

ATTORNEYS TITLE GUARANTY FUND, INC. UTAH RATE MANUAL

(Includes new and/or amended rates and forms filed with the Utah Department of Insurance since the August 2005 Rate Manual Filing – effective dates are reflected in applicable paragraphs and at the time of their respective filings were incorporated by reference in this Rate Manual)

INDEX

	<u>PAGE</u>
I. APPLICATION OF RATES	2
Additional Charges	2
Amount of Policy	3
Charges	2
Commitments	2
Definition	2
Extended Coverage	3
Percentage Calculations & Minimums	2
Risk Premium	2
II. GENERAL RULES	3
Abstract Retirement Rate	9
ATGF Qualified Mortgage (QM) Refinance Rate	4
Binder & Policy after Foreclosure of Govt. Insured Loan	11
Charitable Non-Profit Organizations	12
Closing Protection Letter	13
Construction & Subdivision Rates	9
Contract Rates for Federal, State, County or Municipal Agencies	11
Copies & Duplicates	7
Escrow Rates	12
Foreclosure & Litigation Report	10
Home Equity Loan Policies	11
Increasing Liability-Charges	7
Junior Mortgage Information Certificate	11
Leasehold Policies	6
Loan Policies	4
Mechanic's & Materialmen's Lien Coverage	10
Owner's Policies	3
Reissue Rates	7
Reissue Rates for Commercial Properties up to \$3,000,000	7
Residential Refinance Rate and Commercial Refinance Rate	8
Sale of Vendor's Interest	9
Short Form	11
Simultaneous Issue Charges	8
Streamlined Bundled Refinance Rate	5
Survey Coverage	11
Time Share Condominium	12
Trustees Sale Guarantee (TSG)	10
Vendor-Vendee Policy	6
III. FORMS	13
Basic Schedule of Rates	30
Standard Coverage Owner's Policy Schedule of Rates	30
Endorsements	14
Policies	16

ATTORNEYS TITLE GUARANTY FUND, INC. RATE MANUAL- MARCH 2019

I. APPLICATION OF RATES

A. Definition:

The "rate" for title insurance means and 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 - Definition:

"Risk Premium" for title insurance means 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. 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" hereof.

D. Additional 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.

E. 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. The minimum does not apply to the percentage calculation set forth in Section II, paragraph K, pertaining to Abstract Retirement. All percentage calculations must be based on 100% of the Basic Schedule of Rates including percentage calculations on standard coverage loan policies.

F. Commitments:

1. A commitment will be issued only as an incident to the issuance of a title policy for which a charge is made.
2. Prior to the commencement of a title search, charges may be waived. If a commitment is issued and relied upon or acted upon by unrecorded document(s), the applicable rate must be paid. If the commitment is issued and the order is canceled, a minimum of 50% of the applicable rate must be paid; but, in no event shall the rate charged be less than \$150.00.
3. If the order is reopened, the cancellation charge shall be applied as a credit toward the total rate, but only if the order is reopened within 6 months from the effective date of the original commitment.
4. The entire cancellation rate may, however, be canceled if it is apparent that through error the customer has entered duplicate orders either in the same or competing company, or if the order is canceled prior to the commencement of a search.

G. 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 full value of the estate or interest insured.
2. The full value shall be considered the sales price. Where no sales are involved, the full value shall be determined from all available information. In no event shall it be less than the sum as shown by the record of all encumbrances to which the property is subject. The Company will not issue title insurance for less than full value, nor where applicable, less than the value of the estate or interest to be insured. Loan policies cannot be issued for an amount less than the full principal debt except when the land covered in the policy represents only part of the security of the loan or loans, then the policy shall be written in the amount of the value of the land or the amount of the loan, whichever is the lesser. A policy may, however, be issued for a reasonable amount in excess of the principal debt to cover interest, foreclosure cost, etc.

H. Extended Coverage:

Extended coverage shall be defined as the removal of any of the following printed exceptions, which shall bear the rate set forth herein specified by type of policy being issued:

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.

II. GENERAL RULES

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 Standard Coverage Owners Policy Schedule of Rates.
Minimum: \$ 220.00
2. Owner's Extended Coverage: ALTA extended coverage owner's policies will be issued for the applicable amount for 150% 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. ALTA extended coverage owner's policies will be issued for 150% of the applicable rate established above.

4. Plain Language Residential Insurance Policy: The Plain Language Residential Loan Policy insures the owner of a one-to-four family residential lot, or condominium unit. This policy automatically deletes pre-printed exceptions one through four and is formatted in simple to read language. The charge for this product is the same as a standard Owner's policy.
5. ALTA 2006 Owners Policy: The applicable premium rate to be charged shall be one-hundred percent (100%) of the Standard Coverage Owners Policy Schedule of Rates.
6. ALTA 2013 Homeowner's Policy: The applicable premium rate to be charged shall be one-hundred and ten percent (110%) of the Standard Coverage Owners Policy Schedule of Rates.

B. Loan Policies:

1. Lender's Standard Coverage: Standard coverage policies insuring a Lender's interest will be issued at the applicable amount of 80% of the Basic Schedule of Rates. If issued concurrently with an owner's policy, see Section II, Paragraph L.3.
2. Lender's Extended Coverage: ALTA loan policy extended coverage insuring a lender's interest will be issued at the applicable liability for 100% of the Basic Schedule of Rates. If issued concurrently with an owner's policy, see Section II, Paragraph L.4.
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 mortgage 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. ALTA 2006 Lenders Policy: The applicable premium rate to be charged shall be one-hundred percent (100%) of the Base Rate, as such Base Rate is set forth in ATGF's Schedule of Rates on file with the Utah Department of Insurance.

C. ATGF Qualified Mortgage (QM) Refinance Rate:

For residential one to four family property refinance loan transactions which meet the following criteria:

- (1) The loan is a Qualified Mortgage (QM) under Federal Regulations,
- (2) the transaction is subject to a written commitment by the lender or broker guarantying a maximum rate of cancellation and a copy of this writing has been provided to the underwriter,
- (3) ALTA 2006 Lenders Extended Coverage Commitment and Policy are the forms to be issued,
- (4) all policy documents are prepared in ATGF's web-based underwriting system (EPIC), including agent verification that the lender has certified that the loan meets the three mandatory product requirements for all QMs, and

(5) ATGF receives a minimum of 25% of the gross premium.

The following rates will then apply:

Policy Amount	QM Rate
\$0 - \$200,000	\$350
\$200,001 - 300,000	\$650
\$300,001 - \$400,000	\$850
\$400,001 - \$500,000	\$1,000
\$500,001 - \$600,000	\$1,200
\$600,001 - \$700,000	\$1,300
\$700,001 - \$800,000	\$1,400
\$800,001 - \$900,000	\$1,500
\$900,001 - \$1,000,000	\$1,600
Above \$1,000,000, 45% of the base rate.	

D. Streamlined Bundled Refinance Rate

The Charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Streamlined Refinance Rate
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

The Streamlined Bundled Refinance Rate applies only to loan transactions which meet all of the following criteria:

1. The loan is not in excess of \$3,000,000.00;
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 new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.
6. Not applicable on construction loans or loan policies issued concurrently with owner's policies
7. The agent or underwritten title company has been expressly authorized in writing by the Company's management to do so for each lender.

The Streamlined 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
- ALTA 22-06

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

E. Vendor - Vendee Policy:

An 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. If additional copies of the policy are required, a charge of \$30.00 shall be made for each additional copy.

F. 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: ALTA extended coverage owner's policies insuring a leasehold estate will be issued for the applicable liability for 150% 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 ALTA 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.

G. Increasing Liability - Charges:

The charge for increased liability shall be the difference between the rate based upon the amount of the insurance shown in the initial policy and the rate based upon the ultimate amount of

insurance issued at the appropriate rate for the type of insurance involved. Minimum \$50.00. If the effective date of the policy is changed, charge an additional \$50.00.

1. Increased Liability - Change of Effective Date: When the owner's policy is outstanding, the charge for issuing an owner's policy in lieu thereof to the same person insured under the prior policy for purposes other than sale, loan, lease or exchange shall be 50% of the owner rate for the same type of coverage to the extent of the amount insured under the policy Minimum: \$200.00. Additional insurance shall be rated under the Basic Schedule of Rates.

H. Copies and Duplicates:

Copies of lost policies in which no additional insurance is given may be furnished at the discretion of the issuing company for \$50.00 each. The copy must contain the following statement: "This policy is issued in lieu of lost policy number _____, which is hereby canceled."

I. Reissue Rates (For ALTA 2006 Owner's Policies and 2013 Homeowner's Policies., see Paragraph II A 5 and A 6):

When a policy is to be issued wherein the applicant is an insured under a previous Owner's, mortgagee's, or leasehold policy, the new policy will be issued for the following rates depending upon the length of time between the effective date of the policy and the effective date of the new policy:

<u>Length of Time</u>	<u>Percentage of Base Rate</u>
2 years or less	60
3 years or less	70
4 years or less	80
More than 4 years	100

The foregoing will be applied on the following conditions:

1. The prior policy or copy or evidence thereof acceptable to the insuring company is presented to the issuing company and shall be retained in the issuing company's file.
2. The reissue rate shall be based on the schedule of Rates in effect at the time of reissue.
3. Increased liability is to be computed in accordance with the Basic Schedule of Rates in the applicable brackets.
4. The reissue rate shall be based upon the face amount of the original policy on which the reissue rate is being given.

J. Reissue Rates for Commercial Property up to \$3,000,000

When a policy is to be issued wherein the applicant is an insured under a previous Owner's, mortgagee's or leasehold policy, the new policy will be issued for the following rates depending upon the length of time between the effective date of the policy and the effective date of the new policy:

<u>Length of Time</u>	<u>Percentage of Base Rate</u>
2 years or less	60

3 years or less	70
4 years or less	80
More than 4 years	100

The foregoing will be applied on the following conditions:

1. The prior policy or copy or evidence thereof acceptable to the insuring company is presented to the issuing company and shall be retained in the issuing company's file.
2. The reissue rate shall be based on the schedule of Rates in effect at the time of reissue.
3. Increased liability is to be computed in accordance with the Basic Schedule of Rates in the applicable brackets.
4. The reissue rate shall be based upon the face amount of the original policy on which the reissue rate is being given.

K. Residential Refinance Rate and Commercial Refinance Rate

1. Residential: When an ALTA Standard loan policy has been issued insuring the first lien position of a lender on an improved one-to-four family residential property, an ALTA Standard Loan Policy insuring the new Deed of Trust or Mortgage on the same property shall be issued at the rate of forty - three percent (43%) of the ATGF Basic Schedule of Rates, then in effect. When an ALTA Extended Loan Policy has been issued insuring the first lien position of a lender on an improved one-to-four family residential property, an ALTA Extended Loan Policy insuring the new Deed of Trust or Mortgage on the same property shall be issued at the rate of fifty-four percent (54%) of the ATGF Basic Schedule of Rates, then in effect. This rate applies to transactions described in this paragraph and does not modify or otherwise affect ATGF rates applicable to other types of transactions. The minimum charge under this provision shall be \$200.00.
2. **Commercial: When an ALTA Standard loan policy has been issued insuring the first lien position of a lender on a commercial property, an ALTA Standard Loan Policy insuring the new Deed of Trust or Mortgage on the same property shall be issued at the rate of forty - three percent (43%) of the ATGF Basic Schedule of Rates, then in effect.** When an ALTA Extended Loan Policy has been issued insuring the first lien position of a lender on a commercial property an ALTA Extended Loan Policy insuring the new Deed of Trust or Mortgage on the same property shall be issued at the rate of fifty-four percent (54%) of the ATGF Basic Schedule of Rates, then in effect

L. Simultaneous Issue Fee:

1. Owner's and Leasehold Policies: When Owner's policies insuring a fee simple and leasehold estate covering identical land are issued simultaneously, the rate for the larger policy shall be 60% of said rate. Minimum \$200.00.
2. Simultaneous Owner's Policies: When owner's policies covering identical lands are issued simultaneously to the seller and purchaser, a rate of 100% of the Basic Schedule of Rates shall apply to the larger policy and the charge for the other policy shall be 40% of said rate. Minimum \$200.00.

3. Simultaneous Owner's and Standard Coverage Policies: An owner's and a ALTA standard coverage policy, insuring the lender will be written simultaneously for 100% of the Basic Schedule of Rates for the owner's policy plus 50% of the rate for the standard coverage policy, up to the face amount of the owner's policy plus the Basic Schedule of Rates in the applicable bracket, for any increased liability. Minimum rate of loan policy: \$200.00.
4. Simultaneous Owner's and ALTA Loan Policies: An owner's and an ALTA extended coverage policy insuring the lender will be written simultaneously for 100% of the Basic Schedule of Rates for the owner's policy plus 60% of the rate for the standard coverage policy up to the face amount of the owner's policy plus the Basic Schedule Rates in the applicable bracket for any increased liability. Minimum rate for loan policy: \$200.00.

M. Sale of Vendor's Interest:

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.

N. Abstract Retirement Rate:

When an applicant for an owner's policy surrenders to the insuring company the ownership of the abstract of title covering the premises to be insured, a twenty-five percent (25%) reduction in the rate, up to \$100.00, may be made in those cases in which 100% or more of the Rate is applicable.

O. Construction and Subdivision Rates:

1. New Construction for Purpose of Resale: An Interim Title Insurance Binder, Preliminary Title Report or ALTA Mortgage Title Insurance Policy may be issued in conjunction with a construction loan for sixty percent (60%) of the Basic Schedule of Rates. This rate is applicable on a master construction loan or multi-family condominium project. Minimum of \$200.00.
2. Purchase from Construction Loan Borrower: When title to property securing a construction loan has been insured, an owner's policy, if issued within two years of the date of recording the construction loan, may be issued to the purchaser from the construction loan borrower for sixty percent (60%) of the Basic Schedule of Rates. Minimum of \$200.00.
3. Owner's and ALTA Loan Policies - Purchaser: An ALTA Loan Policy insuring the lender may be issued simultaneously with the owner's policy insuring the purchaser from the construction loan borrower for fifty-five percent (55%) of the Basic Schedule of Rates. Minimum of \$200.00.
4. Subdivision/Condominium Rate: The base Subdivision/Condominium rate is available to a developer or subdivider of a specific project on land within a single subdivision, tract or governmental section which has been divided or is to be divided into two (2) or more lots or units of occupancy, all of which are being developed for sale or lease as separate individual units. The company may provide owners and lessees with title insurance policies on the individual lots or units at fifty percent (50%) of the Basic Schedule of Rates. Minimum of \$200.00.
5. Builder Developer Rate: For improved one to four family residential property, an ALTA Policy shall be issued for 55% of the Basic Schedule of Rates or the ALTA

Homeowners Policy shall be issued for 65% of the basic rates when the parcel to be insured is one site and has been purchased and improvements have been made to increase the value of the property within the past 12 months.

P. Foreclosure or Litigation Report:

Reports for the purpose of foreclosing contracts of sale, either recorded or unrecorded, deeds of trust and mortgages will be furnished for a minimum rate of \$300.00. An hourly rate of \$35.00 per hour will be added to commercial or complex transactions.

Q. 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 70% 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. 30% 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.
5. 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.

R. Mechanic's and Materialmen's Lien Coverage:

Owner's Policies: In a case where an owner's policy is issued without an exception to possible unfiled mechanic's and materialmen's liens, an additional rate of fifty percent (50%) of the Basic Schedule of Rates shall be made with a minimum charge of \$200.00. This rate shall be made

without distinction as to whether the statutory period for filing such liens has expired.

S. Survey Coverage:

Owner's Policies: In any cases where an owner's policy is issued without exception to matters of survey, in the form normally used by the insuring company, an additional charge of fifty percent (50%) of the Basic Schedule of Rates shall be made with a minimum charge of \$200.00.

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

The charge of reports, policies or other services of the company for any governmental agency or organization shall be sixty percent (60%) of the Basic Schedule of Rates on contracts that are in excess of \$1,000,000.00. The term "contract" includes a single transaction wherein a policy of title insurance will be issued with an exposure amount in excess of \$1,000,000.00. It also includes a written agreement with a governmental agency or organization wherein it is the reasonable expectation of the parties that during the life of the contract policies of title insurance will be written with a combined exposure amount in excess of \$1,000,000.00.

U. 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.

V. Home Equity Loan:

When an ALTA 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 Basic Schedule of Rates. This rate shall be appropriate on condition that a prior policy, 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.

W. 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

X. 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.

Y. Time Sharing Condominiums:

The Time Sharing Condominiums rate is available to a developer of a specific project on land within a single condominium 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.

Z. 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 Basic Schedule of 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 Basic Schedule of Rates for the loan amount.

AA. Escrow Fees/Charges:

The following minimum schedule of rates shall apply when a member, lender or individual requests closing and settlement services from the Fund:

Minimum Escrow Charges per side:

Conventional:	\$ 85.00
FHA:	\$125.00
VA – Buyer (Seller-paid total):	\$125.00
Simultaneous Second Trust Deeds:	\$ 30.00
Cash Purchase:	\$ 85.00
Refinance:	\$ 85.00
Streamline Refinance:	\$ 85.00
More than five Disbursements at Disbursement:	\$ 5.00 per disbursement item
Commercial:	\$200.00
Commercial - Refinance:	\$150.00
Courtesy Signing:	\$ 30.00
Mini Escrow:	\$100.00

Long-Term Escrows

Escrow Set-up:	\$ 50.00
Open Interest-Bearing Account	\$ 50.00

Annual Collection Fee:	\$100.00
Escrow Closeout Fee:	\$ 50.00
Document Preparation/Compilation Charge:	\$ 50.00
Reconveyance Service Charge:	\$ 75.00
Other Settlement Service Charges (on a per-hour basis):	\$ 35.00 per hour

Note: in accordance with Utah Administrative Rule R592-15 the above escrow/closing fee schedule represents minimum charges only and is categorized in accordance with an escrow charge matrix created by Rule.

BB. Closing Protection Letter (CPL) Fee:

When the Company issues a Closing Protection Letter (CPL) as part of a transaction involving Utah 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)

III. FORMS

A. Policies:

- Junior Mortgage Information Certificate
- Title Commitment
- Trustee's Sale Guarantee
- ALTA Closing Protection Letter – 2011 Form
- ALTA Homeowners Policy - Form 2013
- ALTA Owner's Policy – Form 2006
- ALTA Owner's Policy - Form 1992
- ALTA Owner's Policy - Form 1987
- ALTA Owner's Policy - Schedule A
- ALTA Owner's Policy - Schedule B
- ALTA Loan Policy – Form 2006
- ALTA Loan Policy - Form 1992
- ALTA Loan Policy - Form 1987
- ALTA Loan Policy - Schedule A
- ALTA Loan Policy - Schedule B
- ALTA Leasehold Owners Policy - Form 1987
- ALTA Leasehold Owners Policy - Schedule A
- ALTA Leasehold Owners Policy - Schedule B
- ALTA Leasehold Lenders Policy - Form 1987
- ALTA Leasehold Lenders Policy - Schedule A
- ALTA Leasehold Lenders Policy - Schedule B
- ALTA Construction Loan Policy - Form 1987

ALTA Construction Loan Policy - Schedule A
 ALTA Construction Loan Policy - Schedule B
 ALTA Lenders Policy - Form - 1970
 ALTA Lenders Policy - Schedule A
 ALTA Lenders Policy - Schedule B
 ALTA Plain Language Policy - Form P- 1979/100
 ALTA Plain Language Policy - Schedule A
 ALTA Plain Language Policy - Schedule B
 ALTA Short Form Residential Loan Policy (Rev. 1990)

ENDORSEMENTS

Endorsements provide affirmative protection against certain risks or title defects not normally covered through the title insurance policy. Please note that the endorsements discussed below are those currently filed by the Attorneys Title Guaranty Fund, Inc. with the Utah Division of Insurance.

ENDORSEMENT RATES

The following are the endorsements currently on file with the Utah 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 and instructions.

ALTA Endorsements

<u>Form</u>	<u>Description</u>		<u>Rate</u>
1	Street Assessment	Lenders	\$50.00
1-06	Street Assessment	Lenders	\$50.00
2	Truth in Lending (See CLTA Form 125)	Lenders	10% of Base Rate \$25.00 minimum \$250.00 maximum
2-06	Truth in Lending	Lenders	10% of Base Rate \$25.00 minimum \$250.00 maximum
3	Zoning--Unimproved Land (See CLTA Form 123.1)	All Policies	5% of Base Rate \$1,000.00 maximum
3-06	Zoning--Unimproved Land	All Policies	5% of Base Rate \$1,000.00 maximum
3.1	Zoning-Improved Land (See CLTA Form 123.2)	All Policies	15% of Base Rate \$2,000.00 maximum

3.1-06	Zoning-Improved Land	All Policies	15% of Base Rate \$2,000.00 maximum
3.2-06	Zoning-Land Under Development	All Policies	20% of Base Rate
4	Condominium (See CLTA Form 115.1)	Lenders	\$20.00
4-06	Condominium	Lenders	\$20.00
4.1	Condominium	Lenders	\$20.00
4.1-06	Condominium	Lenders	\$20.00
5	Planned Unit Development (See CLTA Form 115.2)	Lenders	\$20.00
5-06	Planned Unit Development	Lenders	\$20.00
5.1	Planned Unit Development	Lenders	\$20.00
5.1-06	Planned Unit Development	Lenders	\$20.00
6	Variable Rate (See CLTA Form 111.5)	Lenders	No Charge Residential; \$50.00 Commercial
6-06	Variable Rate	Lenders	No Charge Residential; \$50.00 Commercial
6.1	Re-Negotiable Rate Mortgage	Lenders	\$20.00 Residential; \$50 Commercial
6.2	Variable Rate Negative Amortization (See CLTA Form 111.8)	Lenders	\$25.00
6.2-06	Variable Rate Negative Amortization	Lenders	\$25.00

7	Manufactured Housing Unit (See CLTA Form 116.5)	Lenders	\$25.00
7-06	Manufactured Housing Unit	Lenders	\$25.00
7.1-06	Manufactured Housing – Conversion Manufactured Housing - Conversion	Lenders Lenders	\$30.00 \$30.00
7.2-06	Manufactured Housing - Conversion	Owners	\$30.00
8	Environmental Protection Lien (For 1987 - 1992 Policies)	Lenders	\$25.00
8.1	Environmental Protection Lien–Residential (See CLTA Form 110.9)	Lenders	\$25.00
8.1-06	Environmental Protection Lien	Lenders	\$25.00
8.2-06	Commercial Environmental Protection Lien	Lenders	10% of Base Rate
9	Restrictions, Encroachments and Minerals (See CLTA Form 100.2)	Lenders	\$20.00 for Residential; 10% of Base Rate for Commercial, \$50.00 minimum
9-06	Restrictions, Encroachments and Minerals	Lenders	\$20.00 Residential; 10% of Base Rate for Commercial, \$50.00 minimum
9.1	Restrictions, Encroachments, Minerals– Unimproved Land	Owners	10% of Base Rate, \$100.00 minimum

9.1-06	Restrictions, Encroachments, Minerals– Unimproved Land	Owners	10% of Base Rate, \$100.00 minimum
9.2	Restrictions, Encroachments, Minerals– Improved Land	Owners	10% of Base Rate, \$100.00 minimum
9.2-06	Restrictions, Encroachments, Minerals– Improved Land	Owners	10% of Base Rate, \$100.00 minimum
9.3	Restrictions, Encroachments, Minerals	Lenders	\$20.00 Residential; 10% of Base Rate for Commercial, \$50.00 minimum
9.3-06	Restrictions, Encroachments, Minerals	Lenders	\$20.00 Residential; 10% of Base Rate for Commercial, \$50.00 minimum
9.4	Restrictions, Encroachments, Minerals– Unimproved Land	Owners	10% of Base Rate, \$100.00 minimum
9.4-06	Restrictions, Encroachments, Minerals– Unimproved Land	Owners	10% of Base Rate, \$100.00 minimum
9.5	Restrictions, Encroachments, Minerals– Improved Land	Owners	10% of Base Rate, \$100.00 minimum
9.5-06	Restrictions, Encroachments, Minerals– Improved Land	Owners	10% of Base Rate, \$100.00 minimum
9.6-06	Private Rights	Lenders	15% of Base Rate, \$300.00 minimum
9.6.1-06	Private Rights - Current Assessments	Lenders	15% of Base Rate, \$300.00 minimum
9.7-06	Restrictions, Encroachments, Minerals - Land Under Development	Lenders	15% of Base Rate, \$300.00 minimum

9.8-06	Covenants, Conditions and Covenants - Land Under Development	Owners	20% of Base Rate, \$500.00 minimum
9.9-06	Private Rights	Owners	20% of Base Rate, \$500.00 minimum
9.10-06	Restrictions, Encroachments, Mineral - Current Violations	Lenders	20% of Base Rate, \$2,000.00 maximum
10	Assignment	Lenders	No charge if issued within 6 months of policy. Thereafter: \$25.00 Residential; \$50.00 Commercial
10-06	Assignment	Lenders	No charge if issued within 6 months of policy. Thereafter: \$25.00 Residential; \$50.00 Commercial
10.1	Assignment an Date Down	Lenders	10% of Base Rate (based upon unpaid encumbrance), \$100.00 minimum
10.1-06	Assignment an Date Down	Lenders	10% of Base Rate (based upon unpaid encumbrance), \$100.00 minimum
11	Modification of Trust Deed	Lenders	10% of Base Rate (based upon unpaid encumbrance), \$100.00 minimum
11-06	Modification of Trust Deed	Lenders	10% of Base Rate (based upon unpaid encumbrance), \$100.00 minimum
11.1-06	Mortgage Modification with Subordination	Lenders	10% of Base Rate (based upon unpaid encumbrance), \$100.00 minimum
11.2-06	Mortgage Modification with Advance Amount of Insurance	Lenders	10% of Base Rate (based upon unpaid encumbrance), \$100.00 minimum
12.06	Aggregation	Owners and Lenders	\$50.00
12.1-06	Aggregation - State Limits	Lenders	\$50.00
13.06	Leasehold Owners	Owners	No Charge
13.1-06	Leasehold Loan	Lenders	No Charge
14.06	Future Advance–Priority	Lenders	\$20.00 Residential;

			\$100.00 Commercial	
14.1-06	Future Advance– Knowledge	Lenders	\$20.00 Residential; Commercial	\$100.00
14.2-06	Future Advance–Letter of Credit	Lenders	\$20.00 Residential; \$100.00 Commercial	
14.3-06	Future Advance–Reverse Mortgage	Lenders	\$20.00 Residential; \$100.00 Commercial	
15-06	Non-Imputation–Full Equity Transfer	All Policies	20% of Base Rate for Owners; 10% of Base Rate for Lenders	
15.1-06	Non-Imputation– Additional Interest	All Policies	20% of Base Rate for Owners; 10% of Base Rate for Lenders	
15.2-06	Non-Imputation–Partial Equity Transfer	All Policies	20% of Base Rate for Owners; 10% of Base Rate for Lenders	
16-06	Mezzanine Financing	Owners	\$500.00	
17-06	Indirect Access and Entry	All Policies	Standard Coverage is 10% of Base Rate with \$500.00 maximum; Extended Coverage is an additional \$100.00	
17.1-06	Indirect Access and Entry	All Policies	10% of Base Rate, \$100.00 minimum, \$500.00 maximum	
17.2-06	Utility Access	All Policies	\$100.00	
18-06	Single Tax Parcel	All Policies	\$25.00 Residential \$50.00 Commercial	
18.1-06	Multiple Tax Parcel	All Policies	\$25.00 Residential Commercial	\$50.00
19-06	Contiguity–Multiple Parcels	All Policies	Standard Coverage is 10% of Base Rate with \$350.00 maximum; Extended Coverage is an additional \$75.00	
19.1-06	Contiguity–Single Parcel	All Policies	Standard Coverage is 10% of Base Rate with \$350.00 maximum; Extended Coverage is an additional \$75.00	

19.2-06	Contiguity - Specified Parcel	All Policies	Standard Coverage is 10% of Base Rate with \$350.00 maximum; Extended Coverage is an additional \$75.00
20-06	First Loss–Multiple Parcel Transactions	Lenders	5% of Base Rate, \$50.00 minimum, \$200.00 maximum
21-06	Creditor' s Rights	All Policies	\$50.00 Residential; 5% of Base Rate for Commercial
22-06	Location	Lenders	\$10.00 minimum for Residential; \$50.00 minimum for Commercial
22.1-06	Location and Map	Lenders	10% of Base Rate for Standard Coverage Policies; \$25.00 (residential) or \$60.00 (commercial) for Extended Coverage Policies
23-06	Co-Insurance	All Policies	35% of Base Rate
24-06	Doing Business	Lenders	\$55.00
25.1-06	Same as Portion of Survey	All Policies	\$55.00
25-06	Same as Survey	Lenders	\$55.00
26-06	Subdivision	All Policies	Residential \$55.00; Commercial \$100.00
27-06	Usury	Lenders	\$100.00
28-06	Easement - Damage or Enforcement Removal	Lenders	\$100.00
28.1-06	Encroachments, Boundaries and Easements	Lenders	20% of Base Rate for Owners, 10% of Base Rate Lender, \$50 Min.
28.2-06	Encroachments, Boundaries and Easements - Described Improvements	Lenders	20% of Base Rate for Owners, 10% of Base Rate Lender, \$50 Min.
28.3-06	Encroachments, Boundaries and Easements - Described Improvements	Lenders	20% of Base Rate for Owners, 10% of Base Rate Lender, \$50 Min.

and Land Under
Development

29-06	Interest Rate Swap - Direct Obligation	Lenders	\$150.00
29.1-06	Interest Rate Swap - Additional Interest	Lenders	\$150.00
29.2-06	Interest Rate Swap - Direct Obligation; Defined Amount	Lenders	\$150 plus Base Rate on liability increase
29.3-06	Interest Rate Swap - Additional Interest; Defined Amount	Lenders	\$150 plus Base Rate on liability increase
30-06	One to Four Shared Appreciation Mortgage	Lenders	\$25.00
30.1-06	Commercial Participation Interest	Lenders	\$250.00
31-06	Severable Improvements	Lenders	\$200.00
32-06	Construction Loan Pending Disbursements	Lenders	No Charge
32.1-06	Construction Loan – Loss of Priority; Direct Payment	Lenders	No Charge
32.2-06	Construction Loan – Loss of Priority; Insured's Direct Payment	Lenders	No Charge
33-06	Disbursement	Lenders	\$50 if requested at date of policy and issued within 6 months from effective date of the policy; 10% of Base Rate (\$120 min.) if issued after 6 months from policy effective date; 20% of Base

			Rate (\$120 min.) if issued on a policy insuring over a mechanic's lien
34-06	Identified Risk -Coverage	Lenders	10% of Base Rate
35-06	Mineral Rights and other Subsurface Substances - Buildings	Lenders	10% of Base Rate (\$1,500.00 Max.), Residential \$30.00 (Min.), Commercial \$100.00 (Min.)
35.1-06	Mineral Rights and other Subsurface Substances - Improvements	Lenders	15% of Base Rate (\$1,500.00 Max.), Residential \$30.00 (Min.), Commercial \$100.00 (Min.)
35.2-06	Mineral Rights and other Subsurface Substances - Described Improvements	Lenders	15% of Base Rate (\$1,500.00 Max.), Residential \$30.00 (Min.), Commercial \$100.00 (Min.)
35.3-06	Mineral Rights and other Subsurface Substances - Land Under Development	Lenders	15% of Base Rate (\$1,500.00 Max.), Residential \$30.00 (Min.), Commercial \$100.00 (Min.)
36-06	Energy Project - Leasehold/Easement - Owners	Owner	\$100.00
36.1-06	Energy Project - Leasehold/Easement - Loan	Lenders	\$100.00
36.2-06	Energy Project - Leasehold - Owners	Owners	\$100.00
36.3-06	Energy Project - Leasehold -Loan	Lenders	\$100.00
36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development -Owners	Owners	15% of Base Rate
36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lenders	15% of Base Rate
36.6-06	Energy Project - Encroachments	All Policies	15% of Base Rate

36.7-06	Energy Project - Fee Estate - Owners Policy	Owners	\$100.00
36.8-06	Energy Project - Fee Estate - Loan Policy	Lenders	\$100.00
37-06	Assignment of Rents or Leases	Lenders	10% of Base Rate for Standard Coverage Policy; \$35.00 (Residential) or \$75.00 (Commercial) on Extended Coverage Policy
38-06	Mortgage Tax	Lenders	\$50.00
39-06	Policy Authentication	All Policies	No Charge
41-06	Water - Buildings	All Policies	Residential \$50.00 Commercial \$100.00
41.1-06	Water - Improvements	All Policies	Residential \$75.00 Commercial \$150.00
41.2-06	Water - Described Improvements	All Policies	Residential \$50.00 Commercial \$100.00
41.3-06	Water - Land Under Development	All Policies	Residential \$50.00 Commercial \$100.00
42-06	Commercial Lender Group Endorsement	Lenders	\$100.00
43-06	Anti-Taint	Lenders	\$50.00
44-06	Insured Mortgage Recording	Lenders	\$100.00
45-06	Pari Passu Mortgage; Loan Policy	Lenders	\$200.00
46-06	Option	All Policies	\$200.00
JR1	Continuing Endorsement	ALTA Res. Limited Cov. Jr. Loan Policy	\$25.00 if issued within 6 months; \$50.00 if issued after 6 months
JR2	Future Advance	ALTA Res. Limited Cov. Jr. Loan Policy	\$25.00 if issued within 6 months; \$50.00 if issued after 6 months

JR2	Revolving Credit	ALTA Res. Limited Cov. Jr. Loan Policy	\$20.00
-----	------------------	---	---------

CLTA and Other Endorsements

<u>Form</u>	<u>Description</u>	<u>Rate</u>	
100		Lenders	\$20.00 per issue
100.1	Vacant Land	Lenders	\$20.00 per issue
	Commercial & Industrial Property	Lenders	10% of Basic Rate (Minimum \$20.00)
100.2	Vacant Land	Lenders	\$20.00 per issue
	Commercial & Industrial Property	Lenders	10 % of Basic Rate (Minimum \$20.00)
100.3	Improved Land – Residential	Owner	\$25.00
	Commercial & Industrial Property	Owner	20% of Base Rate
100.4	Present Violation of Particular Restrictions	Lender	\$20.00 per issue
100.5	Present Violation of Particular Restrictions	Lender	\$20.00 per issue
100.6	Present Violation of Particular Restrictions	Owner	20% of Basic Rate
100.11	Violation of Restrictions Liquor Reverter: Not Applicable for other than 1 to 4 Family Dwellings	Owner Lender	20% of Basic Rate \$20.00 per issue
100.12	Reverter Unenforceable	Owner Lender	20% of Basic Rate \$20.00 per issue
100.13	Upkeep Assessments Subordinate	Lender	\$20.00 per issue
100.16	Mortgage Exempt from Membership in Association	Lender	\$20.00 per issue
100.18	Reverter	Lender	\$25.00
100.20	Present Violation of CC& R’S	Owner Lender	20% of Basic Rate 10% of Basic Rate
100.23	Damage to Improvements Right of Surface Entry	Lender	10% of Base Rate
100.24	No Right of Surface Entry	Lender	10% of Base Rate
100.26	Damage to Improvements Right of Surface Entry	Lender	10% of Base Rate

	(FHA Projects Only)		
100.29	Mineral Rights, Damage to Improvements	Owner Lender	20% of Basic Rate 10% of Basic Rate (Minimum \$20.00)
100.30	Mineral Rights, Damage To Improvements	Lender	10% of Basic Rate (Minimum \$25.00)
100.31	Mineral Rights, Damage	Owner	20% of Basic Rate (Minimum \$20.00)
100.32	Release of Surface Rights	Owner Lender	\$50.00 \$30.00
101	Mechanic Lien Insurance Modification Language 52	Owner Lender	\$40.00 subject to Underwriters Approval
101.1	Mechanic Lien Coverage	Owner Lender	\$50.00 subject to Underwriters Approval
101.2	Mechanic Lien Coverage	Lender	\$1.50 per \$1,000 based upon advance or aggregate advance
101.2A	M/L Coverage	Lender	\$1.50 per M based upon advance or aggregate advance
101.3	Mechanic Lien Coverage	Lender	\$3.00 per \$1,000 based upon face amount of policy
102.4	Foundation Endorsement	Lender	10% of Basic Rate (Min. \$25.00)
102.5	Foundation-No Violation No encroachment onto Easements Or Adjoining Land	Lender	15% of Basic Rate (Minimum \$20.00)
102.6	Foundation – No Violation of CCR’S No Encroachment onto Easements Or Adjoining Land	Lender	15% of Base Rate based upon Portion of loan applicable to land covered
102.7	Foundation – No Violation of CCR’S No Encroachment onto Easements Or Adjoining Land: (Portion of Land)	Lender	15% of Base Rate based upon Portion of loan applicable to land covered
103.1	Easement Endorsement	Owner	20% of Basic Rate
	Damage from Use	Lender	\$25.00 per issue
103.2	Encroachment Removal	Owner Lender	20% of Basic Rate 10% of Basic Rate (Minimum \$20.00)
103.3	Easement Endorsement Removal of Improvement	Lender	10% of Basic Rate (Minimum \$25.00)
103.6	Improvement Encroachment Easements	Lender	10% of Basic Rate (Minimum \$20.00)
103.7	Property Abuts on Open Street	Owner	\$25.00 per issue

		Lender	
103.8	Encroachments from Adjoining Property	Lender	10% of Base Rate
104	Assignment of Beneficial Interest	Owner	No Charge up to 1 year After 1 year \$20.00
104.1	Assignment of Beneficial Interest Additional	Lender	10% of Schedule of Base Rate Based upon balance of Encumbrance (Minimum \$25.00)
104.2	Assignment of Beneficial Interest and Change of Effective Date	Lender	10% of Basic Rate (Based Upon Balance of Encumbrance)
104.3	Collateral Assignment	Lender	\$25.00 per issue
104.4	Collateral Assignment	Lender	10% of Basic Rate (Minimum \$20.00)
104.8	Valid Assignment of Beneficial Interest (Broad Coverage)	Lender	15% of Base Rate
104.10	Valid Assignment of Beneficial Interest	Lender	10% of Base Rate
107	Date Down/Commitments		\$20.00 per issue
107.2	Increased Liability	Owner Lender	Applicable Rate plus \$25.00
107.3	Increased Liability	Owner Lender	Over 1 yr. 25% of Basic Rate Together with applicable rate increase
107.6	Waiver of Defense of Knowledge Imputed from Lender to Another Lender	Lender	20% of Base Rate (Minimum \$25.00)
107.7	Knowledge	Owner	10% of Base Rate (Minimum \$25.00)
107.9	Naming Additional Insured	Owner	\$20.00 per issue
107.10	Naming Additional Insured without Limited Language	Owner	10% of Basic Rate (Minimum \$20.00) 10% of Basic Rate (Minimum \$20.00)
		Lender	
107.11	Change Effective Date	Owner	1 st year 10% of Basic Rate (Min. \$20.00)
107.12	Change Effective Date with No Change of ownership and no exceptions	Owner	1 st Year 10% of Basic Rate (Minimum \$20.00)
108.8	Additional Advance	Lender	\$25.00 plus applicable premium for increase
110.1	Excepting Printed Exception	Owner Lender	No Charge if issued with form 100
110.1a	Deleting other Exceptions not Covered in other Printed Endorsements	Owner	No Charge
110.2	Mineral Lease – Insure Over	Owner Lender	10% of Basic Rate 10% of Basic Rate
110.3	Extending Commitments – Not for Affirmative Coverage	Owner Lender	No Charge No Charge
110.3a	Extending Commitments Not for	Owner	No Charge

	Affirmative Coverage	Lender	
110.4	Modification of Deed of Trust	Lender	10% of Basic Rate (based upon unpaid encumbrance)
110.5	Modification of Deed of Trust	Lender	20% of Basic Rate (Based Upon unpaid balance of encumbrance) Minimum \$20.00
110.6	Re-Negotiable Rate Mortgage Variable Rate	Lender	\$20.00 per issue
110.7	Variable Rate Mortgage; Alta 6	Lender	\$20.00 per issue
110.7a	Advances, Change in Rate	Lender	\$25.00
110.7b	Advances	Lender	\$25.00
110.8	Variable Rate Mortgage	Lender	\$25.00
110.9	Variable Rate Mortgage; Negative Amortization; Alta 6.2	Lender	\$50.00 per issue
110.9	Change in Rate Variation	Lender	\$50.00 per issue
110.10	Change in Rate	Lender	\$25.00
111	Partial Release, No Impairments	Lender	20% of Basic Rate (Based upon balance of encumbrance)
111.3	Partial Release No Impairments, No Encroachments	Lender	20% of Basic Rate (Based Upon balance of encumbrance)
111.4	Partial Release Does not Reduce Insurance	Lender	\$50.00
111.5	Adjustable Rate (See Alta 6)		
111.7	Advances	Lender	\$25.00
111.9	FNMA Balloon Endorsement	Lender	\$20.00 per issue
111.11	Obligatory Advance	Lender	10% of Basic Rate (Minimum \$20.00)
112.1	Bond Holders Endorsement	Lender	10% of Base Rate
115	Condominium Endorsement (See Alta 4)		
115.1	Alta Condominium	Lender	10% of Basic Rate (Minimum \$20.00)
115.2	Alta Planned Unite Development (See Alta 5)	Lender	10% of Basic Rate (Minimum \$20.00)
115.3	Manufactured Housing (See Alta 7)	Lender	10% of Basic Rate
116	Improvements & Location	Lender	\$10.00 per issue
116 IMP	Improvements & Location <i>Commercial Property</i>	Lender	10% of Base Rate
116.1	Survey of Property	Lender	20% of Basic Rate
116.2	Condominium Endorsement	Lender	\$10.00 per issue
116.4	Contiguous Parcels	Owner Lender	20% of Basic Rate 10% of Basic Rate
116.6	Legal Description Equivalency	Lender	No Charge if Closing by Fund or Agent. Call Fund for quote and underwriting requirements otherwise.

116.7	Name Equivalency	Lender	No Charge if Closing by Fund or Agent. Call Fund for quote and underwriting requirements otherwise.
122	Mandatory Advance	Lender	10% of Basic Rate (Min. \$25.00) (Based upon amt. of advance)
122.1	Advances	Lender	\$25.00
122.2	Revolving Credit Loan (ATGF CT-48)	Lender	10% of Basic Rate (Minimum \$20.00)
122.3	Line of Credit (ATGF CT-47)	Lender	\$20.00 per issue
122.4	Advances, Change in Rate	Lender	\$25.00
122.5	Variable Rate with Advances	Lender	\$25.00
122.6	Optional Advances-Line of Credit	Lender	\$25.00
122.8	Special Balloon Endorsement	Lender	\$20.00 per issue
122.9	Line of Credit Increase	Lender	10% of Base Rate if during the first year; 25% if after twelve months
122.10	Reverse Mortgage	Lender	10% of Base Rate
122.11	Shared Appreciation Mortgage	Lender	20% of Base Rate
123.1	Zoning – Vacant Land	Owner	25% of Schedule Rate
123.2	Zoning – Improved Land (See Alta 3.1)	Owner	25% of Schedule Rate
125	Truth in Lending Right of Rescission	Lender	\$1.00 per \$1,000.00 (Minimum \$20.00)
130	Residential Extra Protection	Owner	No Charge
130.1	Inflation Protection	Owner	No Charge
130.2	Residential Extra Protection (O.E.C) Alta Plain Language Commitment Only	Owner	No Charge
130.3	Inflation Protection Alta Plain Language Policy	Owner	No Charge
150	Arbitration	Lender	No Charge
150.1	Arbitration	Owner	\$25.00
161	Guarantee Date Down	TSG-Utah	\$50.00
Form 45	Creditors Rights Exception	Lender	10% of Base Rate
Form A	Mechanic's Lien (ALTA Construction Loan Policy)	Lender	\$1.50 per thousand based on advances or aggregate policy amount
Form B	Mechanic's Lien (ALTA Construction Loan Policy)	Lender	\$3.00 per thousand based on advances or aggregate policy amount
Form C	Mechanic's Lien (ALTA Construction Loan Policy)	Lender	\$3.00 per thousand based on advances or aggregate policy amount
Form D	Mechanic's Lien (ALTA Construction Loan Policy)	Lender	\$3.00 per thousand based on advances or aggregate policy amount
Form F	Fairways Endorsement Partnership Dissolution	Owner	\$25.00
Form GE-1	Gap Coverage	Owner	\$25.00

		Lender	\$25.00
Form L	Leasehold	Owner	No Charge
		Lender	No Charge
Form S	Subdivision Map Act	Lender	\$20.00
Form T	Tax Parcel Endorsement	Lender	\$20.00
Form U	Usury	Lender	\$25.00
Form 8C	Environmental for Commercial Properties	Lender	10% of Base Rate
ATGF 26.1	Revolving Credit Endorsement (CT-50A)	Lender	\$20.00 per issue
ATGF 36.1	Conditional Right to Refinance	Lender	20% of Basic Rate (Min. \$20.00)
ATGF BK-1	Equity Line Endorsement	Lender	\$20.00 per issue
ATGF BK-2	Equity Line Endorsement	Lender	\$20.00 per issue
ATGF-SCR	Notice of Construction Loan	Lender	5% of Base Rate Minimum: \$50.00 Maximum: \$500.00
ATGF TE-1	Blank Endorsement	Owner	Applicable Rate
Inflation	Inflation Endorsement	Owner	No Charge

BASIC SCHEDULE OF RATES

Basic Rate (includes up to \$10,000 liability): \$250.00

*Additional Rate per \$10,000 liability:

For each additional \$10,000 from \$10,001 up to \$100,000, add \$57.50 per \$10,000 or fractional part thereof

Over \$100,000 and up to include \$200,000, add \$51.00 per \$10,000 or fractional part thereof

Over \$200,000 and up to include \$500,000, add \$41.00 per \$10,000 or fractional part thereof

Over \$500,000 and up to include \$2,000,000, add \$21.00 per \$10,000 or fractional part thereof

Over \$2,000,000 and up to include \$5,000,000, add \$20.00 per \$10,000 or fractional part thereof

Over \$5,000,000 and up to include \$10,000,000, add \$15.00 per \$10,000 or fractional part thereof

Over \$10,000,000 and up to include \$50,000,000, add \$13.50 per \$10,000 or fractional part thereof

Over \$50,000,000 and up to include \$75,000,000, add \$9.50 per \$10,000 or fractional part thereof

Over \$75,000,000 and up to add \$7.50 per \$10,000 or fractional part thereof

* *round up to next whole dollar*

STANDARD COVERAGE OWNERS POLICY SCHEDULE OF RATES

Basic Rate (includes up to \$10,000 liability): \$220.00

*Additional Rate per \$10,000 liability:

For each additional \$10,000 from \$10,001 up to \$50,000, add \$43.18 per \$10,000 or fractional part thereof

Over \$50,000 and up to include \$100,000, add \$51.43 per \$10,000 or fractional part thereof

Over \$100,000 and up to include \$200,000, add \$46.75 per \$10,000 or fractional part thereof

Over \$200,000 and up to include \$500,000, add \$37.40 per \$10,000 or fractional part thereof
Over \$500,000 and up to include \$2,000,000, add \$18.70 per \$10,000 or fractional part thereof
Over \$2,000,000 and up to include \$5,000,000, add \$16.50 per \$10,000 or fractional part thereof
Over \$5,000,000 and up to include \$10,000,000, add \$14.03 per \$10,000 or fractional part thereof
Over \$10,000,000 and up to include \$50,000,000, add \$11.55 per \$10,000 or fractional part thereof
Over \$50,000,000 and up to include \$75,000,000, add \$8.80 per \$10,000 or fractional part thereof
Over \$75,000,000 and up to add \$7.15 per \$10,000 or fractional part thereof

** round up to next whole dollar*