

BASIC SCHEDULE OF RATES

State of Arizona, except Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties

Amount of Insurance – Up to and including:	Basic Rate	Amount of Insurance – Up to and including:	Basic Rate	Amount of Insurance – Up to and including:	Basic Rate
\$25,000	\$345	\$255,000	\$1,118	\$485,000	\$1,625
\$30,000	\$364	\$260,000	\$1,131	\$490,000	\$1,635
\$35,000	\$390	\$265,000	\$1,144	\$495,000	\$1,646
\$40,000	\$416	\$270,000	\$1,157	\$500,000	\$1,656
\$45,000	\$442	\$275,000	\$1,171	\$505,000	\$1,667
\$50,000	\$469	\$280,000	\$1,184	\$510,000	\$1,677
\$55,000	\$492	\$285,000	\$1,197	\$515,000	\$1,688
\$60,000	\$516	\$290,000	\$1,210	\$520,000	\$1,698
\$65,000	\$540	\$295,000	\$1,223	\$525,000	\$1,709
\$70,000	\$563	\$300,000	\$1,236	\$530,000	\$1,719
\$75,000	\$587	\$305,000	\$1,247	\$535,000	\$1,730
\$80,000	\$611	\$310,000	\$1,257	\$540,000	\$1,740
\$85,000	\$632	\$315,000	\$1,268	\$545,000	\$1,751
\$90,000	\$653	\$320,000	\$1,278	\$550,000	\$1,761
\$95,000	\$673	\$325,000	\$1,289	\$555,000	\$1,772
\$100,000	\$695	\$330,000	\$1,299	\$560,000	\$1,782
\$105,000	\$716	\$335,000	\$1,310	\$565,000	\$1,793
\$110,000	\$737	\$340,000	\$1,320	\$570,000	\$1,803
\$115,000	\$750	\$345,000	\$1,331	\$575,000	\$1,814
\$120,000	\$763	\$350,000	\$1,341	\$580,000	\$1,824
\$125,000	\$776	\$355,000	\$1,352	\$585,000	\$1,835
\$130,000	\$789	\$360,000	\$1,362	\$590,000	\$1,845
\$135,000	\$802	\$365,000	\$1,373	\$595,000	\$1,856
\$140,000	\$815	\$370,000	\$1,383	\$600,000	\$1,866
\$145,000	\$829	\$375,000	\$1,394	\$605,000	\$1,877
\$150,000	\$842	\$380,000	\$1,404	\$610,000	\$1,887
\$155,000	\$855	\$385,000	\$1,415	\$615,000	\$1,898
\$160,000	\$868	\$390,000	\$1,425	\$620,000	\$1,908
\$165,000	\$881	\$395,000	\$1,436	\$625,000	\$1,919
\$170,000	\$894	\$400,000	\$1,446	\$630,000	\$1,929
\$175,000	\$908	\$405,000	\$1,457	\$635,000	\$1,940
\$180,000	\$921	\$410,000	\$1,467	\$640,000	\$1,950
\$185,000	\$934	\$415,000	\$1,478	\$645,000	\$1,961
\$190,000	\$947	\$420,000	\$1,488	\$650,000	\$1,971
\$195,000	\$960	\$425,000	\$1,499	\$655,000	\$1,982
\$200,000	\$973	\$430,000	\$1,509	\$660,000	\$1,992
\$205,000	\$986	\$435,000	\$1,520	\$665,000	\$2,003
\$210,000	\$1,000	\$440,000	\$1,530	\$670,000	\$2,013
\$215,000	\$1,013	\$445,000	\$1,541	\$675,000	\$2,024
\$220,000	\$1,026	\$450,000	\$1,551	\$680,000	\$2,034
\$225,000	\$1,039	\$455,000	\$1,562	\$685,000	\$2,045
\$230,000	\$1,052	\$460,000	\$1,572	\$690,000	\$2,055
\$235,000	\$1,065	\$465,000	\$1,583	\$695,000	\$2,066
\$240,000	\$1,078	\$470,000	\$1,593	\$700,000	\$2,076
\$245,000	\$1,092	\$475,000	\$1,604	\$705,000	\$2,087
\$250,000	\$1,105	\$480,000	\$1,614	\$710,000	\$2,097

\$715,000	\$2,108	\$815,000	\$2,318	\$910,000	\$2,517
\$720,000	\$2,118	\$820,000	\$2,328	\$915,000	\$2,528
\$725,000	\$2,129	\$825,000	\$2,339	\$920,000	\$2,538
\$730,000	\$2,139	\$830,000	\$2,349	\$925,000	\$2,549
\$735,000	\$2,150	\$835,000	\$2,360	\$930,000	\$2,559
\$740,000	\$2,160	\$840,000	\$2,370	\$935,000	\$2,570
\$745,000	\$2,171	\$845,000	\$2,381	\$940,000	\$2,580
\$750,000	\$2,181	\$850,000	\$2,391	\$945,000	\$2,591
\$755,000	\$2,192	\$855,000	\$2,402	\$950,000	\$2,601
\$760,000	\$2,202	\$860,000	\$2,412	\$955,000	\$2,612
\$765,000	\$2,213	\$865,000	\$2,423	\$960,000	\$2,622
\$770,000	\$2,223	\$870,000	\$2,433	\$965,000	\$2,633
\$775,000	\$2,234	\$875,000	\$2,444	\$970,000	\$2,643
\$780,000	\$2,244	\$880,000	\$2,454	\$975,000	\$2,654
\$785,000	\$2,255	\$885,000	\$2,465	\$980,000	\$2,664
\$790,000	\$2,265	\$890,000	\$2,475	\$985,000	\$2,675
\$795,000	\$2,276	\$895,000	\$2,486	\$990,000	\$2,685
\$800,000	\$2,286	\$900,000	\$2,496	\$995,000	\$2,696
\$805,000	\$2,297	\$905,000	\$2,507	\$1,000,000	\$2,706
\$810,000	\$2,307				
Over \$1,000,000			Add \$7.90 per \$5,000 or fraction thereof		

Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties

Amount of Insurance – Up to and including:	Basic Rate	Amount of Insurance – Up to and including:	Basic Rate	Amount of Insurance – Up to and including:	Basic Rate
\$19,000	\$207	\$46,000	\$365	\$73,000	\$489
\$20,000	\$220	\$47,000	\$370	\$74,000	\$494
\$21,000	\$227	\$48,000	\$375	\$75,000	\$498
\$22,000	\$233	\$49,000	\$380	\$76,000	\$503
\$23,000	\$240	\$50,000	\$385	\$77,000	\$507
\$24,000	\$246	\$51,000	\$390	\$78,000	\$511
\$25,000	\$253	\$52,000	\$395	\$79,000	\$515
\$26,000	\$259	\$53,000	\$399	\$80,000	\$520
\$27,000	\$266	\$54,000	\$404	\$81,000	\$524
\$28,000	\$272	\$55,000	\$408	\$82,000	\$528
\$29,000	\$279	\$56,000	\$413	\$83,000	\$532
\$30,000	\$285	\$57,000	\$417	\$84,000	\$537
\$31,000	\$291	\$58,000	\$422	\$85,000	\$541
\$32,000	\$295	\$59,000	\$426	\$86,000	\$545
\$33,000	\$300	\$60,000	\$431	\$87,000	\$549
\$34,000	\$305	\$61,000	\$435	\$88,000	\$554
\$35,000	\$310	\$62,000	\$440	\$89,000	\$558
\$36,000	\$315	\$63,000	\$444	\$90,000	\$562
\$37,000	\$320	\$64,000	\$449	\$91,000	\$566
\$38,000	\$325	\$65,000	\$453	\$92,000	\$571
\$39,000	\$330	\$66,000	\$458	\$93,000	\$575
\$40,000	\$335	\$67,000	\$462	\$94,000	\$579
\$41,000	\$340	\$68,000	\$467	\$95,000	\$583
\$42,000	\$345	\$69,000	\$471	\$96,000	\$588
\$43,000	\$350	\$70,000	\$476	\$97,000	\$592
\$44,000	\$355	\$71,000	\$480	\$98,000	\$596
\$45,000	\$360	\$72,000	\$485	\$99,000	\$600

\$100,000	\$605	\$153,000	\$763	\$206,000	\$901
\$101,000	\$608	\$154,000	\$765	\$207,000	\$903
\$102,000	\$611	\$155,000	\$768	\$208,000	\$906
\$103,000	\$614	\$156,000	\$771	\$209,000	\$908
\$104,000	\$617	\$157,000	\$773	\$210,000	\$911
\$105,000	\$620	\$158,000	\$776	\$211,000	\$914
\$106,000	\$623	\$159,000	\$778	\$212,000	\$916
\$107,000	\$626	\$160,000	\$781	\$213,000	\$919
\$108,000	\$629	\$161,000	\$784	\$214,000	\$921
\$109,000	\$632	\$162,000	\$786	\$215,000	\$924
\$110,000	\$635	\$163,000	\$789	\$216,000	\$927
\$111,000	\$638	\$164,000	\$791	\$217,000	\$929
\$112,000	\$641	\$165,000	\$794	\$218,000	\$932
\$113,000	\$644	\$166,000	\$797	\$219,000	\$934
\$114,000	\$647	\$167,000	\$799	\$220,000	\$937
\$115,000	\$650	\$168,000	\$802	\$221,000	\$940
\$116,000	\$653	\$169,000	\$804	\$222,000	\$942
\$117,000	\$656	\$170,000	\$807	\$223,000	\$945
\$118,000	\$659	\$171,000	\$810	\$224,000	\$947
\$119,000	\$662	\$172,000	\$812	\$225,000	\$950
\$120,000	\$665	\$173,000	\$815	\$226,000	\$953
\$121,000	\$668	\$174,000	\$817	\$227,000	\$955
\$122,000	\$671	\$175,000	\$820	\$228,000	\$958
\$123,000	\$674	\$176,000	\$823	\$229,000	\$960
\$124,000	\$677	\$177,000	\$825	\$230,000	\$963
\$125,000	\$680	\$178,000	\$828	\$231,000	\$966
\$126,000	\$683	\$179,000	\$830	\$232,000	\$968
\$127,000	\$686	\$180,000	\$833	\$233,000	\$971
\$128,000	\$689	\$181,000	\$836	\$234,000	\$973
\$129,000	\$692	\$182,000	\$838	\$235,000	\$976
\$130,000	\$695	\$183,000	\$841	\$236,000	\$979
\$131,000	\$698	\$184,000	\$843	\$237,000	\$981
\$132,000	\$701	\$185,000	\$846	\$238,000	\$984
\$133,000	\$704	\$186,000	\$849	\$239,000	\$986
\$134,000	\$707	\$187,000	\$851	\$240,000	\$989
\$135,000	\$710	\$188,000	\$854	\$241,000	\$992
\$136,000	\$713	\$189,000	\$856	\$242,000	\$994
\$137,000	\$716	\$190,000	\$859	\$243,000	\$997
\$138,000	\$719	\$191,000	\$862	\$244,000	\$999
\$139,000	\$722	\$192,000	\$864	\$245,000	\$1,002
\$140,000	\$725	\$193,000	\$867	\$246,000	\$1,005
\$141,000	\$728	\$194,000	\$869	\$247,000	\$1,007
\$142,000	\$731	\$195,000	\$872	\$248,000	\$1,010
\$143,000	\$734	\$196,000	\$875	\$249,000	\$1,012
\$144,000	\$737	\$197,000	\$877	\$250,000	\$1,015
\$145,000	\$740	\$198,000	\$880	\$251,000	\$1,018
\$146,000	\$743	\$199,000	\$882	\$252,000	\$1,020
\$147,000	\$746	\$200,000	\$885	\$253,000	\$1,023
\$148,000	\$749	\$201,000	\$890	\$254,000	\$1,025
\$149,000	\$752	\$202,000	\$893	\$255,000	\$1,028
\$150,000	\$755	\$203,000	\$895	\$256,000	\$1,031
\$151,000	\$758	\$204,000	\$898	\$257,000	\$1,033
\$152,000	\$760	\$205,000	\$901	\$258,000	\$1,036

\$259,000	\$1,038	\$273,000	\$1,075	\$287,000	\$1,111
\$260,000	\$1,041	\$274,000	\$1,077	\$288,000	\$1,114
\$261,000	\$1,044	\$275,000	\$1,080	\$289,000	\$1,116
\$262,000	\$1,046	\$276,000	\$1,083	\$290,000	\$1,119
\$263,000	\$1,049	\$277,000	\$1,085	\$291,000	\$1,122
\$264,000	\$1,051	\$278,000	\$1,088	\$292,000	\$1,124
\$265,000	\$1,054	\$279,000	\$1,090	\$293,000	\$1,127
\$266,000	\$1,057	\$280,000	\$1,093	\$294,000	\$1,129
\$267,000	\$1,059	\$281,000	\$1,096	\$295,000	\$1,132
\$268,000	\$1,062	\$282,000	\$1,098	\$296,000	\$1,135
\$269,000	\$1,064	\$283,000	\$1,101	\$297,000	\$1,137
\$270,000	\$1,067	\$284,000	\$1,103	\$298,000	\$1,140
\$271,000	\$1,070	\$285,000	\$1,106	\$299,000	\$1,142
\$272,000	\$1,072	\$286,000	\$1,109	\$300,000	\$1,145
From \$300,001 to \$1,000,000			Add \$2.00 per \$1,000 or fraction thereof		
Over \$1,000,000			Add \$1.50 per \$1,000 or fraction thereof		

GENERAL RULES

Computation from Basic Rate

The fees and rates hereinafter set forth are the all-inclusive charges of Dakota Homestead Title Insurance Company, (hereinafter collectively "Company") for the issuance of Commitments for title insurance, title insurance policies and endorsements on its own behalf, or by its duly authorized Policy Issuing Agents in the State of Arizona. Charges for additional services, including, but not limited to, escrow and closing services, may be assessed by the Company or its authorized Policy Issuing Agents, but such charges are not a part of the fee for title insurance. All charges for title insurance will be computed in accordance with the rules and rates shown herein at such date as this manual, or any revision thereof, become effective.

The rates shall always be applied on a per unit of insurance basis in multiples of \$5,000 (\$1,000 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties), including any fraction thereof, in accordance with the Basic Schedule of Rates attached hereto. Whenever a percentage of the Basic Rate is used herein, the resulting charge shall be rounded off to the nearest dollar. The Basic Rates set forth in this Manual, or any revisions thereof, are minimum charges. Additional charges will be made when unusual conditions of title are encountered, when special risks are insured against, or when special services are rendered. Any additional coverages provided by an endorsement to the policy shall bear the fees set forth in Endorsements and Charges Section of this Manual.

Upon request, the Company, or its duly authorized Policy Issuing Agent, may in its discretion insure over certain defects or give affirmative coverage not provided for herein at no additional charge. However, if such insurance or additional coverage is provided by an endorsement to a policy, then a charge shall be made pursuant to the fee filed for that endorsement, or by a separate filing that is approved in advance by the Arizona Department of Insurance.

Property in other States

The fees and rates for policies covering property situated in a state other than the state in which the order is received shall be at the rate of the county of the state in which the property is situated.

OWNER'S POLICIES

Owner's Policy

An Owner's Policy insuring a fee estate or a vendee's interest under a land contract will not be issued for less than the sale price of the property and in no event for less than the full value of the real property. Owner's Policies issued to insure lesser estates or interests, except as otherwise noted herein, must be issued for not less than the full consideration paid for said interest. The charge for issuance of a standard coverage Owner's Policy shall be the Basic Rate, with a minimum charge of \$300.00 (\$250.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties).

Leasehold Owner's Policies

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 leasehold estate, whichever is less. The charge for issuance of a standard coverage Leasehold Owner's Policy shall be 100% of the Basic Rate, with a minimum charge of \$300.00 (\$250.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties). The charge for issuance of an extended coverage Leasehold Owner's Policy shall be 155% (140% in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) of the Basic Rate, with a minimum charge of \$400.00 (\$300.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties).

Extended Coverage (Special Risks)

Charges for deletion of pre-printed exceptions in final policies insuring other than one-to-four family residential property, as shown on Schedule B-Section 2 of Commitments for Title Insurance for such policies, are \$100.00 per exception. The applicant/proposed insured shall comply with all the requirements of the Company in order to remove all such pre-printed exceptions shown in Schedule B-Section 2 of Commitments for Title Insurance. The charge for issuance of an extended coverage Owner's Policy shall be 155% (140% in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) of the Basic Rate, with a minimum charge of \$400.00 (\$300.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties), together with all charges for specific endorsements as they may apply.

ALTA Short Form Residential Owner's Policy

The charge for issuance of an ALTA Short Form Residential Owner's Policy shall be the Basic Rate, with a minimum charge of \$300.00 (\$250.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties).

ALTA Homeowner's Policy

The charge for issuance of an ALTA Homeowner's Policy shall be 110% of the Basic Rate, with a minimum charge of \$300.00 (\$265.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties).

Time-share

The Company shall issue a standard coverage Owner's Policy to insure a time-share estate for less than \$25,000.00. A time-share estate as used herein is defined in A.R.S. § 32-2197. The charge for issuance of such a policy shall be \$62.50 (\$100.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties).

LOAN POLICIES

Loan Policies

Loan policies shall be issued for the full loan amount except when the land covered in the policy represents only a part of the security for the loan and the balance of the security is personal property, in which case the policy shall be written in the amount of the loan applicable to such land, and the lender shall, if requested by the Company, furnish a statement as to such values. A policy can be issued, however, for an amount up to 125% of the principal debt to cover interest and other costs incident to a foreclosure. The charge for issuance of a standard coverage Loan Policy shall be 80% of the Basic Rate, with a minimum charge of \$300.00 (\$250.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties).

In the event a loan is secured by two or more non-contiguous parcels of real estate, a Loan Policy may be issued on one or more of such parcels provided that the policy is not issued for less than the amount of the security allocated to such parcel or parcels.

Extended Coverage (Special Risks)

Charges for deletion of pre-printed exceptions in final policies, insuring other than one-to-four family residential property, as shown in Schedule B-Section 2 of Commitments for Title Insurance for such policies, are \$100.00 per exception. The applicant/proposed insured shall comply with all the requirements of the Company in order to remove all such preprinted exceptions shown in Schedule B-Section 2 of the Commitment for Title Insurance. The charge for issuance of an extended coverage Loan Policy shall be 125% (120% in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) of the Basic Rate, together with all charges for specific endorsements as they may apply. The minimum charge shall be \$400.00 (\$300.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties).

Substitution Rate ("Bridge") Loans

A substitution rate credit will apply in a situation where a proposed insured buyer purchases a new home before completing the sale of a current home and executes a new mortgage or deed of trust secured by one or both of the properties. In effect, this "bridge" loan refinances the existing loan on the current home and provides additional funding for the purchase of the new home. When the sale of the current home is completed this type of loan is refinanced to the lower amount of the value of the new home and is secured by a new mortgage or deed of trust.

The total premium paid for the issuance of a policy secured by the first mortgage or deed of trust, less \$125.00, shall be credited toward any premium due the Company for a subsequently issued Loan Policy insuring the priority of a loan secured solely by the newly purchased property. The credit is limited to 100% of the Basic Rate applied to the liability amount of the now loan, is available one time only, and expires one (1) year after the effective date of the first, or "bridge" Loan Policy.

Other title insurance policies may be issued simultaneously with the issuance of either policy, consistent with the simultaneously issued policy rates contained herein.

SIMULTANEOUS ISSUANCE

Simultaneous Issuance of Owner's and Loan Policies

When an Owner's Policy and a standard coverage Loan Policy, insuring identical land, are issued simultaneously the rate shall be \$100.00 (\$75.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) for the Loan Policy. When a standard coverage Owner's Policy and an extended coverage Loan Policy, insuring identical land, are issued simultaneously the rate shall be 65% (60% in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) of the Basic Rate, with a minimum charge of \$300.00 for the Loan Policy. When an extended coverage Owner's Policy and an extended coverage Loan Policy, insuring identical land, are issued simultaneously the rate shall be \$100.00 for the Loan Policy.

In order for this rate to apply, all policies issued must have the same effective date and the Owner's Policy must contain an exception(s) for the mortgage(s) or deed(s) of trust insured by the simultaneously issued Loan Policy (ies).

In order for this rate to apply to a simultaneously issued extended coverage Loan Policy, or policies, the applicant/insured shall comply with all the requirements of the Company in order to remove the pre-printed exceptions shown in Schedule B-Section 2 of the Commitment for Title Insurance from the Loan Policy, or policies, shall pay any additional charges for removal of exceptions as may apply (\$100.00 per exception), and shall further pay any additional charges for specific endorsements as they may apply.

Simultaneous Issuance of Owner's and Leasehold Policies

When an Owner's Policy insuring a fee simple estate is issued simultaneously with an Owner's Policy insuring a leasehold estate covering identical land, the charge shall be calculated at 100% of the Basic Rate for the policy with the highest liability amount. The charge for the other policy shall be calculated at 30% of the Basic Rate based upon the face amount of the policy with the lesser liability, with a minimum charge of \$125.00.

In order for this rate to apply to a simultaneously issued extended coverage Owner's Policy the applicant/insured shall comply with all the requirements of the Company in order to remove the pre-printed exceptions shown in Schedule B-Section 2 of the Commitment for Title Insurance from the Owner's Policy, shall pay any additional charges for removal of exceptions as may apply (\$100.00 per exception), and shall further pay any additional charges for specific endorsements as they may apply.

When an Owner's Policy is issued insuring a fee simple estate in land only and an Owner's Policy is issued insuring a leasehold estate in the land and fee simple title in the improvements (where the ownership of the improvements is separated from ownership of the land) the charge shall be calculated at 100% of the Basic Rate based on the total liability of the two policies added together.

Simultaneous Issuance of Owner's Policies

When two or more Owner's Policies are issued to the same insured upon simultaneous acquisition from the same owner, the fee shall be determined for the type of policies requested based on the aggregate liability of the policies so issued, plus \$100.00 (\$60.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) per policy over one.

When Owner's Policies covering identical lands and identical estates are issued simultaneously to the seller and purchaser, a charge shall be calculated at 130% of the Basic Rate for standard coverage policies and 195% of the Basic Rate for extended coverage policies.

In order for these rates to apply to simultaneously issued extended coverage Owner's Policy, the applicant/insured shall comply with all the requirements of the Company in order to remove the pre-printed exceptions shown in Schedule B-Section 2 of the Commitment for Title Insurance from the Owner's Policy and shall further pay any additional charges for specific endorsements as they may apply.

Simultaneous Issuance of Time-share Owner's and Loan Policies

When a standard coverage Loan Policy is issued concurrently with a standard coverage Owner's Policy insuring a time-share estate, the rate shall be \$25.00.

GUARANTEES

Chain of Title Guarantee

This guarantee is issued for the specific chain of title search. Said guarantee may only be issued when an order of title insurance has been placed with the Company. The liability is limited to \$1,000.00. The charge for issuance of a Chain of Title Guarantee shall be a minimum of \$300.00, plus \$5.00 for each item reported and \$1.00 per document copy provided.

Foreclosure Guarantee

This guarantee is issued for the benefit of a lender or lien holder in connection with a proposed foreclosure of a mortgage, trust deed or lien. The guarantee includes a full examination of title. The rate charge applicable shall be based upon the amount in default or the fair value of the property. If a Foreclosure Guarantee is requested for less than the amount in default, and the fair value is less than the amount of the loan in default, the policy may be written for an amount based on the fair value of the property. The charge for issuance of a Foreclosure Guarantee shall be 80% (50% in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) of the Basic Rate. This charge includes two (2) continuation or date down endorsements to cover the filing of a lis pendens, foreclosure action and recording of the certificate of sale. These continuation or date down endorsements are issued for the benefit of the assured only and shall not be extended to include the recordation of the sheriff's deed or deed in lieu of foreclosure. Additional date down endorsements may be purchased at a rate of \$25.00 per date down.

The Company shall issue a title policy to the assured stated in the guarantee or an assignee of the assured's interest in the certificate of sale covering the acquisition of the property through foreclosure. The charge for issuance of such a policy shall be 50% of the Basic Rate. The amount of the charge shall be calculated upon the amount of the defaulted lien plus the unpaid balance of any prior lien to which the property is to remain subject to. If a title policy is issued to others than those described above, regular rates are applicable.

Litigation Guarantee

This guarantee is issued for the benefit of an attorney only, to be used for the purpose of instituting legal proceedings in connection with quiet title actions, petitions, foreclosures or other matters of litigation. The charge for issuance of a Litigation Guarantee shall be 80% (50% in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) of the Basic Rate based upon the unpaid balance due or established liability. The minimum charge shall be \$300.00 (\$225.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties).

This guarantee includes one (1) continuation report provided at no charge if requested within six (6) months from the date of the original report to cover the filing of a Lis Pendens. After six (6) months, additional continuation reports shall be charged at the rate of \$50.00 per report. These reports may be issued up to the date of the judicial sale, but not subsequent to said sale.

Recorded Document Guarantee

This guarantee is issued only upon receipt of a signed application. The liability is limited to \$25,000.00. The charges for issuance of a Recorded Document Guarantee is as follows:

<u>TYPE OF DOCUMENT REQUESTED</u>	<u>RATE</u>
All documents currently posted in the Company's title plant	\$50.00 per hour; minimum \$200.00
All documents recorded & indexed in Grantor/Grantee indices in the Recorder's Office	\$125.00 per hour; minimum \$900.00
All documents in both the Company's title plant and the Grantor/Grantee indices in the Recorder's Office	\$175.00 per hour; minimum \$900.00

Specific documents posted in Company's title plant	\$50.00 per hour; minimum \$100.00
Specific documents recorded & indexed in the Grantor/Grantee indices in the Recorder's Office	\$125.00 per hour; minimum \$250.00
Specific documents in both the Company's title plant and the Grantor/Grantee indices in the Recorder's Office	\$175.00 per hour; minimum \$350.00

Trustee Sale Guarantee

The charge for issuance of a Trustee Sale Guarantee shall be 75% (50% in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties) of the Basic Rate based upon the unpaid balance due on the Note secured by the Deed of Trust. The minimum charge shall be \$300.00 (\$225.00 in Apache, Cochise, La Paz, Mohave, Navajo, Yavapai and Yuma Counties). This charge does not include charges for copies of instruments. Copies of instruments furnished in connection with the reports shall be charged as either \$0.50 per page if obtainable from the Company's records or \$1.00 per page if must be obtained from records other than the Company's records.

This guarantee includes three (3) continuation reports provided at no charge. Additional reports shall be provided at a charge of \$50.00 per report. These reports may be issued up to the date of the Trustee's Sale, but not subsequent to said sale.

Cancellation Charges

Unless otherwise provided, if any guarantee is cancelled in writing by the Assured and the Company released from all liability thereunder, upon review and at the sole discretion of the Company, a cancellation fee shall be charged which in the opinion of the Company is proper compensation for the services rendered. Said fee will be based upon whether a Notice of Default or Forfeiture has been recorded and any other additional work charges that are applicable. The charge if no notice is recorded is \$75.00 and \$270.00 if notice is recorded.

MISCELLANEOUS

INCREASING POLICY AMOUNT

Underwriter Discretion

Increases in policy amounts at the request of named insureds shall be at the discretion of the Company.

Charges

The charge for increasing a policy amount shall be the difference between the basic rate for the amount of the insurance shown in the initial policy and the basic rate for the ultimate amount of insurance issued at the appropriate rate for the type of insurance coverage involved plus \$50.00, together with all charges for specific endorsements as they may apply.

CANCELLATIONS

Charges

A Commitment for Title Insurance may be issued to show the status of title and items affecting the title that must be satisfied before a policy can be issued. It is a binding obligation of the Company to issue its policy of title insurance when the requirements of the Commitment have been satisfied and the policy rate and fees have been paid. No liability attaches until the policy rate and fees have been paid.

If the applicant cancels or no documents have been recorded and no actions taken by the expiration date of the Commitment, a fee of \$300.00 will be charged. The entire charge may be canceled if it is apparent that, through error, the customer has entered duplicate orders either with the same or competing companies, or if the order is canceled prior to commencement of search or if the order is canceled because contingencies in the purchase agreement were not met through no fault of the party placing the order:

DUPLICATES AND COPIES

Duplicates or copies of lost policies in which no additional insurance coverage is given may be furnished at the discretion of the Company at a charge of \$50.00 each. Each duplicate policy provided must contain the statement: "This policy is issued to replace Lost Policy No. _____, which is hereby canceled", on its face. All attached supporting schedules and endorsements must be clearly marked with the word "DUPLICATE." Each copy of a policy provided must be clearly marked with the word "COPY" on every page including all attached schedules and endorsements.

REISSUE

Reissue Credit

When an order is placed for title insurance (Owner's or Lender's Policy) within five (5) years of issuance of a policy on the same property, upon opening of the title order, the charge shall be 80% of the Basic Rate, with a minimum charge of \$390.00. For amounts in excess of the original amount of coverage, the charge shall be 100% of the Basic Rate. This reissue rate is available for all Owner's Policies and only on Lender's Policies for new loans and not for refinances.

REFINANCE – Statewide

Refinance Credit

When the same owner of a real property acquires a new loan on the same property, previously secured by a first mortgage or first deed of trust within a five (5) year period from the date of the recording of the first mortgage or deed of trust, the priority of which has been previously insured by a title insurer authorized to issue title insurance policies in the State of Arizona, the title insurance premium shall be based upon the following "refinance rate". A copy of the previously insured first mortgage or deed of trust disclosing the recording information, as well as a copy of the original Owner's Policy or any Loan Policy insuring the priority of or excepting the lien of the mortgage or deed of trust being refinanced, and issued by a title insurer authorized to issue title insurance policies in the State of Arizona, shall be retained in the title insurance file to support each use of this rate.

Charges

The premium charge for refinance transactions will be as follows:

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000.....	\$300.00
\$250,001 to \$500,000.....	\$450.00
\$500,001 to \$750,000.....	\$550.00
\$750,001 to \$1,000,000.....	\$660.00
\$1,000,001 to \$1,250,000.....	\$760.00
\$1,250,001 to \$1,500,000.....	\$860.00

SUBDIVISION RATE - Statewide

Applicability

During the five (5) year period following the recording of an approved final plat of a parcel or tract of land into at least fifteen (15) buildable lots, the title insurance premium for certain transactions involving lots within such a plat shall be based upon the following "subdivision rate". The filing of a modified or altered plat will not extend the five (5) year period. The original filing date of the approved plat for purposes of this rate cannot be extended for any reason. A copy of the recorded plat must be in each title insurance master file of the subdivision, on which the subdivision rate is utilized. Policies with an issue date more than five (5) years following the recording date of the approved final plat will not be eligible for this subdivision rate.

The subdivision rate shall only be applicable to: 1) policies issued insuring unimproved (not built upon) lots, 2) policies issued during initial construction, 3) policies issued covering the initial sale of an improved (built upon) lot where the improvements have never been occupied, except under an early occupancy agreement, 4) the initial policies issued to a builder or developer covering financing on the initial improvements, and 5) policies issued covering permanent financing for the owner of an unimproved lot upon completion of the initial improvements on said lot. Both residential and commercial lots are eligible for the subdivision rate. The subdivision rate will be equally available for Loan policies, as well as Owner's policies.

Charges

The subdivision rate so charged will be 65% of the Basic Rate, with a minimum charge of \$150.00.

ENDORSEMENTS AND CHARGES

Title Insurance policy coverage may be modified or extended by issuing an Endorsement on that policy. The following is a list of the endorsements issued in Arizona and the maximum charge for each:

ENDORSEMENT	COMMERCIAL RATE	RESIDENTIAL RATE
Access and Entry (ALTA Form 17.06)	\$100.00	\$100.00
Access and Entry – Indirect (ALTA Form 17.1.06)	\$100.00	\$100.00
Additional Advance (DH Form 110)	100% of Basic Rate for amount of liability increase	100% of Basic Rate for amount of liability increase
Additional Insured (CLTA Form 107.10)	\$100.00	\$100.00
Aggregation – Tie-In (ALTA Form 12.06)	\$150.00	\$150.00
Agreed Value	\$50.00	\$25.00
Assignment of Mortgage (ALTA Form 10.06)	No charge if issued with policy, then \$100.00	No charge if issued with policy, then \$100.00
Assignment of Mortgage and Datedown (ALTA Form 10.1.06)	\$100.00 if issued with policy, \$150.00 if issued after policy	\$100.00 if issued with policy, \$150.00 if issued after policy
Assignments of Rents – Included in Insured Mortgage (CLTA Form 104.7)	\$100.00	\$100.00
Assignment of Rents – Separate Assignments/Leases (CLTA Form 104.6)	\$100.00	\$100.00
Association Dues – Loan	\$100.00	\$100.00
Assumption	\$100.00	\$100.00
Balloon Mortgage	\$100.00	\$100.00
Blanket Easement	\$.50/\$1000; \$25 minimum	\$25.00
Coinsurance Clause	\$25.00	\$25.00
Comprehensive	No charge if issued with policy, \$50.00 if issued after policy	No charge if issued with policy, \$50.00 if issued after policy
Condominium (ALTA Form 4.06)	\$50.00	\$50.00
Condominium (ALTA Form 4.1.06)	\$50.00	\$50.00
Contiguity – Multiple Parcels (ALTA Form 19.06)	10% of Basic Charge for standard coverage policy; \$100 on extended coverage policy	10% of Basic Charge for standard coverage policy; \$100 on extended coverage policy
Contiguity Endorsement Multiple Parcels (CLTA Form 116.4)	10% of Basic Charge for standard coverage policy; \$100 on extended coverage policy	10% of Basic Charge for standard coverage policy; \$100 on extended coverage policy
Contiguity – Single Parcel (ALTA Form 19.1.06)	10% of Basic Charge for standard coverage policy; \$100 on extended coverage policy	10% of Basic Charge for standard coverage policy; \$100 on extended coverage policy
Correction Endorsement	No Charge if Agent error; otherwise \$25.00	No Charge if Agent error; otherwise \$25.00
Creditor's Rights (ALTA Form 21.06)	10% of Basic Rate	10% of Basic Rate
Doing Business Endorsement	\$100.00	\$100.00
Down Date Endorsement – General	25% of the Basic Rate; \$100.00 minimum	25% of the Basic Rate; \$100.00 minimum

Down Date Endorsement No. 1 (Increase Mtg. Amt.)	\$100.00	\$100.00
Down Date Endorsement No. 2 (Changing Land Encumbered by Mtg.)	\$100.00	\$100.00
Down Date Endorsement No. 3 (Mortgage Modification)	\$100.00	\$100.00
Down Date Endorsement No. 4 (Assignment of Mortgage)	\$100.00	\$100.00
Encroachment No. 1 (onto Adjoining Land)	\$100.00	\$100.00
Encroachment No. 2 (Building Line)	\$100.00	\$100.00
Encroachment No. 3 (onto Easement)	\$100.00	\$100.00
Encroachment No. 4 (onto Gap)	\$100.00	\$100.00
Encroachment No. 5 (Marketability)	\$100.00	\$100.00
Environmental Lien Protection (ALTA Form 8.1.06)	\$250.00	\$50.00 if issued with policy; \$100.00 if issued after the policy
Exception or Encumbrance Deleted (CLTA Form 110.1)	\$100.00	\$100.00
Exclusion Deleted	15% of Basic Rate	15% of Basic Rate
Exercise of Easement Rights	\$25.00	\$25.00
Fairway Endorsement No. 1	10% of Basic Rate, minimum of \$500.00 and maximum of \$2,000.00	10% of Basic Rate, minimum of \$500.00 and maximum of \$2,000.00
Fairway Endorsement No. 2 (LLC)	10% of Basic Rate, minimum of \$500.00 and maximum of \$2,000.00	10% of Basic Rate, minimum of \$500.00 and maximum of \$2,000.00
First Loss – Multiple Parcel Transactions (ALTA Form 20.06)	\$100.00 if issued with an Owner's Policy for an amount equal to or greater than the amount of the Loan Policy; 25% of Basic Rate if Loan Policy only	\$100.00 if issued with an Owner's Policy for an amount equal to or greater than the amount of the Loan Policy; 25% of Basic Rate if Loan Policy only
Future Advance – Priority (ALTA Form 14.06)	10% of Basic Rate	10% of Basic Rate
Future Advance – Knowledge (ALTA Form 14.1.06)	\$100.00	\$100.00
Future Advance – Letter of Credit (ALTA Form 14.2.06)	25% of Basic Rate	25% of Basic Rate
Future Advance – Reverse Mortgage (ALTA Form 14.3.06)	\$100.00	\$100.00
Future Improvements Endorsement	\$50.00	\$50.00
Gap Endorsement	Minimum: 5% of Basic Rate	Minimum: 5% of Basic Rate
Homeowner's Inflation Protection Endorsement	\$50.00	\$50.00
Insurability – Enforcement of Interest	\$100.00	\$100.00
Last Dollar Endorsement	10% of Basic Rate	10% of Basic Rate
Leasehold – Loan (ALTA Form 13.1.06)	No charge	No charge
Leasehold – Owner's (ALTA Form 13.06)	No charge	No charge
Lien Endorsement – Excluding Marketability Coverage	\$75.00	\$75.00
Lien Endorsement – Including Marketability Coverage	\$100.00	\$100.00
Location (ALTA Form 22.06)	\$25.00 (No charge w/survey)	\$25.00 (No charge w/survey)
Location and Map (ALTA Form 22.1.06)	\$25.00 (No charge w/survey)	\$25.00 (No charge w/survey)
Manufactured Housing Unit (ALTA Form 7.06)	\$50.00	\$50.00
Manufactured Housing Unit (ALTA Form 7.1.06)	\$50.00	\$50.00
Manufactured Housing Unit (ALTA Form 7.2.06)	\$50.00	\$50.00
Mechanic's Lien Endorsement 2	\$100.00	\$100.00
Mechanic's Lien (CLTA FORM 101.3)	\$100.00	\$100.00

Mezzanine Financing (ALTA Form 16.06)	30% of Basic Rate	30% Basic Rate
Minerals	\$100.00	\$100.00
Modification of Arbitration Clause – Owner (DH Form 99A)	No charge	No charge
Modification of Arbitration Clause – Mortgagee (DH Form 99B)	No charge	No charge
Modification of Arbitration Clause – Construction (DH Form 99C)	No charge	No charge
Modification of Arbitration Clause – Leasehold (DH Form 99D)	No charge	No charge
Modification of Arbitration Clause – U.S.A. (DH Form 99E)	No charge	No charge
Mortgage (Release of Land)	\$50.00	\$50.00
Mortgage Modification (ALTA Form 11.06)	30% of Basic Rate	30% of Basic Rate
Mortgage Modification – Assignment	\$100.00	\$100.00
Mortgage Modification – Assignment Short Form	\$100.00	\$100.00
Multiple Foreclosure Endorsement	\$100.00	\$100.00
Multiple Mortgages in One Policy (CLTA Form 105.1)	\$100.00	\$100.00
Multiple Mortgages in One Policy (DH Form 112)	\$100.00	\$100.00
Non-Forfeiture Endorsement	\$.50/thousand; \$25 minimum	\$25.00
Non-Imputation Endorsement – Full Equity Transfer (ALTA Form 15.06)*	10% of Basic Rate	10% of Basic Rate
Non-Imputation Endorsement – Additional Insured (ALTA Form 15.1.06)*	10% of Basic Rate	10% of Basic Rate
Non-Imputation Endorsement – Partial Equity Transfer (ALTA Form 15.2.06)*	10% of Basic Rate	10% of Basic Rate
Non-Merger Endorsement *	\$.50/thousand; \$25 minimum	\$25.00
Operating Agreement Endorsement *	\$100.00	Not Available
Partial Release Endorsement	\$50.00	\$50.00
Partnership Endorsement	\$100.00	Not Available
Pending Disbursement	15% of Basic Rate based upon amount being disbursed; minimum charge \$150.00 and maximum charge \$500.00	15% of Basic Rate based upon amount being disbursed; minimum charge \$150.00 and maximum charge \$500.00
Planned Unit Development (ALTA Form 5.06)	\$50.00	\$50.00
Planned Unit Development (ALTA Form 5.1.06)	\$50.00	\$50.00
Rate Reduction Option Rider	\$25.00	\$25.00
Restrictions, Encroachments and Minerals (ALTA Form 9.06)	None if issued with policy, \$50.00 if issued after policy	None if issued with policy, \$50.00 if issued after policy
Restrictions, Encroachments and Minerals – Owner’s Policy – Unimproved Land (ALTA Form 9.1.06)	20% of Basic Rate/\$100.00??	20% of Basic Rate
Restrictions, Encroachments and Minerals – Owner’s Policy – Improved Land (ALTA Form 9.2.06)	20% of Basic Rate	20% of Basic Rate
Restrictions, Encroachments and Minerals – Loan Policy (ALTA Form 9.3.06)	20% of Basic Rate	20% of Basic Rate
Restrictions, Encroachments and Minerals – Owner’s Policy – Unimproved Lands (ALTA Form 9.4.06)	20% of Basic Rate	20% of Basic Rate
Restrictions, Encroachments and Minerals – Owner’s	20% of Basic Rate	20% of Basic Rate

Policy – Improved Lands (ALTA Form 9.5.06)		
Restrictions	\$100.00	\$100.00
Reverse Mortgage Endorsement	\$100.00	\$100.00
Revolving Line of Credit *	\$100.00	\$100.00
Sears Endorsement – Future Improvements	\$100.00	\$100.00
Street Assessments (ALTA Form 1.06)	\$50.00	\$50.00
Subdivision Endorsement	\$100.00	\$100.00
Survey Endorsement	\$100.00	\$100.00
Survey Endorsement (CLTA Form 116.1)	\$100.00	\$100.00
Survey Endorsement – New Construction	\$100.00	\$100.00
Tax Deed Extinguishing Easement	\$125.00	\$25.00
Tax Parcel I.D.	\$100.00	\$100.00
Tax Parcel – Single (ALTA Form 18.06)	\$100.00	\$100.00
Tax Parcel – Multiple (ALTA Form 18.1.06)	\$100.00	\$100.00
Truth-In-Lending (ALTA Form 2.06)	\$50.00	\$50.00
Usury *	\$100.00	\$100.00
Utility Facility Endorsement	\$.10/\$1000; \$25 minimum	Not Available
Variable Rate Mortgage (ALTA Form 6.06)	\$50.00	\$50.00
Variable Rate Mortgage – Negative Amortization (ALTA Form 6.2.06)	\$50.00	\$50.00
Zoning (ALTA Form 3.06) *	\$.10/\$1000; minimum of \$750.00 and maximum of \$3,000.00	\$.10/\$1000; minimum of \$750.00 and maximum of \$3,000.00
Zoning – Completed Structure (ALTA Form 3.1.06) *	\$.10/\$1000; minimum of \$750.00 and maximum of \$3000.00	\$.10/\$1000; minimum of \$750.00 and maximum of \$3000.00

* = Approval by Dakota Homestead required prior to issuing these endorsements

**All Endorsement charges are applied per policy endorsed and per transaction; e.g., when a simultaneous loan and owner's policies are issued and each contains an Access Endorsement, the total charge will be \$50.

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