



**SCHEDULE OF RATES FOR TITLE INSURANCE IN  
THE STATE OF ARIZONA**

**Effective Date:  
October 28, 2019**



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**Attorneys Title Guaranty Fund, Inc.  
Schedule of Rates and Fees**



**Section 1: Basic Rates**

The basic rate is the charge for a standard coverage policy when no other special rates, credits or deductions apply and when a search is conducted on a single chain of title. The rates shall always be applied on a per unit of insurance basis in multiples of \$5,000.00, including any fraction thereof, in accordance with the division of such units as set forth in the Basic Insurance Rate.

All counties

Up to and including \$25,000	\$500.00	
Up to and including \$100,000	\$16.00	Per \$5,000
Up to and including \$250,000	\$15.00	Per \$5,000
Up to and including \$500,000	\$13.00	Per \$5,000
Up to and including \$1,000,000	\$11.00	Per \$5,000
Up to and Including \$5,000,000	\$9.00	Per \$5,000
Over \$5,000,000	\$8.40	Per \$5,000

The total charge shall be rounded up to the nearest dollar.

**Section 2: Homeowner's Policy**

A Homeowner's Policy of title Insurance is available for 110% of the Basic Rate.

**Section 3: ALTA Extended Coverage Owner's Policy**

An ALTA Extended Coverage Owner's Policy is available for 150% of the Basic rate.

**Section 4: Investor's Rate**

This rate is available to a person who in the ordinary course of business invests money in real estate so that the real estate may produce a revenue, income, or profit and who has provided a certification to that effect to the title agent (an "Investor").

This rate is applicable only to those premiums that are being paid for by the Investor. This rate does not apply to endorsements and cannot be used in conjunction with any other discount, except that the Investor rate may be applied to the premium calculated for a refinance of commercial property. The premium for a policy purchased by an Investor under this Section is 70% of the applicable insurance rate.



**Section 5: High Liability Rate**

The rate set forth in this Section does not apply to endorsements and cannot be used in conjunction with any other discount.

<b>Amount of Insurance</b>	<b>Rate</b>
\$5,000,000	65% of the rate otherwise applicable under this Schedule
\$10,000,001 - \$25,000,000	60% of the rate otherwise applicable under this Schedule
\$25,000,001 - \$55,000,000	55% of the rate otherwise applicable under this Schedule
\$55,000,001 - \$75,000,000	50% of the rate otherwise applicable under this Schedule
\$75,000,001 and above	45% of the rate otherwise applicable under this Schedule

**Section 6: Loan Policy Other Than Those Specifically Addressed in Another Section**

For a single Loan Policy, the rate is calculated in accordance with the following table.

<b>Policy Type</b>	<b>Rate</b>
Standard Coverage	80% of the Basic Rate (Standard Loan Rate)
Extended Coverage	120% of the Basic Rate (Extended Loan Rate) (May use either the ALTA Loan Policy in Extended Coverage Form or the ALTA Short Form Residential Loan Policy)

**Section 7: Construction Loan Discount**

The construction loan discount is 60% of the base rate. 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 – one loan rather than two.



**Section 8: Junior Loan Rate**

An ALTA Residential Limited Coverage Junior Loan Policy with a maximum liability of \$250,000. This is available in long form or short form. This rate applies when a lender requests a mortgagee policy insuring a loan that is to be junior in lien position to another loan or series of loans. The charge for this policy is \$110.00. It does not apply if the simultaneous or refinance rates are applicable, in which case those rates would be given.

**Section 9: Minimum Rate**

In no case shall a policy be issued at a rate less than \$300.00 unless otherwise specified.

**Section 10: Short Term Rate**

The short-term rate is applicable where the new policy to be issued is ordered within forty-eight months of a prior policy date, whether the prior policy is an owner’s or loan policy. The rate is 80% of the applicable insurance rate on the new policy. No additional discounts may be applied to this rate.

**Section 11: Bundled Residential Refinance Rates**

This subsection applies to Loan Policies on 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 sales transaction.

Standard Coverage: 50% of the Basic Rate based on the new loan amount.

Extended Coverage:

<b>Amount of Insurance</b>	<b>Rate</b>
Up to \$250,000	\$410
\$250,001 to \$500,000	\$595
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$850
Over \$1,000,000	50% of the Extended Loan Rate based on the new loan amount

Included with the Standard and Extended Coverage are the charges for ALTA endorsement, or any version thereof: ALTA 4-06 or 4.1-06; ALTA 5-06 or 5.1-06; ALTA 6-06 or 6.2-06; ALTA 8.1-06; ALTA 9-06; ALTA 9.3-06; ALTA 22-06; ALTA 22.1-06.



**Section 12: Refinance Rate – Commercial Property**

For a Loan Policy covering a Commercial refinance loan transaction involving Commercial properties, where the loan proceeds are used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction, the rate shall be:

<b>Policy Amount</b>	<b>RATE</b>
Up to \$5,000,000	70% of 55% of the applicable insurance rate
\$5,000,001 to \$10,000,000	70% of 50% of the applicable insurance rate
\$10,000,001 and above	70% of 45% of the applicable insurance rate

**Section 13: Bundled Residential Reverse Mortgage Rates**

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

\$0 - \$100,000	\$575.00
\$100,001 - \$200,000	\$675.00
\$200,001 - \$300,000	\$825.00
\$300,001 - \$400,000	\$950.00
\$400,001 - \$500,000	\$1,050.00
\$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
For any policy above \$2,000,000 the applicable rate is 60% of the base rate	

Included with the coverage are the charges for the following ALTA endorsements, or any version thereof: ALTA 4-06 or 4.1-06; ALTA 5-06 or 5.1-06; ALTA 6-06 or 6.2-06; ALTA 9-06; ALTA 22-06.

**Section 14: 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. ALTA extended coverage owner's policies will be issued for 150% of the applicable rate established above.

**Section 15: Simultaneous Policy Rate-Sale (Concurrent Loan Policy)**

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

<b>Loan Policy Type</b>	<b>Owner Policy Type</b>	<b>Rate</b>
Standard Coverage	Any policy type	\$100
Extended Coverage	Standard Coverage	65% of the Basic Rate (Concurrent Extended Loan Rate)
Extended Coverage	Extended Coverage	\$100

**Section 16: Loan Policy for Greater Amount of Insurance than Owner's Policy**

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.

<b>Coverage</b>	<b>Rate</b>
Standard Coverage Loan Policy issued concurrently with a Standard Coverage Owner's Policy	\$100 for the amount of insurance under the Owner's Policy, plus the applicable insurance 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	Concurrent Extended Loan Rate for the amount of insurance under the Owner's policy, plus the Extended Loan Rate for the full loan amount, less the Extended Loan Rate for the amount of insurance under the Owner's Policy

**Section 17: Simultaneous Policy Rate – Refinance (Concurrent Loan Policies)**

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.



## **Section 18: 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 as follows:

1. 20% of the Basic Schedule of Rates with no minimum charge when issuing a Standard Coverage ALTA Owner's Policy insuring the Assured under the Trustee's Sale Guarantee as the grantee in a Trustee's deed or deed in lieu of foreclosure.
2. 45% of the Basic Schedule of Rates with no minimum charge when issuing an Extended Coverage ALTA Owner's Policy insuring the Assured under the Trustee's Sale Guarantee as the grantee in a Trustee's deed or deed in lieu of foreclosure. This rate would not delete the survey exception unless an approved survey was presented, and it would not delete the water rights exception.
3. 60% of the Basic Schedule of Rates with a minimum charge of \$200, when issuing an ALTA Owner's Policy insuring anyone other than the Assured under the Trustee's Sale Guarantee as the grantee in a Trustee's deed or deed in lieu of foreclosure.
4. 80% of the Basic Schedule of Rates with a minimum charge of \$300, when issuing an Extended Coverage ALTA Owner's Policy insuring anyone other than the Assured under the Trustee's Sale Guarantee as the grantee in a Trustee's deed or deed in lieu of foreclosure. This rate would not delete the survey exception unless an approved survey was presented, and it would not delete the water rights exception.
4. 60% of the Basic Schedule of Rates, with a minimum charge of \$300, when insuring the purchaser from the grantee in a Trustee's deed or deed in lieu of foreclosure or its insurer under governmental or private mortgage insurance, when issuing a Standard Coverage ALTA Owner's Policy within twelve (12) months following said Trustee's deed or deed in lieu of foreclosure.

## **Section 19: 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. More than 50 units - 60% of basic rate





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.

### **Section 20: Litigation Guarantee**

This product guarantees the accuracy of interests in the land for purposes of a legal proceeding. The charge is 70% of the basic rate.

### **Section 21: Extra Parcel Fee**

If multiple legal descriptions are to be insured, an additional service charge of \$50.00 per chain in excess of the first chain shall be charged.

### **Section 22: Cancellation Fee**

Where an order is canceled after the issuance of a of title commitment, a fee for work performed prior to the cancellation of the file may be charged. The maximum cancellation charge shall be the applicable insurance rate for a policy of title insurance pursuant to the filed title fee schedule. The minimum cancellation charge shall be \$100.00. Where excessive or unusual work has been performed prior to cancellation of the file additional amounts of \$60.00 per employee hour expended on the order prior to the time it is cancelled may also be charged. Additional charges may be assessed to compensate for actual expenses incurred. The cancellation fee need not be imposed if, through error, the customer has entered duplicate orders, or when despite good faith efforts in furtherance of a bona fide purchase or loan transaction, it is not consummated for good reason.

### **Section 23: Inspection of the Premises**

When it is necessary for an examiner to physically inspect the insured premises to determine the possessor's rights, to verify a survey, or for other reasons, a fee of \$100.00 is charged.

### **Section 24: Title Information Rates**

The charge for a non-insurable, limited title report is \$150.

### **Section 25: Closing Protection Letters**

When requested, a Closing Protection Letter (CPL) is available to the applicable seller, buyer, or lender in a transaction in which the Company's title insurance policies are to be issued and in which the Company's issuing agent is performing settlement services. The CPL must be requested prior to or at the time of closing, and the Title Insurance must be purchased from the Company as



a condition for a CPL to be effective. The fee for the issuance of CPLs is twenty-five dollars (\$25.00) per CPL. The CPL fee is payable in full to the Company at closing for the additional risk it assumes when providing the CPL. The CPL fee is only charged when the transaction for which the CPL was issued closes.

**Arizona Endorsement Rates**

Endorsements shall be charged according to the following schedule (percentages refer to a percentage of basic):

**American Land Title Association (ALTA) Endorsement Rates**

<b>ALTA #</b>	<b>FORM DESCRIPTION</b>	<b>BASIC CHARGE</b>	<b>EXPLANATION</b>
1-06	Street Assessments	None, if issued with policy. \$75.00 if issued after policy.	Street improvement assessment coverage with ALTA Loan Policy
2-06	Truth in Lending	10% of Basic Rate based on amount of loan, minimum \$75.00, maximum \$100.00.	
3-06	Zoning-Land Only	CLTA Owner's: 20% of Basic Rate CLTA Lender's: 15% of Basic Rate ALTA Lender's & Owner's: 10% of Basic Rate—Minimum \$100.00; Maximum \$1,000  If issued for an Owner's Policy in combination with Lender's Policy, or if issued with a Leasehold Policy in combination with a Lender's Policy on a leasehold interest, charge for endorsement attached to Lender's Policy shall be \$75.00.	This form is to be used with either the Owner's, Leasehold or Lender's Policy to provide insurance against violations of zoning ordinances.
3.1-06	Zoning Land and Improvements (Completed Structure)	CLTA Owner's: 20% of Basic Rate CLTA Lender's: 25% of Basic Rate ALTA Lender's & Owner's: 15% of Basic Rate—Minimum \$100.00; Maximum \$1,000  If issued for an Owner's Policy in combination with a Lender's Policy on a leasehold interest, charge for endorsement attached to Lender's Policy shall be \$75.00.	This form is to be used with either the Owners, Leasehold or Lender's Policy to provide insurance against violations of zoning ordinances.
3.2-06	Zoning – Land Under Development	25% of Basic	
4-06	Condominium	\$75.00	These endorsements are issued with an ALTA Lender's Policy and basically insures the insured that the unit and its common elements are as prescribed by the statutes of the state regarding condominiums. Also added is assurance of separability of the unit for tax purposes and proper compliance

			with any first right of refusal options down through the date of the policy.
4.1-06	Condominium	\$75.00	
5-06	PUD Planned Unit Development	\$75.00	This endorsement is intended to provide the coverage Lender's require on planned unit developments. It insures the Lender against loss by reason of violation of CCRs, reversion or forfeiture, priority of deed of trust over homeowners assessments and right of first refusal.
5.1-06	PUD	\$75.00	
6-06	Variable Rate Mortgage	\$75.00	These endorsements provide additional coverages needed by Lenders because the proposed changes in interest rates are events which occur after the date of the policy and are damages which result directly from the actions of the insured. All of these endorsements contain the basic assurances. First all state that the fact that the mortgages contain provision which allow for changes in the rate of interest will not affect the validity and enforceability of the insured mortgage. Secondly, they insure the lien for the unpaid balance of the loan, together with interest as changed, against any loss of priority caused by making such changes. Additionally, the 6.2-06 endorsement is designed to be used in certain loan programs that contain periodic limits or caps on the amount by which the monthly payments on the loan can be increased. The stability offered by such limits is of great interest to many borrowers. However, if the index moves upward enough, it is possible that the limited monthly payment may not be large enough to pay all of the interest. The loan documents provide that, in such cases, this unpaid interest is to be added to the unpaid balance which will then draw interest at the applicable rate. Because the charging of "interest on interest" is not permitted in a number of states, Lenders wanted specific assurances on that point and the 6.2-06 endorsement was designed to provide it.

6.2-06	Variable Rate Mortgage – Negative Amortization	\$75.00	
7-06	Manufactured Housing Unit	\$75.00	This endorsement assures Lender that the mobile home located upon the secured land is included within the term “land” when used in this policy. (Lenders only).
7.1-06	Manufactured Housing- Conversion; Loan	\$75.00	This endorsement insures the lender that the manufactured home located on the land is affixed as real property, the insured mortgage attaches to the manufactured home and the insured mortgage can be foreclosed in a single foreclosure procedure.
7.2-06	Manufactured Housing – Conversion; Owners	\$75.00	This endorsement is issued with an owner’s policy and insures the owner that the manufactured home has been affixed to the property.
8.1-06	Environmental Protection Lien Endorsement	\$75.00	Provides Lenders written assurances that there are not recorded or filed liens or existing statutes which may impair the priority of the Lender’s lien. This endorsement is issued in conjunction with loan policies where the land is used primarily for residential purposes. (ALTA Lender’s Policy only).
8.2-06	Endorsement 8.2-06 Commercial Environmental Protection Lien (10-16-08)	\$100	
9-06	Restrictions, Easements, Minerals	None if issued with policy; \$75.00 if issued after policy.	(Comprehensive) Same as LTAA Jr. Provides assurances as to restrictions, mineral development, etc. Used with ALTA mortgage policy only.
9.1-06	Restrictions, Encroachments, Minerals – Owner's Policy: Unimproved Land	None, this endorsement may only be issued on the policy date.	(Owner’s Comprehensive-Unimproved Land). Provides assurances as to restrictions, mineral development, etc. used with only an ALTA extended coverage Owner’s Policy.
9.2-06	Restrictions, Encroachments, Minerals – Owners Policy - Improved land	None, this endorsement may only be issued on the policy date.	Provides assurances as to restrictions, mineral development, etc. Used only with an ALTA extended coverage Owner’s Policy.
9.3-06	Restrictions, Encroachments, Minerals-Loan Policy Future Improvements Re Minerals Extraction	None if issued with policy; \$75.00 if issued after policy.	This endorsement is issued with a lender’s policy and insured against loss due to violation of restrictions, encroachments and exercise of surface rights on or after date of policy.
9.4-06	Restrictions,	None, this endorsement may	This endorsement is issued with an

	Encroachments, Minerals- Owner's Policy Unimproved Land-Future Improvements Re Minerals Extraction	only be issued on the policy date	owner's policy and insured against loss due to violation of restrictions, encroachments and exercise of surface rights. Applies to future improvements.
9.5-06	Restrictions, Encroachments, Minerals- Owner's Policy Future Improvements Re Minerals Extraction	None, this endorsement may only be issued on the policy date	This endorsement is issued with a owner's policy and insured against loss due to violation of restrictions, encroachments and exercise of surface rights on or after date of policy.
9.6-06	Endorsement 9.6-06 Private Rights – Loan Policy (04- 02-12)	\$250.00	
9.7-06	Endorsement 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy (04-02-12)	20% Basic Rate plus \$50	
9.8-06	Endorsement 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner's Policy (04- 02-12)TC 10-18-12	20% Basic Rate plus \$50	
10-06	Assignment	BASIC CHARGE IS BASED ON COLLATERAL AMOUNT Assignee all policies: <u>Without vested owner:</u> \$75.00 per loan <u>With vested owner:</u> \$15% of the Basic Rate on unpaid balance of loan. (Minimum \$75.00; Maximum \$250.00 If assignment recorded concurrent with insured deed of trust, no charge.	Assignment of beneficial interest.
10.1-06	Assignment & Date Down	Assignee: Standard or ALTA 20% of Basic Rate. Minimum \$75.00	
11-06	Mortgage Modification w/ Creditors Rights	ALTA Lenders: 30% of Basic Rate. Minimum \$240.00 If extension only-	Modification of creditor's rights.

		Maximum \$500.00	
11.1-06	Endorsement 11.1-06 Mortgage Modification with Subordination (10-22-09)	Extended Lender Only: 35% based on amount advanced, \$300 min	
12-06	Aggregation Tie- In	None if issued with policy; \$75.00 if issued after policy.	This endorsement is designed to link two or more policies together.
13-06	Leasehold Owner's	None, this endorsement may only be issued on the policy date	This endorsement is used with an ALTA Owner's Policy and takes the place of the ALTA Leasehold Owner's Policy.
13.1-06	Leasehold Loan	None, this endorsement may only be issued on the policy date	This endorsement is used with an ALTA Loan Policy and takes the place of the ALTA Leasehold Lender's policy.
14-06	Lender Future Advance – Priority	None if issued with policy; \$75.00 if issued after policy.	This endorsement insures the priority of future advances regardless of the lender's knowledge of intervening liens and other matters.
14.1-06	Lender Future Advance – Knowledge	Standard Lenders – 20% Basic Rate Extended Lenders – 10% Basic Rate	This endorsement insures the lender's optional future advances, however contains exclusions for intervening liens and matters of which the lender has knowledge.
14.2-06	Lender Future Advance – Letter of Credit	None if issued with policy; \$75.00 if issued after policy.	This endorsement insures the lender's future advance which is secured by a letter of credit or other surety agreement.
14.3-06	Future Advance – Reverse Mortgage	None if issued with policy; \$75.00 if issued after policy.	This endorsement insures the validity, priority, and enforceability of the lender's future advances pursuant to a reverse mortgage.
15-06	Owner Non-Imputation – Full Equity Transfer	Standard Owners-20% Basic Rate Extended Owners-10% Basic Rate	This endorsement is issued with a policy insuring the record title holder where investors are acquiring the full interest of the insured under the current policy.
15.1-06	Owner Non-imputation – Additional Insured	Standard Owners-20% Basic Rate Extended Owners-10% Basic Rate	This endorsement is issued after the date of the original policy to show the new investor as an additional insured.
15.2-06	Owner Non-Imputation – Partial Equity Transfer	Standard Owners-20% Basic Rate Extended Owners-10% Basic Rate	This endorsement is issued with a separate title insurance policy to the new investor in the vested title holder.
16-06	Owner Mezzanine Financing	Standard Owners-20% Basic Rate Extended Owners-10% Basic Rate	This endorsement is on an owner's policy when a lender is making a loan to an owner of an equity interest in the borrower/vested title holder.
17-06	Access and	Standard Owner's; 20%	This endorsement insures an owner

	Entry	<p>Basic Rate (Min. \$25.00, Max. \$100)</p> <p><u>Extended Owner's</u>: \$25.00</p> <p><u>Standard Lenders</u>: 10% Basic Rate (Min. \$25.00, Max. \$100.00)</p> <p><u>Extended Lenders</u>: \$25.00 – if issued with original policy, 10% or Basic Rate if issued subsequent to policy date</p>	or lender specific access to and from a physically open street or streets and legal right of access along existing curb cuts or entries.
17.1-06	Indirect Access and Entry	<p><u>Standard Owner's</u>: 20% Basic Rate (Min. \$25.00, Max. \$100)</p> <p><u>Extended Owner's</u>: \$25.00</p> <p><u>Standard Lenders</u>: 10% Basic Rate (Min. \$25.00, Max. \$100.00)</p> <p><u>Extended Lenders</u>: \$25.00 – if issued with original policy, 10% or Basic Rate if issued subsequent to policy date</p>	This endorsement insures an owner or lender access via an easement to a physically open street or streets including pedestrian and vehicular access.
17.2-06	Endorsement 17.2-06 Utility Access (10-16-08)	Standard: N/A; Extended \$200 Owners or Lenders	
18-06	Owner or Lender Single Tax Parcel	<p><u>Standard Owner's or Standard Lenders</u>: 10% Basic Rate (Minimum \$75.00)</p> <p><u>Extended Owner's or Lenders</u>: \$25.00</p>	This endorsement is issued with an owner's or lender's policy and insures the land (one parcel) is taxed as a separate tax parcel.
18.1-06	Owner or Lender Multiple Tax Parcel	<p><u>Standard Owner's or Standard Lenders</u>: 10% Basic Rate (Minimum \$75.00)</p> <p><u>Extended Owner's or Lenders</u>: \$25.00</p>	This endorsement is issued with an owner's or lender's policy and insures that the parcels are assessed under the identified the tax identification numbers and the easement(s) if any on schedule A will not be cut off for nonpayment of the parcel's real estate taxes.
19-06	Owner or Lender Contiguity – Single Parcel	<p><u>Standard Owner's</u>: 20% Basic Rate (Min. \$25.00)</p> <p><u>Standard Lenders</u>: 10% Basic Rate (Min. \$25.00)</p> <p><u>Extended Owner's or Lenders</u>: No charge if the parcels are fully searched and insured as a part of</p>	This endorsement is issued with an owner's or lender's policy and insures that two or more insured parcels are contiguous along defined boundaries or boundary lines.



		said policy. Otherwise the charge is 20% of Basic Rate for an Owner's Policy and 10% of Basic Rate for Lenders Policy.	
19.1-06	Owner or Lender Contiguity – Multiple Parcels	<p><u>Standard Owner's</u>: 20% Basic Rate (Min. \$25.00)</p> <p><u>Standard Lenders</u>: 10% Basic Rate (Min. \$25.00)</p> <p><u>Extended Owner's or Lenders</u>: No charge if the parcels are fully searched and insured as a part of said policy. Otherwise the charge is 20% of Basic Rate for an Owner's Policy and 10% of Basic Rate for Lenders Policy.</p>	This endorsement is issued with an owner's or lender's policy and insures that the insured parcel is contiguous to another uninsured parcel along defined boundaries or boundary lines.
20-06	Lender First Loss Payable	Lenders-10%, minimum \$500.00	This endorsement is issued to a lender that makes mortgage secured by multiple parcels of real estate. The collateral must include at least two parcels of land.
21-06	Owner or Lender Creditors' Rights	None if issued with policy; \$75.00 if issued after policy.	This endorsement is issued to a lender or owner insuring that the lien of the insured mortgage or title to the property is invalid because reasonable value was not paid for the interest created in the insured transaction or the lien of the insured mortgage is ruled to be preferential.
22-06	Location	None if issued with policy; \$75.00 if issued after policy.	This endorsement insures an owner or lender that the specified improvement is known as a stated street address and is located on the property.
22.1-06	Location and Map	None if issued with policy; \$75.00 if issued after policy.	This endorsement insures the land described in the survey correctly shows the location and dimension of the property.
23-06	Endorsement 23-06 Coinsurance – Single Policy (10-16-08)	Extended lender only: Based on allocated policy liability	
24-06	Endorsement 24-06 Doing Business (10-16-08)	Extended Lender Only: \$100	
25-06	Endorsement 25-06 Same as Survey (10-16-08)	Extended only: Owner/Lender 10%	
25.1-06	Endorsement 25.1-06 Same as Portion of Survey (10-16-08)	Extended only: Owner/Lender 10%	
26-06	Endorsement 26-06 Subdivision (10-16-08)	\$200	

27-06	Endorsement 27-06 Usury (10-16-08)	\$250	
28-06	Endorsement 28-06 Easement - Damage or Enforced Removal (2- 3-10)	Standard: 20% Owners, 10% Lenders; Extended: 20% Owners, No charge Lenders	
28.1-06	Endorsement 28.1-06 Encroachments – Boundaries and Easements (04-02-12)	20% Basic for Owners 10% Basic for Lenders (\$50 minimum)	
29-06	Endorsement 29-06 Interest Rate Swap Endorsement - Direct Obligation (2-3-10)	Extended lender only: \$.50/\$1000 up to \$1 million Negotiable over \$1million	
29.1-06	Endorsement 29.1-06 Interest Rate Swap - Additional Interest (2- 3-10)	Extended lender only: \$.50/\$1000 up to \$1 million Negotiable over \$1million	
29.2-06	Endorsement 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount (08-01-11)	Extended lender only: \$.50/\$1000 up to \$1 million Negotiable over \$1million	
29.3-06	Endorsement 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount (08- 01-11)	Extended lender only: \$.50/\$1000 up to \$1 million Negotiable over \$1million	
30-06	Endorsement 30-06 Shared Appreciation Mortgage (7-26-10)	Extended Lender only: \$25 for Residential \$.50/\$1000 up to \$1 million for Commercial Negotiable over \$1million	
30.1-06	Endorsement 30.1-06 Commercial Participation Interest (08-01-12)	10% Basic	
31-06	Endorsement 31-06 Severable Improvements Endorsement (02-03- 11)	\$1.50 / \$1000.00 of the aggregate amount advanced/disbursed up to \$500,000.00 \$1.00 / \$1000.00 for amounts over \$500,000.00	
32-06	Construction Loan-Loss of Priority	\$1.50 / \$1000.00 of the aggregate amount advanced/disbursed up to \$500,000.00  \$1.00 / \$1000.00 for amounts over \$500,000.00	This endorsement is issued to Lenders during construction when Mechanic's Lien coverage is an extra-hazardous risk.
32.1-06	Construction Loan-Loss of Priority-Direct	\$1.50 / \$1000.00 of the aggregate amount advanced/disbursed up to \$500,000.00	This endorsement is issued to Lenders during construction when Mechanic's Lien coverage is an

	Payment	\$1.00 / \$1000.00 for amounts over \$500,000.00	extra-hazardous risk.
32.2-06	Construction Loan-Loss of Priority-Insured's Direct Payment	\$1.50 / \$1000.00 of the aggregate amount advanced/disbursed up to \$500,000.00  \$1.00 / \$1000.00 for amounts over \$500,000.00	This endorsement is issued to Lenders during construction when Mechanic's Lien coverage is an extra-hazardous risk.
33-06	Disbursement	\$75.00 per endorsement filed.	This endorsement is issued to Lenders during construction when Mechanic's Lien coverage is an extra-hazardous risk.
34-06	Endorsement 34-06 Identified Risk Coverage (08-01-11)	Extended lender only: \$25 for Residential \$.50/\$1000 up to \$1 million for Commercial Negotiable over \$1million	
35-06	Endorsement 35-06 Minerals and Other Subsurface Substances – Buildings (04-02-12)	Extended Owner/Lender only: 10%	
35.1-06	Endorsement 35.1-06 Minerals and Other Subsurface Substances – Improvements (04-02-12)	Extended Owner/Lender only: 10%	
35.2-06	Endorsement 35.2-06 Minerals and Other Subsurface Substances – Described Improvements (04-02-12)	20% Basic	
35.3-06	Endorsement 35.3-06 Minerals and Other Subsurface Substances – Land Under Development (04-02-12)	20% of Basic	
36-06	Endorsement 36-06 Energy Project – Leasehold/Easement – Owner's (04-02-12)	\$100	
36.1-06	Endorsement 36.1-06 Energy Project – Leasehold/Easement – Loan (04-02-12)	\$100	
36.2-06	Endorsement 36.2-06 Energy Project – Leasehold – Owner's (04-02-12)	\$100	
36.3-06	Endorsement 36.3-06 Energy Project –	Extended Lender Only: 10% of Basic	

	Leasehold – Loan (04-02-12)		
36.4-06	Endorsement 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s (04-02-12)	Extended Lender Only: \$100	
36.5-06	Endorsement 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan (04-02-12)	Extended Lender Only: \$100	
36.6-06	Endorsement 36.6-06 Energy Project – Encroachments (04-02-12)	Extended Lender Only: \$100	
37-06	Endorsement 37-06 Assignment of Rents or Leases	\$50	
38-06	Endorsement 38-06 Mortgage Tax	\$50	
39-06	Endorsement 39-06 Policy Authentication	No charge	

**California Land Title Association (ALTA) Endorsement Rates**

<b>CLTA #</b>	<b>FORM DESCRIPTION</b>	<b>BASIC CHARGE</b>	<b>EXPLANATION</b>
100-06	Restrictions, Encroachments, Minerals	None if issued with policy; \$75.00 if issued after policy.	
100.1	Restrictions, Encroachments, Minerals	Standard Coverage – 20% of Basic Rate  NOTE: For any specific portion of Endorsement 100.1, Lender's Policy only: Standard Coverage 10% of Basic Rate, ALTA Coverage. No charge.	
100.4-06	CC&R's, Violations- Lender	ALTA: No Charge. Standard Coverage: 10% of Basic Rate	
100.5-06	CC&R's, Violations- Owner	ALTA: No Charge. Standard Coverage: 10% of Basic Rate	
100.6-06	CC&R's, Violations Owner	ALTA: No Charge. Standard Coverage: 20% of Basic Rate	
100.7-06	CC&R's, Violations Owner	ALTA: No Charge. Standard Coverage: 20% of Basic Rate	
100.8-06	CC&R's, Violations Owner	ALTA: No Charge. Standard Coverage: 20% of Basic Rate	
100.12	CC&R's, Right of Reversion Owner or Lender	ALTA – \$75.00 per issue; \$10.00 per issue on tract deeds where three or more are issued concurrently.	
100.13	CC&R's, Assessment Liens- ALTA Lender	ALTA – \$75.00 per issue; \$10.00 per issue on tract deeds where three or more are issued concurrently. (Same as CLTA 100.12)	
100.17	CC&R's, Proper Modification Owner or Lender	CLTA Owner's: 20% of Basic Rate CLTA Lender's: 10% of Basic Rate ALTA Owner's or Lenders: 5% of Basic Rate	
100.18	CC&R's, Right of Reversion Owner or Lender	Lender's – All Policies - \$75.00 CLTA Owner's: 15% of Basic Rate ALTA Owner's: 5% of Basic Rate	
100.19	CC&R's, Violations Owner or	ALTA Owner's: \$75.00 Owner's Standard: 20% of Basic Rate ALTA Lender's:	

	Lender	\$75.00 Lender's Standard: 10% of Basic Rate	
100.20	CC&R's, Violations Owner or Lender	ALTA Owner's: \$75.00 Owner's Standard: 10% of Basic Rate ALTA Lender's: \$75.00 Lender's Standard: 10% of Basic Rate	
100.21	CC&R's, Plans and Specifications ALTA or CLTA Lender	CLTA Owner's: 20% of Basic Rate ALTA Owner's: 10% of Basic Rate ALTA Lender's: No Charge CLTA Lender's: 10% of Basic Rate	
100.23	Minerals, Surface Damage	ALTA: \$75.00	
100.24	Minerals, Surface Entry by Lessee	All Policies – 10% of Basic Rate	
100.26	Minerals, Surface Use	Standard Owner's: 20% of Basic Rate Standard Lender's: 10% of Basic Rate ALTA Lender's: 10% of Basic Rate	
100.27	CC&R's, Violations ALTA Lender	ALTA Lender's: \$75.00	
100.28	CC&R's, Violations- Future Improvements Owner or Lender	Standard Owner's: 20% of Basic Rate ALTA Owner's: 20% of Basic Rate Standard Lender's: 10% of Basic Rate ALTA Lender's: 10% of Basic Rate	
100.29	Minerals, Surface Use CLTA Owner or Lender	All Policies: 10% of Basic Rate	
101	Mechanics' Liens- CLTA Lender	Standard Lender's: 20% of Basic Rate	
101.1	Mechanics' Liens ALTA or CLTA – Owner	Standard Lenders: 10% of Basic Rate	
101.2	Mechanics' Liens, Notice of Completion ALTA or CLTA – Lender	All Lender's Policies: 10% of Basic Rate	
101.3	Mechanics' Lien, No Notice of Completion ALTA or CLTA – Lender	All Lender's Policies: 15% of Basic Rate	
101.4	Mechanic's Lien, No Notice of Completion CLTA – Owner	Standard Owner's: 20% of Basic Rate	
101.8	Mechanics' Liens	All Lender's Policies: 10% of Basic	

	CLTA-Lender	Rate	
101.13	Lender Mechanics' Liens, Notice of Completion ALTA or CLTA	Standard Lender's: 10% of Basic Rate ALTA Lender's: 10% of Basic Rate	
102.4	Foundation ALTA or CLTA – Lender	\$75.00	
102.5	Foundation ALTA or CLTA – Lender	All Lender's Policies: 15% of Basic Rate Minimum: \$75.00 Maximum: \$750.00	
102.6	Foundation, Portion of Premises ALTA or CLTA – Lender	All Lender's Policies: 10% of Basic Rate Minimum: \$75.00 Maximum: \$500.00	
102.7	Foundation, Portion of Premises ALTA or CLTA	All Lender's Policies: 15% of Basic Rate Minimum: \$75.00 Maximum: \$750.00	
103.3	Easement, Existing Encroachment ALTA or CLTA – Lender	ALTA Lender's: \$75.00 Standard Lender's: 10% of Basic Rate	
103.4	Easement, Access to Public Street ALTA or CLTA - Owner or Lender	CLTA Policies: 20% of Basic Rate ALTA Policies: 10% of Basic Rate	
103.5	Water Rights, Surface Damage ALTA - Owner or Lender	ALTA Owner's: \$75.00 ALTA Lender's: \$75.00	
103.6	Encroachments-None Exist (3-9-07)	Standard Owner's: 20% of Basic Rate Maximum: \$500.00 ALTA Lender's: 10% of Basic Rate Maximum: \$500.00	
103.7	Land Abuts Street ALTA or CLTA - Owner or Lender	ALTA Owner's: \$75.00 Standard Owner's: 20% of Basic Rate Minimum: \$75.00 Maximum: \$100.00  ALTA Lender's: \$75.00 if issued with original policy, 10% of Basic Rate if issued subsequent to policy. Maximum: \$100.00  Standard Lender's: 10% of Basic Rate Minimum: \$75.00 Maximum: \$100.00	
103.8	Water Rights, Future Improvements	All Lender's Policies: 10% of Basic Rate Minimum \$75.00.	

	ALTA – Lender		
103.9	Encroachment Future Improvements ALTA – Lender	All Lender’s Policies: 10% of Basic Rate.	
103.10-06	Surface Use, Horizontal Subdivision		
104	Assignment of Mortgage ALTA – Lender	Assignee: Standard or ALTA: 20% of Basic Rate Minimum: \$75.00	
104A			
104.1	Assignment of Mortgage ALTA or CLTA – Lender	Assignee all policies: <u>Without vested owner:</u> \$75.00 per loan <u>With vested owner:</u> \$15% of the Basic Rate on unpaid balance of loan. (Minimum \$75.00) (Maximum \$250.00) If assignment recorded concurrent with insured deed of trust, no charge.	
104.4	Collateral Assignment of Mortgage ALTA or CLTA – Lender	BASIC CHARGE IS BASED ON COLLATERAL AMOUNT Assignee all policies: <u>Without vested owner:</u> \$75.00 per loan <u>With vested owner:</u> \$15% of the Basic Rate on unpaid balance of loan. (Minimum \$75.00) (Maximum \$250.00) If assignment recorded concurrent with insured deed of trust, no charge.	
104.6	Assignments of Rents/Leases ALTA – Lender	ALTA Lender’s: \$75.00 per issue.  \$10.00 per issue on tracts where 5 or more are issued concurrently.	
104.7	Assignments of Rents/Leases ALTA or CLTA – Lender	ALTA Lender’s: \$75.00 per issue.	
104.10	Assignment of Mortgage ALTA or CLTA – Lender	Assignee all policies: <u>Without vested owner:</u> \$75.00 per loan <u>With vested owner:</u> \$15% of the Basic Rate on	



		unpaid balance of loan. (Minimum \$75.00) (Maximum \$250.00)	
104.11	Collateral Assignment of Mortgage ALTA or CLTA – Lender	ALTA & CLTA Assignee all policies: <u>Without vested owner:</u> \$75.00 per loan <u>Basic Charge is based on Collateral amount: With vested owner:</u> \$15% of the Basic Rate on unpaid balance of loan. (Minimum \$75.00) (Maximum \$250.00) If assignment recorded concurrent with insured deed of trust, no charge.	
105	Multiple Mortgages in One Policy ALTA – Lender	ALTA Lender’s: \$75.00 per issue.	
105.1	Multiple Mortgages in One Policy ALTA – Lender	All CLTA Lender’s Policies: \$75.00	
107.1	Allocation of Liability to Parcels ALTA or CLTA - Owner or Lender	No charge	
107.2	Amount of Insurance, Increase ALTA or CLTA - Owner or Lender	The issuance rate applicable for the increase in liability.	
107.5	Leasehold Improvements ALTA or CLTA - Lessee or Lender	CLTA & ALTA Lender’s Leasehold: No Charge	
107.9	Additional Insured ALTA or CLTA - Owner or Lender	\$75.00	
107.10	Additional Insured ALTA or CLTA - Owner or Lender	\$75.00	
107.11	Non-Merger After Lender Acquires Title ALTA – Lender	10% of Basic Rate based upon the unpaid balance of the loan. Maximum \$250.00.	
108.7	Additional Advance CLTA – Lender	Standard Lender’s – 60% of Basic Rate Based on amount of advance.	
108.8	Additional Advance	ALTA Lender’s: 70% of	

	ALTA – Lender	Basic Rate Based on amount of advance.	
108.10	Revolving Credit Loan, Increase ALTA or CLTA - Lender	<u>CLTA Lenders</u> : 60% based on the amount of increase (Min. \$150.00)  <u>ALTA Lender's</u> : 70% based on the amount of increase. (Min. \$150.00)	
110.1	Deletion of Item From Policy ALTA or CLTA - Owner or Lender	Owner's: 20% OF Basic Rate. Lender's: 10% of Basic Rate.	
110.4	Modification of Mortgage ALTA – Lender	ALTA Lender's: 10% of Basic Rate.	
110.5	Modification of Mortgage ALTA – Lender	ALTA Lender's: 30% of Basic Rate.	
110.6	Modification of Mortgage CLTA – Lender	Standard Lender's: 20% of Basic Rate.	
110.7	Insurance Against Enforceability of Item CLTA or ALTA - Owner or Lender	No charge.	
110.10	Modification and Additional Advance ALTA - Lender	ALTA Lenders: 10% of Basic Rate plus the fee for the additional advance, which is calculated at a per 1,000 rate applying the Basic Rate to the additional advance.	
111 and 111.1	Mortgage Priority, Partial Reconveyance ALTA or CLTA – Lender  Mortgage Priority, Partial Reconveyance ALTA or CLTA – Lender	\$75.00	
111.2	Mortgage Priority, Subordination	\$150.00	
111.3	Mortgage Priority, Encroachment, Address ALTA or CLTA – Lender	\$150.00	
111.4	Mortgage Impairment After Conveyance ALTA – Lender	All Lender's Policies: 10% based on applicable insurance rate.	

		Minimum \$75.00. Maximum \$250.00.	
111.7	Variable Rate, Renewal ALTA – Lender	\$75.00	
111.9	Variable Rate, FNMA 7 Year Balloon CLTA - FNMA Balloon Mortgage	ALTA: No charge	
111.10	Revolving Credit Loan, Optional Advance ALTA or CLTA – Lender	CLTA Lender’s: 20% ALTA Lender’s: 10%	
111.11	Revolving Credit Loan - Obligatory Advance ALTA or CLTA – Lender	Lender’s: All policies – no charge.	
112	Bondholder CLTA – Bondholder	Standard Lenders: \$75.00	
112.1	Bondholder ALTA - Bondholder or Lender	ALTA Lender’s: \$75.00	
112.2	CLTA - Lender – Bondholder, Joint Powers Transaction	Standard Coverage: \$75.00	
116	Designation of Improvements, Address ALTA Lender	None, if issued with policy; \$75.00 if issued after policy	
116.2	Designation of Improvements, Condo ALTA or CLTA - Owner or Lender	All Lenders Policies: \$75.00 Standard Owner’s: 10% of Basic Rate	
116.3	Legal Description - New Subdivision ALTA or CLTA - Owner or Lender	All Owner’s Policies: 20% of Basic Rate All Lender’s Policies: 10% of Basic Rate	
116.6	Manufactured Housing Unit ALTA or CLTA - Owner or Lender	All Policies: 10% of Basic Rate	
119	Validity of Lease in Schedule B ALTA or	All Lender’s Policies: 20% of Basic Rate. Minimum \$75.00.	

	CLTA – Lender		
119.2	Validity and Priority of Lease ALTA – Lender	All Lender’s Policies: 20% of Basic Rate. Minimum \$75.00.	
122	Construction Loan Advance ALTA - Lender	All Lender’s Policies: If base policy is for full amount of loan, 10% based upon the amount of advance. Minimum: \$75.00 per issue  If base policy is in the amount of initial advance only, requiring an increase in liability, apply charges as called for under the 108 series of endorsements.	
122.2	Construction Loan Advance ALTA - Lender	All Lender’s Policies: All policies where base policy is not for full amount of loan, charge is same as called for under 108 series of endorsements based on the amount of the advance.	Additional advance.
124.1	Covenants are Binding ALTA or CLTA - Owner or Lender	All Owner’s Policies: 20% of Basic Rate All Lender’s Policies: 10% of Basic Rate	Affirmative coverage regarding covenants in deeds and agreements, except Leases.