per policy.

L. Builder/Developer/Subdivider’s Rate

This rate is available to a builder, developer or subdivider customarily engaged in such business, and is intended for the resale of individual lots or units. This rate is applicable to premiums paid for by the builder/subdivider for the owner's policy issued to a consumer purchaser with a minimum premium for an owner's policy of \$300.00.

1.	1 - 50 units	65% of basic rate
2.	51-100 units	60% of basic rate
3.	More than 100 units	55% of basic rates

This rate does not apply to bulk sales (sale of multiple lots or units). This rate is not applicable to endorsements issued in connection with the form of policy requested. The Short Term Rate does not apply. A Homeowner's Policy may be issued under this Section, where applicable, for an additional fee of 10% of the Basic Insurance Rate.

M. Construction loan rate

The rate for a construction loan policy is 70% of the basic schedule of rates. It applies if the loan to be insured is financing construction of improvements to real property. It does not apply if the loan to be insured will also be the permanent financing loan after construction (i.e., there will not be a "second" loan (permanent financing) to take out the construction loan – one loan rather than two).

N. Guarantees

1. Trustees Sale Guarantee (TSG):

This product is issued in contemplation of a foreclosure sale and essentially takes the place of a standard foreclosure report. It provides essentially the same information as a standard foreclosure report, but liability is not limited to the cost of a foreclosure report. The liability of the insurance company and its agent is limited by the amount reflected in Schedule A. The rate charged for this product is 80% of the base rate based upon the total unpaid balance of the defaulted loan. This rate would include two continuation reports at no additional charge. Each continuation report thereafter may be issued at a minimum fee of \$50. For an Owner's Policy issued after the execution of a Trustee's deed or deed in lieu of foreclosure and the Company's Trustee Sale Guarantee has been issued, the rate shall be the applicable rate for the policy less the amount previously paid for the Trustees Sale Guarantee if both are purchased from the Company.

2. Litigation Guarantee

The premium for the Litigation Guarantee is 80% of the Basic Rate based upon the fair market value of the particular estate or interest in land involved, subject to a \$500 minimum premium. In the event the assured can demonstrate to ATGF's satisfaction that the contemplated litigation involves an amount in controversy less than the fair market value of the property under search, then the premium calculation for the Litigation Guarantee will be based upon the mutually agreed upon reduced valuation of the interest. Updates may be issued when requested for an additional premium rate of \$75 each, provided the Assured is the same as named in the original guarantee.

3. Conversion of 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, an additional charge of \$100 shall be made.

O. Mechanic's, Materialmen's Lien and Survey Coverage

These coverages may be obtained by obtaining extended coverage.

P. Contract Rates for Federal, State, County or Municipal Agencies:

Contract Rates for Federal, State or Municipal Agencies Separate contracts may be entered into with governmental, state or municipal agencies for the furnishing of guarantees, reports or policies of title insurance for such charges as may be agreed upon by and between the Company and the Agency. Underwriting approval from Company is required.

Q. Binder and Policy after Foreclosure of Government Insured Loan:

Commitment and Policy: When the insured mortgagee under a policy issued by any title insurance company has acquired title to a one-to-four family residence by foreclosure or by voluntary conveyance in extinguishment of debt and transfers the residence to any governmental or private agency in connection with a claim arising out of the agency's mortgage loans and the agency has acquired the residence for immediate resale, an interim binder or commitment good for 24 months, committing for an owner's policy in favor of the agency or its resale purchaser, at the rate of \$1.50 per thousand of liability with a \$150.00 minimum charge, will be issued. The owner's policy committed for shall be issued at the basic title insurance rate. No credit shall be given for the amount paid for the 24-month Extension Endorsement when the policy is issued to the agency or its purchaser.

R. Home Equity Loan:

When an Extended Loan Policy has been issued insuring the first lien position of the lender on a one-to-four family residential property, an additional loan policy insuring a home equity loan on the same property shall be issued at the rate 55% of the applicable rate. This rate shall be available when a prior policy with an effective date no more than 60 months prior, or a copy or evidence thereof, has been presented to the Company, and has been deemed acceptable by the Company. The minimum charge under this provision shall be \$200.00.

S. Junior Mortgage Information Certificate:

The Junior Mortgage Information Certificate form has been adopted by the Company. This product is not an insurance policy. It lists the owner and any encumbrances against the property. The charge for this certificate is \$150 for a junior lien of \$25,000.00 or less, and \$200 for a junior lien of \$25,001.00 to \$50,000.00. Use of this certificate is not authorized for junior liens in excess of \$50,000.00

T. Short Form:

The ALTA Short Form Policy is an abbreviated short form of the current ALTA Loan Policy and incorporates all of the terms and provisions of the ALTA Loan Policy. This policy contains blanket exceptions as to taxes, covenants and restrictions, easements and reservations of mineral rights. The form is designed so that endorsement forms can be incorporated as part of the form by checking the appropriate box. The policy also contains an addendum which can be used for additional exceptions found of record which affect the priority of the insured mortgage. The rate for this product shall be the same as an ALTA Loan Policy.

U. Time Shares

The Time Share rate is available to a developer of a specific project on land within a single project, which has been divided into 3 or more units, all of which are being developed for sale or lease as separate individual units. Individual policies may be issued for sixty percent (60%) of the Basic Schedule of Rates, with a minimum charge of \$100.00.

V. Charitable Non-Profit Organizations:

1. Owner's Policies: The charge for an Owner's Policy insuring the vendee from a non-profit

organization, church or like eleemosynary non-profit group is 60% of the applicable rates for the sale price.

2. Loan Policies: The charge for a Loan Policy insuring the lender to a non-profit organization, church or like eleemosynary non-profit group is 60% of the applicable rate for the loan amount.

W. Senior Citizen Rate

Normal title rates may be reduced by 20% for all sellers and purchasers who so request and who are determined by the title officer to qualify by being over the age of 65 years.

X. Employee Rate

No charge shall be made to employees of the Company, its subsidiary, affiliated companies or agents for policies issued in connection with the financing, refinancing, sale, or purchase of the employee's bona fide primary home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obliged to pay, by established custom, as a part to the transaction.

III. Other Fees and Charges

A. Closing Protection Letter (CPL) Fee:

When the Company issues a Closing Protection Letter (CPL) as part of a transaction involving Nevada real property, under which the Company is issuing a title insurance policy, a fee of \$25.00 shall be paid to Company. The Company may provide coverage under a CPL to any appropriate party to the transaction, such as: the lender, the borrower, or the buyer, upon request. The Company will charge one \$25.00 fee for each CPL issued in a transaction. The entire CPL fee or fees shall be collected by the issuing title agency and paid to the Company. No part of the CPL fee is to be shared with any agent of the Company. The CPL fee may only be charged if the transaction, under which a corresponding CPL has been issued, closes. In the event of such cancellation after issuance of a CPL, neither a CPL charge, nor a CPL cancellation charge of any kind, may be collected. (Effective Date: April 21, 2013)

SCHEDULE A: BASIC SCHEDULE OF RATES

Base Rate (includes up to \$25,000 liability): \$400.00

*Additional Rate per \$5,000 liability:

For each additional \$5,000 from \$25,001 up to \$100,000, add \$19.00 per \$5,000 or fractional part thereof

Over \$100,000 and up to include \$250,000, add \$16.50 per \$5,000 or fractional part thereof

Over \$250,000 and up to include \$500,000, add \$11.00 per \$5,000 or fractional part thereof

Over \$500,000 and up to include \$1,000,000, add \$10.00 per \$5,000 or fractional part thereof

Over \$1,000,000 and up to include \$5,000,000, add \$9.00 per \$5,000 or fractional part thereof

Over \$5,000,000 and up to include \$50,000,000, add \$7.00 per \$5,000 or fractional part thereof

Over \$50,000,000 and up to add \$6.00 per \$5,000 or fractional part thereof

* *round up to next whole dollar*

SCHEDULE B: ENDORSEMENT SCHEDULE

The following are the endorsements currently on file with the Nevada Department of Insurance. Each endorsement is filed by number and reflects the current rate and the appropriate policy to which the endorsement may be added. With respect to the endorsement Form numbers, note that those endorsements containing a “-06” extension are to be issued with ATGF’s ALTA 2006 Owners and/or ALTA 2006 Lenders policies, as indicated on the Endorsement Listing instructions.

ALTA Endorsements

Source	Form	Name/Description	Applicability	Rates
ALTA	1-06	Street Assessments		\$100
ALTA	3-06	Zoning Unimproved Land	Owner or Lender	15% of Basic
ALTA	3.1-06	Zoning -Completed Structure	Owner or Lender	Owner's Policy: 25% of Basic Loan Policy: 20% of Basic
ALTA	3.2-06	Zoning - Land Under Development	Owner or Lender	Owner's Policy: 25% of Basic Loan Policy: 20% of Basic
ALTA	3.3[-06]	Zoning - Completed Improvement - Non-Conforming Use	Owner or Lender	Owner's Policy: 20% of Basic Loan Policy: 15% of Basic
ALTA	3.4[-06]	Zoning - No Zoning Classification	Owner or Lender	Owner's Policy: 25% of Basic Loan Policy: 20% of Basic
ALTA	4-06	Condominium - Assessments Priority	Lender	No charge if issued concurrent with policy
ALTA	4.1-06	Condominium - Current Assessments	Owner or Lender	No Charge
ALTA	5-06	Planned Unit Development - Assessments Priority	Lender	No Charge
ALTA	5.1-06	Planned Unit Development - Current Assessments	Owner or Lender	No Charge
ALTA	6-06	Variable Rate Mortgage	Lender	No Charge
ALTA	6.2-06	Variable Rate Mortgage - Negative Amortization	Lender	No Charge
ALTA	7-06	Manufactured Housing Unit	Owner or Lender	\$50
ALTA	7.1-06	Manufactured Housing - Conversion: Loan	Lender	\$50
ALTA	7.2-06	Manufactured Housing - Conversion: Owner's	Owner	\$50
ALTA	8.1-06	Environmental Protection Lien	Lender	\$25
ALTA	8.2-06	Commercial Environmental Protection Lien	Owner or Lender	\$100
ALTA	9-06	Restrictions, Encroachments, Minerals - Loan Policy	Lender	\$100
ALTA	9.1-06	Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy	Owner	\$100
ALTA	9.2-06	Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	Owner	\$100
ALTA	9.3-06	Covenants, Conditions and Restrictions - Loan Policy	Lender	\$100
ALTA	9.6-06	Private Rights - Loan Policy	Lender	\$100
ALTA	9.6.1-06	Private Rights - Current Assessments - Loan Policy	Lender	\$100
ALTA	9.7-06	Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	Lender	10% of Basic (\$100 Min. - \$500 Max)
ALTA	9.8-06	Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner	10% of Basic (\$100 Min. - \$500 Max)
ALTA	9.9-06	Private Right - Owner's Policy	Owner	10% of Basic (\$100 Min. - \$500 Max)
ALTA	9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Lender	10% of Basic (\$100 Min. - \$500 Max)
ALTA	10-06	Assignment	Lender	N/C if issued with the policy, or \$100 if issued after the policy.
ALTA	10.1-06	Assignment and Date down	Lender	30% of Basic
ALTA	11-06	Mortgage Modification	Lender	35% of basic rate for existing balance of loan; 100% of basic rate for additional advance
ALTA	11.1-06	Mortgage Modification with Subordination	Lender	Extended Lender Only: 35% based on amount advanced, \$300 Min
ALTA	11.2-06	Mortgage Modification with Additional Amount	Lender	Extended Lender Only: 35% based on amount advanced, \$300 Min
ALTA	12-06	Aggregation - Loan Policy	Lender	\$100 per issue

ALTA	12.1-06	Aggregation - State Limits - Loan Policy	Lender	\$100
ALTA	13-06	Leasehold - Owner's	Owner	No Charge
ALTA	13.1-06	Leasehold - Loan	Lender	No Charge
ALTA	14-06	Future Advance Priority	Lender	\$50
ALTA	14.1-06	Future Advance Knowledge	Lender	\$50
ALTA	14.2-06	Future Advance - Letter of Credit	Lender	\$50
ALTA	14.3-06	Future Advance Reverse Mortgage	Lender	\$50
ALTA	15-06	Non-Imputation - Full Equity Transfer	Owner	10% of Basic
ALTA	15.1-06	Non-Imputation - Additional Insured	Owner	10% of Basic
ALTA	15.2-06	Non-Imputation - Partial Equity Transfer	Owner	10% of Basic
ALTA	16-06	Mezzanine Financing	Owner	20% of basic based on amount of mezzanine
ALTA	17-06	Access and Entry	Owner or Lender	20% of Basic
ALTA	17.1-06	Indirect Access and Entry	Owner or Lender	\$50 if issued with original policy; if subsequent, \$250
ALTA	17.2-06	Utility Access	Owner or Lender	20% of Basic
ALTA	18-06	Single Tax Parcel	Owner or Lender	\$100
ALTA	18.1-06	Multiple Tax Parcel - Easements	Owner or Lender	\$100
ALTA	18.2-06	Multiple Tax Parcel	Owner or Lender	\$100
ALTA	18.3[-06]	Single Tax Parcel and ID	Owner or Lender	\$100
ALTA	19-06	Contiguity - Multiple Parcels	Owner or Lender	\$100
ALTA	19.1-06	Contiguity - Single Parcel	Owner or Lender	\$100
ALTA	19.2-06	Contiguity - Specified Parcels	Owner or Lender	\$100
ALTA	20-06	First Loss - Multiple Parcel Transactions	Lender	10% of Basic
ALTA	22-06	Location	Owner or Lender	No charge if issued concurrently with policy. 10% of Basic if issued subsequently.
ALTA	22.1-06	Location and Map	Owner or Lender	N/C if issued concurrently with policy, 10% if issued subsequently.
ALTA	23-06	Co-Insurance - Single Policy	Owner or Lender	No charge
ALTA	23.1-06	Co-Insurance - Multiple Policies	Owner or Lender	No charge
ALTA	24-06	Doing Business	Lender	\$100
ALTA	25-06	Same as Survey	Owner or Lender	Standard: 20% of Basic Extended: \$100
ALTA	25.1-06	Same as Portion of Survey	Owner or Lender	Standard: 20% of Basic Extended: \$100
ALTA	26-06	Subdivision	Owner or Lender	\$100
ALTA	27-06	Usury	Lender	\$100
ALTA	28-06	Easement - Damaged or Enforced Removal	Owner	Owner's Policy: 10% of Basic (Min. \$100) Loan Policy extended: \$25 Loan Policy standard: 10% of Basic
ALTA	28.1-06	Encroachments - Boundaries and Easements	Owner or Lender	20% of Basic for Owners 10% of Basic for Lenders (\$100 min)
ALTA	28.2-06	Encroachments - Boundaries and Easements -	Owner or Lender	Owner's Policy: 15% of Basic (\$100 min) Loan Policy: \$100
ALTA	28.3-06	Described Improvements Encroachments - Boundaries and Easements -	Owner or Lender	Owner's Policy: 15% of Basic (\$100 min) Loan Policy: \$100
ALTA	29-06	Described Improvements and Land Under Development Interest Rate Swap Endorsement - Direct Obligation	Lender	10% of Basic
ALTA	29.1-06	Interest Rate Swap - Additional Interest	Lender	10% of Basic
ALTA	29.2-06	Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	Lender	10% of Basic
ALTA	29.3-06	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	Lender	10% of Basic
ALTA	30-06	Shared Appreciation Mortgage	Lender	\$100
ALTA	30.1-06	Commercial Participation Interest	Lender	\$100
ALTA	31-06	Severable Improvements Endorsement	Lender	\$100
ALTA	32-06	Construction Loan	Lender	No charge

ALTA	32.1-06	Construction Loan - Direct Payment	Lender	No charge
ALTA	32.2-06	Construction Loan - Insured's Direct Payment	Lender	No charge
ALTA	33-06	Disbursement Endorsement	Lender	Residential: \$250 Commercial: \$350
ALTA	34-06	Identified Risk Coverage	Lender	20% of Basic
ALTA	35-06	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	Residential: N/C Commercial Owner's Policy: \$200 Commercial Loan Policy: \$100
ALTA	35.1-06	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	Residential: No charge Commercial Owner's Policy: \$200 Commercial Loan Policy: \$100
ALTA	35.2-06	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender	Residential: No charge Commercial Owner's Policy: \$200 Commercial Loan Policy: \$100
ALTA	35.3-06	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender	Owner's Policy: \$500 Loan Policy: \$250
ALTA	36-06	Energy Project - Leasehold/Easement - Owner's	Owner	15% of Basic
ALTA	36.1-06	Energy Project - Leasehold/Easement - Loan	Lender	10% of Basic
ALTA	36.2-06	Energy Project - Leasehold - Owner's	Owner	15% of Basic
ALTA	36.3-06	Energy Project - Leasehold - Loan	Lender	10% of Basic
ALTA	36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's	Owner	20% of Basic
ALTA	36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	Lender	10% of Basic
ALTA	36.6-06	Energy Project - Encroachments	Owner or Lender	10% of Basic
ALTA	36.7-06	Energy Project - Fee Estate - Owner's Policy	Owner	10% of Basic
ALTA	36.8-06	Energy Project - Fee Estate - Loan Policy	Lender	10% of Basic
ALTA	37-06	Assignment of Rents or Leases	Lender	\$100
ALTA	38-06	Mortgage Tax		\$50
ALTA	39-06	Policy Authentication	Owner or Lender	No Charge
ALTA	40-06	Tax Credit - Owner's Policy	Owner	\$100
ALTA	40.1-06	Tax Credit - Defined Amount - Owner's Policy	Owner	\$100
ALTA	41-06	Water - Buildings	Owner or Lender	Residential: No Charge Commercial Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy: 10% of Basic, Max. \$250
ALTA	41.1-06	Water - Improvements	Owner or Lender	Residential: No Charge Commercial Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy: 10% of Basic, Max. \$250
ALTA	41.2-06	Water - Described Improvements	Owner or Lender	Residential: No Charge Commercial Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy: 10% of Basic, Max. \$250
ALTA	41.3-06	Water - Land Under Development	Owner or Lender	Residential: No Charge Commercial Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy: 10% of Basic, Max. \$250
ALTA	42-06	Commercial Lender Group	Lender	\$250
ALTA	43-06	Anti-Taint	Lender	\$150
ALTA	44-06	Insured Mortgage Recording	Lender	No charge
ALTA	45-06	Pari Passu Mortgage	Lender	\$50
ALTA	46-06	Option	Owner	\$100
		Limited Pre-Foreclosure Policy - Date-Down Endorsement		
		Endorsement JR1		\$25.00 if issued within 6 months; \$50.00 if issued after 6 months
		Endorsement JR2		No charge
		Standard Exceptions		

CLTA Endorsements

Source	Form	Name/Description	Applicability Rates	
CLTA	100-06	Restrictions, Encroachments & Minerals	Lender	\$100
CLTA	100.1	Restrictions, Encroachments & Minerals	Lender	20% of Basic
CLTA	100.2-06	Restrictions, Encroachments, Minerals – Loan Policy	Lender	\$100
CLTA	100.2.1-06	Covenants, Conditions, & Restrictions – Loan Policy	Lender	\$100
CLTA	100.2.6-06	Private Rights – Loan Policy	Lender	\$100
CLTA	100.2.7-06	Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	Lender	10% of Basic (\$100 Min. \$500 Max.)
CLTA	100.2.8-06	Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner	10% of Basic (\$100 Min. \$500 Max.)
CLTA	100.2.9-06	Private Rights – Owner's Policy	Owner	10% of Basic (\$100 Min. \$500 Max.)
CLTA	100.2.10-06	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	Lender	\$25
CLTA	100.4-06	CC&Rs, Violations	Lender	Ext: \$25 Std: 10% of Basic
CLTA	100.5-06	CC&Rs, Violations	Owner	ext: \$25 std: 20% of Basic
CLTA	100.6-06	CC&Rs, Including Future Violations – Owner's Policy	Owner	ext: \$25 std: 20% of Basic
CLTA	100.7-06	CC&Rs, Violations	Owner	ext: \$25 std: 20% of Basic
CLTA	100.8-06	CC&Rs, Violations	Owner	ext: \$25 std: 20% of Basic
CLTA	100.9-06	Covenants, Conditions, and Restrictions – Unimproved Land – Owner's Policy	Owner	\$100
CLTA	100.10-06	CC&R's, Improved Land – Owner's Policy	Owner	\$100
CLTA	100.12-06	CC&Rs, Right of Reversion	Owner or Lender	\$25
CLTA	100.13-06	CC&Rs, Assessment Liens – Loan Policy	Lender	\$25
CLTA	100.17-06	CC&Rs, Proper Modification	Owner or Lender	Owner's Policy: 20% of Basic Loan Policy: 10% of Basic
CLTA	100.18-06	CC&Rs, Right of Reversion	Owner or Lender	\$25
CLTA	100.19-06	CC&Rs, Violations	Owner or Lender	ext: \$25 std (Owner's Policy): 20% of Basic std (Loan Policy): 10% of Basic
CLTA	100.20-06	CC&Rs, Violations	Owner or Lender	ext: \$25 std (Owner's Policy): 20% of Basic std (Loan Policy): 10% of Basic
CLTA	100.21-06	CC&Rs, Plans and Specifications	Lender	ext: \$25 std (Owner's Policy): 20% of Basic std (Loan Policy): 10% of Basic
CLTA	100.23-06	Minerals, Surface Damage	Lender	\$25
CLTA	100.24-06	Minerals, Surface Entry by Lessee	Lender	10% of Basic
CLTA	100.25-06	Minerals, Surface Use	Lender	20% of Basic
CLTA	100.26-06	Minerals, Present-Future Improvements	Lender	Owner's Policy: 20% of Basic Loan Policy: 10% of Basic
CLTA	100.27-06	CC&Rs, Violations	Lender	\$25
CLTA	100.28-06	CC&Rs, Violation Future Improvements	Owner or Lender	Owner's Policy: 20% of Basic Loan Policy: 10% of Basic
CLTA	100.29-06	Minerals, Surface Damage	Owner or Lender	Residential: No charge Commercial Owner's Policy: \$200 Commercial Loan Policy: \$100
CLTA	101	Mechanics Lien	Lender	10% of Basic
CLTA	101.1-06	Mechanics' Lien	Owner	20% of Basic
CLTA	101.2-06	Mechanics' Lien, Notice of Completion	Lender	10% of Basic
CLTA	101.3-06	Mechanics' Lien, No Notice of Completion	Lender	10% of Basic
CLTA	101.4	Mechanics' Lien, No Notice of Completion	Owner	20% of Basic
CLTA	101.5-06	Mechanics' Lien, Notice of Completion	Lender	10% of Basic plus \$5.00 for each lien, plus \$5.00 for each parcel
CLTA	101.6-06	Mechanics' Lien, Notice of Completion	Lender	10% of Basic plus \$5.00 for each lien, plus \$5.00 for each parcel
CLTA	101.8	Mechanics' Lien, Lender Policy	Lender	10% of Basic
CLTA	101.9-06	Mechanics' Lien, Notice of Completion	Owner	20% of Basic (min \$100)
CLTA	101.10-06	Mechanics' Lien, Notice of Completion	Lender	10% of Basic
CLTA	101.11-06	Mechanics' Liens, No Notice of Completion	Lender	10% of Basic

CLTA	101.12-06	Mechanics' Liens, No Notice of Completion	Owner	20% of Basic
CLTA	101.13-06	Mechanics' Liens, Notice of Completion	Lender	10% of Basic
CLTA	102.4-06	Foundation	Lender	10% of Basic, Min. \$100, Max. \$1,000
CLTA	102.5-06	Foundation	Lender	15% of Basic, Min. \$100, Max. \$1,000
CLTA	102.6-06	Foundation, Portion of Premises	Lender	10% of Basic, Min. \$100, Max. \$1,000
CLTA	102.7-06	Foundation, Portion of Premises	Lender	10% of Basic, Min. \$100, Max. \$1,000
CLTA	103.1-06	Easement, Damage or Enforced Removal	Owner	Owner's Policy: 10% of Basic (Min. \$100) Loan Policy extended: \$25 of Basic Loan Policy standard: 10% of Basic
CLTA	103.2-06	Easement, Damage Use or Maintenance	Lender	Ext: \$25 Std: 10% of Basic
CLTA	103.3-06	Easement, Existing Encroachment, Enforced Removal	Lender	Owner's Policy: 10% of Basic Min. \$200, Max. \$500 Loan Policy ext: \$25 Loan Policy std: 10% of Basic
CLTA	103.4-06	Easement, Access to Street	Owner or Lender	Owner's Policy: 20% of Basic Max. \$300 Loan Policy: 10% of Basic Max. \$250
CLTA	103.5-06	Water Rights, Surface Damage	Owner or Lender	Residential: No charge Commercial Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy 10% of Basic, Max. \$250
CLTA	103.6-06	Encroachments, None Exist	Lender	10% of Basic
CLTA	103.7-06	Land Abuts Street	Owner or Lender	Owner's Policy ext: \$25 Owner's Policy std: \$100 Loan Policy ext: \$25 if issued concurrently with policy, or \$100 if issued subsequent to issuance of policy. Loan Policy std: \$100
CLTA	103.8-06	Water Rights, Future Improvements	Lender	10% of Basic
CLTA	103.9-06	Encroachment, Future Improvements	Lender	10% of Basic
CLTA	103.10-06	Surface Use, Horizontal Subdivision	Owner or Lender	20% of Basic
CLTA	103.11-06	Access and Entry	Owner or Lender	20% of Basic
CLTA	103.12-06	Indirect Access and Entry	Owner or Lender	\$50 if issued with original policy; if subsequent, \$250
CLTA	103.13-06	Utility Access	Owner or Lender	20% of Basic
CLTA	103.14-06	Encroachments – Boundaries and Easements	Owner or Lender	20% of Basic for Owners 10% of Basic for Lenders (\$100 min)
CLTA	103.15-06	Encroachments – Boundaries and Easements – Described Improvements	Owner or Lender	Owner's Policy: 15% of Basic (\$100 min) Loan Policy: \$100
CLTA	103.16-06	Encroachments – Boundaries and Easements – Land Under Development	Owner or Lender	Owner's Policy: 15% of Basic (\$100 min) Loan Policy: \$100
CLTA	104.A	Assignment of Mortgage	Lender	30% of Basic
CLTA	104.1-06	Assignment of Mortgage	Lender	If issued concurrently with policy: No charge. If not issued concurrently with policy: \$125
CLTA	104.4-06	Collateral Assignment of Mortgage	Lender	If issued concurrently with policy: No charge. If not issued concurrently with policy: \$125
CLTA	104.6-06	Assignment of Rents or Leases	Lender	\$100
CLTA	104.7-06	Assignment of Rents/Leases	Lender	\$100
CLTA	104.8-06	Assignment of Mortgage	Lender	30% of Basic
CLTA	104.9	Assignment of Mortgage	Lender	20% of Basic (minimum \$100)
CLTA	104.10-06	Assignment of Mortgage	Lender	If issued concurrently with policy: No charge. If not issued concurrently with policy: \$125
CLTA	104.11-06	Collateral Assignment of Mortgage	Lender	\$100
CLTA	104.12-06	Assignment	Lender	N/C if issued with the policy, or \$100 if issued after the policy.
CLTA	104.13-06	Assignment and Date Down	Lender	30% of Basic

CLTA	105-06	Multiple Mortgages in One Policy	Lender	\$100
CLTA	105.1	Multiple Mortgages in One Policy	Lender	\$100
CLTA	107.1-06	Allocation of Liability Parcels	Owner or Lender	No charge
CLTA	107.2-06	Amount of Insurance, Increase	Owner or Lender	Amount of increase based on basic rate plus \$50
CLTA	107.5-06	Leasehold Improvements	Lessee or Lender	10% of Basic (min. \$100)
CLTA	107.9-06	Additional Insured	Owner or Lender	No charge if issued at time policy is issued; otherwise \$100
CLTA	107.11-06	Non-Merger After Lender Acquires Title	Lender	10% of Basic
CLTA	108.7	Additional Advance	Lender	70% of Basic based on the amount of advance. If priority insurance given, add 15% of Basic
CLTA	108.8-06	Additional Advance	Lender	80% of basic rate based on the amount of advance
CLTA	108.9	Additional Advance, DVA	Owner	80% based on amount of advance where the veteran is an issued owner. 100% based upon the amount of the advance where the veteran is not an insured owner.
CLTA	108.10-06	Revolving Credit Loan, Increase	Lender	80% of basic rate based on the amount of advance
CLTA	109	Oil and Gas Lease, No Assignments	Owner or Lender	20% of Basic
CLTA	110.1-06	Deletion of Item from Policy	Owner or Lender	10% for deletion of a Standard Exception, \$100 for any other deletion of an exception in the Conditions of the policy
CLTA	110.3-06	Minerals, Conveyance of Surface Rights	Owner or Lender	Owner's Policy ext: 10% of Basic Owner's Policy std: 20% of Basic Loan Policy: 10% of Basic
CLTA	110.4-06	Modification of Mortgage	Lender	20% of Basic
CLTA	110.5-06	Modification of Mortgage	Lender	35% of basic rate based upon unpaid balance
CLTA	110.6	Modification of Mortgage	Lender	30% of Basic (min. \$250)
CLTA	110.7-06	Insurance Against Enforceability of Item	Owner or Lender	20% of Basic (min. \$200, max. \$1,000)
CLTA	110.9-06	Environmental Protection Lien	Lender	\$25
CLTA	110.9.1-06	Environmental Protection Lien	Owner or Lender	\$100
CLTA	110.10-06	Modification and Additional Advance	Lender	The greater of 35% of basic rate based on remaining balance of loan including additional advance or 80% of basic rate based solely on amount of additional advance
CLTA	110.11-06	Mortgage Modification	Lender	35% of basic rate for existing balance of loan; 100% of basic rate for additional advance
CLTA	110.11.1-06	Mortgage Modification with Subordination	Owner or Lender	Extended Lender Only: 35% based on amount advanced, \$300 Min
CLTA	110.11.2-06	Mortgage Modification with Additional Amount of Insurance	Lender	5% of basic rate for existing balance of loan; 100% of basic rate for additional advance
CLTA	111-06	Mortgage Priority, Partial Reconveyance	Lender	10% of Basic based upon loan balance (min. \$100, max. \$250)
CLTA	111.1-06	Mortgage Priority, Partial Reconveyance	Lender	10% of Basic (min. \$100, max. \$250)
CLTA	111.2-06	Mortgage Priority, Subordination	Lender	10% of Basic when issued with original policy; 30% if attached subsequent to the issue of policy
CLTA	111.3-06	Mortgage Priority, Encroachment, Address	Lender	20% of Basic
CLTA	111.4-06	Mortgage Impairment After Conveyance	Lender	10% of Basic (min. \$50, max. \$250)
CLTA	111.5-06	Variable Rate Mortgage	Lender	No Charge
CLTA	111.7-06	Variable Rate, Renewal	Lender	No charge
CLTA	111.8-06	Variable Rate Mortgage, Negative Amortization	Lender	No Charge
CLTA	111.9-06	Variable Rate, FNMA 7 Year Balloon	Lender	No charge
CLTA	111.10-06	Revolving Credit Loan, Optional Advance	Lender	\$25
CLTA	111.11-06	Revolving Credit Loan, Obligatory Advance	Lender	\$25
CLTA	111.14-06	Future Advance – Priority	Lender	\$50

CLTA	111.14.1-06	Future Advance – Knowledge	Lender	\$50
CLTA	111.14.2-06	Future Advance – Letter of Credit	Lender	\$50
CLTA	111.14.3-06	Future Advance – Reverse Mortgage	Lender	\$50
CLTA	112	Bondholder	Bondholder	\$25
CLTA	112.1-06	Bondholder	Lender or Bondholder	\$25
CLTA	112.2	Bondholder, Joint Powers Transaction	Bondholder or Lender	\$25
CLTA	114-06	Co-insurance	Lender	100% of Scheduled Rate for the amount of liability assumed
CLTA	114.1-06	Co-insurance, Joint and Several Liability	Lender	100% of Scheduled Rate for the amount of liability assumed
CLTA	114.2-06	Co-insurance, Joint and Several Liability	Lender	100% of Scheduled Rate for the amount of liability assumed
CLTA	114.3-06	Co-Insurance, Single Policy	Owner or Lender	No Charge
CLTA	114.4-06	Co-Insurance, Multiple Policies	Owner or Lender	No Charge
CLTA	115-06	Condominium	Owner or Lender	\$10
CLTA	115.1-06	Condominium – Assessments Priority	Lender	No charge if issued concurrent with policy
CLTA	115.2-06	Planned Unit Development – Assessments	Lender	No charge
CLTA	115.3-06	Condominium – Current Assessments	Owner or Lender	No charge
CLTA	116-06	Designation of Improvements, Address	Lender	N/C if issued concurrently with policy. 10% if issued subsequently
CLTA	116.01-06	Same as Survey	Owner or Lender	No charge if issued concurrently with policy. 10% of Basic if issued subsequently.
CLTA	116.02-06	Location and Map	Owner or Lender	N/C if issued concurrently with policy, 10% if issued subsequently.
CLTA	116.1-06	Same as Survey	Owner or Lender	Standard: 20% of Basic Extended: \$100
CLTA	116.1.2-06	Same as portion of survey	Owner or Lender	Standard: 20% of Basic Extended: \$100
CLTA	116.2-06	Designation of Improvements, Condominium	Owner or Lender	Owner's Policy: 20% of Basic Loan Policy: 10% of Basic
CLTA	116.3-06	Legal Description, New Subdivision	Owner or Lender	Owner's Policy: 20% of Basic Loan Policy: 10% of Basic
CLTA	116.4-06	Contiguity, Single Parcel	Owner or Lender	\$100
CLTA	116.4.1-06	Contiguity, Multiple Parcels	Owner or Lender	\$100
CLTA	116.5-06	Manufactured Housing Unit	Owner or Lender	\$50
CLTA	116.5.1-06	Manufactured Housing – Conversion; Loan	Lender	\$50
CLTA	116.5.2-06	Manufactured Housing – Conversion; Owner's	Owner	\$50
CLTA	116.6-06	Manufactured Housing Unit	Owner or Lender	\$25
CLTA	116.7-06	Subdivision Map Act Compliance	Owner or Lender	\$25
CLTA	116.8-06	Subdivision	Owner or Lender	\$100
CLTA	116.9-06	Specified Parcels	Owner or Lender	\$100
CLTA	117-06	Aggregation – Loan	Lender	\$100 per issue
CLTA	117.1-06	Aggregation – State Limits – Loan	Lender	\$100
CLTA	119-06	Validity of Lease in Schedule B	Lender	20% of Basic
CLTA	119.2-06	Validity and Priority of Lease	Lender	20% of Basic
CLTA	119.3-06	Priority of Lease	Lender	10% of Basic
CLTA	119.4	Validity of Sublease, Joint Powers	Bondholder's Policy	\$25
CLTA	119.5-06	Leasehold – Owner	Owner	No charge
CLTA	119.6-06	Leasehold – Loan	Lender	No charge
CLTA	120.2	Subordination of Prior Mortgage to Lease	Owner or Lender	20% of Basic
CLTA	122-06	Construction Lender Advance	Lender	10% of Basic (min. \$50, max. \$300)
CLTA	122.1A-06	Construction Loan Advance – Initial Advance, 2006 ALTA Loan Policy	Lender	\$50
CLTA	122.1B-06	Construction Loan Advance – Subsequent Advance, 2006 ALTA Loan Policy	Lender	\$50
CLTA	122.2-06	Construction Lender Advance	Lender	75% based upon amount of advance, Min. \$250
CLTA	123.1-06	Zoning – Unimproved Land	Owner or Lender	15% of Basic
CLTA	123.2-06	Zoning Completed Structure	Owner or Lender	Owner's Policy: 25% of Basic Loan Policy: 20% of Basic
CLTA	123.3-06	Zoning Land Under Development	Owner or Lender	Owner's Policy: 25% of Basic Loan Policy: 20% of Basic
CLTA	123.4-06	Zoning completing improvement non-conforming use	Owner or Lender	Owner's Policy: 20% of Basic Loan Policy: 15% of Basic

CLTA	123.5-06	Zoning – No Zoning Classification	Owner or Lender	Owner's Policy: 25% of Basic Loan Policy: 20% of Basic
CLTA	124.1-06	Covenants are Binding	Owner or Lender	Owner's Policy: 20% of Basic Loan Policy: 10% of Basic
CLTA	124.2-06	Covenants in Lease are Binding	Lessee or Lender	Owner/lessee: 20% of Basic Loan: 15% of Basic
CLTA	124.3-06	Covenants in Lease are Binding	Lessee or Lender	Owner/lessee: 20% of Basic Loan: 15% of Basic
CLTA	127-06	Nonimputation – Full Equity Transfer	Owner	10% of Basic
CLTA	127.1-06	Nonimputation – Additional Insured	Owner	10% of Basic
CLTA	127.2-06	Nonimputation – Partial Equity Transfer	Owner	10% of Basic
CLTA	128-06	Mezzanine Financing Loan	Owner	20% of basic based on amount of mezzanine
CLTA	129-06	Single Tax Parcel	Owner or Lender	\$100
CLTA	129.1-06	Multiple Tax Parcel – Easements	Owner or Lender	\$100
CLTA	129.2-06	Multiple Tax Parcel	Owner or Lender	\$100
CLTA	129.3-06	Single Tax Parcel and ID	Owner or Lender	\$100
CLTA	130-06	First Loss, Multiple Parcel Transactions	Lender	10% of Basic
CLTA	132	Usury	Lender	\$100
CLTA	132-06	Usury	Lender	\$100
CLTA	133-06	Doing Business	Lender	\$100
CLTA	134-06	Interest Swap Rate – Direct Obligation	Lender	10% of Basic
CLTA	134.1-06	Interest Rate Swap – Additional Interest	Lender	10% of Basic
CLTA	134.2-06	Interest Rate Swap – Direct Obligation – Defined Amount	Lender	10% of Basic
CLTA	134.3-06	Interest Rate Swap – Addition Interest – Defined Amount	Lender	10% of Basic
CLTA	135-06	One to Four Family Shared Appreciation	Lender	\$100
CLTA	135.1-06	Commercial Participation Interest	Lender	\$100
CLTA	136-06	Severable Improvements	Lender	\$100
CLTA	137-06	Construction Loan – Loss of Priority	Lender	No charge
CLTA	137.1-06	Construction Loan – Loss of Priority – Direct Payment	Lender	No charge
CLTA	137.2-06	Construction Loan – Loss of Priority – Insured's Direct Payment	Lender	No charge
CLTA	138-06	Disbursement	Lender	Residential: \$250 Commercial: \$350
CLTA	139-06	Identified Risk Coverage	Lender	20% of Basic
CLTA	140-06	Minerals and other subsurface substances – buildings	Owner or Lender	Residential: N/C Commercial Owner's Policy: \$200 Commercial Loan Policy: \$100
CLTA	140.1-06	Minerals and other subsurface substances – improvements	Owner or Lender	Residential: No charge Commercial Owner's Policy: \$20 Commercial Loan Policy: \$100
CLTA	140.2-06	Minerals and other subsurface substances – described improvements	Owner or Lender	Residential: No charge Commercial Owner's Policy: \$20 Commercial Loan Policy: \$100
CLTA	140.3-06	Minerals and other subsurface substances – Land Under Development	Owner or Lender	Owner's Policy: \$500 Loan Policy: \$250
CLTA	141-06	Energy Project – Leasehold/Easement – Owner's	Owner	15% of Basic
CLTA	141.1-06	Energy Project – Leasehold/Easement – Loan	Lender	10% of Basic
CLTA	141.2-06	Energy Project – Leasehold – Owner's	Owner	15% of Basic
CLTA	141.3-06	Energy Project – Leasehold – Loan	Lender	10% of Basic
CLTA	141.4-06	Energy Project – Covenants, Conditions and Restrictions – Land Under	Owner	20% of Basic
CLTA	141.5-06	Energy Project – Covenants, Conditions and Restrictions – Land Under	Lender	10% of Basic
CLTA	141.6-06	Energy Project – Encroachments	Owner or Lender	10% of Basic
CLTA	141.7-06	Energy Project – Fee Estate – Owner's Policy	Owner	10% of Basic
CLTA	141.8-06	Energy Project – Fee Estate – Loan Policy	Lender	10% of Basic
CLTA	142-06	Policy Authentication	Owner or Lender	No charge
CLTA	143-06	Water – Buildings	Owner or Lender	Residential: No Charge Commercial Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy: 10% of Basic, Max. \$250
CLTA	143.1-06	Water – Improvements	Owner or Lender	Residential: No Charge Commercial Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy: 10% of Basic, Max. \$250
CLTA	143.2-06	Water – Described Improvements	Owner or Lender	Residential: No Charge Commercial

CLTA	143.3-06	Water – Land Under Development	Owner or Lender	Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy: 10% of Basic, Max. \$250 Residential: No Charge Commercial Owner's Policy: 20% of Basic, Max. \$300 Commercial Loan Policy: 10% of Basic, Max. \$250
CLTA	144-06	Commercial Lender Group Endorsement	Lender	\$250
CLTA	145.06	Anti-Taint	Lender	\$150
CLTA	146-06	Insured Mortgage Recording – Loan	Lender	No charge
CLTA	147-06	Tax Credit – Owner's Policy	Owner	\$100
CLTA	147.1-06	Tax Credit – Defined Amount – Owner's Policy	Owner	\$100
CLTA	148-06	Pari Passau Mortgage – Loan Policy	Lender	\$50
CLTA	149-06	Option	Owner	\$100
CLTA	FORM JR1	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy	Lender	\$25.00 if issued within 6 months; \$50.00 if issued after 6 months
CLTA	FORM JR2	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy	Lender	No Charge

Special Endorsements

LTAAs	7	Multipurpose	Owner or Lender	No charge
Colo.	110.3B	Multipurpose/Blank	Owner or Lender	No charge