



**315 S. Phillips Avenue • Sioux Falls, SD 57104 • (605) 336-0388  
NAIC 50020**

**NON-INCLUSIVE/RISK RATES  
FOR TITLE INSURANCE**

**STATE OF MISSOURI**

**May 2008**

# TABLE OF CONTENTS

<b>OVERVIEW OF FILING</b> .....	1
<b>APPLICATION OF SCHEDULE OF RATES</b>	
Definitions.....	2
Special Risks, Additional or Affirmative Coverages.....	2
<b>OWNER’S POLICIES</b>	
Owner’s Policies.....	3
Leasehold Owner’s Policies.....	3
Extended Coverage (Special Risks).....	3
<b>LOAN POLICIES</b>	
Loan Policies.....	4
Extended Coverage (Special Risks).....	4
<b>SIMULTANEOUS ISSUE</b>	
Simultaneous Issuance of Owner’s and Loan Policies.....	5
Simultaneous Issuance of Owner’s and Leasehold Policies.....	5
<b>MISCELLANEOUS</b>	
Closing Protection Letters.....	6
Increasing Policy Amount.....	6
Refinance.....	6
Reissue.....	6
Subdivision Rate.....	6
<b>ADDITIONAL ALTA POLICIES</b>	
ALTA Short Form Residential Mortgage Policy .....	8
ALTA Residential Owner’s Policy.....	8
<b>ENDORSEMENTS AND CHARGES</b> .....	9
<b>INDEX TO FILED FORMS</b> .....	13

## SCHEDULE OF RISK RATES

Description of Risk Amount	Original Title Insurance for Owners and Leasehold Owners Policies	Reissue Title Insurance for Owners and Leasehold Owners Policies	Original Title Insurance for Loan Policies	Reissue Title Insurance for Loan Policies	Simultaneous Issue Loan Policies	Residential Seconds and Refinance Loan Policies	Title Insurance for Builder-Developer (Subdivision Rates)	Simultaneous Issue Leasehold Owners or Loan with Fee Policy	Title Report Guarantee
Up to \$50,000	\$1.40 per thousand	\$0.84 per thousand	\$1.00 per thousand	\$0.60 per thousand	\$25	\$0.60 per thousand	\$0.60 per thousand	\$0.36 per thousand	\$0.60 per thousand
Over \$50,000 and up to \$100,000, Add	\$1.20 per thousand	\$0.72 per thousand	\$0.80 per thousand	\$0.48 per thousand	\$25	\$0.48 per thousand	\$0.60 per thousand	\$0.30 per thousand	\$0.60 per thousand
Over \$100,000 and up to \$5,000,000, Add	\$0.80 per thousand	\$0.48 per thousand	\$0.70 per thousand	\$0.42 per thousand	\$25	\$0.42 per thousand	\$0.50 per thousand	\$0.23 per thousand	\$0.60 per thousand
Over \$5,000,000 and up to \$10,000,000, Add	\$0.50 per thousand	\$0.40 per thousand	\$0.60 per thousand	\$0.40 per thousand	\$25	\$0.40 per thousand	\$0.40 per thousand	\$0.17 per thousand	\$0.60 per thousand
Over \$10,000,000, Add	\$0.35 per thousand	\$0.35 per thousand	\$0.50 per thousand	\$0.35 per thousand	\$25	\$0.35 per thousand	\$0.35 per thousand	\$0.13 per thousand	\$0.60 per thousand
Minimum Premium	\$50	\$50	\$50	\$50	\$25	\$50	\$50	\$50	\$50

## **OVERVIEW OF RATE FILING**

These Dakota Homestead Title Insurance Company (“Dakota Homestead”) rates are not all-inclusive rates and are composed only of the risk premium. Escrow and closing fees such as fees for abstracts, title search and examination charges, handling of escrows, settlement or closings are not included in these rates. The agent’s commission is included. If the agent subcontracts searches and/or title opinions, these costs are borne by the agent. Dakota Homestead receives the premium net commission from which all claims and costs of doing business are paid.

All title insurance premium and closing protection letter fees will be computed in accordance with these rules and the Risk rates listed in this manual.

Policies in amounts other than even thousands will be charged at the rate for the next highest \$1,000 of coverage.

The premium charged does not include the following:

1. Escrow/Closing fees (including, but not limited to, fees for abstracts, title search and examination charges, handling of escrows, settlements or closings);
2. Abstract preparation fees (when specifically requested by a party to the transaction);
3. Overnight delivery and/or fax service fees;
4. Charges for supplying copies of recorded documents (when specifically requested by a party to the transaction);
5. Fees for special services rendered.

## **APPLICATION OF SCHEDULE OF RATES**

### **Definitions**

The title insurance premium rates hereinafter set forth are the Risk rate premiums 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 Missouri. 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 premium for title insurance. All title insurance premium will be computed in accordance with the rules and rates shown herein at such date as this manual, or any revision thereof, become effective.

### **Special Risks, Additional or Affirmative Coverages**

The Risk Rates set forth in this Manual, or any revisions thereof, are the basic title insurance premium. Any additional coverage provided by an endorsement to the policy shall bear the premium set forth in the 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 premium filed for that endorsement, or by a separate filing that is approved in advance by the Missouri Department of Insurance.

## **OWNER'S POLICIES**

### **Owner's Policies**

An Owner's Policy insuring a fee simple 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 title insurance premium for issuance of a standard coverage Owner's Policy shall be the Original Title Insurance for Owner's Policies Risk Rate.

### **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 title insurance premium for issuance of a Leasehold Owner's Policy shall be the Original Title Insurance for Leasehold Owner's Policies Risk Rate.

### **Extended Coverage (Special Risks)**

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, shall be available upon request if the Company's requirements are met. 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 rate for an extended coverage Owner's Policy is 125% of the Original Title Insurance for Owner's Policies Risk Rate, together with premium for specific endorsements as they may apply.

## **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 title insurance premium for issuance of a standard coverage Loan Policy shall be the Original Title Insurance for Loan Policies Risk Rate.

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)**

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, shall be available upon request if the Company's requirements are met. 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 title insurance premium for an extended coverage Loan Policy is 125% of the Original Title Insurance for Loan Policies Risk Rate, together with premium for specific endorsements as they may apply.

## **SIMULTANEOUS ISSUANCE**

### **Simultaneous Issuance of Owner's and Loan Policies**

When an Owner's Policy and a standard coverage Loan Policy or an extended coverage Loan Policy, insuring identical land, are issued simultaneously the title insurance premium shall be calculated at one hundred percent (100%) of the Original Title Insurance for Owner's Policies (or Original Title Insurance for Loan Policies) Risk Rate for the policy with the highest liability amount, plus twenty-five dollars (\$25.00) for the policy with the lesser liability.

If two or more Loan Policies are issued simultaneously with one Owner's Policy and the total liability of all Loan Policies exceeds the liability of the Owner's policy, then the title insurance premium shall be calculated at one hundred percent (100%) of the Original Title Insurance for Owner's Policies (or Original Title Insurance for Loan Policies) Risk Rate for the policy with the highest liability amount, plus twenty-five dollars (\$25.00) for each Policy issued simultaneously.

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, and shall pay any additional premium 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 title insurance premium shall be calculated at one hundred percent (100%) of the Original Title Insurance for Owner's and Leasehold Owner's Policies Risk Rate for the policy with the highest liability amount. The premium for the other policy shall be calculated at one hundred percent (100%) of the Simultaneous Issue Leasehold Owner's or Loan with Fee Policy Risk Rate, with a minimum premium of fifty dollars (\$50.00.)

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 and shall pay any additional premium 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 title insurance premium shall be calculated at one hundred percent (100%) of the Original Title Insurance for Owner's and Leasehold Owner's Policies Risk Rate based on the total liability of the two policies added together.

## **MISCELLANEOUS**

### **CLOSING PROTECTION LETTERS**

Pursuant to § 381.058(3)(1), closing protection letters shall be issued upon request by the applicable lender, buyer or seller in all transactions where the Company's title insurance policies are issued and where the Company's issuing agent or agency is performing settlement services. The fee for issuance of a closing protection letter shall be twenty-five dollars (\$25.00).

### **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 title insurance premium for increasing a policy amount shall be the difference between the Risk Rate for the amount of the insurance shown in the initial policy and the Risk Rate for the ultimate amount of insurance issued at the appropriate rate for the type of insurance coverage involved, together with premium for specific endorsements as they may apply.

## **REFINANCE**

#### **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 Missouri, 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 Missouri, shall be retained in the title insurance file to support each use of this rate. The title insurance premium for refinance transactions shall be the Residential Seconds and Refinance Loan Policies Risk Rate.

## **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 title insurance premium shall be the reduced rate as shown in the Schedule of Risk Rates. The title insurance premium shall be the Reissue Title Insurance for Owner's and Leashold Owner's Policies, with a minimum premium of fifty dollars (\$50.00). For amounts in excess of the original amount of coverage, the premium shall be the Original Title Insurance Policy Risk Rate. This reissue rate is available for all Owner's Policies and only on Lender's Policies for new loans and not for refinances.

## **SUBDIVISION RATE**

#### **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, as described below, 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 policies issued insuring unimproved (not built upon) lots. 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. The subdivision title insurance premium rate shall be the Title Insurance for Builder/Developer Risk Rate. The minimum premium is fifty dollars (\$50.00).

## **ADDITIONAL ALTA POLICIES**

### **ALTA SHORT FORM RESIDENTIAL MORTGAGE POLICY**

This policy is to only be issued on residential units (1-4 single-family residences or condominium units). The premium for issuance of an ALTA Short Form Residential Mortgage Policy shall be as follows:

<b>Description of Risk Amount</b>	<b>Risk Rate</b>
Up to \$50,000	\$1.00 per thousand
Over \$50,000 and up to \$100,000, Add	\$0.80 per thousand
Over \$100,000 and up to \$5,000,000, Add	\$0.70 per thousand
Over \$5,000,000 and up to \$10,000,000	\$0.60 per thousand
Over \$10,000,000, Add	\$0.50 per thousand
Minimum Premium	\$50

### **ALTA RESIDENTIAL OWNER'S POLICY**

This policy provides additional coverage beyond which is contained in the Company's regularly issued owner's policy. The premium for issuance of an ALTA Residential Owner's Policy shall be as follows:

<b>Description of Risk Amount</b>	<b>Risk Rate</b>
Up to \$50,000	\$1.50 per thousand
Over \$50,000 and up to \$100,000, Add	\$1.40 per thousand
Over \$100,000 and up to \$5,000,000, Add	\$1.00 per thousand
Over \$5,000,000 and up to \$10,000,000	\$0.80 per thousand
Over \$10,000,000, Add	\$0.75 per thousand
Minimum Premium	\$50

## 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 the State of Missouri and the premium for each:

ENDORSEMENT	COMMERCIAL RATE	RESIDENTIAL RATE
Access – Public Road (ALTA Form 17.06)	\$25.00	\$25.00
Access – Appurtenant Easement (ALTA Form 17.1.06)	\$25.00	\$25.00
Additional Advance Loan (DH Form 110)	\$25.00, plus premium for increased liability above the unpaid principal balance	\$25.00, plus premium for increased liability above the unpaid principal balance
Additional Insured Named (CLTA Form 107.9)	\$25.00	\$25.00
Aggregation – Tie-In (ALTA Form 12.06)	\$0.50/thousand; \$25 minimum	\$0.50/thousand; \$25 minimum
Agreed Value	\$50.00	\$50.00
Assignment of Mortgage (ALTA Form 10.06)	\$25.00	\$25.00
Assignment of Mortgage and Datedown (ALTA Form 10.1.06)	\$50.00	\$50.00
Assignments of Rents – Included in Insured Mortgage (CLTA Form 104.7)	\$75.00	\$75.00
Assignment of Rents – Separate Assignments/Leases (CLTA Form 104.6)	\$75.00	\$75.00
Association Dues – Loan	\$25.00	\$25.00
Assumption	\$75.00	\$75.00
Balloon Mortgage	\$50.00	\$50.00
Blanket Easement	\$.50/\$1000; \$25 minimum	\$.50/\$1000; \$25 minimum
Coinsurance Clause	\$50.00	\$50.00
Comprehensive	\$50.00	\$50.00
Condominium (ALTA Form 4.06)	\$25.00	\$25.00
Condominium (ALTA Form 4.1.06)	\$25.00	\$25.00
Contiguity – Multiple Parcels (ALTA Form 19.06)	\$25.00	\$25.00
Contiguity Endorsement Multiple Parcels (CLTA Form 116.4)	\$25.00	\$25.00
Contiguity – Single Parcel (ALTA Form 19.1.06)	\$25.00	\$25.00
Correction Endorsement	No Premium if Agent error; otherwise \$25.00	No Premium if Agent error; otherwise \$25.00
Creditor’s Rights Endorsement	10% of Risk Rate	10% of Risk Rate
Doing Business Endorsement	\$0.10/\$1000; \$25 minimum	\$0.10/\$1000; \$25 minimum
Down Date Endorsement – General	\$100.00	\$100.00
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)	\$25.00	\$25.00
Exception or Encumbrance Deleted (CLTA Form 110.1)	\$100.00	\$100.00
Exclusion Deleted	\$100.00	\$100.00
Exercise of Easement Rights	\$25.00	\$25.00
Fairway Endorsement No. 1	\$0.10/\$1000; \$25 minimum	\$0.10/\$1000; \$25 minimum
Fairway Endorsement No. 2 (LLC)	\$0.10/\$1000; \$25 minimum	\$0.10/\$1000; \$25 minimum
First Loss – Multiple Parcel Transactions (ALTA Form 20.06)	\$0.20/\$1000; \$25 minimum	\$0.20/\$1000; \$25 minimum
Future Advance – Priority (ALTA Form 14.06)	\$25.00	\$25.00
Future Advance – Knowledge (ALTA Form 14.1.06)	\$25.00	\$25.00
Future Advance – Letter of Credit (ALTA Form 14.2.06)	\$25.00	\$25.00
Future Advance – Reverse Mortgage (ALTA Form 14.3.06)	\$25.00	\$25.00
Future Improvements Endorsement	\$50.00	\$50.00
Gap Endorsement	\$50.00	\$50.00
Homeowner’s Inflation Protection Endorsement	\$50.00	\$50.00
Insurability – Enforcement of Interest	\$100.00	\$100.00
Last Dollar Endorsement	\$0.10/\$1000; \$25 minimum	\$0.10/\$1000; \$25 minimum
Leasehold – Loan (ALTA Form 13.1.06)	\$25.00	\$25.00
Leasehold – Owner’s (ALTA Form 13.06)	\$25.00	\$25.00
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 premium w/ survey)	\$25.00 (no premium w/ survey)
Location and Maps (ALTA Form 22.1.06)	\$25.00 (no premium w/ survey)	\$25.00 (no premium w/ survey)
Manufactured Housing Unit (ALTA Form 7.06)	\$25.00	\$25.00
Manufactured Housing Unit (ALTA Form 7.1.06)	\$25.00	\$25.00
Manufactured Housing Unit (ALTA Form 7.2.06)	\$25.00	\$25.00
Mechanic's Lien Endorsement 2	\$50.00	\$50.00
Mechanic’s Lien (CLTA FORM 101.3)	\$50.00	\$50.00
Mezzanine Financing (ALTA Form 16.06)	\$25.00	\$25.00
Minerals	\$100.00	\$100.00
Modification of Arbitration Clause – Owner (DH Form 99A)	No premium	No premium
Modification of Arbitration Clause – Mortgagee (DH Form 99B)	No premium	No premium
Modification of Arbitration Clause – Construction (DH Form 99C)	No premium	No premium
Modification of Arbitration Clause – Leasehold (DH Form 99D)	No premium	No premium
Modification of Arbitration Clause – U.S.A.	No premium	No premium

(DH Form 99E)		
Modification of Creditor's Rights (ALTA Form 21.06)	10% of Risk Rate	10% of Risk Rate
Mortgage (Release of Land)	\$25.00	\$25.00
Mortgage Modification (ALTA Form 11.06)	\$100.00	\$100.00
Mortgage Modification – Assignment	\$25.00	\$25.00
Mortgage Modification – Assignment Short Form	\$25.00	\$25.00
Multiple Foreclosure Endorsement	\$25.00	\$25.00
Multiple Mortgages in One Policy (CLTA Form 105.1)	\$100.00 per additional mortgage	\$100.00 per additional mortgage
Multiple Mortgages in One Policy (DH Form 112)	\$100.00 per additional mortgage	\$100.00 per additional mortgage
Non-Forfeiture Endorsement	\$.50/thousand; \$25 minimum	\$.50/thousand; \$25 minimum
Non-Imputation Endorsement – Full Equity Transfer (ALTA Form 15.06)*	\$.50/thousand; \$25 minimum	\$.50/thousand; \$25 minimum
Non-Imputation Endorsement – Additional Insured (ALTA Form 15.1.06)*	\$.50/thousand; \$25 minimum	\$.50/thousand; \$25 minimum
Non-Imputation Endorsement – Partial Equity Transfer (ALTA Form 15.2.06)*	\$.50/thousand; \$25 minimum	\$.50/thousand; \$25 minimum
Non-Merger Endorsement *	\$.50/thousand; \$25 minimum	\$.50/thousand; \$25 minimum
Operating Agreement Endorsement *	\$100.00	Not Available
Partial Release Endorsement	\$25.00	\$25.00
Partnership Endorsement	\$50.00	Not Available
Pending Disbursement	\$25.00	\$25.00
Planned Unit Development (ALTA Form 5.06)	\$25.00	\$25.00
Planned Unit Development (ALTA Form 5.1.06)	\$25.00	\$25.00
Rate Reduction Option Rider	\$25.00	\$25.00
Restrictions, Encroachments and Minerals (ALTA Form 9.06)	\$50.00	\$50.00
Restrictions, Encroachments and Minerals – Owner's Policy – Unimproved Land (ALTA Form 9.1.06)	\$50.00	\$50.00
Restrictions, Encroachments and Minerals – Owner's Policy – Improved Land (ALTA Form 9.2.06)	\$50.00	\$50.00
Restrictions, Encroachments and Minerals – Loan Policy (ALTA Form 9.3.06)	\$50.00	\$50.00
Restrictions, Encroachments and Minerals – Owner's Policy – Unimproved Lands (ALTA Form 9.4.06)	\$50.00	\$50.00
Restrictions, Encroachments and Minerals – Owner's Policy – Improved Lands (ALTA Form 9.5.06)	\$50.00	\$50.00
Restrictions	\$50.00	\$50.00
Reverse Mortgage Endorsement	\$.50/thousand; \$25 minimum	\$.50/thousand; \$25 minimum
Revolving Line of Credit *	\$50.00	\$50.00
Sears Endorsement – Future Improvements	\$50.00	\$50.00
Street Assessments (ALTA Form 1.06)	\$25.00	\$25.00
Subdivision Endorsement	\$25.00	\$25.00
Survey Endorsement	\$25.00	\$25.00
Survey Endorsement (CLTA Form 116.1)	\$25.00	\$25.00

Survey Endorsement – New Construction	\$25.00	\$25.00
Tax Deed Extinguishing Easement	\$125.00	\$125.00
Tax Parcel I.D.	\$25.00	\$25.00
Tax Parcel – Single (ALTA Form 18.06)	\$25.00	\$25.00
Tax Parcel – Multiple (ALTA Form 18.1.06)	\$25.00	\$25.00
Truth-In-Lending (ALTA Form 2.06)	\$25.00	\$25.00
Usury *	\$100.00	\$100.00
Utility Facility Endorsement	\$.10/thousand; \$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) *	\$200.00	\$200.00
Zoning – Completed Structure (ALTA Form 3.1.06) *	\$200.00	\$200.00

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

\*\*All Endorsement premiums 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 premium will be \$50.00.

## INDEX TO FILED FORMS

### Policy Forms

1. ALTA Commitment for Title Insurance
2. ALTA Owner's Policy of Title Insurance
3. ALTA U.S. Policy of Title Insurance
4. ALTA Mortgagee Policy of Title Insurance
5. ALTA Short Form Residential Mortgage Policy

### Endorsements

1. Access – Public Road (ALTA Form 17.06)
2. Access – Appurtenant Easement (ALTA Form 17.1.06)
3. Additional Advance Loan (DH Form 110)
4. Additional Insured Named (CLTA Form 107.9)
5. Aggregation – Tie-In (ALTA Form 12.06)
6. Agreed Value
7. Assignment of Mortgage (ALTA Form 10.06)
8. Assignment of Mortgage and Datedown (ALTA Form 10.1.06)
9. Assignments of Rents – Included in Insured Mortgage (CLTA Form 104.7)
10. Assignment of Rents – Separate Assignments/Leases (CLTA Form 104.6)
11. Association Dues – Loan
12. Assumption
13. Balloon Mortgage
14. Blanket Easement
15. Coinsurance Clause
16. Comprehensive
17. Condominium (ALTA Form 4.06)
18. Condominiums (ALTA Form 4.1.06)
19. Contiguity – Multiple Parcels (ALTA Form 19.06)
20. Contiguity Endorsement – Multiple Parcels (CLTA Form 116.4)
21. Contiguity – Single Parcel (ALTA Form 19.1.06)
22. Correction Endorsement
23. Creditor's Rights Endorsement
24. Doing Business Endorsement
25. Down Date Endorsement – General
26. Down Date Endorsement No. 1 (Increase Mortgage Amount)
27. Down Date Endorsement No. 2 (Changing Land Encumbered by Mortgage)
28. Down Date Endorsement No. 3 (Mortgage Modification)
29. Down Date Endorsement No. 4 (Assignment of Mortgage)
30. Encroachment No. 1 (onto Adjoining Land)
31. Encroachment No. 2 (Building Line)
32. Encroachment No. 3 (onto Easement)
33. Encroachment No. 4 (onto Gap)
34. Encroachment No. 5 (Marketability)
35. Environmental Lien Protection (ALTA Form 8.1.06)
36. Exception or Encumbrance Deleted (CLTA Form 110.1)
37. Exclusion Deleted
38. Exercise of Easement Rights
39. Fairway Endorsement No. 1
40. Fairway Endorsement No. 2 (LLC)
41. First Loss – Multiple Parcel Transactions (ALTA Form 20.06)
42. Future Advance – Priority (ALTA Form 14.06)
43. Future Advance – Knowledge (ALTA Form 14.1.06)

44. Future Advance – Letter of Credit (ALTA Form 14.2.06)
45. Future Advance – Reverse Mortgage (ALTA Form 14.3.06)
46. Future Improvements Endorsement
47. Gap Endorsement – Commercial
48. Gap Endorsement – Residential
49. Homeowner’s Inflation Protection Endorsement
50. Insurability – Enforcement of Interest
51. Last Dollar Endorsement
52. Leasehold – Loan (ALTA Form 13.1.06)
53. Leasehold – Owner’s (ALTA Form 13.06)
54. Lien Endorsement – Excluding Marketability Coverage
55. Lien Endorsement – Including Marketability Coverage
56. Location (ALTA Form 22.06)
57. Location and Maps (ALTA Form 22.1.06)
58. Manufactured Housing Unit (ALTA Form 7.06)
59. Manufactured Housing Unit (ALTA Form 7.1.06)
60. Manufactured Housing Unit (ALTA Form 7.2.06)
61. Mechanic’s Lien Endorsement 2
62. Mechanic’s Lien (CLTA Form 101.3)
63. Mezzanine Financing (ALTA Form 16.06)
64. Minerals
65. Modification of Arbitration Clause – Owner (DH Form 99A)
66. Modification of Arbitration Clause – Mortgagee (DH Form 99B)
67. Modification of Arbitration Clause – Construction (DH Form 99C)
68. Modification of Arbitration Clause – Leasehold (DH Form 99D)
69. Modification of Arbitration Clause – U.S.A. (DH Form 99E)
70. Modification of Creditor’s Rights (ALTA Form 21.06)
71. Mortgage (Release of Land)
72. Mortgage Modification (ALTA Form 11.06)
73. Mortgage Modification – Assignment
74. Mortgage Modification – Assignment Short Form
75. Multiple Foreclosure Endorsement
76. Multiple Mortgages in One Policy (CLTA Form 105.1)
77. Multiple Mortgages in One Policy (DH Form 112)
78. Non-Forfeiture Endorsement
79. Non-Imputation Endorsement – Full Equity Transfer (ALTA Form 15.06)
80. Non-Imputation Endorsement – Additional Insured (ALTA Form 15.1.06)
81. Non-Imputation Endorsement – Partial Equity Transfer (ALTA Form 15.2.06)
82. Non-Merger Endorsement
83. Operating Agreement Endorsement
84. Partial Release Endorsement
85. Partnership Endorsement
86. Pending Disbursement
87. Planned Unit Development (ALTA Form 5.06)
88. Planned Unit Development (ALTA Form 5.1.06)
89. Rate Reduction Option Rider
90. Restrictions, Encroachments and Minerals (ALTA Form 9.06)
91. Restrictions, Encroachments and Minerals – Owner’s Policy – Unimproved Land (ALTA Form 9.1.06)
92. Restrictions, Encroachments and Minerals – Owner’s Policy – Improved Land (ALTA Form 9.2.06)
93. Restrictions, Encroachments and Minerals – Loan Policy (ALTA Form 9.3.06)
94. Restrictions, Encroachments and Minerals – Owner’s Policy – Unimproved Lands (ALTA Form 9.4.06)
95. Restrictions, Encroachments and Minerals – Owner’s Policy – Improved Lands (ALTA Form 9.5.06)
96. Restrictions
97. Reverse Mortgage Endorsement
98. Revolving Line of Credit
99. Sears Endorsement – Future Improvements

100. Street Assessments (ALTA Form 1.06)
101. Subdivision Endorsement
102. Survey Endorsement
103. Survey Endorsement (CLTA Form 116.1)
104. Survey Endorsement – New Construction
105. Tax Deed Extinguishing Easement
106. Tax Parcel I.D.
107. Tax Parcel – Single (ALTA Form 18.06)
108. Tax Parcel – Multiple (ALTA Form 18.1.06)
109. Truth-in-Lending (ALTA Form 2.06)
110. Usury
111. Utility Facility Endorsement
112. Variable Rate Mortgage (ALTA Form 6.06)
113. Variable Rate Mortgage – Negative Amortization (ALTA Form 6.2.06)
114. Zoning (ALTA Form 3.06)
115. Zoning – Completed Structure (ALTA Form 3.1.06)

**Closing Protection Letter**

1. Lender or Buyer’s Closing Protection Letter
2. Seller’s Closing Protection Letter